

<i>SERFF Tracking Number:</i>	<i>TCRE-125756277</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40800</i>
<i>Company Tracking Number:</i>	<i>AM-JVUL.3 AR (2008)</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.202 Joint (Last Survivor) - Flexible Premium</i>
<i>Product Name:</i>	<i>2008 Survivorship VUL filing</i>		
<i>Project Name/Number:</i>	<i>2008 Last to Survive Variable UL Filing/AM-JVUL.3 AR (2008)</i>		

Filing at a Glance

Company: TIAA-CREF Life Insurance Company

Product Name: 2008 Survivorship VUL filing	SERFF Tr Num: TCRE-125756277	State: ArkansasLH
TOI: L06I Individual Life - Variable	SERFF Status: Closed	State Tr Num: 40800
Sub-TOI: L06I.202 Joint (Last Survivor) - Flexible Premium	Co Tr Num: AM-JVUL.3 AR (2008)	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Authors: Patrick McGroarty, Michele Kahn, Jiaming Jiang	Disposition Date: 11/12/2008
	Date Submitted: 11/07/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: 2008 Last to Survive Variable UL Filing	Status of Filing in Domicile: Authorized
Project Number: AM-JVUL.3 AR (2008)	Date Approved in Domicile: 08/18/2008
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 11/12/2008	Deemer Date:
State Status Changed: 11/12/2008	
Corresponding Filing Tracking Number: AM-JVUL.3 AR (2008)	
Filing Description:	
Re: TIAA-CREF Life Insurance Company ("TIAA-CREF Life")	
NAIC No.: 60142 NAIC Group No.: 1216 FEIN No.: 13-3917848	
New Submission	
Individual Life Last Survivor Flexible Premium Variable Universal Life Insurance	
2001 CSO Rate Table inclusion	

SERFF Tracking Number: TCRE-125756277 State: Arkansas
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Policy Form Number AM-JVUL.3 AR (2008), et al

Dear Commissioner

Enclosed for your review and approval are the following TIAA-CREF Life Insurance Company individual life insurance forms described below.

AM-JVUL.3 AR (2008) Last Survivor Flexible Premium Variable Universal Life Insurance Policy, Nonparticipating
AM-OVERLOAN.1 (2008) Overloan Protection Endorsement
AM-JVSPLIT.2 (2008) Last Survivor Policy Split Option
AM-ESTPROT.1 (2008) Estate Transfer Protection Rider
TCL-SUVCHARBEN.2008 Institutional Charitable Benefit Rider
IL-APPUL.1 Life Insurance Application
IL-SUPPAPP.1 Supplemental Questionnaire for Variable Universal Life Insurance

We assure you that we will comply with the following Rules & Regulations:

- Rule & Regulation 19 (Unfair Sex Discrimination in the Sale of Insurance)
- Rule & Regulation 49 (Notice of the Arkansas Life and Health Insurance Guaranty Association Act)
- ACA 23-79-138 (Complaint Notice)

Policy Form AM-JVUL.3 AR (2008)

Policy Form AM-JVUL.3 AR (2008) is replacing our policy form AM-JVUL.1(AR) previously approved by your Department on August 16, 2001.

Policy form AM-JVUL.3 AR (2008) includes the required 2001 CSO Mortality Table rates in addition to some stylistic changes and enhancements to the policy.

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<i>Company Tracking Number:</i>	<i>AM-JVUL.3 AR (2008)</i>		
<i>TOI:</i>	<i>L061 Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L061.202 Joint (Last Survivor) - Flexible Premium</i>
<i>Product Name:</i>	<i>2008 Survivorship VUL filing</i>		
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We plan to introduce policy form AM-JVUL.3 AR (2008) during the fourth quarter of 2008, which is when we expect to have sufficient approvals to market this product. We will discontinue the marketing of our existing approved Last Survivor Flexible Premium Variable Universal Life, form number AM-JVUL.1 (AR) the earlier of the date in which we have commenced the marketing of policy form AM-JVUL.3 AR (2008) or December 31, 2008.

Provided below is a detailed description of policy forms currently being filed:

AM-JVUL.3 AR (2008)

Form AM-JVUL3 AR (2008) is our Last Survivor, Non-participating, Individual, Flexible Premium Variable Universal Life Insurance policy. This policy form will be marketed with an illustration.

Form AM-JVUL.3 AR (2008) does not include surrender charges. Issue ages for AM-JVUL.3 AR (2008), are 0–90. The underwriting classifications for Policy form AM-JVUL.3 AR (2008) are Preferred Plus, Preferred, Select Standard Non-Tobacco, and Standard (Tobacco User). Substandard risk classifications and permanent and temporary flat extra ratings will apply as appropriate. Juvenile insureds will be classified Preferred and Select (blended Tobacco/Non-Tobacco). The minimum face amount for form AM-JVUL.3 AR (2008) is \$100,000.

Extended Maturity Benefit

With the Extended Maturity Benefit, this Policy will remain in force for the life of a surviving insured person. When the younger insured person reaches age 121, the Cash Surrender Value of the Policy will be the death benefit and the death benefit will equal the Policy Value. Any loans present on the Policy at age 121 will remain on the Policy and continue to be charged interest. No additional Premium payments will be allowed, but payments towards the loan balance or interest will be allowed. No additional loans or partial withdrawals will be allowed. There is no charge for this benefit.

Accelerated Death Benefit Option

As a supplemental benefit within policy form number AM-JVUL.3 AR (2008), an owner may accelerate the available proceeds if the surviving insured under form AM-JVUL.3 AR (2008) is terminally ill.

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Company Tracking Number: AM-JVUL.3 AR (2008)
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Product Name: 2008 Survivorship VUL filing
Project Name/Number: 2008 Last to Survive Variable UL Filing/AM-JVUL.3 AR (2008)

AM-JVSPLIT.2 (2008) Last Survivor Policy Split Rider

The Last Survivor Policy Split Rider, form number AM-JVSPLIT.2 (2008) allows the owner, at no cost, under specific circumstances to split our last survivor policies into two single life policies on the life of each insured without evidence of insurability. However both people under the original policy must be living at the time of the application. The face amount of each new policy will be equal to half of the current face amount of the existing policy and the death benefit option of each new policy will be the same as for the base policy. We will issue each new policy as a single life Intelligent Life VUL or UL (whichever is applicable). The coverage under this option will end on the date of any policy surrender. Issue ages for the split option range from 0 to 90.

AM-ESTPROT.1 (2008) Estate Protection Rider

Our Estate Transfer Protection Rider, Form number AM-ESTPROT.1 (2008), provides an additional death benefit until four years after the death of the first insured. The additional death benefit is equal to a chosen percentage of the death benefit of the policy. This rider terminates four years after we receive notification of the first death (or upon second death if sooner). This rider can be added to the policy after issue while both Insureds are alive. Evidence of insurability will be required. Issue ages for the estate protection rider range from 0 to 90.

TCL-SUVCHARBEN.2008 Institutional Charitable Benefit Rider

Rider form TCL-SUVCHARBEN.2008 pays an additional death benefit equal to one percent of the face amount of the base policy to which this rider will be attached. The beneficiary for this additional death benefit must be an eligible institution chosen by the policy owner. This rider will be available to the currently filed Last Survivor policy form and all additional Last Survivor policy forms we may make available in the future. This rider must be elected at the time of application for the policy.

When approved, we intend to use the above riders with Policy form AM-JVUL.3 AR (2008) in addition to our Last Survivor Universal Life, policy form number, AM-JUL.3 AR (2008) which is pending filing (see above).

Form IL-APPUL.1 Life Insurance Application

Upon approval, Application form: IL-APPUL.1 will be used when applying for the attached policy form AM-JVUL.3 AR

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<i>Company Tracking Number:</i>	<i>AM-JVUL.3 AR (2008)</i>		
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(2208). The flesch score for form IL-APPUL.1 is 50.1. In addition, we intend to use Application form: IL-APPUL.1 with the following Life Insurance policy forms:

Policy Approval File

Form Number Description Date number

AM-SVUL.3 AR (2008) Single Life Variable Universal Life 7/25//2008 38716

AM-SUL.3 AR (2008) Single Life Universal Life 6/3/2008 38499

AM-JUL.3 AR (2008) Last Survivor Universal Life Pending filing (*)

(*) Will be filed shortly under SERFF Number TCRETCRE-125765780

IL-SUPPAPP.1 Supplemental Questionnaire for Variable Universal Life Insurance

Upon approval, Supplemental Questionnaire for Variable Universal Life Insurance, form number IL-SUPPAPP.1 will be submitted to the applicant so that they may provide their premium allocation information. This form will be submitted along with application form number Form IL-APPUL.1.

TIAA-CREF Life may at some time in the future make available for downloading Application form numbers:

IL-APPUL.1 and IL-SUPPAPP.1 via our Internet website. Under this scenario, the applicant may print the Application at their location, fill out the required information, sign it and return completed application to us or complete the Applications on-line and transmit it back to us electronically. If the Application is transmitted directly to us, we will mail it back to the applicant for signature. Once signed, the Application will be attached to and made part of the policy. Please be assured that the form code, the language and the font size will remain unchanged. TIAA-CREF Life is not changing its underwriting practices for Applications that are completed on-line.

Extension Of Use

We intend to use the following policy forms, previously approved by your Department, with policy form number AM-JVUL.3 AR (2008):

Application for Life Insurance (Part II); Amendment to Application; Aviation Questionnaire; Aviation Limitation

SERFF Tracking Number: *TCRE-125756277* *State:* *Arkansas*
Filing Company: *TIAA-CREF Life Insurance Company* *State Tracking Number:* *40800*
Company Tracking Number: *AM-JVUL.3 AR (2008)*
TOI: *L06I Individual Life - Variable* *Sub-TOI:* *L06I.202 Joint (Last Survivor) - Flexible
Premium*
Product Name: *2008 Survivorship VUL filing*
Project Name/Number: *2008 Last to Survive Variable UL Filing/AM-JVUL.3 AR (2008)*

Endorsement; Reinstatement / Policy Change application, Statement of Health; Accelerated Death Benefit Payment Notice and our Policy Endorsement.

Additional Enclosures

We have also enclosed the following:

1. Corresponding actuarial memorandum and applicable exhibits
2. Flesch Certification
3. Statement of variability
4. Required certifications
5. Accelerated Death Benefit Disclosure Notice - Form number DISC-JVADB (2008)

General Information

Policy form AM-JVUL.3 AR (2008) will be marketed to individuals in TIAA-CREF Life's core educational market and to the general public through TIAA-CREF's licensed agents.

For your review, we have bracketed the variable text of the forms. Please be advised that the issued policies will not contain variable language. The enclosed forms will be generated with the identical language approved by your Department. TIAA-CREF Life reserves the right to change duplex printing, signature graphics, line location of sentences and words, and the type font (but not the point size) of the forms without resubmitting them for approval.

Please forward all correspondence to Patrick McGroarty at TIAA-CREF Life, located 730 Third Avenue, Area 3/32, New York, New York 10017-3206.

Sincerely,

Patrick McGroarty, AIRC, AAPA, AIAA, ACS
Sr. Contract Forms Specialist
E-Mail: pmcgroarty@tiaa-cref.org
Phone: (800) 842-2733, Extension 3284

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 Product Name: 2008 Survivorship VUL filing
 Project Name/Number: 2008 Last to Survive Variable UL Filing/AM-JVUL.3 AR (2008)

Company and Contact

Filing Contact Information

Pat McGroarty, Senior Contract Forms pmcgroarty@tiaa-cref.org
 Specialist
 730 Third Avenue (212) 913-3284 [Phone]
 New York, NY 10017 (212) 916-5903[FAX]

Filing Company Information

TIAA-CREF Life Insurance Company CoCode: 60142 State of Domicile: New York
 730 Third Avenue Group Code: 1216 Company Type: L&H
 New York, NY 10017 Group Name: TIAA-CREF State ID Number:
 (212) 490-9000 ext. [Phone] FEIN Number: 13-3917848

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
TIAA-CREF Life Insurance Company	\$50.00	11/07/2008	23780924

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
	\$0.00	

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Product Name: 2008 Survivorship VUL filing
Project Name/Number: 2008 Last to Survive Variable UL Filing/AM-JVUL.3 AR (2008)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	11/12/2008	11/12/2008

SERFF Tracking Number: TCRE-125756277 *State:* Arkansas
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Product Name: 2008 Survivorship VUL filing
Project Name/Number: 2008 Last to Survive Variable UL Filing/AM-JVUL.3 AR (2008)

Disposition

Disposition Date: 11/12/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TCRE-125756277 State: Arkansas
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 Company Tracking Number: AM-JVUL.3 AR (2008)
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Product Name: 2008 Survivorship VUL filing
 Project Name/Number: 2008 Last to Survive Variable UL Filing/AM-JVUL.3 AR (2008)

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Current COI Rates		Yes
Supporting Document	Flesch Certification		Yes
Supporting Document	memorandum of variability		Yes
Supporting Document	Sample Accelerated Death benefit disclosure notice		Yes
Supporting Document	Regulation 33 certification		Yes
Form	Flexible Premium Last Survivor Variable Universal Life Insurance Policy		Yes
Form	Estate Transfer Protection Rider		Yes
Form	Overloan Protection Endorsement		Yes
Form	Last Survivor Policy Split Option		Yes
Form	Institutional Charitable Benefit Rider		Yes
Form	Life insurance Application		Yes
Form	SUPPLEMENTAL QUESTIONNAIRE FOR VARIABLE UNIVERSAL LIFE INSURANCE		Yes

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Form Schedule

Lead Form Number: AM-JVUL.3 AR (2008)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AM-JVUL.3 AR (2008)	Policy/Cont ract/Fratern al	Flexible Premium Last Survivor Variable Universal Certificate Life Insurance Policy	Initial		0	Arkansas Joint VUL AM-JVUL.pdf
	AM-ESTPROT.1 (2008)	Policy/Cont ract/Fratern al	Estate Transfer Protection Rider	Initial		60	Estate Transfer protection rider.pdf
	AM-OVERLOAN.1 (2008)	Policy/Cont ract/Fratern al	Overloan Protection Endorsement	Initial		59	Overloan - Endorsement (3).pdf
	AM-JVSPLIT.2 (2008)	Policy/Cont ract/Fratern al	Last Survivor Policy Split Option	Initial		59	AM-JVSPLIT 2 (2008).pdf

SERFF Tracking Number: TCRE-125756277 State: Arkansas
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TCL- SUVCHAR BEN.2008	Policy/Cont Institutional ract/Fratern Charitable Benefit al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	45	Last to Survive Inst Charitable benefit Rider.pdf
IL-APPUL.1	Application/Life insurance Enrollment Application Form	Initial	50	Final Generic IL applicationm. pdf
IL- SUPPAPP. 1	Application/SUPPLEMENTAL Enrollment QUESTIONNAIRE Form FOR VARIABLE UNIVERSAL LIFE INSURANCE	Initial	0	Final generic Supplement Questionnaire _V1_R3.pdf



TIAA-CREF Life Insurance Company
730 Third Avenue
New York, NY 10017-3206
212 490-9000 1 800 223-1200

Your Flexible Premium Last Survivor Variable Universal Life Insurance Policy

PLEASE READ THIS POLICY CAREFULLY. This policy is a legal contract between the owner and TIAA-CREF Life Insurance Company. This policy is issued in consideration of the application and the payment of the first premium.

Subject to the conditions specified in this policy, you may request to accelerate this policy's death benefit. The receipt of an Accelerated Death Benefit payment may be taxable. As with all tax matters, you should consult a personal tax advisor before requesting an Accelerated Death Benefit payment. The death benefit and any accumulation values and cash values, and, if applicable, premium payments or cost of insurance charges, will be reduced if an accelerated death benefit is paid.

About this policy

Throughout this document, *you* and *your* mean the owner or owners of the policy named in the application or in any later change shown in our records. *We*, *us* and *our* refer to TIAA-CREF Life Insurance Company.

Your right to cancel this policy

During the right to cancel period, you have the right to cancel this policy and return it to us for a refund of your premium payments. The right to cancel period ends [30] days after you receive this policy. To cancel your policy, you must deliver or mail this document to us, along with a cancellation notice in a form satisfactory to us. If you send it by mail, it must be postmarked before the end of the right to cancel period, properly addressed and postage prepaid.

If you have any questions

If you have any questions about your policy or any of our other services, please contact our administrative office at:

TIAA-CREF Life Insurance Company, [Insurance Service Center, P.O. Box 724508, Atlanta, GA 31139, or you may call us at Tel: 1 877 694 0305]


Secretary


President

Key features of your Flexible Premium Last Survivor Variable Universal Life Insurance policy

- Adjustable death benefit
- Flexible premiums payable during either insured's lifetime
- Premiums can be allocated to the fixed-rate account and/or to our investment accounts
- Policy value, death benefit and length of coverage can be variable or fixed according to the provisions of this policy and may increase or decrease depending on investment performance
- The minimum death benefit and the method for determining the amount of your death benefit are described in The death benefit provision of this policy
- Pays death benefit proceeds when the last surviving person insured by the policy dies
- Can be cashed in for its cash surrender value
- Non-Participating policy. This policy does not pay dividends
- Accelerated Death Benefit option, but you should consult a personal tax advisor first because the payment may be taxable

About your contract

Your contract with us includes your application, this policy and any riders or endorsements that are attached to it. It also includes applications that are attached for any later changes you made to the policy.

We have assumed that all statements you made in your applications are true to the best of your knowledge and belief. We relied on these statements when we issued this policy. These statements in the absence of fraud are representations only — they are not warranties. We will only use these statements to cancel this policy or contest a claim if you made a material misrepresentation in your application.

Only our President, a Vice President or the Secretary may change the terms of this policy or waive any of our rights or requirements under it.

You will find the detailed terms of your policy in sections 2 and 3 of this document followed by the terms of any riders you have added. Section 1 is intended to be a summary only.

This document provides you with extensive information about your life insurance policy. Please read it carefully and keep it in a safe place. We have divided it into three main sections.

Section 1 — A summary of your policy

This section is a brief summary of your policy. It tells you your policy's key values, benefits and charges, and reminds you of the choices you made on your application.

Section 2 — How your policy works

This section describes how the main benefits and features of your policy work. It also explains the changes you can make to your policy and other things you can do under it.

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[Riders	Attached
Policy split option	
Estate Transfer Protection rider	
Institutional Charitable Benefit rider]	

[Endorsements added	Attached
Aviation limitation endorsement]	

Section 1 — A summary of your policy

Policy information

Policy owner [JOHN DOE]
Plan Flexible Premium Last Survivor Variable Universal Life Insurance
Policy number [123456789]
Minimum face amount \$[100,000.00]

Persons insured by this policy

Person insured by the policy [JOHN DOE]
Issue age [35]
Gender [MALE]
Underwriting class [PREFERRED PLUS NON TOBACCO]

Person insured by the policy [JANE DOE]
Issue age [35]
Gender [FEMALE]
Underwriting class [PREFERRED PLUS NON TOBACCO]

Issue date [01/01/2009]
Policy date [01/01/2009]
Monthly charge date [1]

Policy benefits

Initial face amount \$[250,000.00]
Death benefit option [A - Level]

You can increase or decrease the face amount while your policy is in force. We will pay the death benefit proceeds to your beneficiary(ies) when the last surviving person insured by this policy dies. You can have the proceeds paid in a lump sum or you can choose one of our other payment methods.

If the last surviving person insured by this policy has a terminal illness, you can apply to get all or part of the death benefit early.

[Riders [and
endorsements]
you have added]

[You have chosen to add the following riders and endorsement (s) to your policy:

Estate Transfer Protection rider
Overloan Protection Endorsement
Institutional Charitable Benefit rider
Last Survivor Policy Split Option rider]

About your premium payments

Minimum first premium [\$50.00]
Planned premium [\$500.00]
Frequency of your planned premium [ANNUAL]

You can choose the amount and timing of your premium payments within certain limits. The planned premium is the scheduled premium you chose on your application. You do not have to pay your planned premiums, but if you do not, your policy may lapse and your coverage may end if the cash surrender value is less than the deduction for the monthly charge when it is due.

Even if you pay all of your planned premiums, your policy may still lapse and your coverage may end if the cash surrender value is less than the deduction for the monthly charge when it is due. We will give you a grace period of 61 days to make a minimum payment that is equal to any unpaid monthly charges plus three current monthly charges. If you do not pay it before the end of the grace period, your policy will lapse.

The amount of coverage, and the length of time that your policy remains in force, depends on:

- the amount and timing of your premium payments,
- whether you change the face amount or your death benefit option,
- the withdrawals you take or loans you make,
- the investment performance of the investment accounts,
- the amount of the monthly charges and premium tax charges,
- the interest rates on the fixed-rate account and loan account, or
- whether you change rider benefits.

Tax test

Tax test [GUIDELINE PREMIUM TEST
Initial Guideline Level Premium \$1,567.44
Initial Guideline Single Premium \$14,133.86]

How your premium payments are allocated

We deduct a premium tax charge from each premium payment you make, and then allocate your *net premium* to the investment options you choose.

We allocate your first net premium payment — and all premium payments you make during the right to cancel period — to the money market account.

Within five days after the end of the right to cancel period, we will allocate policy value in the money market account to the investment accounts you chose in your most recent allocation instructions.

