

**FOR IMMEDIATE RELEASE**



## **TIAA-CREF Life Insurance Company Introduces Three New Products for M Financial Group Clients**

*Companies Collaborate to Develop Products Designed Specifically for High-Net-Worth Market*

**New York and Portland, OR, June 5, 2012** – TIAA-CREF Life Insurance Company (TIAA-CREF Life) and M Financial Group (M Financial) today introduced the first three products in the M Intelligent Series, a portfolio of life insurance offerings available exclusively to the clients of M Financial Member Firms.

The three new products – M Intelligent Variable Universal Life Accumulator, M Intelligent Variable Universal Life Protector and M Intelligent Universal Life – are designed for high-net-worth clients and will be sold exclusively through M Financial and its affiliated licensed producers. The products were created specifically to address the sophisticated financial and estate planning needs of M Financial clients.

Today's announcement underscores TIAA-CREF's commitment to help clients achieve financial well-being through different life stages and with varying financial needs.

"We're combining TIAA-CREF Life's insurance expertise with M Financial's mortality, persistency and expense experience, which all outperform the life insurance industry<sup>1</sup>," said Tony Garcia, president and CEO of TIAA-CREF Life. "Our new products are highly competitive across a range of scenarios and backed by the strength and stability of TIAA-CREF Life. We're excited to help a new group of clients protect what matters most."

TIAA-CREF Life also provides a variety of dedicated resources to support M Financial's Member Firms such as sales and marketing support, underwriting and policyholder service.

Fred Jonske, president and CEO of M Financial, said: "As TIAA-CREF Life's exclusive third-party distributor of commissionable life insurance products, this partnership enables us to continue to deliver significant value to those clients who have placed their trust in our Member Firms. These initial product offerings – which were specifically designed for our clientele – are consistent with the needs of our customers and provide a strong foundation for achieving our shared objectives going forward."

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<sup>1</sup> Source: Society of Actuaries Individual Life Experience Report (2010), Moody's Statistical Handbook for Life & Health (2010) and M Financial Group.

Today's announcement builds upon TIAA-CREF Life's and M Financial's exclusive agreement, announced in October 2011.

### **About TIAA-CREF Life Insurance Company**

TIAA-CREF Life Insurance Company is a wholly owned subsidiary of Teachers Insurance and Annuity Association (TIAA), part of the TIAA-CREF group of companies. For its stability, claims-paying ability and overall financial strength, TIAA and TIAA-CREF Life<sup>2</sup> hold the highest ratings currently awarded from all four leading independent insurance industry ratings agencies to insurance groups in the United States.<sup>3</sup> TIAA-CREF is a Fortune 100 financial services organization that is the leading retirement provider for people who work in the academic, research, medical and cultural fields.

### **About M Financial Group**

With more than 130 Member Firms in 36 states and Canada, M Financial Group ([www.mfin.com](http://www.mfin.com)) is one of the nation's leading financial services design and distribution companies. Since 1978, M Financial's network of independent insurance, investment, and executive benefit firms has served the needs of ultra-affluent individuals, corporate executives, successful entrepreneurs and Fortune 1000 companies.

### **For further information:**

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<sup>2</sup> Insurance products are available through TIAA and TIAA-CREF Life Insurance Company, each of which is responsible for its own financial obligation.

<sup>3</sup> For its stability, claims-paying ability and overall financial strength, TIAA currently holds the highest possible ratings from the four leading insurance company rating agencies: A.M. Best (A++ as of 4/12), Fitch (AAA as of 2/12), Moody's Investors Service (Aaa as of 12/11) and Standard & Poor's (AA+ as of 5/12). Per S&P criteria, the downgrade of U.S. long-term government debt limits the highest rating of U.S. insurers to AA+ (the second-highest rating available). There is no guarantee that current ratings will be maintained. Ratings represent a company's ability to meet policyholders' obligations and do not apply to variable annuities, mutual funds or any other product or service not fully backed by TIAA's claims-paying ability.

TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distribute securities products. Life Insurance is issued by TIAA-CREF Life Insurance Company, 730 Third Avenue, New York, NY 10017.

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