



Financial Services

Name
Title
Department

July XX, 2013

Participant Name
Street Address
City, State Postal Code

Dear TIAA-CREF Participant:

We are writing to you regarding a recent correction to your account in the New Jersey Alternate Benefit Program 401(a) Retirement Plan. During a review, we found that the contribution amount we credited on May 9, 2013 was incorrect.

We apologize for the error and want to let you know that we completed an adjustment on July XX and sent you a confirmation statement. The correct contribution amount was credited with the original effective date and all appropriate investments returns. You can view the adjustment by logging in to the secure portion of our website at www.tiaa-cref.org/njabp. This activity will also appear on your *Quarterly Retirement Portfolio Statement* for the period ending September 30, 2013, which we will send to you in early October.

If you have any questions, please call us at **800 842-2252**. Consultants are available Monday through Friday from 8 a.m. to 10 p.m. and Saturday from 9 a.m. to 6 p.m. (ET).

Sincerely,

Name
Title, Department
TIAA-CREF | Financial Services