We will allocate any premium payments you make after the right to cancel period to the investment options you selected from your most recent allocation instructions unless you tell us otherwise. You can transfer among investment options within the limits described in this policy. You may also change your allocations within the limits described in this policy.

Policy value

The value of your policy can change daily. We calculate it by adding the total amount allocated to the investment accounts, the fixed-rate account and the loan account.

Policy value is not guaranteed – it depends on the amount and timing of your premium payments, the performance of the investment accounts you have chosen, the interest rates on the fixed-rate account and the loan account, policy charges, how much you have borrowed or withdrawn from the policy and the level of policy and rider benefits.

The investment options

Fixed-rate account

The guaranteed minimum interest rate on the fixed-rate account is 3% per year, compounded annually. We may choose to set a higher rate for this account. The rate may be different from the interest rate on the loan account.

Investment accounts

The investment accounts are those available for the policy from TIAA-CREF Life Separate Account VLI-1.

Loans, withdrawals and surrenders

Any time after the right to cancel period ends you can take out a loan from us using your policy as collateral. The maximum amount you can borrow is 90% of your policy value.

The loan interest rate is fixed at an effective annual rate of 5% per year. The loan account guaranteed effective annual interest rate is 4.35%.

You can take out all or part of your cash surrender value by making withdrawals or surrendering your policy. This policy does not have a minimum guaranteed cash surrender value.

Policy charges**Charges deducted from your premiums**

Premium tax charge of [2.00%] applicable to each premium paid.

Charges deducted from your policy

We deduct a monthly charge that has two parts:

- Guaranteed maximum cost of insurance charge: See the table in Section 1
- Charges for the riders you have added: [See the attached riders]

Charges deducted from the separate account

We deduct mortality and expense charges daily from the policy value allocated to the investment accounts.

These charges will never be more than effective annual rates of 0.95% for Policy Years 1-20 and 0.35% for Policy Years 21 and later.

See the TIAA-CREF Life Funds prospectus for the investment advisory charges of the different portfolios.

Charges for transfers

We reserve the right to charge \$25 for each transfer after the 12th transfer in any policy year.

However, there is no charge for transfers:

- to and from the loan account,
 - under the dollar cost averaging program,
 - under the automatic account rebalancing program, or
 - from the money market account to the investment accounts when we are transferring amounts we have been holding in the money market account during the right to cancel period.
-

**Guaranteed maximum monthly cost of insurance rates
per \$1,000 of net amount at risk**

We base the monthly cost of insurance charge on the current cost of insurance rates that apply to the net amount at risk. For the initial face amount, our current cost of insurance rates will never be greater than the guaranteed maximum monthly cost of insurance rates shown in this table. The guaranteed maximum monthly cost of insurance rates are based on the policy year, and the issue age, gender and underwriting class of each person insured by the policy. You will find more about the monthly cost of insurance charge in Section 2.

POLICY YEAR	GUARANTEED MAXIMUM MONTHLY RATE		POLICY YEAR	GUARANTEED MAXIMUM MONTHLY RATE		POLICY YEAR	GUARANTEED MAXIMUM MONTHLY RATE
[1	0.100000		30	0.220267		59	14.324885
2	0.100000		31	0.262100		60	15.999115
3	0.100000		32	0.309899		61	17.796278
4	0.100000		33	0.365069		62	19.575104
5	0.100000		34	0.428730		63	20.860516
6	0.100000		35	0.503001		64	21.689665
7	0.100000		36	0.591475		65	23.057191
8	0.100000		37	0.698888		66	24.728317
9	0.100000		38	0.826632		67	26.503551
10	0.100000		39	0.972914		68	28.475393
11	0.100000		40	1.141510		69	30.648324
12	0.100000		41	1.335421		70	33.035086
13	0.100000		42	1.560266		71	35.578025
14	0.100000		43	1.823970		72	38.204107
15	0.100000		44	2.131305		73	40.893362
16	0.100000		45	2.484609		74	43.644798
17	0.100000		46	2.905785		75	46.498036
18	0.100000		47	3.403788		76	49.371476
19	0.100000		48	3.954761		77	52.160463
20	0.100000		49	4.563823		78	54.844670
21	0.100000		50	5.252771		79	57.607521
22	0.100000		51	5.998646		80	61.019697
23	0.100000		52	6.848973		81	64.291891
24	0.100000		53	7.834540		82	67.709969
25	0.100000		54	8.888990		83	71.337923
26	0.105368		55	9.970373		84	74.756239
27	0.127125		56	10.900314		85	78.322319
28	0.153353		57	11.779114		86	83.333333]
29	0.184273		58	12.920094			

[

TABLE OF DEATH BENEFIT FACTORS

Death Benefit Factors are used to calculate the minimum death benefit. (See applicable provision on page 15).

Year	Factor		Year	Factor		Year	Factor
[1	250%		30	122%		59	102%
2	250%		31	120%		60	101%
3	250%		32	119%		61	100%
4	250%		33	118%		62	100%
5	250%		34	117%		63	100%
6	250%		35	116%		64	100%
7	243%		36	115%		65	100%
8	236%		37	113%		66	100%
9	229%		38	111%		67	100%
10	222%		39	109%		68	100%
11	215%		40	107%		69	100%
12	209%		41	105%		70	100%
13	203%		42	105%		71	100%
14	197%		43	105%		72	100%
15	191%		44	105%		73	100%
16	185%		45	105%		74	100%
17	178%		46	105%		75	100%
18	171%		47	105%		76	100%
19	164%		48	105%		77	100%
20	157%		49	105%		78	100%
21	150%		50	105%		79	100%
22	146%		51	105%		80	100%
23	142%		52	105%		81	100%
24	138%		53	105%		82	100%
25	134%		54	105%		83	100%
26	130%		55	105%		84	100%
27	128%		56	105%		85	100%
28	126%		57	104%		86	100%]
29	124%		58	103%			

]

[Net single premiums per \$1,000 of death benefit

We use the net single premium to calculate the minimum death benefit. We base the net single premium on the policy year, and the issue age, gender and underwriting class of each person insured by the policy. The net single premium may also be affected by any riders you have added to this policy.

Year	Net Single Premium		Year	Net Single Premium		Year	Net Single Premium
1	138.23		30	420.88		59	874.20
2	143.76		31	436.17		60	886.19
3	149.51		32	451.83		61	898.30
4	155.48		33	467.85		62	910.98
5	161.69		34	484.22		63	925.17
6	168.15		35	500.92		64	942.91
7	174.86		36	517.93		65	966.82
8	181.84		37	535.20		66	1,000.00
9	189.08		38	552.69		67	1,000.00
10	196.62		39	570.34		68	1,000.00
11	204.44		40	588.12		69	1,000.00
12	212.57		41	605.97		70	1,000.00
13	221.01		42	623.86		71	1,000.00
14	229.78		43	641.74		72	1,000.00
15	238.88		44	659.52		73	1,000.00
16	248.33		45	677.14		74	1,000.00
17	258.13		46	694.52		75	1,000.00
18	268.29		47	711.55		76	1,000.00
19	278.83		48	728.10		77	1,000.00
20	289.75		49	744.13		78	1,000.00
21	301.06		50	759.65		79	1,000.00
22	312.76		51	774.57		80	1,000.00
23	324.85		52	788.93		81	1,000.00
24	337.35		53	802.64		82	1,000.00
25	350.25		54	815.53		83	1,000.00
26	363.57		55	827.65		84	1,000.00
27	377.31		56	839.13		85	1,000.00
28	391.44		57	850.55		86	1,000.00]
29	405.97		58	862.30			

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Section 2 — How your policy works

Policy ownership and beneficiaries

This section of your policy tells you about owners, beneficiaries and exchanges.

Who owns your policy

The owner is the person or persons named in the application who make the decisions about the policy and its benefits while either of the person insured by the policy is living. The owner of this policy appears in Section 1. If you did not name an owner on your application, the persons insured by the policy are the owners.

Your rights as a policy owner

As the policy owner, you have the following rights:

- to transfer ownership or assign the policy,
- to change the beneficiary(ies),
- to receive benefits and choose payment methods for them,
- to change the amount or timing of premiums,
- to change the death benefit option,
- to change the face amount
- to reinstate the policy if it lapses,
- to take out a loan, make a withdrawal or surrender the policy,
- to change premium allocations and make transfers among investment options, or
- to change riders.

If you have named an irrevocable beneficiary, you will need his or her permission to make all of these decisions, except to change the amount or timing of premiums, reinstate the policy if it lapses, change premium allocations and make transfers among investment options.

If this policy has more than one owner and one of you dies, the surviving owner will hold all rights under the policy. If the last surviving owner dies, his or her estate will own the policy, unless you give us your written instructions to the contrary.

Assigning the policy

You can assign your policy in two ways:

- A *collateral* assignment does not change the ownership of the policy, but your rights and the rights of your revocable beneficiary or any other person will be subject to the assignment.
- An *absolute* assignment means the person or organization you assign the policy to will become the new owner.

We must receive a copy of the assignment before we consider it effective. We are not responsible for the validity of any assignment.

Transferring ownership

You can transfer ownership of this policy by submitting your assignment of ownership to us in writing. If your assignment of ownership is absolute you will no longer have any ownership rights in the policy. The new owner will have all the rights under the policy.

The transfer of ownership may be requested at anytime during the lifetime of either insured. The change of ownership will be effective on the date the written request for assignment of ownership is signed, whether or not either insured is living when the request is received by us. We are not liable for any payment made or action taken before the date we receive the written assignment of ownership.

About your beneficiaries

The beneficiary(ies) is (are) the person or persons you named in your application, or in a written form subsequent to the submission of your application, to receive the death benefit proceeds when the last surviving person insured by the policy dies. Here are some things you need to know about beneficiaries:

- Each *primary beneficiary* you have named will receive an equal share of the death benefit proceeds unless you instruct us in writing otherwise. If one primary beneficiary dies, his or her share will be divided equally among the surviving primary beneficiaries unless you give us your written instructions to the contrary.
- Each *contingent beneficiary* you have named will receive an equal share of the death benefit proceeds if none of the primary beneficiaries are living when the death benefit proceeds are payable, unless you give us your written instructions to the contrary. If one contingent beneficiary dies, his or her share will be divided equally among the surviving contingent beneficiaries unless you give us your written instructions to the contrary.
- If none of your beneficiaries are living when the last surviving insured dies or if you have not named a beneficiary, you as the policy owner will receive the proceeds. If you are no longer living, the proceeds will go to your estate.

Changing your beneficiary

- You can change revocable beneficiaries anytime before the death of the insured.
- Beneficiary designations and changes to beneficiary designations must be in writing.
- If the beneficiary is an irrevocable beneficiary, the owner of the policy must obtain the consent of the irrevocable beneficiary to designate a new revocable or irrevocable beneficiary.
- If acceptable to us, the change will take effect as of the date the request is signed, whether or not the last surviving insured is living when the request is received by us. We are not liable for any payment made or action taken before the date we receive the written request for the change.
- If you change your beneficiary and you have chosen a monthly payment method for the death benefit proceeds or cash surrender value, we will cancel that payment method and you will have to choose a payment method again. You will find more about monthly payment methods in Payment methods for the death benefit proceeds and cash surrender value.

The death benefit

The amount of your policy's death benefit depends on the death benefit option you chose on your application. We offer three options under this policy. The option you chose appears in Section 1.

- Option A — the death benefit will be the same as your policy's face amount. This is known as a *level* death benefit.
- Option B — the death benefit will equal your policy's face amount plus your policy value. This is known as an *increasing* death benefit.
- Option C — the death benefit will equal your policy's face amount plus all premiums credited to the policy since the policy issue date. This is known as the return of premium death benefit.

The death benefit under any option will never be less than the *minimum death benefit*. You will find more about the minimum death benefit later in this section. When the younger person insured by the policy reaches age 121, the death benefit for any of the options will be the same as your policy value.

What we pay to your beneficiaries

The amount we ultimately pay to your beneficiaries is called *death benefit proceeds*. This section tells you when we pay them, how we calculate them and changes you can make to your policy's death benefit.

When we pay death benefit proceeds

We pay the death benefit proceeds to your beneficiaries after we have received due proof of the death of both of the persons insured and all information and documents requested by the company.

- Both persons must have died while the policy is in force.
- If both persons insured by the policy die at the same time, or if it is not clear who died first, we will assume the younger of the two died later.
- You can choose for your beneficiaries to receive the death benefit proceeds in a lump sum or in monthly payments. If you do not choose a payment method, your beneficiary can choose one when he or she makes a claim.
- If the last surviving person insured by the policy commits suicide within two years of this policy's issue date, we will pay you only the premiums you have paid, less any outstanding loan amount and withdrawals you have made. You will find more about this in *If a person insured by the policy commits suicide*.

Understanding the minimum death benefit

For your policy to qualify as life insurance under federal tax law, your death benefit must at least equal the minimum death benefit. If your death benefit under any death benefit option would be less than the minimum death benefit, we will increase your death benefit to the minimum death benefit.

We use one of two tax tests to calculate the minimum death benefit. You will find the test for your policy in Section 1. This test can not be changed once we have issued your policy.

If your tax test is the cash value accumulation test, we calculate the minimum death benefit by multiplying your policy value by 1,000, and then dividing that amount by the net single premium shown in Section 1.

If your tax test is the guideline premium test, the minimum death benefit is your policy value multiplied by a death benefit factor. You will find a table showing death benefit factors in Section 1.

How death benefit proceeds are calculated

We calculate the amount of the death benefit proceeds as of the end of the date the last surviving person insured by the policy dies. Death benefit proceeds will equal the death benefit under the option you have chosen, minus any outstanding loan amount and any unpaid monthly charges.

Changing your death benefit option

You can change your death benefit option starting at any time on or after your first policy anniversary while your policy is in force. Here is how it works:

- You must send us your request in writing.
- The change will become effective either on the date we approve it, if that date is a monthly charge date as defined in Section 1 or on the first monthly charge date that follows the date we approve the change. We will make the change before we deduct the monthly charge.
- We will not allow any change in death benefit option that prevents the policy from qualifying as life insurance under federal tax law.
- We may restrict any changes from or to Option C.
- If a change in death benefit option would cause your policy to be classified as a modified endowment contract, we will not process the change until you send us your written confirmation of the acceptance of the classification as a modified endowment contract.
- We will send you a policy endorsement after we make the change.

Changing from Option A to Option B or Option C

Here is what you need to know about changing from Option A to Option B or Option C:

- Both persons insured by the policy must be living and you must give evidence of insurability satisfactory to us.
- After the change, the face amount can not be less than the minimum face amount shown in Section 1.
- We will decrease the face amount by the policy value if switching to Option B or by accumulated premiums paid if switching to Option C so that your death benefit is approximately the same on the date of the change.
- We will decrease the face amount on the effective date of the change. To do this, we will first reduce any increases in the face amount you have asked us for, starting with the most recent. Then we will reduce the initial face amount.

Changing from Option B or Option C to Option A

Here is what you need to know about changing from Option B or Option C to Option A:

- Both persons insured by the policy must be living at the time of the change and you must give evidence of insurability satisfactory to us.
- We will increase the face amount by the policy value if switching from Option B or by accumulated premiums paid if switching from Option C so that your death benefit is approximately the same on the date of the change.
- We will increase the face amount on the effective date of the change. The underwriting class for the increase will be the same as it is for the most recent increase that you requested. If you have not requested an increase, it will be the same as it is for the initial face amount.

Changing from Option B to Option C or from Option C to Option B

Here is what you need to know about changing from Option B to Option C or from Option C to Option B:

- Both persons insured by the policy must be living at the time of the change and you must give evidence of insurability satisfactory to us.
- We will adjust the face amount by the policy value minus accumulated premiums paid so that your death benefit is approximately the same on the date of the change. A change from Option B to Option C will add this adjustment to the face amount. A change from Option C to Option B will subtract this adjustment from the face amount.
- We will adjust the face amount on the effective date of the change. The underwriting class for any increase will be the same as it is for the most recent increase that you requested. If you have not requested an increase, it will be the same as it is for the initial face amount.
- Any decrease in the face amount will also be on the effective date of the change. To do this, we will first reduce any increases in the face amount you have asked us for, starting with the most recent. Then we will reduce the initial face amount.

Changing the face amount

Your policy's initial face amount is the amount of insurance coverage on the issue date. You will find the initial face amount in Section 1.

The face amount may change if any of the following happens:

- you ask us to increase or decrease it,
- you change your death benefit option,
- you make any withdrawals, or
- you accelerate your death benefit.

You can ask us to increase or decrease the face amount at any time starting on your first policy anniversary. You must send us your written request while your policy is in force.

The increase or decrease will become effective either the same date we approve it, if that date is a monthly charge date, or on the first monthly charge date that follows the date we approve the change. Once we have approved the change, we will send you a policy endorsement showing your new face amount.

Increasing the face amount

Here is what you need to know about increasing the face amount:

- Both persons insured by the policy must be living and must not have reached age 91 on the date we receive your request.
- You must give evidence of insurability satisfactory to us.
- Each increase you request must be at least \$50,000.
- Each increase you request will have its own underwriting class and cost of insurance rates.
- We will apply the tax test shown in Section 1 to any increase in the face amount to make sure your policy still qualifies as life insurance under federal tax law.
- We reserve the right to limit increases in the face amount to one increase in any 12-month period.

Decreasing the face amount

Here is what you need to know about decreasing the face amount:

- At least one person insured by the policy must be living on the date we receive your request.
- Each decrease you request must be at least \$25,000.
- The face amount after the decrease must not be less than the minimum face amount for this policy.
- To apply the decrease, we will first reduce any increases in the face amount you have asked for, starting with the most recent. Then we will reduce the initial face amount.
- We will not allow any decrease in face amount that prevents the policy from qualifying as life insurance under federal tax law.
- If a decrease in face amount would cause your policy to be classified as a modified endowment contract, we will not process the decrease until you send us your written confirmation of the acceptance of the classification as a modified endowment contract.

Accelerated death benefit

If one of the persons insured by the policy has died and the last surviving person insured by the policy is diagnosed with a terminal illness, you can apply to get part or all of your policy's death benefit early. This is called accelerating your death benefit. You must submit your completed application along with documentation from a licensed physician certifying that the person with the terminal illness is expected to live 12 months or less. You can only get your death benefit early once, and we will make the payment in a lump sum.

You should consult a personal tax advisor before applying to get your death benefit early because the payment may be taxable. Getting your death benefit early may also affect your eligibility for Medicaid and other government assistance programs.

The minimum amount you can apply for is \$50,000 or 25% of the death benefit available on the date we approve your application, whichever is less.

If we approve your application to accelerate your death benefit, we will deduct the following from the death benefit amount you have asked for before making a payment:

- one year of interest equal to the yield on a 90-day Treasury bill on the date we approve your application,
- an administrative expense charge of up to \$200,
- any unpaid amounts due within your policy's grace period on the date we approve your application, and
- any outstanding loan amount on the date we approve your application, multiplied by the ratio of the amount of death benefit you are getting early to the total death benefit available for acceleration under your policy on the date we approve your application.

If you only get part of your death benefit early, the rest of your policy's death benefit will remain in place. We will continue to deduct monthly charges from your policy value.

Here is how to apply to get your death benefit early:

- Submit your completed application, provided by us, along with documentation from a licensed physician certifying that the last surviving person insured by the policy has a terminal illness and 12 months or less to live. The terminal illness can not be caused by intentionally self-inflicted injuries.
- Submit due proof of death that the first insured has died.
- You need written consent in a form satisfactory to us from any irrevocable beneficiary or anyone to whom you have assigned the policy before we can make a payment.
- If you are applying to get all of your death benefit early, send this policy and any riders you have added with your application. If you are only applying for part of the death benefit, we will send you a policy endorsement once we approve your application.
- The last surviving person insured by the policy must be living and your policy must be in force when we approve your application. If that person dies before we make the payment to you, we will pay the death benefit proceeds to your beneficiary.
- We will not approve your application if you are applying to get the death benefit to satisfy any judgments against you, to satisfy the claims of any creditor, or to apply for, receive or maintain any government sponsored benefit or entitlement, or any other form of public assistance.

How getting the death benefit early affects your policy

If you choose to get all of your death benefit early, your policy will end. That means it will no longer have any value.

If you choose to get only part of your death benefit early, we will reduce your face amount, policy value and any outstanding loan amount by the ratio of the amount of death benefit you got early to the total death benefit that was available for acceleration on the date we approved your application.

When we reduce your face amount, we will first reduce any increases in the face amount you asked for, starting with the most recent. Then we will reduce the initial face amount. We will reduce the policy value proportionately from all of your investment options on the date we approve your application.

Getting the death benefit early will not affect our rights to contest your policy. You will find more about this in *Contesting the validity of your policy*.

In the event of suicide of the second insured to die, while sane or insane, after an accelerated death benefit is paid and within two years from this policy's issue date, the death benefit proceeds payable will be limited to the amount, if any, by which the premiums paid less any outstanding loan amount and withdrawals exceed the accelerated death benefit payment.

In the event of suicide of the second insured to die, while sane or insane, after an accelerated death benefit is paid and within two years from the effective date of an increase in face amount for which evidence of insurability had been provided, or a change in death benefit options, our liability will be limited to any unaccelerated portion of the death benefit proceeds that would have been payable had such increase or change not taken effect. We will also refund to your policy value any additional cost of insurance and rider charges associated with such increase or change.

