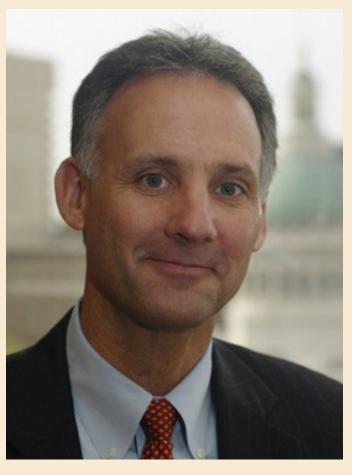


Douglas Rothermich Vice President Wealth Planning Strategies TIAA-CREF

Mr. Rothermich manages the delivery of wealth transfer, estate and tax planning services for our company's most complex client needs. His staff, based in major financial regions across the country, consists of estate and tax planning attorneys with significant experience in providing high net worth families with expert advice and sophisticated planning strategies on every aspect of their financial lives.

Our Wealth Planning Group's work emphasizes the integration of our clients' estate and philanthropic planning with the investment aspects of their financial lives to develop comprehensive action steps for securing retirement, asset accumulation and long-term financial and estate planning goals.



Prior to joining TIAA-CREF, Mr. Rothermich practiced law in St. Louis with the firm of Bryan Cave, LLP, a national and international law firm. He also served as Vice President and Senior Trust Counsel at Boatmen's Trust Company, where he accumulated estate planning and trust experience and expertise. At Bryan Cave LLP, Mr. Rothermich advised high net worth clients on estate planning and matters involving closely held business interests. At Boatmen's Trust Company (now Bank of America), he was responsible for legal matters arising out of Boatmen's trust business in several mid-western states, as well as working with high net worth clients to develop sophisticated estate plans.

Mr. Rothermich has served as a Director for the TIAA-CREF Life Insurance Company, has been active in several professional organizations, and has served as a faculty member for the ABA's National Trust School and National Graduate Trust School at Northwestern University. He received his law degree cum laude in 1992 from St. Louis University School of Law and is a 1984 graduate of the University of Missouri, St. Louis, where he received his Bachelor of Arts degree magna cum laude in Business Administration with an emphasis in Finance and Economics.

TIAA-CREF PROFILE

Kevin O'Leary Managing Director Head of Product Distribution TIAA-CREF Wealth Management and Trust Company, FSB

Kevin O'Leary is the Head of Product Distribution for the Individual Advisory Services group and Trust Company at TIAA-CREF. He came to TIAA-CREF in 2009 serving in the capacity of national sales manager of managed accounts and fiduciary services, located in Boston, MA.

Prior to joining TIAA-CREF, Kevin held positions in national distribution in alternative investments, sales strategy in private banking, and financial planning consultation at Bank of America. Kevin was also a financial advisor at Merrill Lynch Private Client Group and UBS Wealth Management for high net-worth individuals, families, and small businesses.

Kevin is a graduate of Boston College and served as an Officer in U.S. Navy.



TIAA-CREF is a national financial services group of companies and the leading provider of retirement services in the academic, research, medical and cultural fields. Further information can be found at http://www.tiaa-cref.org.

TIAA-CREF PROFILE

Ero Johnson

Director of Endowments and Foundations, TIAA-CREF Investment Management and Fiduciary Services division



Ero Johnson is a Director of Endowments and Foundations in the TIAA-CREF Investment Management and Fiduciary Services division, and has been with TIAA-CREF since March 2007.

In his role, Ero's responsibilities include assisting institutional, foundation and endowment clientele to establish and transition into new institutional asset management accounts.

Prior to joining TIAA-CREF, Ero worked at a major wirehouse focusing on Key-Executive Planning, headed distribution for a private placement firm, and ran an independent branch of a major brokerage.

He holds the Certified Investment Management Analyst (CIMA®), Certified Financial Planner (CFP®) and the Accredited Investment Fiduciary (AIF®) designations. Ero received his MBA in 2000 from the University of Colorado.



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