We will provide a benefit payment notice to you at the time the accelerated death benefit payment is made by us. Such notice will reflect the dollar amount of the accelerated death benefit payment, the unaccelerated portion of this policy's death benefit, if any and any remaining face amount, policy value or outstanding loan amount.

All about premiums

Your policy gives you the flexibility to vary the amount and timing of your premium payments. Limitations on varying the amount and timing of your premium payments are described below in *Making premium payments* and *Limits on the premium payments you can make*. We deduct a premium tax charge from each premium payment, and then allocate your net premium to the investment options you have chosen on the business day we receive your payment. You will find more about when our current charges may change in *Changing our charges*.

Making premium payments

You will find your minimum first premium payment in Section 1. It was due on your policy's issue date. Your insurance coverage started when you paid this premium and we issued your policy.

You can schedule the amount and frequency of the rest of your premium payments. We refer to scheduled premium payments as *planned premiums*. Here is how it works:

- You will find the amount and frequency of your planned premium in Section 1. You chose these on your application.
- You can change the amount and timing of your planned premium. Your planned premium must be at least \$50.
- We will send you a notice to remind you of your planned premium payment. We will not send a notice if you have chosen to make scheduled electronic payments. You are not required to make planned premium payments, but if you miss a payment, your policy may be in danger of lapsing, which means your insurance coverage would end. Even if you make all your planned premium payments, your policy could still lapse if its cash surrender value is not enough to cover your monthly charges. You will find more about lapsing in *Lapsing and reinstatement*.
- You can make additional premium payments of at least \$50 at any time.
- We reserve the right to limit total premium payments allocated to the fixed-rate account to \$500,000 within a policy year.
- While this policy is in force, we will accept premium payments while either person insured by the policy is living or until the younger insured reaches age 121.
- We will treat any payment you make during the life of your policy as a premium unless you tell us otherwise.
- After the first premium payment you must send all premium payments to our administrative office unless we tell you otherwise.
- The payment of planned premiums does not guarantee that your policy will stay in force until the younger insured's age 121.

Limits on the premium payments you can make

Federal tax law may limit the amount of premium payments you can make.

If your policy's tax test is the guideline premium test, we will refuse to accept all or part of a premium payment if, by accepting it, your policy would no longer qualify as life insurance under federal tax law. You will find the tax test for this policy in Section 1.

We may refuse to accept all or part of a premium payment if, by accepting it, your net amount at risk will immediately increase. We will accept your premium payment in this situation if you give evidence of insurability satisfactory to us.

If accepting all or part of a premium payment would cause your policy to be classified as a modified endowment contract, we will refuse to accept all or part of that premium payment unless you tell us in writing to accept it. A modified endowment contract is still considered to be life insurance under federal tax law, but it does not receive all the tax advantages of other life insurance contracts.

If we return a premium payment to you, we will send it no later than 60 days after the end of the policy year in which you paid the premium. We will not return a premium payment if it would cause your policy to lapse. You will find more about lapsing in *Lapsing and reinstatement*.

Allocating your premiums

We will allocate your net premium payments, other than those received during the right to cancel period, on the business day we receive them to the investment options you chose in your most recent allocation instructions.

You can write to us at any time to change your allocation instructions. Your allocation percentages must be in whole numbers and add up to 100%. We will apply your new instructions to all net premiums we receive starting on the business day we receive your request.

Your investment options

We put your premium payments in our general and separate accounts. We own the assets in our accounts and allocate your net premiums to the investment options you have chosen.

You can choose to allocate your premiums to the fixed-rate account or to a number of investment accounts. Amounts allocated to the fixed-rate account are held in our general account. Amounts allocated to the investment accounts are held in our separate account.

The fixed-rate account

You can choose to allocate any or all of your premium payments to the fixed-rate account. Or you can transfer policy value from the investment accounts to the fixed-rate account. You will find more about making transfers in *Transferring among investment options*.

The policy value in the fixed-rate account earns interest at a rate no less than the minimum annual rate shown in Section 1. We may offer a higher rate if we choose. The rate we offer on the fixed-rate account may be different than the interest rate on the loan account.

Turn to *Your policy value* for more about how we calculate policy value in the fixed-rate account.

The investment accounts

Each portfolio is managed by an investment advisor registered under the Investment Advisors Act of 1940. You will find more about the portfolios in the TIAA-CREF Life Funds prospectus.

About units

When you allocate, transfer or add an amount to an investment account, we use that amount to buy *units*.

Similarly, when you transfer, withdraw or surrender an amount from an investment account, we redeem and cancel units in that investment account. We calculate the number of units we buy or redeem by dividing the amount of the transaction by the *unit value* of the investment account at the end of the business day on which we process the transaction.

We calculate how much of your policy value is in an investment account by multiplying the number of units you hold in that account by the account's unit value. Turn to *Your policy value* for more about how we calculate total policy value in the investment accounts.

About investment performance

We also use unit value to measure the investment performance of the investment accounts. We calculate the unit value for each investment account at the end of every business day by multiplying the unit value for the previous business day by the net investment factor for the current business day.

On any business day, here is how we calculate the net investment factor for an investment account:

- a) we take the net asset value per share of the corresponding portfolio of the investment account at the end of the day. This amount does not include any transactions made by policyholders or any monthly charges we have deducted or benefits we have paid during that day.
- b) we add to a) the per share amount of any dividends or capital gains distributed by the portfolio that day less any amount paid or reserved for the tax liability associated with operating the account since the previous business day.
- c) we then divide the sum of a) and b) by the net asset value per share of the corresponding portfolio of the investment account at the end of the previous business day. This amount includes any transactions made by policyholders or any monthly charges we have deducted or benefits we have paid during that day.
- d) finally, we subtract from the amount calculated in c) the daily mortality and expense risk charge and the daily investment advisory expense charge. You will find the guaranteed maximum mortality and expense risk charge in Section 1. You will find more about the investment advisory expense charge in the TIAA-CREF Life Funds prospectus.

If the daily mortality and expense risk charge changes, the units and unit values will be adjusted to reflect such change. In no event will the mortality and expense risk charge be more than the guaranteed maximum rate shown in Section 1. Unit values on any non-business day are determined using the unit value as of the most recent business day.

Transferring among investment options

You can make transfers among the investment accounts and the fixed-rate account. Transfers will normally be effective at the end of the business day we receive your request.

Here is what you need to know about making transfers.

- The minimum amount for a transfer is \$250 or the total value of the investment option you are transferring from, whichever is less. Your transfer allocations must be in whole dollar amounts or full percentages.
- The total amount of transfers in any policy year from the fixed-rate account may not exceed the greater of: (a) 25% of the current balance in the fixed-rate account or (b) the amount transferred from the fixed-rate account in the immediately preceding policy year.
- We will not charge you for the first 12 transfers you make in any policy year. We reserve the right to charge you \$25 for any transfer after the 12th transfer. We will not charge you for the transfers described in Section 1.
- We will deduct the transfer charge, if there is one, from the investment option to which you are transferring.
- If you are transferring to more than one investment option at a time, we will deduct the charge, if applicable, from all your targeted investment options in proportion to the amount transferred into each option.
- We reserve the right to allow you to make only one transfer from each investment option within any 90-day period.
- If you do not have enough policy value in an account to cover a transfer, we will transfer the remaining amount in the account into the account to which you are transferring. If you are transferring to more than one account, we will transfer the remaining amount in the account into the accounts to which you are transferring in proportion to your transfer instructions.
- To the extent permitted by applicable law, we may reject, limit, defer or impose other conditions on transfers into or out of an investment option in order to curb frequent transaction activity to the extent that comparable limitations are imposed on the purchase, redemption or exchange of shares of any of the funds held by an investment option. In accordance with applicable law, we may limit the transfer feature of this policy at any time.

Dollar cost averaging transfer program

Our dollar cost averaging program allows you to make scheduled transfers from the fixed-rate account or a money market account (source account) to the investment accounts. Here is how the program works:

- You must authorize us to start the program.
- You choose the dollar amount of each transfer, but the amount must be at least \$100.
- You decide how many scheduled transfers to make. However, we may require a minimum number of transfers for this program. If you do not choose a number, transfers will be made until there is no policy value remaining in the source account.
- The first transfer will be made on the first monthly charge date after: a) the right to cancel period has ended; or b) we receive your request to start the program, whichever is later. When the monthly charge date falls on a day that is not a business day, we will transfer into the investment accounts using the unit values as of the immediately preceding business day.
- You choose whether transfers will be made monthly or quarterly. If you do not select a timing, we will make monthly transfers.
- You decide how the transfers will be allocated into the investment accounts.
- We will not charge you for any transfers made under this program.
- Dollar cost averaging is not available if the automatic account rebalancing program is in effect.
- We reserve the right to allow you to start only one dollar cost averaging program in any policy year.
- We reserve the right to discontinue the dollar cost averaging program. We will give you at least 30 days advanced notice if we discontinue the program.

We will keep making transfers until one of the following happens:

- you authorize us to cancel the program,
- you do not have enough policy value in the source account to cover a transfer. If this happens, we will automatically transfer the remaining amount in the source account into the investment accounts you chose in your most recent dollar cost averaging transfer allocation instructions, or
- we have made the number of transfers you have asked us to make.

Automatic account rebalancing program

Our automatic account rebalancing programs allows you to maintain your specified allocation mix among the fixed-rate and investment account options. Here is how the program works:

- You authorize us to start the program.
- You choose whether to readjust your account allocations on a monthly, quarterly, semi-annual, or annual basis.
- We will automatically make the necessary transfers to maintain your specified allocation under the program.
- We will not charge you for any transfers made under this program.
- Automatic account rebalancing is not available if the dollar cost averaging program is in effect.

We will keep making account reallocations until you tell us in a form satisfactory to us to cancel the program.

About the separate account

The TIAA-CREF Life separate account, VLI-1, funds the investment accounts offered under this policy. We own the assets in the VLI-1 account and keep them separate from our other separate accounts and from the general account.

We use the VLI-1 account to support the benefits for this policy and other similar policies. We must keep enough money in the VLI-1 account to cover the policy values allocated to the investment accounts under the policies funded by the account, but we can transfer any amount that is more than these liabilities to our general account.

We can not charge the assets of the VLI-1 account with any liabilities from our other business.

Similarly, the income, gains or losses, realized or unrealized, of the assets of an investment account belong to that investment account and are credited to or charged against the assets held in that investment account without regard to our other income, gains or losses. We comply with all laws and regulations that apply when we value the assets of the VLI-1 account.

If we believe it is in your best interests and it is appropriate for the purposes of this policy, we can take certain actions. We will give you notice if it is needed, and we will get approval from you, the SEC or any other regulatory authority when needed by law. Here is what we can do:

- deregister the VLI-1 account under securities law,
- operate the VLI-1 account in any form allowed under securities and other law,
- take any action needed to comply with, maintain or get any exemption from securities law,
- transfer any assets from an investment account into another investment account, or into other separate accounts or our general account,
- add, combine or remove investment accounts in the VLI-1 account,
- substitute a portfolio's shares held in an investment account with another class of shares issued by the portfolio, or with shares of another investment company or any other investment allowed by law,
- change the way we deduct or collect charges under the policy as long as any increase in charges is allowed under the terms of this policy,
- modify this policy as needed so that it continues to qualify as life insurance under federal tax law, or
- add to, cancel or suspend your ability to allocate net premiums or transfer policy value in any of the investment options to any other investment options.

We reserve the right to make any other technical changes to this policy that are necessary to conform with the actions listed above.

We will tell you if any of these actions result in a material change in the underlying portfolios of an investment account you have allocated policy value to. We will file details of any material change with a regulatory authority if needed, and the change will be subject to any approval required.

If you object to a material change that affects an investment account to which you have allocated policy value, you can ask us to transfer that policy value into another investment option. We must receive your transfer request at our administrative office within 60 days of the postmarked date on the notice of material change we send to you. We will not charge you for this transfer.

The VLI-1 account is a separate investment account under New York state laws. It is registered as a unit investment trust with the SEC under the Investment Company Act of 1940.

The investment policy of the separate account can not be changed unless any required approval is obtained from the Superintendent of the New York State Insurance Department.

Loans, withdrawals and surrenders

You can get access to all or some of your policy value while your policy is in force by making partial withdrawals or surrendering your policy. You can also take out a loan from us using your policy as collateral.

About loans

You can borrow money from us any time after *your right to cancel policy* period ends while at least one of the persons insured by the policy is living. You should consult a personal tax advisor before taking out a loan.

When you borrow money from us, we use your policy value as collateral. You pay interest on the amount you borrow. The policy value set aside to secure your loan also earns interest. Here is how it works:

- The loan will take effect at the end of the business day we receive your request in writing.
- To secure the loan, we transfer an amount equal to the amount you are borrowing from your policy value in the investment options to the loan account. If you do not tell us which investment options from which to take the loan amount, we will transfer it from all of your investment options in proportion to the policy value you have in each option.
- The amount of policy value in the loan account earns interest. You will find more about the loan account later in this section. You will find more about how we calculate policy value in the loan account in *Your policy value*.
- Taking out a loan may affect your policy value because the amount set aside in the loan account will not participate in any potential earnings made possible through the investment options.
- Interest owed on the amount you have borrowed accrues daily at an annual rate set by us. You will find more about our interest rates later in this section.
- Interest that has accrued during a policy year is due on your policy anniversary and whenever the cash surrender value is not enough to cover the monthly charge. If you do not pay the interest when it is due, we will add it to the amount of your loan and start accruing interest on the new balance from the date it was due.
- On each policy anniversary, if your outstanding loan amount is greater than your policy value in the loan account, we will transfer the difference from the investment options to the loan account. If you do not tell us which investment options from which to take this amount, we will transfer it from your investment options in proportion to the policy value you have in each option.

On any monthly charge date, if the outstanding loan amount plus the monthly charge exceeds the policy value, your policy will enter the grace period. You will find more about the grace period in *The grace period*.

How much you can borrow

The minimum amount you can borrow is \$1,000. The maximum amount you can borrow is 90% of your policy value. Throughout this policy, your *outstanding loan amount* means the amount in the loan account plus any interest you owe on any loans.

Loan interest rates

We charge you interest on your loan balance at a rate shown in Section 1.

Loan account interest rate

Amounts in the loan account earn interest. The annual interest rate will never be less than the guaranteed minimum interest rate for the loan account as indicated in Section 1.

Repayment of your loan

You can repay all or part of your outstanding loan amount any time while your policy is in force. The minimum loan payment you can make is \$100 or your outstanding loan amount, whichever is less. We will not deduct a premium tax charge from any loan payment you make.

We will reduce your outstanding loan amount by the amount of your loan payment. We will also transfer the amount of your loan payment from the loan account to the investment options you choose. If you do not tell us which investment options to which to make the transfer, we will use your most recent premium allocation instructions.

If you do not repay your loan, we will deduct your outstanding loan amount from the death benefit proceeds when the last surviving person insured by the policy dies. You will find more about this in *How death benefit proceeds are calculated*.

Making withdrawals

You can make withdrawals starting on your policy's first anniversary as long as the policy is in force and at least one of the persons insured by the policy is living.

Here is how it works:

- We will process the withdrawal at the end of the business day we receive your written request.
- Each withdrawal must be at least \$1,000.
- A withdrawal can not be for more than 90% of your policy's cash surrender value.
- The amount we send you will be reduced by a \$20.00 service charge.
- If you do not tell us which investment options from which to take the withdrawal, we will take it from all of your investment options in proportion to the policy value you have in each option.
- We reserve the right to allow you to make only one withdrawal from any one investment option within a 90-day period.
- We will send you a policy endorsement showing you any changes in your policy's benefits and values after you have made a withdrawal.
- We will not allow any withdrawal that prevents the policy from qualifying as life insurance under federal tax law.
- If a withdrawal would cause your policy to be classified as a modified endowment contract, we will not process the withdrawal until we receive your written confirmation of your acceptance of the classification as a modified endowment contract.

How withdrawals affect the face amount

If you have chosen death benefit Option B, making a withdrawal will not reduce your policy's face amount. If you have chosen death benefit Option A or C, the face amount will be reduced by the amount withdrawn. If there are in force increases in face amount, the reduction will be allocated among the initial face amount and in force increases in face amount on a pro-rata basis.

Your face amount can never be less than the minimum face amount shown in Section 1. If a withdrawal will cause your face amount to be less than the minimum face amount, you must reduce the amount of the withdrawal or surrender the policy.

Advisory Fees

In certain situations, as agreed to between you and an investment advisor, advisory fees may be deducted each quarter from specified investment options to compensate an advisor for any management of your policy. The fees may be deducted from the fixed-rate account and/or all of the investment accounts (except the collateral loan account) in proportion to the policy value in each investment option (pro-rata) or they can be deducted from designated investment options as specified by you. These fees may be considered withdrawals from the policy for tax purposes. No charges will be assessed by us for the withdrawal of these fees and the face amount will not be reduced by the amount of these fees.

Surrendering your policy

If you surrender your policy for its cash surrender value, your insurance coverage under this policy will end. The cash surrender value is your policy value less any outstanding loan amount. We will calculate the cash surrender value on the business day we receive your signed request and that is the date our liability will end.

This policy does not have a minimum guaranteed cash surrender value.

Your policy value

Policy value is not guaranteed – it depends on the amount and timing of your premium payments, the performance of the investment accounts you have chosen, the interest rates on the fixed-rate account and the loan account, policy charges, how much you have borrowed or withdrawn from the policy, and the level of policy and rider benefits.

How we calculate your policy value

Your policy value is equal to the total amount allocated to the investment accounts, the fixed-rate account and the loan account. You will find more about the investment accounts and the fixed-rate account in *Your investment options*. You will find more about the loan account in *Loans, withdrawals and surrenders*.

We will adjust your policy value if we find out that you stated the age or gender of either person insured by the policy incorrectly on your application and that at least one of the two persons insured by the policy is living. We will retroactively adjust the policy value to reflect the monthly charges we should have deducted for the correct age or gender of either person. You will find more about this in *Monthly charges*.

Calculating policy value in the fixed-rate account

On the policy date, the policy value in the fixed-rate account equals the net premiums allocated to this account less the part of the first monthly charge deducted from this account.

To calculate total policy value in the fixed-rate account on any day, we start with the net premiums you have allocated to the account. Then we add:

- any amounts you have transferred into the account from an investment account or the loan account, and
- any interest accrued.

Finally, we subtract:

- any monthly charges deducted from the account,
- any withdrawals you have made from the account,
- any amounts transferred from the account to an investment account or the loan account,
- any fees deducted from the account for transfers, and
- any advisory fees deducted from the account.

If we are calculating the policy value in the fixed-rate account on a monthly charge date, we will also subtract the part of that date's monthly charge that is associated with this account.

Calculating policy value in the investment accounts

On the policy date, the policy value in each investment account equals the net premiums allocated to that account less the part of the first monthly charge deducted from that account.

On any other day, the policy value in any investment account is equal to the number of units in the investment account multiplied by the unit value for that account. You will find more about units and unit values in *Your investment options*.

To calculate the total number of units, we start with the number of units you bought on the issue date.

Then we add units of the account you bought:

- using additional net premiums, and
- through any transfers from other investment options or the loan account.

Finally, we subtract units of the account redeemed:

- to pay for monthly charges,
- to pay for withdrawals,
- through any transfers to another investment option or the loan account,
- to pay for transfer fees, and
- to pay any advisory fees.

If we are calculating the policy value in an investment account on a monthly charge date, we will also subtract the part of that date's monthly charge that is deducted from this account.

Calculating policy value in the loan account

To calculate the total policy value in the loan account on any day, we add:

- any amounts transferred into the account, and
- any interest credited to the account.

Finally, we subtract:

- any transfers out of the account.

Monthly charges

We deduct a monthly charge from your policy value on each monthly charge date. Unless you provide us with instructions to the contrary, we will make the deductions from the fixed-rate account first, and if there is no policy value in the fixed-rate account, the other investment options in proportion to the policy value you have in each option. We will stop deducting the monthly charge when the younger person insured by the policy reaches age 121.

The monthly charge has two parts:

Cost of insurance charge

Here is how we calculate the cost of insurance charge:

- first we divide the net amount at risk by \$1,000, and
- then we multiply that amount by the monthly cost of insurance rate per \$1,000 of net amount at risk.

Different cost of insurance rates may apply to the net amount at risk for the initial face amount and each increase in the face amount you have asked for. The net amount at risk is equal to the death benefit divided by 1.00246627 minus the policy value. The net amount at risk can never be less than zero.

When we are calculating net amount at risk, we allocate the policy value to the initial face amount and any increases in the face amount in proportion to the total face amount. If we have increased your death benefit in accordance with the *minimum death benefit*, we allocate that increase to the initial face amount and any increases in the face amount you have asked for in proportion to the total face amount.

The monthly cost of insurance rates for the net amount at risk of this policy are based on the age, gender and underwriting class of each of the persons insured by the policy. They are also based on the policy's face amount, death benefit option and the number of years the policy has been in force.

The monthly cost of insurance rates for the initial face amount will never be greater than the guaranteed maximum monthly cost of insurance rates shown in Section 1.

Charges for optional riders

If you have added any riders to your policy, we add any charges for them to your monthly charge. You will find more in *Riders you have added*.

Changing our charges

We may change our monthly cost of insurance rates, excess interest rates, mortality and expense risk charges, and premium tax charges, if we change our future expectations for mortality, expenses, persistency, investment earnings, or federal, state or local taxes. The interest rates will never be less than the guaranteed minimum interest rate and the other rates and charges will never be greater than the respective guaranteed maximums. We will make any changes according to the procedures and standards on file with the insurance department of the state where we delivered this policy.

Changes we make to rates and charges will be the same for all policies that have the same face amount, death benefit option and policy year, and where the persons insured by the policies have the same issue ages, genders and underwriting classes. Changes will first apply on the next monthly charge date.

We will calculate changes in policy cost factors prospectively. We will review interest rates at least once a year. We will review all other charges at least once every five years.

We will not change our charges more than once a month. We will not change our charges because of a change in the health or job of either person insured by this policy. We also will not change our charges to recoup any prior losses.

Lapsing and reinstatement

If your policy's cash surrender value is less than the monthly charge on the date it is due, your policy may lapse, which means you will no longer have any insurance coverage. If your policy is in danger of lapsing, we will give you a grace period to pay the premium needed. If your policy lapses, you have three years from the end of the grace period to apply for reinstatement. You can not reinstate your policy if you surrender it.

About lapsing

Generally, if your policy's cash surrender value is not enough to cover the monthly charge on the date it is deducted, your policy may lapse.

We will tell you the minimum payment you have to make in order to keep your policy in force. You will be required to make a minimum payment that is enough to cover any accumulated unpaid monthly charges, including excess loan interest plus three current monthly charge deductions. We will send a lapse notice to you, any third party designated by you, and to anyone you have assigned your policy to, at the most recent addresses we have in our records.

The grace period

We will give you a grace period of 61 days to make the minimum payment. The grace period will start on the date we send notice to you. When the cash surrender value is insufficient to cover the monthly charge, we will transfer any remaining policy value in the investment options into a special holding account that does not earn interest.

If we do not receive the minimum payment within the grace period, your policy will lapse with no value. If your policy lapses at the end of the grace period, we will return any payments you made to us during the grace period. We will always give you at least 15 days, but no more than 45 days written notice prior to having your policy lapse at the end of the 61-day grace period described above. We will send a notice to you, and to anyone to whom you have assigned your policy to, at the most recent addresses we have in our records.

Reinstating your policy

If your policy lapses, you have three years from the end of the grace period to apply for a reinstatement. If approved we will reinstate the policy only, excluding any riders. If only one person insured by the policy is living, you can't reinstate the policy if the other person died while the policy wasn't in force.

We will approve the reinstatement of your policy, if you send us the following:

- an application provided by us,
- evidence of insurability satisfactory to us, and
- payment of:
 - any outstanding loan amount as of the date the policy lapsed, or reinstatement of that amount,
 - all unpaid monthly charges as of the date the policy lapsed, plus interest at an effective annual rate of 6% from the date the policy lapsed to the date we reinstate it, and
 - a premium that is enough to cover three current monthly charge deductions.

We will reinstate your policy on the date we approve the reinstatement or the date we receive the payment needed for reinstatement, whichever comes later. On the date we reinstate your policy, the policy value will increase by the amount you paid to reinstate it, less:

- any loan payment,
- any unpaid monthly charges with interest, and
- any premium tax charge.

If we reinstate your policy on a monthly charge date, we will also deduct a monthly charge.

Payment methods for the death benefit proceeds and cash surrender value

You can choose to have the death benefit proceeds or the cash surrender value paid in a lump sum. Other settlement options may be available. Full payment of the death benefit proceeds to the person designated as entitled, discharges us from all claims under the policy. You will find more about the cash surrender value in *Surrendering your policy*.

Other things to know about your policy

Entire contract

The entire contract consists of this policy; any attached additional benefit riders, endorsements, original application and any subsequent application(s) for changes that are attached to this policy. We relied upon the application(s) in issuing this policy. All statements made in the application(s) are assumed to be true to the best knowledge and belief of the person(s) making them. These statements in the absence of fraud are representations and not warranties. No statement will be used to void this contract or contest a claim unless it is a material misrepresentation contained in the application(s).

Only our President, a Vice President or the Secretary may change the terms of this policy or waive any of our rights or requirements under it.

Statements and reports we will send you

We will send you an annual statement. We may send you other periodic statements. The statements will give you information about your policy, including:

- death benefit proceeds,
- face amount,
- current interest rates for the fixed-rate account and loan account,
- policy value,
- cash surrender value,
- any outstanding loan amount,
- premium payments you have made,
- premium tax charges we have deducted,
- monthly charges we have deducted, and
- any other information that is needed by law in the state where we delivered this policy.

We will also send you confirmations as required by the Securities and Exchange Commission when you pay premiums, transfer between investment options, and perform most other transactions.

Illustrations

Starting on your first policy anniversary, you can ask us to send you an illustration showing hypothetical projections of your policy value and death benefit. We reserve the right to limit the number of illustrations to no more than one per policy year.

Communicating with us

You should send all payments, and any correspondence to us, to our administrative office. You will find the address on the front cover of this policy. You should always include your policy number, your full name and current address, and the full names of the persons insured by the policy.

When we process payments

We send out all payments from our administrative office. You will find the address on the front cover of this policy.

We may delay making any withdrawals, loans, transfers and surrenders from the investment accounts or applying any premium payments to the investment accounts under unusual circumstances; for example, if:

- the New York Stock Exchange closes on a day other than a regular holiday or weekend.
- the SEC determines that trading on the New York Stock Exchange is restricted or that an emergency exists. or
- the corresponding portfolio of an investment account lawfully suspends payment or redemption of its shares.

We may delay payments of withdrawals, loans, transfers and surrenders from the fixed-rate account for up to six months. We will not delay a payment if it needs to be used as a premium payment for any policy you may have with us. Payments of any amounts derived from premiums paid may be delayed until such time as we have received the funds.

We may delay payments of death benefit proceeds from the fixed-rate account for up to thirty days.

We pay interest at an annual rate of 8% from the date of the insured's death to the date death benefit proceeds are paid if we delay payment of death benefit proceeds.

All payments we make to you under this policy are exempt from the claims of any creditors, to the extent allowed by law. You can not assign or withdraw payments before we make them without our consent.

Misstatement of age or sex

If we find out after the death of both insureds that you stated the age or gender of either person insured by the policy incorrectly on your application, we will adjust the death benefit before we calculate the death benefit proceeds. The death benefit will be the amount that you could have bought with your last monthly cost of insurance charge at the correct age or gender. If you have any riders, the death benefit for them will be the amount that you could have bought with your last monthly rider charge at the correct age or gender.

Contesting the validity of your policy

With respect to each life insured, this policy will be incontestable after it has been in force during the lifetime of that insured for two years from its issue date. If the death of the first insured to die occurs within two years after the issue date, we will not contest this policy due to a material misrepresentation concerning only the first insured to die more than 12 months after receipt of proof of such death. If we successfully contest this policy during the first two years, we will refund your premiums.

With respect to each life insured, the amount of any increase in the death benefit due to a death benefit option change will be incontestable after such change has been in force during the lifetime of that insured for two years from the date the change takes effect. If the face amount has been increased subject to evidence of insurability, such increase will be incontestable after it has been in force during the lifetime of that insured for two years from the date the increase takes effect. If the death of the first insured to die occurs within two years after the effective date of a change in death benefit option or an increase in face amount subject to evidence of insurability, we will not contest this policy due to a material misrepresentation concerning only the first insured to die more than 12 months after receipt of proof of such death.

If we successfully contest a death benefit option change or an increase in face amount subject to evidence of insurability, the death benefit will be what would have been payable had such change or increase not taken effect. We will refund to your policy value any additional cost of insurance and rider charges associated with such increase or change.

With respect to each life insured, if this policy is reinstated, statements made in the reinstatement application will be incontestable after this policy has been in force during the lifetime of that insured for two years from the reinstatement date. If the death of the first insured to die occurs within two years after the date of reinstatement, we will not contest this policy due to a material misrepresentation concerning only the first insured to die more than 12 months after receipt of proof of such death.

The contestable period of any additional benefit rider attached to this policy is stated in the rider.

If a person insured by the policy commits suicide

In the event of the suicide of either insured, while sane or insane, within two years from this policy's issue date our liability will be limited to the amount of premiums paid less any outstanding loan amount and any withdrawals.

In the event of the suicide of either insured, while sane or insane, within two years from the effective date of any increase in face amount for which evidence of insurability had been provided, or within two years from the effective date of a death benefit option change, our liability will be limited to the death benefit that would have been payable had the increase or change not taken effect. We will also refund to your policy value any additional cost of insurance and rider charges associated with such increase or change.

The suicide exclusion of any additional benefit rider attached to this policy is stated in the rider.

Policy calculations

The values under this policy comply with the laws of the state where we delivered this policy. We have filed a detailed statement showing how we calculate these values with the state insurance department.

We base the net single premiums used for the cash value accumulation test on the 2001 Commissioners Standard Ordinary Mortality Tables using the age as of last birthday, gender, and if applicable, the tobacco use status of the two people insured by the policy. We use an annual interest rate of 4%.

We use the same mortality tables to calculate guaranteed maximum cost of insurance rates, taking into account the number of policy years and the issue ages, genders and underwriting classes of the two people insured by the policy. Separate scales of the guaranteed maximum cost of insurance rates apply to substandard underwriting classes.

Dividends

This policy is a non-participating policy and does not pay dividends.

Section 3 — Some definitions

administrative office

the office you must contact to exercise any of your rights under the policy. You should send all payments and requests to:

TIAA-CREF Life Insurance Company,
[P.O. Box 724508,
Atlanta, GA 31139],
[1 877 694 0305]

age

a person's age on the policy date (the issue age shown in Section 1), plus the number of full policy years completed since the policy date. We increase "age" by one year on each policy anniversary.

business day

any day that the New York Stock Exchange or its successor is open for trading. It usually ends at 4:00 pm Eastern Time or when trading closes on the New York Stock Exchange or its successor, whichever is earlier. If we receive your payment or request after the end of a business day, we will process it as of the end of the next business day.

cash surrender value

your policy value less any outstanding loan amount.

death benefit proceeds

the amount we pay to your beneficiaries when we receive due proof of the death of both persons insured by the policy. The amount equals the death benefit under the death benefit option you have chosen minus any outstanding loan amount and any overdue monthly charges.

face amount

the amount of insurance coverage you have chosen (the initial face amount in Section 1), plus any in force increases in face amount, less any decreases in face amount.

federal tax law

Section 7702 of the Internal Revenue Code of 1986 and any successor provisions.

fixed-rate account

an investment option supported by our general account. The policy value allocated to this account earns interest at a rate no less than the guaranteed minimum rate of interest, shown in Section 1.

general account

the account containing all of our assets other than those in the separate account.

in force

when our obligations under the policy begin once we receive your first premium payment and issue this policy. Your policy will be in force until both persons insured by the policy dies, the grace period expires and your policy lapses, or you surrender or exchange your policy.

initial face amount

the face amount on the issue date, shown in Section 1.

investment account

an investment option that invests in shares of a corresponding portfolio of the TIAA-CREF Life Funds or other externally managed funds. Each investment account is a subaccount of the separate account, VLI-1.

investment options

the options you can choose from when you are allocating net premiums under this policy. The investment options for this policy are the investment accounts and the fixed-rate account.

issue age

the age, shown in Section 1, of each person insured by the policy on the policy date.

issue date

the day, shown in Section 1, that we issued this policy at our administrative office. We measure the suicide and contestability periods from the issue date.

licensed physician

an individual licensed to practice medicine in the state in which this policy is delivered and who is acting within the scope of such license. A licensed physician does not include you, the person insured by the policy, or a person who lives with you or the person insured by the policy.

loan account

an account within our general account to which we transfer policy value from the investment options as collateral when you take out a policy loan. The policy value in the loan account earns interest at a rate no less than the guaranteed minimum rate for loans described in Section 1.

modified endowment contract

a special kind of life insurance policy that is defined in Section 7702A of the Internal Revenue Code. It does not receive the same tax advantages as other life insurance policies.

monthly charge date

the day we deduct the monthly charge from your policy value. It is the same date of each calendar month as the policy date or it is the last day of the month if that comes first.

net amount at risk

the amount we use to calculate the cost of insurance charges for this policy and any riders you have added. It can never be less than zero. We calculate it by dividing the amount of death benefit by a monthly interest factor of 1.00246627. Then, from this amount, we subtract the policy value, before we deduct the cost of insurance charge.

net premium

any premium payment, less a premium tax charge, that we allocate to an investment option.

outstanding loan amount

the amount in the loan account plus any unpaid and accrued interest you owe.

policy anniversary

the same date of each calendar year as the policy date shown in Section 1.

policy date

the effective date of this policy shown in Section 1. Policy months, policy years and policy anniversaries are measured from the policy date.

policy value

the total amount in the investment accounts, the fixed-rate account and the loan account.

policy year

a year that starts on the policy date or on a policy anniversary.

portfolio

an investment portfolio of the TIAA-CREF Life Funds or other externally managed funds that has its own investment objective, strategy and risk.

premium tax charge

a charge from each premium payment to reimburse us for state premium tax costs. This premium tax charge is based on the state of issue and will remain fixed throughout the life of your policy.

SEC

Securities and Exchange Commission.

securities law

the Investment Company Act of 1940.

separate account

the TIAA-CREF Life separate account, VLI-1. It is divided into investment accounts, each of which invests in shares of a corresponding portfolio of the TIAA-CREF Life Funds or other externally managed funds.

tax test

the Internal Revenue Code Section 7702 test shown in Section 1 that we use to calculate your policy's minimum death benefit and the maximum amount of premium you can pay. Once we issue your policy, the tax test can not be changed.

underwriting class

a class we assign to each person insured by the policy and use to calculate cost of insurance charges. Classes are based on health, whether or not each person uses tobacco and other non-medical factors. Classes include any flat and temporary extra mortality charges.

unit

a measure used to calculate the amount of policy value in any investment account.

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Key features of your Flexible Premium Last Survivor Variable Universal Life Insurance policy

- **Adjustable death benefit**
- **Flexible premiums payable during either insured's lifetime**
- **Premiums can be allocated to the fixed-rate account and/or to our investment accounts**
- **Policy value, death benefit and length of coverage can be variable or fixed according to the provisions of this policy and may increase or decrease depending on investment performance**
- **The minimum death benefit and the method for determining the amount of your death benefit are described in The death benefit provision of this policy**
- **Pays death benefit proceeds when the last surviving person insured by the policy dies**
- **Can be cashed in for its cash surrender value**
- **Non-Participating policy. This policy does not pay dividends**
- **Accelerated Death Benefit option, but you should consult a personal tax advisor first because the payment may be taxable**



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Estate Transfer Protection Rider

This rider provides an additional death benefit. The additional death benefit is equal to the Protection Percentage of the death benefit of your policy. The death benefit of this rider will automatically increase or decrease in direct proportion with the death benefit of your policy. The Protection Percentage is indicated at the end of this rider.

We'll pay this death benefit when we receive due proof that the last surviving person insured by your policy died before this rider's expiration, provided your policy and this rider are in force.

This rider doesn't have any policy value, and we don't use it to calculate how much you can borrow from your policy. Charges for this rider, however, will affect your policy value and how much you can borrow.

Charges

We'll deduct these charges only while this rider is in force.

Cost of insurance charge

The cost of insurance charge for this rider is part of the monthly charge for this policy. We calculate it on each monthly charge date after we calculate the cost of insurance charge for your policy.

We calculate the charge by multiplying the monthly cost of insurance rate per \$1,000 of net amount at risk by the net amount at risk for this rider's death benefit divided by \$1,000. There is no policy value associated with this rider. You'll find more about net amount at risk in the *Monthly charges* section of the policy.

The monthly cost of insurance rates for the net amount at risk of this rider are based on the ages, genders and underwriting classes of the two people insured by the rider, and on your policy's face amount, and how long your policy has been in force. The monthly cost of insurance rates for this rider may be different from the monthly cost of insurance rates for your policy.

We may change the monthly cost of insurance rates, but they'll never be greater than the guaranteed maximum monthly cost of insurance rates shown in Section 1 of your policy. You'll find more about changing our rates in the *Changing our charges* section of the policy.

Changing the Protection Percentage

While this rider is in force, you may elect to change the Protection Percentage by providing us a written request. The Protection Percentage chosen must be in whole numbers. The Protection Percentage choices available may be limited by us. If it is a reduction in the Protection Percentage, that reduction will be effective on the next monthly anniversary date following our receipt of your request.

If the request is to increase the Protection Percentage, the following will apply:

- Both people insured by the policy must be living and must not have reached age 91 on the date we receive your request.
- You must give evidence of insurability satisfactory to us.
- The increase must be to one of our then available options for the Protection Percentage.
- We reserve the right to limit increases to one increase in any 12-month period.
- If approved, the increase will become effective on the next monthly anniversary following our approval.

The Protection Percentage change will be acknowledged in writing by us.

Contesting the validity of this rider

With respect to each life insured, this rider will be incontestable after it has been in force during the lifetime of that insured for two years from its issue date. If the death of the first insured to die occurs within two years after the issue date, we will not contest this rider due to a material misrepresentation concerning only the first insured to die more than 12 months after receipt of proof of such death.

With respect to each life insured, the amount of any increase in the death benefit due to an increase in the Protection Percentage will be incontestable after such increase has been in force during the lifetime of that insured for two years from the date the change takes effect. If the death of the first insured to die occurs within two years after the effective date of an increase in the Protection Percentage subject to evidence of insurability, we will not contest this policy due to a material misrepresentation concerning only the first insured to die more than 12 months after receipt of proof of such death.

If we successfully contest a change, subject to evidence of insurability, the death benefit will be what would have been payable had such change or increase not taken effect. We will refund to your policy value any additional rider charges associated with such increase.

If a person insured by the policy commits suicide

In the event of the suicide of either insured, while sane or insane, within two years from this rider's issue date, we will not pay this rider's death benefit. The rider will be canceled and we will refund to your policy value the cost of insurance we have deducted for this rider.

In the event of the suicide of either insured, while sane or insane, within two years from the effective date of any increase in Protection Percentage for which evidence of insurability had been provided, our liability will be limited to the death benefit that would have been payable had the increase not taken effect. We will also refund to your policy value any additional rider charges associated with such increase.

When this rider begins

We've issued this rider because you asked us on your application or by written request to add it to your policy. The rider is attached to your policy, it forms part of your policy, and the terms of the policy apply to it. The rider's issue date and effective date are shown below.

When this rider will end

Your coverage under this rider will end on one of the following dates, whichever occurs later:

- four years after we receive written notification of the death of the first insured to die, and
- the date we receive at our administrative office your written request to us to end this rider.
- However, in no event will the rider continue beyond whichever of the following occurs first:
 1. the date of death of the last surviving insured,
 2. the date the grace period of your policy ends and you have not made the payment that is needed, or
 3. the date you end or surrender this policy.

Protection Percentage: [100%]

Rider Issue Date: [policy issue date]

Rider effective date: [policy date]

**TIAA-CREF Life Insurance Company
[Insurance Service Center
P.O. Box XXX
Atlanta, GA 31139
1-877-694-0305]**


 Secretary


 President



TIAA-CREF Life Insurance Company
 730 Third Avenue
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 212 490-9000 1 800 223-1200

Overloan Protection Endorsement

This endorsement guarantees the policy will not lapse if it becomes Overloaned. To become Overloaned, all of the following conditions must be satisfied.

- (1) The policy has been in force for at least ten years.
- (2) The attained age of the [younger] insured is at least 65.
- (3) Either the policy tax test is the cash value accumulation test, or the policy cost basis is zero.
- (4) The outstanding loan divided by the policy value exceeds the Overloan Limit in the table below.

The policy will become Overloaned on the first monthly charge date that all of the above conditions are satisfied. Once Overloaned, the policy will remain Overloaned until termination. If the above conditions are never all satisfied on the same monthly charge date, this endorsement will not prevent the policy from lapsing.

While the policy is Overloaned, no premiums may be paid, no withdrawals may be taken, no loans may be taken or repaid, and no advisory fees will be deducted. The death benefit will be the minimum death benefit defined in the policy and no monthly charges will be deducted.

Upon becoming Overloaned, the policy value will be reduced to equal the outstanding loan and moved to a fixed interest account. Policy value cannot be transferred out of this account and will receive an annual effective crediting rate of 3.00%. Policy loan interest will continue to accrue at the same 3.00% rate.

There is no monthly charge to add this endorsement to the policy. However, if this policy becomes Overloaned, at that time the policy value will be reduced to equal the outstanding loan.

While this endorsement is attached to the policy, the maximum loan value of the policy cannot exceed the policy value multiplied by the Overloan Limit.

The Overloan Limit depends on the gender[s] and most recent underwriting class[es] of the insured[s] as well as the attained age of the [younger] insured. If the most recent underwriting class changes or a misstatement of gender is discovered, an updated endorsement with revised Overloan Limits will be sent to the owner.

This endorsement can be removed at any time the policy is not Overloaned. If not removed, this endorsement will terminate when the policy terminates.

		[Younger Insured]	Overloan Limit
		Attained Age	
Gender	[Male	65 to 74	96%
Underwriting class	Preferred Plus Non-tobacco	75 to 84	97%
[Gender	Female	85 to 94	97%
Underwriting class]	Preferred Plus Non-tobacco	95 and higher	99%]


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Last Survivor Policy Split Option

Your policy comes with a free *policy split option* that allows you to exchange the policy for a new individual life insurance policy on the life of each person insured by the policy without evidence of insurability. Both people insured by the policy must be living.

Applying for the exchange

You can apply for an exchange when one of the following happens:

- the two people insured by the policy get divorced. The marriage must be dissolved by a final divorce decree issued by a court of competent jurisdiction. You must apply for the exchange between six months and one year after the effective date of the decree.
- a partnership between the two people or a corporation with only two shareholders insured by the policy, who are not married to each other, dissolves. You must apply for the exchange between six months and one year after the effective date of the dissolution.

The exchange will become effective when we receive the following:

- a request for the exchange in a form satisfactory to us
- a copy of the final divorce decree, if applicable
- satisfactory evidence that the partnership or corporation of the people insured by the policy has dissolved, if applicable
- approval of the exchange in a form satisfactory to us from any irrevocable beneficiary(ies) or person(s) to whom this policy has been assigned

Your policy and this option must be in force and the policy must have a positive cash surrender value on the date of the exchange.

The new policies

The new policies will be effective starting on the date of the exchange. Each new policy will be based on the gender, age and most recent underwriting class of the person(s) insured by the policy on the date of the exchange.

- If the last survivor policy to which this rider is attached is a Flexible Premium Last Survivor Variable Universal Life Insurance policy we will issue you a new single life Flexible Premium Variable Universal Life Insurance policy or such other policy which may then be available for use by us.
- If the last survivor policy to which this rider is attached is a Flexible Premium Last Survivor Universal Life Insurance policy we will issue you a new single life Flexible Premium Universal Life Insurance policy or such other policy which may then be available for use by us.

The owner(s) of each new policy will be the owner(s) of this policy unless a change is requested in writing.

The face amount of each new policy will be equal to half of the current face amount of this policy. The death benefit option of each new policy will be the same as for this policy.

We will deduct any outstanding loan amount for this policy from your value. We will then transfer the remaining policy value equally to each new policy on the date of the exchange. In certain situations, the transfer of policy value may result in tax consequences. Please consult with your personal tax advisor.

If you have an aviation limitation endorsement in force on the date of the exchange, we will issue the same endorsement for each new policy. If you have assigned this policy as collateral, the assignment will remain in effect under each new policy.

We will use the issue date of this policy as the start of the two-year suicide and contestability periods for each new policy. If this policy has been reinstated, we will use the reinstatement date as the start of the suicide and contestability periods for each new policy. You will find more in *Contesting the validity of your policy and If someone commits suicide.*

When this option will end

Your coverage under this option will end on the date you end or surrender this policy.

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Secretary]

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File No. _____

INSTITUTIONAL CHARITABLE BENEFIT RIDER

The Institutional Charitable Benefit Rider pays, upon the death of the last surviving insured, a supplemental death benefit, over and above the base policy death benefit, equal to one percent (1%) of the base policy's face amount. The rider must be elected at or before policy issue and cannot be added after the date of policy issue. If the policy rider is not elected at issue, it cannot be added after issue even if the policy's face amount is increased. Increases or decreases in the base policy face amount after issue will result in a corresponding change in the benefit amount of the Institutional Charitable Benefit Rider.

The designated beneficiary of this rider must be an accredited, non-profit, United States institution of higher learning or research institution whose primary purpose is pursuing scientific and medical research. An eligible institution of higher learning is generally any accredited postsecondary educational institution in the United States offering credit towards a bachelor's degree, an associate's degree, a graduate level or professional degree, or another recognized postsecondary credential, or that is eligible to participate in federal financial aid programs under Title IV of the Higher Education Act of 1965.

The beneficiary can be changed once each policy year or at the death of the last surviving insured if the institution no longer exists. The policy owner, or the owner's estate, shall designate a new institution should that occur. If more than one institution is selected, the benefit will be divided equally or as requested in writing by the policy owner. TIAA-CREF Life Insurance Company will pay the institution(s) in the name of the deceased insured. The costs & benefits of this rider are paid in their entirety by TIAA-CREF Life Insurance Company. Regardless of whether the policy owner elects or declines this optional rider, **there is no additional cost.**


 President



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8500 Andrew Carnegie Boulevard
Charlotte, NC 28262-8500

TIAA-CREF LIFE INSURANCE COMPANY

LIFE INSURANCE APPLICATION

SECTION A: Policy Type and Face Amount

1. What type of policy are you applying for? Variable Universal Life Universal Life
 Last Survivor Variable Universal Life Last Survivor Universal Life
2. Face Amount \$ _____

SECTION B: Proposed Insured #1

3. Name: _____
Title First Middle Last
4. Residential Address: _____ Apt. #: _____
 City: _____ State: _____ Zip: _____
5. Gender: Male Female 6. Date of Birth: _____ 7. Social Security Number: _____
8. U.S. Citizen? Yes No If no, are you in possession of a Permanent Residency Card or U.S. Visa? Yes No
 If yes, what type? _____ Passport or U.S. Visa #: _____ Expiration Date? _____
 # of years in U.S.? _____
9. Birthplace: _____ 10. Drivers License State/#: _____ 11. Email Address: _____
(City/State/Country if outside U.S.)
12. Marital Status: Single Married Divorced Widowed Separated
13. Daytime phone #: _____ Evening phone #: _____
14. Current Employer's Name: _____ 15. Occupation: _____
16. Length of employment: _____ 17. Annual Income: _____ 18. Net Worth: _____

SECTION C: Proposed Insured #2 (Last Survivor Policies Only)

19. Name: _____
Title First Middle Last
20. Residential Address (if other than above): _____
 Apt. #: _____ City: _____ State: _____ Zip: _____
21. Gender: Male Female 22. Date of Birth: _____ 23. Social Security Number: _____
24. U.S. Citizen? Yes No If no, are you in possession of a Permanent Residency Card or U.S. Visa? Yes No
 If yes, what type? _____ Passport or U.S. Visa #: _____ Expiration Date? _____
 # of years in U.S.? _____
25. Birthplace: _____ 26. Drivers License State/#: _____ 27. Email Address: _____
(City/State/Country if outside U.S.)
28. Marital Status: Single Married Divorced Widowed Separated
29. Daytime phone #: _____ Evening phone #: _____
30. Current Employer's Name: _____ 31. Occupation: _____
32. Length of employment: _____ 33. Annual Income: _____ 34. Net Worth: _____

Section D: Owner/Trust Information

35. Who will own this policy? Proposed Insured # 1 Proposed Insured # 2 Trust
 Business Other

If a person(s) other than one of the proposed insureds will own this policy, complete this portion. If a trust will own the policy, the Trust Certification Form must also be completed.

36. Name: _____

37. Date of Trust: _____ 38. Name of trustee or corporate officer if applicable: _____

39. Address: _____
City: _____ State: _____ Zip: _____

40. Trust Tax ID #: _____ 41. Social Security Number: _____

42. Gender: Male Female 43. Date of Birth: _____

44. U.S. Citizen? Yes No If no, are you in possession of a Permanent Residency Card or U.S. Visa? Yes No
If yes, what type? _____ Passport or U.S. Visa #: _____ Expiration Date? _____
of years in U.S.? _____

45. Daytime phone #: _____ Evening phone #: _____

46. Relationship to Proposed Insured(s): _____

Section E: Policy Coverage

47. Death Benefit Option:
 Option A - Level (benefit equals face amount) Option B - Increasing (benefit equals face amount plus policy cash value) Option C - Face Amount + Premium (benefit equals face amount plus premiums paid)

48. Definition of Life Insurance Test
 Guideline Premium Test Cash Value Accumulation Test
Guideline Premium Test will be used unless Cash Value Accumulation Test is checked. Cannot be changed after issue.

49. Insurance Cost Options:
Options available for selection are:
 10-year Level Endorsement 20-year Level Endorsement Traditional Age-Based
If left blank, the traditional age-based cost will apply. Only available on single life policies.

50. Waiver of Monthly Charges
Only available on single life policies.

51. Estate Transfer Protection Rider — Percent of Policy Death Benefit 35% 100% 125% 175%
Only available on last survivor policies.

52. Overloan Protection Endorsement Yes No
Endorsement will be included on eligible policies unless No is checked.

53. Institutional Charitable Benefit Rider
Name of Qualified Institution: _____ Tax ID Number: _____
Address: _____ City: _____ State: _____ Zip: _____

54. Do you, the owner, intend to use or transfer the policy for any type of pre-death financial settlement, such as viatical settlement, senior settlement, life settlement, or for any other secondary market? Yes No

55. Have you, the owner, or any Proposed Insured if other than the owner, in the past 5 years sold a policy to a life settlement, viatical, or other secondary market provider? Yes No

56. Will any of the premium required to pay for this policy be obtained through a financing or loan agreement? Yes No

Section F: Payment Information

57. What total premium amount do you plan to pay per year (planned annual premium)? _____

58. How frequently do you want to make payments? Annually Semi-annually Quarterly Monthly*
*Monthly payments can be made only by electronic funds transfer (EFT).

59. How do you want to pay your premium? * *
**EFT is not available for the initial premium on Variable Universal Life policies.

Electronic Funds Transfer (EFT) – (Attach your voided check or savings deposit slip)

To authorize payment by EFT, you must provide the following information:

Acct. Type: Checking Savings Acct. # _____ Bank Transit #† _____

Name(s) on Account _____

Name and Address of Bank _____ Telephone # _____

†Refer to bottom of your check or savings deposit slip for the 9-digit number

Check (Please do not send payment at this time)

Funds From Another Insurance Company (Tax Free 1035 Exchange)

Name of insurance company _____

Policy #: _____ Will a policy loan be carried over? Yes No

Lump Sum in the amount of \$ _____

Section G: Replacement

60. Does the owner(s) or proposed insured(s) have any existing life insurance or annuity contracts? Yes†† No
††If yes, provide details in the chart below.

61. Will any existing life insurance or annuity held by the owner(s) or proposed insured(s) be replaced, changed, or used to pay for the insurance applied for in this application? Yes†† No
††If yes, provide details in the chart below.

Company name	Owner name	Insured Name	Policy Type	Business/ Personal	Policy #	Amount	Year issued	Replacing? Y/N	1035? Y/N

Section H: Beneficiary Information

Name	Country of Residence	Relationship to Insured(s)	%	DOB	SSN/ Tax ID	Primary or Contingent

SPOUSAL/CALIFORNIA REGISTERED DOMESTIC PARTNER CONSENT – FOR COMMUNITY PROPERTY STATES ONLY

(Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin)

I am aware that my spouse or California registered domestic partner has designated someone other than me to be the primary beneficiary of this contract. I hereby consent to such designation and waive any rights I may have to the proceeds of such contract under applicable community property laws.

Signature of Spouse: _____ Date: _____

or

California Registered Domestic Partner: _____ Date: _____

Signature of Witness: _____ Date: _____

(Signature must be witnessed by someone other than a designated or potential beneficiary.)

Section I: Preliminary Underwriting Information

The following questions must be answered by the proposed insured(s). If the answer to any question is "Yes", provide full details in the REMARKS/DETAILS section.

	Proposed Insured #1	Proposed Insured #2
62. In the last 5 years, have you been convicted of two or more moving violations, or driving under the influence of alcohol or drugs, or had a driver's license suspended or revoked? If yes, provide full details including dates, types or violations, and reason for suspension/revocation.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
63. Do you have any plans to travel or reside outside the U.S. within the next 12 months? If yes, please provide destination, purpose, and duration of travel.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
64. In the last 3 years, have you engaged in or plan to engage sometime in the future, racing on land or water, parachuting or sky diving, underwater diving, mountain or rock climbing, hang gliding, ballooning, flying an ultra-light aircraft or flying in a non-commercial aircraft?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
65. In the last 5 years, have you smoked a cigarette, cigar or pipe, chewed tobacco or used tobacco or nicotine in any other form? If yes, provide form of tobacco, quantity, and month/year last used.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
66. Have you ever been convicted of a felony or misdemeanor, other than a minor traffic violation? If yes, include details of conviction and sentencing.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
67. Do you have any other pending life insurance applications with another life insurance company? If yes, state companies and amounts.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
68. Have you ever had an application for life, health or disability insurance declined, postponed, charged an extra premium, or otherwise modified? If yes, include name of company with details.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
69. Have you been disabled for any reason within the last 2 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
70. In the last 5 years, have you filed for bankruptcy?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
71. Have you ever been treated for cancer, heart trouble, stroke, blood pressure, chest pain, diabetes, respiratory, or neurological disorder?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
72. In the last 5 years, have you consulted a physician or been treated at a hospital or other medical facility?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
73. In the last 10 years have you been diagnosed by a medical professional as having Human Immune Deficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS), AIDS-Related Complex (ARC), or received treatment from a medical professional for HIV, AIDS, or ARC?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
74. In the last 10 years have you used, except as legally prescribed by a physician, sedatives, tranquilizers or barbiturates; marijuana, cocaine, hallucinogens or other mood altering drugs; methadone, heroin or other narcotics; amphetamines or other stimulants; or any other illegal or controlled substances?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
75. In the last 10 years, have you received treatment (inpatient or outpatient) or counseling for the use of alcohol or drugs including attendance of meetings or membership in any self help group or programs such as Alcoholics Anonymous or Narcotics Anonymous?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

REMARKS/DETAILS

Section J: Authorization

Application Authorization

I understand that the insurance applied for will not take effect unless and until, during the lifetime of the proposed insured(s), TIAA-CREF Life Insurance Company ("TIAA-CREF Life") has both: (1) received the full first premium payment and (2) approved the insurance applied for on the life of the proposed insured(s). TIAA-CREF Life will notify you in writing of the approval date.

I authorize any physician, medical practitioner, psychiatrist, psychologist, hospital, Veterans Administration clinic or other medical or medical-related facility, mental health facility, the Medical Information Bureau ("MIB"), insurance company, consumer reporting agency, other organization, institution or person that has any records or knowledge of me or my health or mental condition, general character, driving records, and hobbies of a hazardous nature, to give to TIAA-CREF Life, its reinsurers, the MIB, or other persons or organizations performing business or legal services in connection with my application for insurance, or as may be otherwise lawfully required, or as I may further authorize any such information. I further authorize a consumer reporting agency to make an investigative report on me if it is requested by TIAA-CREF Life.

I understand the information obtained by use of this Authorization will be used by TIAA-CREF Life to determine my eligibility for insurance. Any information obtained will not be released by TIAA-CREF Life to any persons or organizations in an individually identifiable form EXCEPT to reinsuring companies, or other persons or organizations performing business or legal services in connection with my application for insurance, or as may be otherwise lawfully required or as I may further authorize.

To facilitate rapid submission of such information, I authorize all said sources to give such records or knowledge to any agency employed by TIAA-CREF Life to collect and transmit such information. A photographic copy of this Authorization shall be as valid as the original. I agree this Authorization shall be valid for two years from the date shown below, and that upon request I have a right to receive a copy of this Authorization. I also acknowledge receipt of the written notices of my rights under state and Federal Fair Credit Reporting Acts and the MIB.

To the best of my knowledge and belief, all of the above answers are true and complete. These answers, together with those provided in Part II of the Application, are my Application. I understand TIAA-CREF Life will rely upon the information provided herein, and that such statements and answers are given as an inducement to TIAA-CREF Life to consider issuing the insurance applied for.

Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and/or civil penalties.



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8500 Andrew Carnegie Boulevard
Charlotte, NC 28262-8500

TIAA-CREF LIFE INSURANCE COMPANY

SUPPLEMENTAL QUESTIONNAIRE FOR VARIABLE UNIVERSAL LIFE INSURANCE Asset Allocation Form

SECTION A: Proposed Insured & Owner

This supplement is attached to and made part of the application for Variable Universal Life insurance of:

- Proposed Insured #1: _____
Title First Middle Last
- Proposed Insured #2: _____
Title First Middle Last
- Owner's name(s) (if different from above): _____

SECTION B: Allocation of Premiums

Your premium will be allocated 100% to the Money Market Account unless otherwise indicated below.

Important Note: During the "right to cancel period," we will allocate any net premiums to the Money Market Account. After the period is over, we will reallocate the amount in the Money Market Account in accordance with your most recent allocation instructions.

Use only whole percentages and they must total 100%.

	Allocations		Allocations
TIAA-CREF Life Growth Equity	_____%	PIMCO All Asset-Inst Class	_____%
TIAA-CREF Life Stock Index	_____%	Legg Mason Partners Small Cap Growth	_____%
TIAA-CREF Life Growth & Income	_____%	Legg Mason Partners Aggressive Growth	_____%
TIAA-CREF Life Social Choice	_____%	Legg Mason Partners Variable Global High Yield	_____%
TIAA-CREF Life Large Cap Value	_____%	Janus Aspen Forty- Inst. Shares	_____%
TIAA-CREF Life Small Cap Equity	_____%	Janus Aspen Risk-Managed Core-Service Shares	_____%
TIAA-CREF Life Real Estate	_____%	Janus Aspen Mid-Cap Value-Inst. Shares	_____%
TIAA-CREF Life International Equity	_____%	Janus Aspen International Growth-Inst. Shares	_____%
TIAA-CREF Life Bond	_____%	Credit Suisse Small Cap Core I	_____%
TIAA-CREF Life Money Market	_____%	Credit Suisse Global Small Cap	_____%
TIAA-CREF Fixed-Rate Account	_____%	Credit Suisse Commodity Return Strategy	_____%
Mutual Shares Securities-Class 1	_____%	Neuberger Berman Partners-I Class	_____%
Franklin Small-Mid Cap Growth-Class 1	_____%	Neuberger Berman Regency-I Class	_____%
Templeton Developing Markets-Class 1	_____%	PVC Equity Income Account	_____%
Franklin Income Securities-Class 1	_____%	PVC Mid-Cap Stock Account	_____%
MFS Investors Growth-Initial Class	_____%	Wanger Select	_____%
MFS Growth-Initial Class	_____%	Wanger USA	_____%
MFS Utilities-Initial Class	_____%	Wanger International	_____%
MFS Global Equity-Initial Class	_____%	Royce Capital Fund Small Cap	_____%
Delaware VIP Small Cap Value-Std Class	_____%	Royce Capital Fund Micro Cap	_____%
Delaware VIP International Value Equity-Std Class	_____%	Jennison 20/20 Focus-Class II	_____%
Delaware VIP Diversified Income-Std Class	_____%	Value-Class II	_____%
PIMCO Real Return-Inst Class	_____%	Natural Resources-Class II	_____%
PIMCO Global Bond-Unhedged-Inst Class	_____%	Calamos Growth & Income	_____%

Total 100%

SECTION C: Acknowledgement

I **acknowledge** that I understand this contract is variable and that I have received, have read and understand the current prospectus booklet for TIAA-CREF Life's Variable Universal Life policy and its respective funds and understand all the provisions of this application.

I **understand that the death benefit, policy value and cash surrender value under a Variable Universal Life insurance policy may increase or decrease daily, depending upon the following factors: the amount and timing of premium payments; the investment experience of the variable investment accounts; the amount of interest credited to the Fixed-Rate Account; and the amount of charges deducted from premiums and the policy value.**

I **understand that there is no minimum guaranteed cash surrender value under this Variable Universal Life insurance policy.**

I **certify** that the information I have provided is true and accurate.

X	_____	_____
Signature of owner(s)	Date	Signed at (City, State)
X	_____	_____
Signature of owner(s)	Date	Signed at (City, State)
X	_____	_____
Signature of authorized trustee/corporate officer	Date	Name of trust/business

		Signed at (City, State)
X	_____	_____
Signature of collateral assignee	Date	Signed at (City, State)

SERFF Tracking Number: *TCRE-125756277* *State:* *Arkansas*
Filing Company: *TIAA-CREF Life Insurance Company* *State Tracking Number:* *40800*
Company Tracking Number: *AM-JVUL.3 AR (2008)*
TOI: *L06I Individual Life - Variable* *Sub-TOI:* *L06I.202 Joint (Last Survivor) - Flexible
Premium*

Product Name: *2008 Survivorship VUL filing*
Project Name/Number: *2008 Last to Survive Variable UL Filing/AM-JVUL.3 AR (2008)*

Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>TCRE-125756277</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40800</i>
<i>Company Tracking Number:</i>	<i>AM-JVUL.3 AR (2008)</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.202 Joint (Last Survivor) - Flexible Premium</i>
<i>Product Name:</i>	<i>2008 Survivorship VUL filing</i>		
<i>Project Name/Number:</i>	<i>2008 Last to Survive Variable UL Filing/AM-JVUL.3 AR (2008)</i>		

Supporting Document Schedules

Satisfied -Name:	Certification/Notice	Review Status:	07/31/2008
Comments:	See cover letter for confirmation of additional compliance issues.		
Attachment:	2008 JVUL Rate Filing Certification - Arkansas.pdf		

Satisfied -Name:	Application	Review Status:	07/31/2008
Comments:	Please refer to the Form tab for copies of the applications.		

Satisfied -Name:	Current COI Rates	Review Status:	08/01/2008
Comments:			
Attachments:	JVUL CurrentCOI Issue age 1 - Arkansas.pdf JVUL CurrentCOI Issue age 2- Arkansas.pdf JVUL CurrentCOI Issue age 3- Arkansas.pdf JVUL CurrentCOI Issue age 4- Arkansas.pdf		

Satisfied -Name:	Flesch Certification	Review Status:	11/05/2008
Comments:			
Attachment:	signed Last Survivor General Flesch Score certification.pdf		

Satisfied -Name:	memorandum of variability	Review Status:	11/05/2008
Comments:			
Attachment:			

SERFF Tracking Number: TCRE-125756277 State: Arkansas
Filing Company: TIAA-CREF Life Insurance Company State Tracking Number: 40800
Company Tracking Number: AM-JVUL.3 AR (2008)
TOI: L06I Individual Life - Variable Sub-TOI: L06I.202 Joint (Last Survivor) - Flexible Premium
Product Name: 2008 Survivorship VUL filing
Project Name/Number: 2008 Last to Survive Variable UL Filing/AM-JVUL.3 AR (2008)

Review Status:

Satisfied -Name: Sample Accelerated Death benefit disclosure notice 11/05/2008

Comments:

Attachment:

2008 NEW revised Joint ADB Disclosure.pdf

Review Status:

Satisfied -Name: Regulation 33 certification 11/07/2008

Comments:

Attachment:

JVUL AR Certification signed.pdf

INDETERMINATE PREMIUM ONLY

STATE OF ARKANSAS

CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL

TIAA-CREF Life Insurance Company

(Company Name)

New York, NY 10017

(City and State)

does hereby consent and agree

(A) that all premium rates and/or cost bases both "maximum" and "current or projected", used in relation to policy form number AM-JVUL.3 AR (2008) must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

or

(B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

By:



(Signature of Company Officer)

Jeffrey S. Goldin, FSA, MAAA

(Type Name of Person Signing)

Actuary

(Officer Title)

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0		0.0007200000	0.0007200000			0.0007200000	0.0007200000	
1		0.0004600000	0.0004600000			0.0004600000	0.0004600000	
2		0.0003300000	0.0003300000			0.0003300000	0.0003300000	
3		0.0002400000	0.0002400000			0.0002400000	0.0002400000	
4		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
5		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
6		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
7		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
8		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
9		0.0002300000	0.0002300000			0.0002300000	0.0002300000	
10		0.0002400000	0.0002400000			0.0002400000	0.0002400000	
11		0.0002800000	0.0002800000			0.0002800000	0.0002800000	
12		0.0003400000	0.0003400000			0.0003400000	0.0003400000	
13		0.0004000000	0.0004000000			0.0004000000	0.0004000000	
14		0.0005200000	0.0005200000			0.0005200000	0.0005200000	
15		0.0006600000	0.0006600000			0.0006600000	0.0006600000	
16		0.0007800000	0.0007800000			0.0007800000	0.0007800000	
17		0.0008900000	0.0008900000			0.0008900000	0.0008900000	
18		0.0009500000	0.0009500000			0.0009500000	0.0009500000	
19		0.0009800000	0.0009800000			0.0009800000	0.0009800000	
20		0.0010000000	0.0010000000			0.0010000000	0.0010000000	
21		0.0010100000	0.0010100000			0.0010100000	0.0010100000	
22		0.0010200000	0.0010200000			0.0010200000	0.0010200000	
23		0.0010400000	0.0010400000			0.0010400000	0.0010400000	
24		0.0010600000	0.0010600000			0.0010600000	0.0010600000	
25		0.0010900000	0.0010900000			0.0010900000	0.0010900000	
26		0.0011400000	0.0011400000			0.0011400000	0.0011400000	
27		0.0011700000	0.0011700000			0.0011700000	0.0011700000	
28		0.0011600000	0.0011600000			0.0011600000	0.0011600000	
29		0.0011500000	0.0011500000			0.0011500000	0.0011500000	
30		0.0011400000	0.0011400000			0.0011400000	0.0011400000	
31		0.0011300000	0.0011300000			0.0011300000	0.0011300000	
32		0.0011400000	0.0011400000			0.0011400000	0.0011400000	
33		0.0011600000	0.0011600000			0.0011600000	0.0011600000	
34		0.0011900000	0.0011900000			0.0011900000	0.0011900000	
35		0.0012400000	0.0012400000			0.0012400000	0.0012400000	
36		0.0013100000	0.0013100000			0.0013100000	0.0013100000	
37		0.0013900000	0.0013900000			0.0013900000	0.0013900000	
38		0.0014900000	0.0014900000			0.0014900000	0.0014900000	
39		0.0015900000	0.0015900000			0.0015630480	0.0015900000	
40		0.0017200000	0.0017200000			0.0016199400	0.0017200000	

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41		0.0018700000	0.0018700000			0.0017036040	0.0018700000	
42		0.0020500000	0.0020500000			0.0017916600	0.0020095800	
43		0.0022700000	0.0022700000			0.0018842040	0.0021163440	
44		0.0024750600	0.0025200000			0.0019816440	0.0022289040	
45		0.0025905600	0.0027700000			0.0020840400	0.0023473800	
46		0.0027883440	0.0030300000			0.0022133760	0.0025078800	
47		0.0030012960	0.0032500000			0.0023511240	0.0026798280	
48		0.0032306040	0.0034200000			0.0024978480	0.0028640880	
49		0.0034775160	0.0036400000			0.0026540040	0.0030614280	
50		0.0037434600	0.0039100000			0.0028203000	0.0032728560	
51		0.0040064040	0.0042600000			0.0030458880	0.0035396400	
52		0.0042878280	0.0047000000			0.0032895480	0.0038281920	
53		0.0045892320	0.0052100000			0.0035528040	0.0041404080	
54		0.0049117920	0.0056362920			0.0038370600	0.0044780160	
55		0.0052571400	0.0060454800			0.0041441400	0.0048432360	
56		0.0057022320	0.0065536800			0.0045236280	0.0052800720	
57		0.0061849440	0.0071045520			0.0049379160	0.0057563760	
58		0.0067085520	0.0077017560			0.0053902200	0.0062757240	
59		0.0072765840	0.0083492400			0.0058838640	0.0068418600	
60		0.0078926400	0.0090511080			0.0064228560	0.0074592000	
61		0.0087130920	0.0099726480			0.0071204040	0.0082403760	
62		0.0096189720	0.0109881840			0.0078940920	0.0091038840	
63		0.0106192560	0.0121074000			0.0087522120	0.0100583520	
64		0.0117236880	0.0133408200			0.0097040760	0.0111134760	
65		0.0129431400	0.0147001080			0.0107599800	0.0122799600	
66		0.0140927880	0.0160454760			0.0117906240	0.0134360280	
67		0.0153450000	0.0175144800			0.0129201240	0.0147011160	
68		0.0167088000	0.0191184840			0.0141579240	0.0160854600	
69		0.0181942800	0.0208699680			0.0155145240	0.0176004000	
70		0.0198122400	0.0227824800			0.0170011560	0.0192581160	
71		0.0219897480	0.0252659880			0.0190237320	0.0215536440	
72		0.0244065960	0.0280202640			0.0212870040	0.0241228920	
73		0.0270891840	0.0310749000			0.0238195200	0.0269983560	
74		0.0300666720	0.0344626200			0.0266533080	0.0302165880	
75		0.0333715200	0.0382197960			0.0298242000	0.0338184000	
76		0.0385483320	0.0437731320			0.0348895920	0.0393460800	
77		0.0445407240	0.0501497640			0.0408199680	0.0457834920	
78		0.0488433600	0.0549942240			0.0447631800	0.0502061640	
79		0.0534998280	0.0602370840			0.0490306560	0.0549925560	
80		0.0585172080	0.0658863000			0.0536289000	0.0601499280	

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Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

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	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81		0.0638601120	0.0719020440			0.0585254880	0.0656419080	
82		0.0695210040	0.0782760000			0.0637140000	0.0714609960	
83		0.0756360000	0.0851610000			0.0693170040	0.0777459960	
84		0.0823440000	0.0927140040			0.0754659960	0.0846420000	
85		0.0896480040	0.1009370040			0.0821589960	0.0921489960	
86		0.0975450000	0.1098290040			0.0893970000	0.1002669960	
87		0.1060370040	0.1193910000			0.0971790000	0.1089960000	
88		0.1150599960	0.1295499960			0.1054479960	0.1182699960	
89		0.1244580000	0.1401309960			0.1140609960	0.1279299960	
90		0.1341530040	0.1510470000			0.1229460000	0.1378959960	
91		0.1441449960	0.1622979960			0.1321040040	0.1481670000	
92		0.1544349960	0.1738830000			0.1415340000	0.1587440040	
93		0.1650210000	0.1858029960			0.1512360000	0.1696260000	
94		0.1759050000	0.1980570000			0.1612110000	0.1808130000	
95		0.1870869960	0.2106470040			0.1714580040	0.1923069960	
96		0.1985649960	0.2235699960			0.1819779960	0.2041050000	
97		0.2103410040	0.2368290000			0.1927700040	0.2162090040	
98		0.2224130040	0.2504220000			0.2038340040	0.2286189960	
99		0.2347839960	0.2643500040			0.2151710040	0.2413340040	
100		0.2515571400	0.2816401680			0.2315026440	0.2582365080	
101		0.2695285800	0.3000612120			0.2490738600	0.2763228240	
102		0.2887839120	0.3196871160			0.2679787440	0.2956758600	
103		0.3094148520	0.3405966720			0.2883185280	0.3163843440	
104		0.3315196920	0.3628738440			0.3102021120	0.3385432080	
105		0.3552037080	0.3866080920			0.3337466760	0.3622540320	
106		0.3805797360	0.4118947080			0.3590782920	0.3876255000	
107		0.4077686400	0.4388352240			0.3863325960	0.4147739400	
108		0.4368999480	0.4675378200			0.4156555200	0.4438237920	
109		0.4681124160	0.4981177560			0.4472040720	0.4749082320	
110		0.5015547240	0.5306978040			0.4811471880	0.5081697600	
111		0.5373861840	0.5654088000			0.5176666080	0.5437608480	
112		0.5757774600	0.6023901120			0.5569578840	0.5818446600	
113		0.6169114440	0.6417902400			0.5992314000	0.6225957720	
114		0.6609840720	0.6837673800			0.6447135000	0.6662010120	
115		0.7082052840	0.7284900960			0.6936477240	0.7128602640	
116		0.7588000080	0.7761379560			0.7462960920	0.7627874280	
117		0.8130092640	0.8269022880			0.8029405080	0.8162113800	
118		0.8710912680	0.8809869240			0.8638842840	0.8733770280	
119		0.9333226920	0.9386090400			0.9294537360	0.9345464280	
120		1.0000000000	1.0000000000			1.0000000000	1.0000000000	

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0		0.0007200000	0.0007200000			0.0007200000	0.0007200000	
1		0.0004600000	0.0004600000			0.0004600000	0.0004600000	
2		0.0003300000	0.0003300000			0.0003300000	0.0003300000	
3		0.0002400000	0.0002400000			0.0002400000	0.0002400000	
4		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
5		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
6		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
7		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
8		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
9		0.0002300000	0.0002300000			0.0002300000	0.0002300000	
10		0.0002400000	0.0002400000			0.0002400000	0.0002400000	
11		0.0002800000	0.0002800000			0.0002800000	0.0002800000	
12		0.0003400000	0.0003400000			0.0003400000	0.0003400000	
13		0.0004000000	0.0004000000			0.0004000000	0.0004000000	
14		0.0005200000	0.0005200000			0.0005200000	0.0005200000	
15		0.0006600000	0.0006600000			0.0006600000	0.0006600000	
16		0.0007800000	0.0007800000			0.0007800000	0.0007800000	
17		0.0008900000	0.0008900000			0.0008900000	0.0008900000	
18		0.0009500000	0.0009500000			0.0009500000	0.0009500000	
19		0.0009800000	0.0009800000			0.0009800000	0.0009800000	
20		0.0010000000	0.0010000000			0.0009959520	0.0010000000	
21		0.0010100000	0.0010100000			0.0010024560	0.0010100000	
22		0.0010200000	0.0010200000			0.0010090560	0.0010200000	
23		0.0010400000	0.0010400000			0.0010156440	0.0010400000	
24		0.0010600000	0.0010600000			0.0010223280	0.0010600000	
25		0.0010900000	0.0010900000			0.0010290000	0.0010900000	
26		0.0011271720	0.0011400000			0.0010311000	0.0011400000	
27		0.0011308560	0.0011700000			0.0010332000	0.0011539560	
28		0.0011345520	0.0011600000			0.0010353000	0.0011560560	
29		0.0011382600	0.0011500000			0.0010374000	0.0011500000	
30		0.0011400000	0.0011400000			0.0010395000	0.0011400000	
31		0.0011300000	0.0011300000			0.0010491600	0.0011300000	
32		0.0011400000	0.0011400000			0.0010590120	0.0011400000	
33		0.0011600000	0.0011600000			0.0010689240	0.0011600000	
34		0.0011800320	0.0011900000			0.0010788960	0.0011900000	
35		0.0011898600	0.0012400000			0.0010890600	0.0012289200	
36		0.0012256440	0.0013100000			0.0011252280	0.0012718440	
37		0.0012624840	0.0013900000			0.0011625360	0.0013162440	
38		0.0013004640	0.0014668320			0.0012011160	0.0013622040	
39		0.0013395480	0.0015140160			0.0012410640	0.0014098560	
40		0.0013799160	0.0015628200			0.0012823080	0.0014591640	

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41		0.0014676960	0.0016625760			0.0013509360	0.0015414000	
42		0.0015611880	0.0017688120			0.0014233440	0.0016283640	
43		0.0016605600	0.0018817680			0.0014996280	0.0017202600	
44		0.0017661840	0.0020018880			0.0015800880	0.0018174240	
45		0.0018786240	0.0021297360			0.0016648800	0.0019201320	
46		0.0019959840	0.0022709160			0.0017793360	0.0020508600	
47		0.0021208560	0.0024216360			0.0019017240	0.0021905280	
48		0.0022536360	0.0025825200			0.0020324400	0.0023396280	
49		0.0023948040	0.0027541680			0.0021722160	0.0024989640	
50		0.0025449960	0.0029374800			0.0023215560	0.0026691000	
51		0.0027665400	0.0032017680			0.0025134240	0.0028976640	
52		0.0030074160	0.0034898880			0.0027213240	0.0031459920	
53		0.0032693400	0.0038040720			0.0029464440	0.0034156320	
54		0.0035541840	0.0041466360			0.0031903800	0.0037086240	
55		0.0038640000	0.0045202560			0.0034545000	0.0040267560	
56		0.0042369840	0.0049512120			0.0038029800	0.0044266560	
57		0.0046460160	0.0054233160			0.0041866080	0.0048663120	
58		0.0050945160	0.0059404200			0.0046089960	0.0053496840	
59		0.0055863120	0.0065068560			0.0050739840	0.0058810680	
60		0.0061257000	0.0071274000			0.0055860000	0.0064653720	
61		0.0067911720	0.0078840960			0.0062315880	0.0072146400	
62		0.0075290640	0.0087212760			0.0069517320	0.0080506680	
63		0.0083472720	0.0096475680			0.0077550960	0.0089835960	
64		0.0092546640	0.0106725360			0.0086513880	0.0100247040	
65		0.0102607680	0.0118065360			0.0096511800	0.0111863880	
66		0.0113013600	0.0129684480			0.0105916200	0.0122454360	
67		0.0124478160	0.0142451640			0.0116240520	0.0134051880	
68		0.0137109600	0.0156480720			0.0127573320	0.0146751000	
69		0.0151027800	0.0171897600			0.0140015160	0.0160658040	
70		0.0166363080	0.0188839320			0.0153673800	0.0175887600	
71		0.0186004800	0.0211120200			0.0173016720	0.0197823840	
72		0.0207965160	0.0236029560			0.0194793720	0.0222495600	
73		0.0232518480	0.0263878080			0.0219314400	0.0250247160	
74		0.0259970520	0.0295012200			0.0246921360	0.0281460240	
75		0.0290664840	0.0329820960			0.0278005320	0.0316568760	
76		0.0340247280	0.0383932560			0.0326722800	0.0369758760	
77		0.0398336160	0.0446985600			0.0384033360	0.0431959560	
78		0.0436815480	0.0490164360			0.0421130880	0.0473686800	
79		0.0478459080	0.0536894040			0.0461279280	0.0518845560	
80		0.0523330440	0.0587245680			0.0504539520	0.0567504480	

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81		0.0571113120	0.0640864080			0.0550606320	0.0619320360	
82		0.0621740040	0.0697680000			0.0599420040	0.0674220000	
83		0.0676419960	0.0759039960			0.0652140000	0.0733520040	
84		0.0736419960	0.0826359960			0.0709980000	0.0798579960	
85		0.0801740040	0.0899649960			0.0772950000	0.0869409960	
86		0.0872370000	0.0978909960			0.0841040040	0.0945999960	
87		0.0948309960	0.1064130000			0.0914259960	0.1028360040	
88		0.1029000000	0.1154679960			0.0992060040	0.1115859960	
89		0.1113050040	0.1248990000			0.1073079960	0.1206999960	
90		0.1199760000	0.1346280000			0.1156680000	0.1301030040	
91		0.1289120040	0.1446560040			0.1242830040	0.1397930040	
92		0.1381140000	0.1549820040			0.1331550000	0.1497720000	
93		0.1475820000	0.1656060000			0.1422830040	0.1600389960	
94		0.1573160040	0.1765290000			0.1516670040	0.1705940040	
95		0.1673150040	0.1877499960			0.1613070000	0.1814379960	
96		0.1775799960	0.1992690000			0.1712040000	0.1925700000	
97		0.1881120000	0.2110860000			0.1813569960	0.2039900040	
98		0.1989090000	0.2232020040			0.1917660000	0.2156979960	
99		0.2099709960	0.2356160040			0.2024319960	0.2276949960	
100		0.2261712720	0.2524060680			0.2184306000	0.2443181280	
101		0.2436214800	0.2703926040			0.2356936080	0.2621548560	
102		0.2624180520	0.2896608600			0.2543209440	0.2812937760	
103		0.2826648720	0.3103021800			0.2744204400	0.3018299520	
104		0.3044738280	0.3324144120			0.2961084360	0.3238653960	
105		0.3279654480	0.3561023640			0.3195104760	0.3475095600	
106		0.3532695600	0.3814783200			0.3447620280	0.3728799000	
107		0.3805260120	0.4086625800			0.3720092640	0.4001024280	
108		0.4098854280	0.4377840000			0.4014099000	0.4293123720	
109		0.4415100600	0.4689806160			0.4331341320	0.4606548240	
110		0.4755746880	0.5024003160			0.4673655960	0.4942854600	
111		0.5122675680	0.5382015120			0.5043024360	0.5303713440	
112		0.5517914760	0.5765539080			0.5441584680	0.5690917200	
113		0.5943648480	0.6176393160			0.5871644040	0.6106389240	
114		0.6402229560	0.6616524840			0.6335691840	0.6552193320	
115		0.6896192400	0.7088020320			0.6836414280	0.7030543800	
116		0.7428266880	0.7593114720			0.7376709840	0.7543816800	
117		0.8001393480	0.8134202400			0.7959705960	0.8094561840	
118		0.8618739480	0.8713848120			0.8588777520	0.8685514680	
119		0.9283716720	0.9334799520			0.9267565800	0.9319610760	
120		1.0000000000	1.0000000000			1.0000000000	1.0000000000	

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$2,000,000 and higher				Female Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0		0.0007200000	0.0007200000			0.0004200000	0.0004200000	
1		0.0004600000	0.0004600000			0.0003100000	0.0003100000	
2		0.0003300000	0.0003300000			0.0002300000	0.0002300000	
3		0.0002400000	0.0002400000			0.0002000000	0.0002000000	
4		0.0002100000	0.0002100000			0.0001900000	0.0001900000	
5		0.0002100000	0.0002100000			0.0001800000	0.0001800000	
6		0.0002200000	0.0002200000			0.0001900000	0.0001900000	
7		0.0002200000	0.0002200000			0.0002100000	0.0002100000	
8		0.0002200000	0.0002200000			0.0002100000	0.0002100000	
9		0.0002300000	0.0002300000			0.0002100000	0.0002100000	
10		0.0002400000	0.0002400000			0.0002200000	0.0002200000	
11		0.0002800000	0.0002800000			0.0002500000	0.0002500000	
12		0.0003400000	0.0003400000			0.0002700000	0.0002700000	
13		0.0004000000	0.0004000000			0.0003100000	0.0003100000	
14		0.0005200000	0.0005200000			0.0003400000	0.0003400000	
15		0.0006600000	0.0006600000			0.0003600000	0.0003600000	
16		0.0007800000	0.0007800000			0.0003900000	0.0003900000	
17		0.0008900000	0.0008900000			0.0004100000	0.0004100000	
18		0.0009500000	0.0009500000			0.0004400000	0.0004400000	
19		0.0009760200	0.0009800000			0.0004600000	0.0004600000	
20		0.0009760200	0.0010000000			0.0004700000	0.0004700000	
21		0.0009824280	0.0010100000			0.0004900000	0.0004900000	
22		0.0009888480	0.0010200000			0.0005000000	0.0005000000	
23		0.0009953400	0.0010400000			0.0005100000	0.0005100000	
24		0.0010018440	0.0010600000			0.0005300000	0.0005300000	
25		0.0010084200	0.0010900000			0.0005500000	0.0005500000	
26		0.0010105200	0.0011288520			0.0005800000	0.0005800000	
27		0.0010125120	0.0011308560			0.0006100000	0.0006100000	
28		0.0010146120	0.0011329560			0.0006400000	0.0006400000	
29		0.0010166160	0.0011349480			0.0006700000	0.0006700000	
30		0.0010187160	0.0011370480			0.0007000000	0.0007000000	
31		0.0010281840	0.0011300000			0.0007500000	0.0007500000	
32		0.0010378680	0.0011400000			0.0007900000	0.0007900000	
33		0.0010475880	0.0011600000			0.0008500000	0.0008500000	
34		0.0010572840	0.0011900000			0.0009200000	0.0009200000	
35		0.0010672680	0.0012043320			0.0010000000	0.0010000000	
36		0.0011027520	0.0012464400			0.0010700000	0.0010700000	
37		0.0011392920	0.0012899040			0.0011400000	0.0011400000	
38		0.0011770920	0.0013349520			0.0012000000	0.0012000000	
39		0.0012162600	0.0013816800			0.0012600000	0.0012600000	
40		0.0012566160	0.0014299560			0.0013400000	0.0013400000	

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41		0.0013239240	0.0015105960			0.0014300000	0.0014300000	
42		0.0013948800	0.0015958080			0.0015300000	0.0015300000	
43		0.0014696040	0.0016858200			0.0016500000	0.0016500000	
44		0.0015484560	0.0017810520			0.0017900000	0.0017900000	
45		0.0016316160	0.0018817440			0.0019600000	0.0019600000	
46		0.0017437560	0.0020098440			0.0021287760	0.0021600000	
47		0.0018637080	0.0021467520			0.0022596480	0.0023800000	
48		0.0019917720	0.0022928280			0.0023992920	0.0026395800	
49		0.0021287280	0.0024489360			0.0025484400	0.0028300200	
50		0.0022751160	0.0026157240			0.0027077400	0.0030354480	
51		0.0024631320	0.0028397040			0.0028895160	0.0032507400	
52		0.0026669400	0.0030831000			0.0030836640	0.0034815240	
53		0.0028875000	0.0033472920			0.0032910600	0.0037289520	
54		0.0031265640	0.0036344280			0.0035125440	0.0039941640	
55		0.0033854160	0.0039462120			0.0037492560	0.0042785880	
56		0.0037268760	0.0043380720			0.0040458840	0.0046360080	
57		0.0041028720	0.0047689920			0.0043662960	0.0050236800	
58		0.0045168120	0.0052426920			0.0047123640	0.0054441720	
59		0.0049724880	0.0057634560			0.0050862240	0.0059003040	
60		0.0054743280	0.0063360960			0.0054901200	0.0063951960	
61		0.0061069320	0.0070703280			0.0059415360	0.0069274800	
62		0.0068127000	0.0078896640			0.0064300800	0.0075041040	
63		0.0076000080	0.0088039320			0.0069587880	0.0081287280	
64		0.0084783960	0.0098242440			0.0075309960	0.0088053600	
65		0.0094581480	0.0109626480			0.0081501840	0.0095382600	
66		0.0103798440	0.0120005760			0.0088904400	0.0104097600	
67		0.0113915520	0.0131370720			0.0096979920	0.0113609640	
68		0.0125021640	0.0143815800			0.0105788520	0.0123990360	
69		0.0137214600	0.0157444560			0.0115397760	0.0135320040	
70		0.0150600240	0.0172369680			0.0125881200	0.0147686280	
71		0.0169556280	0.0193867200			0.0142508760	0.0167051040	
72		0.0190897560	0.0218045520			0.0161332680	0.0188955240	
73		0.0214928280	0.0245242440			0.0182643480	0.0213732120	
74		0.0241983240	0.0275831280			0.0206769840	0.0241758480	
75		0.0272445240	0.0310237440			0.0234084720	0.0273461640	
76		0.0320188080	0.0362363400			0.0259808280	0.0307491240	
77		0.0376352760	0.0423320520			0.0288552240	0.0346004640	
78		0.0412708440	0.0464213280			0.0325012440	0.0382800000	
79		0.0452053800	0.0508468920			0.0365697600	0.0419200000	
80		0.0494448840	0.0556154640			0.0410764320	0.0464300000	

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81		0.0539594400	0.0606934320			0.0460056120	0.0519600000	
82		0.0587430000	0.0660740040			0.0513729960	0.0578000000	
83		0.0639090000	0.0718850040			0.0571629960	0.0639400000	
84		0.0695780040	0.0782610000			0.0633909960	0.0707400000	
85		0.0757490040	0.0852020040			0.0700410000	0.0775900000	
86		0.0824220000	0.0927080040			0.0771300000	0.0856800000	
87		0.0895980000	0.1007790000			0.0846410040	0.0956900000	
88		0.0972210000	0.1093539960			0.0925899960	0.1062500000	
89		0.1051620000	0.1182860040			0.1009620000	0.1166800000	
90		0.1133540040	0.1275009960			0.1097720040	0.1242200000	
91		0.1217970000	0.1369970040			0.1190040000	0.1315300000	
92		0.1304919960	0.1467770040			0.1286750040	0.1437200000	
93		0.1394370000	0.1568379960			0.1387680000	0.1602100000	
94		0.1486340040	0.1671830040			0.1492989960	0.1790250000	
95		0.1580810040	0.1778090040			0.1602530040	0.1921599960	
96		0.1677800040	0.1887189960			0.1716450000	0.2058200040	
97		0.1777299960	0.1999100040			0.1834590000	0.2199870000	
98		0.1879310040	0.2113850040			0.1957119960	0.2346789960	
99		0.1983830040	0.2231409960			0.2083869960	0.2498780040	
100		0.2142676560	0.2396621160			0.2245460160	0.2669363040	
101		0.2314242120	0.2574064440			0.2419580520	0.2851591200	
102		0.2499545040	0.2764645440			0.2607202800	0.3046259400	
103		0.2699685240	0.2969336880			0.2809373880	0.3254216880	
104		0.2915850840	0.3189183480			0.3027222000	0.3476370960	
105		0.3149324880	0.3425307240			0.3261962760	0.3713690760	
106		0.3401493360	0.3678913440			0.3514906080	0.3967211520	
107		0.3673853160	0.3951296280			0.3787463520	0.4238039280	
108		0.3968021040	0.4243846080			0.4081155960	0.4527355440	
109		0.4285743120	0.4558056000			0.4397622240	0.4836422280	
110		0.4628905440	0.4895529720			0.4738628400	0.5166588000	
111		0.4999545000	0.5257989600			0.5106077280	0.5519292960	
112		0.5399861880	0.5647285560			0.5502019440	0.5896075920	
113		0.5832232440	0.6065404680			0.5928664200	0.6298580520	
114		0.6299223120	0.6514480800			0.6388392360	0.6728562720	
115		0.6803606040	0.6996806040			0.6883769400	0.7187898240	
116		0.7348375320	0.7514842200			0.7417559640	0.7678591080	
117		0.7936764600	0.8071233240			0.7992741720	0.8202781800	
118		0.8572266600	0.8668818840			0.8612525280	0.8762757120	
119		0.9258653640	0.9310649040			0.9280368960	0.9360960000	
120		1.0000000000	1.0000000000			1.0000000000	1.0000000000	

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0		0.0004200000	0.0004200000			0.0004200000	0.0004200000	
1		0.0003100000	0.0003100000			0.0003100000	0.0003100000	
2		0.0002300000	0.0002300000			0.0002300000	0.0002300000	
3		0.0002000000	0.0002000000			0.0002000000	0.0002000000	
4		0.0001900000	0.0001900000			0.0001900000	0.0001900000	
5		0.0001800000	0.0001800000			0.0001800000	0.0001800000	
6		0.0001900000	0.0001900000			0.0001900000	0.0001900000	
7		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
8		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
9		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
10		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
11		0.0002500000	0.0002500000			0.0002500000	0.0002500000	
12		0.0002700000	0.0002700000			0.0002700000	0.0002700000	
13		0.0003100000	0.0003100000			0.0003100000	0.0003100000	
14		0.0003400000	0.0003400000			0.0003400000	0.0003400000	
15		0.0003600000	0.0003600000			0.0003600000	0.0003600000	
16		0.0003900000	0.0003900000			0.0003900000	0.0003900000	
17		0.0004100000	0.0004100000			0.0004100000	0.0004100000	
18		0.0004400000	0.0004400000			0.0004400000	0.0004400000	
19		0.0004600000	0.0004600000			0.0004600000	0.0004600000	
20		0.0004700000	0.0004700000			0.0004700000	0.0004700000	
21		0.0004900000	0.0004900000			0.0004900000	0.0004900000	
22		0.0005000000	0.0005000000			0.0005000000	0.0005000000	
23		0.0005100000	0.0005100000			0.0005100000	0.0005100000	
24		0.0005300000	0.0005300000			0.0005300000	0.0005300000	
25		0.0005500000	0.0005500000			0.0005500000	0.0005500000	
26		0.0005800000	0.0005800000			0.0005800000	0.0005800000	
27		0.0006100000	0.0006100000			0.0006100000	0.0006100000	
28		0.0006400000	0.0006400000			0.0006400000	0.0006400000	
29		0.0006700000	0.0006700000			0.0006700000	0.0006700000	
30		0.0007000000	0.0007000000			0.0007000000	0.0007000000	
31		0.0007500000	0.0007500000			0.0007500000	0.0007500000	
32		0.0007900000	0.0007900000			0.0007900000	0.0007900000	
33		0.0008500000	0.0008500000			0.0008500000	0.0008500000	
34		0.0009200000	0.0009200000			0.0009200000	0.0009200000	
35		0.0010000000	0.0010000000			0.0010000000	0.0010000000	
36		0.0010700000	0.0010700000			0.0010700000	0.0010700000	
37		0.0011400000	0.0011400000			0.0011044800	0.0011400000	
38		0.0012000000	0.0012000000			0.0011308680	0.0012000000	
39		0.0012600000	0.0012600000			0.0011580000	0.0012600000	
40		0.0013116360	0.0013400000			0.0011857920	0.0013005720	

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41		0.0013724160	0.0014300000			0.0012473160	0.0013669320	
42		0.0014359440	0.0015300000			0.0013119960	0.0014366520	
43		0.0015025320	0.0016111800			0.0013801200	0.0015100080	
44		0.0015721200	0.0016874760			0.0014517120	0.0015870360	
45		0.0016449720	0.0017674440			0.0015270000	0.0016679880	
46		0.0017287200	0.0018713160			0.0016014000	0.0017624040	
47		0.0018171720	0.0019818600			0.0016797720	0.0018626640	
48		0.0019105440	0.0020994960			0.0017623680	0.0019691520	
49		0.0020090880	0.0022246800			0.0018494280	0.0020822760	
50		0.0021132360	0.0023579880			0.0019412400	0.0022024800	
51		0.0022702680	0.0025486920			0.0020674680	0.0023452200	
52		0.0024392760	0.0027552480			0.0022018680	0.0024971520	
53		0.0026211960	0.0029790240			0.0023449680	0.0026589120	
54		0.0028171920	0.0032215920			0.0024974040	0.0028311840	
55		0.0030282840	0.0034844880			0.0026598240	0.0030146760	
56		0.0032613840	0.0037548600			0.0029134320	0.0033186360	
57		0.0035123520	0.0040461720			0.0031916640	0.0036537480	
58		0.0037826640	0.0043601040			0.0034967160	0.0040230720	
59		0.0040738560	0.0046984560			0.0038312640	0.0044302080	
60		0.0043873680	0.0050629800			0.0041983200	0.0048791400	
61		0.0047847840	0.0055296000			0.0045913200	0.0053381640	
62		0.0052182960	0.0060392880			0.0050212320	0.0058404600	
63		0.0056910480	0.0065959800			0.0054912480	0.0063899040	
64		0.0062067240	0.0072040680			0.0060053760	0.0069911160	
65		0.0067691400	0.0078682800			0.0065675400	0.0076488360	
66		0.0074086800	0.0086245560			0.0071999760	0.0083949000	
67		0.0081086880	0.0094535880			0.0078933360	0.0092137680	
68		0.0088749840	0.0103624680			0.0086535600	0.0101126160	
69		0.0097137000	0.0113587800			0.0094870440	0.0110991960	
70		0.0106318560	0.0124510680			0.0104007600	0.0121819560	
71		0.0119064600	0.0139168680			0.0116474160	0.0136208760	
72		0.0133340160	0.0155554560			0.0130436040	0.0152298960	
73		0.0149329080	0.0173872080			0.0146073480	0.0170292360	
74		0.0167238360	0.0194349960			0.0163586640	0.0190412880	
75		0.0187298160	0.0217243320			0.0183200880	0.0212912760	
76		0.0210207120	0.0247415040			0.0205522200	0.0242333520	
77		0.0236119440	0.0282037560			0.0230754960	0.0276067320	
78		0.0265954440	0.0317674680			0.0259912200	0.0310950000	
79		0.0299246760	0.0357441360			0.0292448040	0.0349874880	
80		0.0336124440	0.0401490600			0.0328487880	0.0392991600	

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81		0.0376459320	0.0449669400			0.0367906440	0.0440150640	
82		0.0420380040	0.0502130040			0.0410829960	0.0491499960	
83		0.0467760000	0.0558720000			0.0457130040	0.0546890040	
84		0.0518720040	0.0619599960			0.0506940000	0.0606480000	
85		0.0573140040	0.0684600000			0.0560120040	0.0670110000	
86		0.0631149960	0.0753879960			0.0616809960	0.0737930040	
87		0.0692610000	0.0827300040			0.0676869960	0.0809790000	
88		0.0757659960	0.0905000040			0.0740439960	0.0885840000	
89		0.0826160040	0.0986829960			0.0807390000	0.0965940000	
90		0.0898250040	0.1072940040			0.0877839960	0.1050219960	
91		0.0973800000	0.1163180040			0.0951680040	0.1138550040	
92		0.1052930040	0.1257699960			0.1029009960	0.1231070040	
93		0.1135520040	0.1356350040			0.1109730000	0.1327640040	
94		0.1221699960	0.1459280040			0.1193940000	0.1428390000	
95		0.1311330000	0.1566350040			0.1281540000	0.1533189960	
96		0.1404549960	0.1677699960			0.1372640040	0.1642179960	
97		0.1501230000	0.1793169960			0.1467120000	0.1755210000	
98		0.1601490000	0.1912929960			0.1565100000	0.1872440040	
99		0.1705209960	0.2036820000			0.1666470000	0.1993700040	
100		0.1855068120	0.2197149840			0.1814908560	0.2152828080	
101		0.2018096160	0.2370100080			0.1976569200	0.2324657040	
102		0.2195451600	0.2556664320			0.2152629480	0.2510200560	
103		0.2388393480	0.2757914040			0.2344372080	0.2710553280	
104		0.2598291600	0.2975005320			0.2553193920	0.2926897320	
105		0.2826636120	0.3209185080			0.2780616240	0.3160508880	
106		0.3075048120	0.3461798520			0.3028296000	0.3412766280	
107		0.3345291120	0.3734296560			0.3298037520	0.3685157760	
108		0.3639283800	0.4028244480			0.3591805800	0.3979290240	
109		0.3959113320	0.4345330680			0.3911741160	0.4296899040	
110		0.4307050200	0.4687376640			0.4260174360	0.4639857960	
111		0.4685564760	0.5056347000			0.4639643760	0.5010190200	
112		0.5097344040	0.5454361080			0.5052913920	0.5410080720	
113		0.5545311600	0.5883705120			0.5502995520	0.5841888720	
114		0.6032647680	0.6346845360			0.5993167560	0.6308161680	
115		0.6562812120	0.6846441960			0.6527001000	0.6811650360	
116		0.7139568720	0.7385364720			0.7108385040	0.7355325240	
117		0.7767012120	0.7966709160			0.7741555080	0.7942393800	
118		0.8449596840	0.8593814640			0.8431123920	0.8576319480	
119		0.9192168840	0.9270283080			0.9182115120	0.9260842200	
120		1.0000000000	1.0000000000			1.0000000000	1.0000000000	

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0		0.0004200000	0.0004200000			0.0004200000	0.0004200000	
1		0.0003100000	0.0003100000			0.0003100000	0.0003100000	
2		0.0002300000	0.0002300000			0.0002300000	0.0002300000	
3		0.0002000000	0.0002000000			0.0002000000	0.0002000000	
4		0.0001900000	0.0001900000			0.0001900000	0.0001900000	
5		0.0001800000	0.0001800000			0.0001800000	0.0001800000	
6		0.0001900000	0.0001900000			0.0001900000	0.0001900000	
7		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
8		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
9		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
10		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
11		0.0002500000	0.0002500000			0.0002500000	0.0002500000	
12		0.0002700000	0.0002700000			0.0002700000	0.0002700000	
13		0.0003100000	0.0003100000			0.0003100000	0.0003100000	
14		0.0003400000	0.0003400000			0.0003400000	0.0003400000	
15		0.0003600000	0.0003600000			0.0003600000	0.0003600000	
16		0.0003900000	0.0003900000			0.0003900000	0.0003900000	
17		0.0004100000	0.0004100000			0.0004100000	0.0004100000	
18		0.0004400000	0.0004400000			0.0004400000	0.0004400000	
19		0.0004600000	0.0004600000			0.0004600000	0.0004600000	
20		0.0004700000	0.0004700000			0.0004700000	0.0004700000	
21		0.0004900000	0.0004900000			0.0004900000	0.0004900000	
22		0.0005000000	0.0005000000			0.0005000000	0.0005000000	
23		0.0005100000	0.0005100000			0.0005100000	0.0005100000	
24		0.0005300000	0.0005300000			0.0005300000	0.0005300000	
25		0.0005500000	0.0005500000			0.0005500000	0.0005500000	
26		0.0005800000	0.0005800000			0.0005800000	0.0005800000	
27		0.0006100000	0.0006100000			0.0006100000	0.0006100000	
28		0.0006400000	0.0006400000			0.0006400000	0.0006400000	
29		0.0006700000	0.0006700000			0.0006700000	0.0006700000	
30		0.0007000000	0.0007000000			0.0007000000	0.0007000000	
31		0.0007500000	0.0007500000			0.0007500000	0.0007500000	
32		0.0007900000	0.0007900000			0.0007900000	0.0007900000	
33		0.0008500000	0.0008500000			0.0008500000	0.0008500000	
34		0.0009200000	0.0009200000			0.0009200000	0.0009200000	
35		0.0009533160	0.0010000000			0.0009342720	0.0010000000	
36		0.0009743640	0.0010700000			0.0009548880	0.0010546680	
37		0.0009959280	0.0011032320			0.0009760440	0.0010812120	
38		0.0010180200	0.0011310360			0.0009976920	0.0011084400	
39		0.0010406400	0.0011595840			0.0010197840	0.0011363520	
40		0.0010637760	0.0011888520			0.0010424880	0.0011650560	

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41		0.0011160720	0.0012493320			0.0010937640	0.0012243600	
42		0.0011709600	0.0013129200			0.0011475480	0.0012866760	
43		0.0012285840	0.0013797600			0.0012040320	0.0013521960	
44		0.0012890040	0.0014499840			0.0012632160	0.0014209920	
45		0.0013524480	0.0015238440			0.0013254000	0.0014933760	
46		0.0014263680	0.0016110000			0.0013978080	0.0015787560	
47		0.0015042960	0.0017031240			0.0014741760	0.0016690440	
48		0.0015865920	0.0018006240			0.0015549000	0.0017646480	
49		0.0016734480	0.0019037760			0.0016399800	0.0018657000	
50		0.0017650560	0.0020128560			0.0017297520	0.0019725960	
51		0.0018877320	0.0021482760			0.0018499800	0.0021053160	
52		0.0020189880	0.0022928640			0.0019786440	0.0022470480	
53		0.0021593640	0.0024472200			0.0021162120	0.0023982840	
54		0.0023095440	0.0026120040			0.0022633800	0.0025597920	
55		0.0024702360	0.0027879600			0.0024208200	0.0027321840	
56		0.0026966760	0.0030670680			0.0026427480	0.0030057360	
57		0.0029445960	0.0033750840			0.0028857000	0.0033075600	
58		0.0032160240	0.0037149600			0.0031516560	0.0036406200	
59		0.0035133840	0.0040902360			0.0034431360	0.0040084440	
60		0.0038390520	0.0045044760			0.0037623240	0.0044144280	
61		0.0042032160	0.0049469880			0.0041191560	0.0048480600	
62		0.0046021680	0.0054332640			0.0045101520	0.0053246160	
63		0.0050391600	0.0059675760			0.0049383840	0.0058482240	
64		0.0055178160	0.0065546520			0.0054074160	0.0064235280	
65		0.0060421800	0.0071997720			0.0059213760	0.0070557960	
66		0.0066274920	0.0078410880			0.0064949640	0.0076842840	
67		0.0072709560	0.0085413720			0.0071255280	0.0083705400	
68		0.0079784520	0.0093061920			0.0078188640	0.0091200720	
69		0.0087564960	0.0101416800			0.0085813800	0.0099388560	
70		0.0096123360	0.0110546160			0.0094200960	0.0108335280	
71		0.0108018360	0.0124613160			0.0105858240	0.0122121120	
72		0.0121389720	0.0140475720			0.0118961640	0.0137666160	
73		0.0136420680	0.0158364000			0.0133691880	0.0155196480	
74		0.0153319800	0.0178538400			0.0150253320	0.0174967560	
75		0.0172318680	0.0201291360			0.0168872520	0.0197265600	
76		0.0194371200	0.0230051640			0.0190483440	0.0225450360	
77		0.0219395880	0.0263114040			0.0215008080	0.0257851920	
78		0.0247117800	0.0296360040			0.0242175600	0.0290432880	
79		0.0278052120	0.0333458520			0.0272491320	0.0326789520	
80		0.0312317760	0.0374552280			0.0306071760	0.0367061400	

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81		0.0349795920	0.0419498520			0.0342800280	0.0411108720	
82		0.0390609960	0.0468440040			0.0382790040	0.0459069960	
83		0.0434630040	0.0521229960			0.0425940000	0.0510810000	
84		0.0481980000	0.0578019960			0.0472340040	0.0566460000	
85		0.0532550040	0.0638670000			0.0521900040	0.0625890000	
86		0.0586440000	0.0703299960			0.0574719960	0.0689240040	
87		0.0643550040	0.0771789960			0.0630680040	0.0756360000	
88		0.0703989960	0.0844280040			0.0689910000	0.0827390040	
89		0.0767649960	0.0920610000			0.0752300040	0.0902199960	
90		0.0834630000	0.1000950000			0.0817940040	0.0980930040	
91		0.0904830000	0.1085130000			0.0886730040	0.1063430040	
92		0.0978360000	0.1173309960			0.0958790040	0.1149849960	
93		0.1055100000	0.1265340000			0.1034000040	0.1240040040	
94		0.1135170000	0.1361370000			0.1112469960	0.1334150040	
95		0.1218459960	0.1461249960			0.1194090000	0.1432029960	
96		0.1305069960	0.1565130000			0.1278969960	0.1533830040	
97		0.1394900040	0.1672860000			0.1367000040	0.1639400040	
98		0.1488060000	0.1784580000			0.1458300000	0.1748889960	
99		0.1584429960	0.1900160040			0.1552749960	0.1862150040	
100		0.1729714080	0.2056522680			0.1696760280	0.2017325040	
101		0.1888320000	0.2225752320			0.1854126960	0.2185430880	
102		0.2061469320	0.2408907720			0.2026088640	0.2367545160	
103		0.2250495600	0.2607134760			0.2213998920	0.2564835240	
104		0.2456854560	0.2821673760			0.2419337040	0.2778565800	
105		0.2682135600	0.3053867040			0.2643719400	0.3010106760	
106		0.2928073800	0.3305167320			0.2888912160	0.3260942280	
107		0.3196563240	0.3577146840			0.3156845400	0.3532680120	
108		0.3489671760	0.3871507440			0.3449628240	0.3827062200	
109		0.3809656920	0.4190090640			0.3769565280	0.4145975400	
110		0.4158983040	0.4534889880			0.4119174960	0.4491464040	
111		0.4540340640	0.4908062280			0.4501209360	0.4865742600	
112		0.4956666720	0.5311942800			0.4918675680	0.5271210240	
113		0.5411167800	0.5749058280			0.5374860120	0.5710465920	
114		0.5907344280	0.6222143640			0.5873353560	0.6186325200	
115		0.6449017680	0.6734158920			0.6418079880	0.6701838360	
116		0.7040359800	0.7288307520			0.7013327040	0.7260309840	
117		0.7685924880	0.7888056480			0.7663780680	0.7865319360	
118		0.8390685000	0.8537158320			0.8374560840	0.8520744960	
119		0.9160068120	0.9239674200			0.9151262520	0.9230787960	
120		1.0000000000	1.0000000000			1.0000000000	1.0000000000	

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0								
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18	0.0009200000	0.0009200000	0.0009200000	0.0011400000	0.0007980000	0.0009200000	0.0009200000	0.0011400000
19	0.0009400000	0.0009400000	0.0009400000	0.0012300000	0.0007980000	0.0009400000	0.0009400000	0.0012300000
20	0.0009500000	0.0009500000	0.0009500000	0.0013000000	0.0007980000	0.0009500000	0.0009500000	0.0013000000
21	0.0009500000	0.0009500000	0.0009500000	0.0013600000	0.0008066160	0.0009500000	0.0009500000	0.0013600000
22	0.0009500000	0.0009500000	0.0009500000	0.0014300000	0.0008153280	0.0009500000	0.0009500000	0.0014300000
23	0.0009600000	0.0009600000	0.0009600000	0.0015000000	0.0008241480	0.0009600000	0.0009600000	0.0015000000
24	0.0009700000	0.0009700000	0.0009700000	0.0015800000	0.0008330760	0.0009700000	0.0009700000	0.0015800000
25	0.0010000000	0.0010000000	0.0010000000	0.0016700000	0.0008421000	0.0010000000	0.0010000000	0.0016700000
26	0.0010400000	0.0010400000	0.0010400000	0.0017600000	0.0008458800	0.0010332000	0.0010400000	0.0017600000
27	0.0010600000	0.0010600000	0.0010600000	0.0018100000	0.0008496600	0.0010385520	0.0010600000	0.0018049560
28	0.0010400000	0.0010400000	0.0010400000	0.0018200000	0.0008534400	0.0010400000	0.0010400000	0.0018150360
29	0.0010300000	0.0010300000	0.0010300000	0.0018100000	0.0008572200	0.0010300000	0.0010300000	0.0018100000
30	0.0010200000	0.0010200000	0.0010200000	0.0018000000	0.0008610000	0.0010200000	0.0010200000	0.0018000000
31	0.0010100000	0.0010100000	0.0010100000	0.0018100000	0.0008614200	0.0010100000	0.0010100000	0.0018100000
32	0.0010200000	0.0010200000	0.0010200000	0.0018400000	0.0008618400	0.0010200000	0.0010200000	0.0018400000
33	0.0010500000	0.0010500000	0.0010500000	0.0019000000	0.0008622600	0.0010500000	0.0010500000	0.0019000000
34	0.0010700000	0.0010700000	0.0010700000	0.0019700000	0.0008626800	0.0010700000	0.0010700000	0.0019554120
35	0.0011200000	0.0011200000	0.0011200000	0.0020500000	0.0008631000	0.0010920000	0.0011200000	0.0019866000
36	0.0011700000	0.0011700000	0.0011700000	0.0021700000	0.0008667720	0.0011073360	0.0011700000	0.0020610480
37	0.0012400000	0.0012400000	0.0012400000	0.0023100000	0.0008704560	0.0011228760	0.0012400000	0.0021382200
38	0.0013150200	0.0013300000	0.0013300000	0.0024800000	0.0008741280	0.0011386200	0.0013300000	0.0022183320
39	0.0013383360	0.0014100000	0.0014100000	0.0026700000	0.0008778000	0.0011545800	0.0013784400	0.0023014920
40	0.0013620600	0.0015200000	0.0015200000	0.0029000000	0.0008814720	0.0011707560	0.0014280000	0.0023877000

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41	0.0013808520	0.0016500000	0.0016500000	0.0031233360	0.0009091920	0.0012001560	0.0014990880	0.0025216800
42	0.0013999680	0.0017119200	0.0018100000	0.0032921760	0.0009377520	0.0012301800	0.0015737400	0.0026633280
43	0.0014192880	0.0017605320	0.0020000000	0.0034701480	0.0009672600	0.0012610560	0.0016520760	0.0028127400
44	0.0014389200	0.0018105120	0.0021793800	0.0036577800	0.0009976080	0.0012926520	0.0017343960	0.0029706600
45	0.0014588760	0.0018619680	0.0022743000	0.0038556000	0.0010290000	0.0013251000	0.0018207000	0.0031374000
46	0.0014582280	0.0019735800	0.0024392520	0.0041846760	0.0010987200	0.0014162400	0.0019188720	0.0033913920
47	0.0016431480	0.0020919120	0.0026161800	0.0045417720	0.0011731680	0.0015136800	0.0020224080	0.0036659760
48	0.0017438400	0.0022173960	0.0028059120	0.0049293360	0.0012525480	0.0016177320	0.0021316080	0.0039628080
49	0.0018507360	0.0023503200	0.0030094080	0.0053499600	0.0013373880	0.0017290320	0.0022465800	0.0042836880
50	0.0019641360	0.0024912360	0.0032277000	0.0058065000	0.0014280000	0.0018480000	0.0023677560	0.0046305000
51	0.0020373120	0.0026085120	0.0034447320	0.0062530680	0.0015036000	0.0019588800	0.0025521360	0.0050208960
52	0.0021132360	0.0027313680	0.0036762600	0.0067340760	0.0015830880	0.0020762760	0.0027508920	0.0054441480
53	0.0021919800	0.0028599960	0.0039235320	0.0072520320	0.0016668720	0.0022008000	0.0029652000	0.0059032080
54	0.0022736760	0.0029947080	0.0041872920	0.0078097920	0.0017550720	0.0023328960	0.0031960920	0.0064009080
55	0.0023581920	0.0031357200	0.0044688000	0.0084105000	0.0018480000	0.0024727560	0.0034450560	0.0069405000
56	0.0026276280	0.0033709200	0.0048507960	0.0091080120	0.0020336400	0.0026827560	0.0037671960	0.0075493920
57	0.0029278200	0.0036237600	0.0052653360	0.0098633880	0.0022378680	0.0029106000	0.0041194680	0.0082117320
58	0.0032622480	0.0038956080	0.0057153600	0.0106813320	0.0024625680	0.0031577760	0.0045047160	0.0089322480
59	0.0036348960	0.0041878200	0.0062039280	0.0115672200	0.0027098400	0.0034260480	0.0049258680	0.0097158600
60	0.0040500600	0.0045018720	0.0067341720	0.0125265000	0.0029820000	0.0037170000	0.0053865000	0.0105682560
61	0.0044681760	0.0050108160	0.0074535360	0.0137513280	0.0033029880	0.0041443560	0.0060004320	0.0116002920
62	0.0049294320	0.0055772880	0.0082497480	0.0150958560	0.0036585120	0.0046208400	0.0066843000	0.0127332480
63	0.0054382680	0.0062077080	0.0091311120	0.0165718320	0.0040523760	0.0051521400	0.0074460720	0.0139767600
64	0.0059997000	0.0069094200	0.0101065680	0.0181921920	0.0044885400	0.0057445560	0.0082946880	0.0153416520
65	0.0066189960	0.0076904160	0.0111861720	0.0199710000	0.0049717560	0.0064050000	0.0092400000	0.0168399000
66	0.0073022280	0.0085963560	0.0121401000	0.0219035280	0.0056039520	0.0071493480	0.0101452080	0.0183722760
67	0.0080560200	0.0096089760	0.0131755080	0.0240229560	0.0063164880	0.0079803120	0.0111391320	0.0200440800
68	0.0088876200	0.0107409720	0.0142991160	0.0263475480	0.0071196360	0.0089076720	0.0122304000	0.0218680320
69	0.0098050080	0.0120063360	0.0155185800	0.0288970560	0.0080248320	0.0099429720	0.0134286600	0.0238579920
70	0.0108171000	0.0134206800	0.0168420000	0.0316932000	0.0090452280	0.0110985000	0.0147442080	0.0260289720
71	0.0124035480	0.0151036200	0.0187135200	0.0350946720	0.0103377720	0.0124981560	0.0164938200	0.0291433800
72	0.0142225680	0.0169976160	0.0207929400	0.0388612320	0.0118149120	0.0140744160	0.0184511280	0.0326305320
73	0.0163083960	0.0191291160	0.0231034680	0.0430320480	0.0135032160	0.0158493360	0.0206406960	0.0365348520
74	0.0187000800	0.0215278320	0.0256707120	0.0476504760	0.0154326960	0.0178482120	0.0230900280	0.0409064280
75	0.0214425720	0.0242272800	0.0285232560	0.0527646000	0.0176379000	0.0200991000	0.0258300000	0.0458010000
76	0.0233043360	0.0281529120	0.0333235320	0.0594475320	0.0192963720	0.0232462680	0.0304330920	0.0527155680
77	0.0253277880	0.0327145320	0.0389316960	0.0669768720	0.0211107720	0.0268861920	0.0358564560	0.0606740400
78	0.0277744440	0.0358747560	0.0426924840	0.0734468400	0.0231500760	0.0294834000	0.0393201840	0.0665351520
79	0.0304223160	0.0392948640	0.0467625600	0.0804488640	0.0253570800	0.0322941960	0.0430687560	0.0728782560
80	0.0332754120	0.0429800640	0.0511481040	0.0879936120	0.0277351440	0.0353228400	0.0471078840	0.0797130000

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0363136200	0.0469043520	0.0558181680	0.0960278520	0.0302675040	0.0385479840	0.0514090560	0.0869911920
82	0.0395329200	0.0510625320	0.0607665960	0.1045409640	0.0329507880	0.0419653560	0.0559665960	0.0947031720
83	0.0430097520	0.0555533760	0.0661108800	0.1137351240	0.0358487400	0.0456561240	0.0608887440	0.1030321200
84	0.0468246120	0.0604808280	0.0719747640	0.1238231520	0.0390284400	0.0497057160	0.0662894280	0.1121708160
85	0.0509775000	0.0658448880	0.0783582240	0.1348050600	0.0424898760	0.0541141320	0.0721686600	0.1221192840
86	0.0554684160	0.0716455560	0.0852612720	0.1466808480	0.0462330720	0.0588813600	0.0785264280	0.1328775000
87	0.0602973480	0.0778828440	0.0926838960	0.1594505040	0.0502580040	0.0640074240	0.0853627320	0.1444454760
88	0.0654281040	0.0845099520	0.1005704400	0.1730182680	0.0545344920	0.0694538640	0.0926263200	0.1567364520
89	0.0707721240	0.0914125440	0.1087848120	0.1871500320	0.0589887480	0.0751267080	0.1001918280	0.1695383400
90	0.0762851640	0.0985334400	0.1172589840	0.2017287240	0.0635838840	0.0809789640	0.1079966160	0.1827451200
91	0.0819672120	0.1058726400	0.1259929440	0.2167543680	0.0683198880	0.0870106320	0.1160406840	0.1963567680
92	0.0878182800	0.1134301440	0.1349866920	0.2322269400	0.0731967720	0.0932217120	0.1243240080	0.2103733080
93	0.0938383560	0.1212059520	0.1442402400	0.2481464520	0.0782145120	0.0996122040	0.1328466120	0.2247947160
94	0.1000274520	0.1292000640	0.1537535760	0.2645129040	0.0833731440	0.1061821080	0.1416084840	0.2396210040
95	0.1063855560	0.1374124800	0.1635267120	0.2813262840	0.0886726320	0.1129314120	0.1506096240	0.2548521720
96	0.1129126680	0.1458432120	0.1735596240	0.2985866160	0.0941130000	0.1198601400	0.1598500320	0.2704882200
97	0.1196088000	0.1544922360	0.1838523360	0.3162938760	0.0996942480	0.1269682800	0.1693297200	0.2865291480
98	0.1264739400	0.1633595640	0.1944048480	0.3344480760	0.1054163520	0.1342558320	0.1790486760	0.3029749560
99	0.1335080880	0.1724452080	0.2052171360	0.3530492160	0.1112793480	0.1417227960	0.1890069000	0.3198256440
100	0.1469433960	0.1874999160	0.2212918200	0.3709940160	0.1235444880	0.1555418880	0.2046120000	0.3376671720
101	0.1617307440	0.2038689120	0.2386256280	0.3898509240	0.1371615000	0.1707084360	0.2215055160	0.3565039920
102	0.1780061760	0.2216669640	0.2573172000	0.4096662840	0.1522793640	0.1873538520	0.2397938280	0.3763916280
103	0.1959194520	0.2410188000	0.2774728920	0.4279600000	0.1690635120	0.2056223160	0.2595920880	0.3973887000
104	0.2156354040	0.2620600680	0.2992073760	0.4463300000	0.1876975920	0.2256721080	0.2810249520	0.4195571040
105	0.2373354240	0.2849382840	0.3226443120	0.4682000000	0.2083855200	0.2476769040	0.3042274080	0.4429621680
106	0.2612191800	0.3098137920	0.3479170800	0.4914200000	0.2313536520	0.2718273480	0.3293455320	0.4676728800
107	0.2875064280	0.3368609760	0.3751694640	0.5160700000	0.2568533280	0.2983326480	0.3565375080	0.4937620920
108	0.3164390280	0.3662694000	0.4045565280	0.5422100000	0.2851635600	0.3274224120	0.3859745400	0.5213067000
109	0.3482832120	0.3982452360	0.4362454920	0.5699400000	0.3165941280	0.3593486760	0.4178420160	0.5503878840
110	0.3833319720	0.4330125960	0.4704166440	0.5993000000	0.3514889640	0.3943879800	0.4523405880	0.5810913600
111	0.4219077840	0.4708152120	0.5072644320	0.6304100000	0.3902298840	0.4328439000	0.4896874800	0.6135076440
112	0.4643655960	0.5119180320	0.5469985080	0.6633500000	0.4332408000	0.4750495800	0.5301178680	0.6477322800
113	0.5110960560	0.5566091880	0.5898449640	0.6981900000	0.4809923640	0.5213706360	0.5738863440	0.6838661280
114	0.5625291360	0.6052019520	0.6360475800	0.7350300000	0.5340070800	0.5722083720	0.6212685000	0.7220157240
115	0.6191380800	0.6580369320	0.6858692640	0.7739500000	0.5928650400	0.6280031760	0.6725626920	0.7622934840
116	0.6814437480	0.7154844720	0.7395934800	0.8150200000	0.6582102960	0.6892384080	0.7280919360	0.8048181600
117	0.7500194280	0.7779472680	0.7975259160	0.8583200000	0.7307578800	0.7564445520	0.7882058760	0.8497150800
118	0.8254960680	0.8458631520	0.8599962000	0.9039200000	0.8113016040	0.8302038360	0.8532830280	0.8971165800
119	0.9085681320	0.9197081880	0.9273597960	0.9516304800	0.9007228200	0.9111552120	0.9237332040	0.9471623760
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0								
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18	0.0005670000	0.0008034600	0.0009200000	0.0011400000	0.0004473000	0.0006930000	0.0008708760	0.0011400000
19	0.0005670000	0.0008034600	0.0009400000	0.0012300000	0.0004473000	0.0006930000	0.0008708760	0.0012300000
20	0.0005670000	0.0008034600	0.0009500000	0.0013000000	0.0004473000	0.0006930000	0.0008708760	0.0013000000
21	0.0005691000	0.0008060880	0.0009500000	0.0013600000	0.0004506600	0.0006973080	0.0008782200	0.0013600000
22	0.0005712000	0.0008088120	0.0009500000	0.0014300000	0.0004539120	0.0007017120	0.0008856720	0.0014300000
23	0.0005733000	0.0008115480	0.0009600000	0.0015000000	0.0004572720	0.0007061280	0.0008931360	0.0015000000
24	0.0005754000	0.0008141760	0.0009700000	0.0015800000	0.0004607400	0.0007105320	0.0009006960	0.0015088560
25	0.0005775000	0.0008169000	0.0010000000	0.0015855000	0.0004641000	0.0007150560	0.0009082560	0.0015120000
26	0.0005785560	0.0008222520	0.0010101000	0.0015954720	0.0004659960	0.0007163160	0.0009103560	0.0015141000
27	0.0005796000	0.0008277120	0.0010122000	0.0016054560	0.0004678800	0.0007175760	0.0009124560	0.0015162000
28	0.0005806560	0.0008331720	0.0010143000	0.0016155360	0.0004697760	0.0007188360	0.0009145560	0.0015183000
29	0.0005817000	0.0008386320	0.0010164000	0.0016257120	0.0004716600	0.0007200960	0.0009166560	0.0015204000
30	0.0005827560	0.0008442000	0.0010185000	0.0016359000	0.0004735560	0.0007213560	0.0009187560	0.0015225000
31	0.0005838000	0.0008586960	0.0010100000	0.0016611000	0.0004764960	0.0007240800	0.0009247320	0.0015468600
32	0.0005848560	0.0008734920	0.0010200000	0.0016868280	0.0004794360	0.0007268160	0.0009308280	0.0015717480
33	0.0005859000	0.0008885160	0.0010347720	0.0017128680	0.0004823760	0.0007295400	0.0009369120	0.0015969480
34	0.0005869560	0.0009038400	0.0010402320	0.0017392200	0.0004853160	0.0007322760	0.0009430080	0.0016224600
35	0.0005880000	0.0009193800	0.0010458000	0.0017661000	0.0004882560	0.0007350000	0.0009492000	0.0016485000
36	0.0006088920	0.0009295680	0.0010744680	0.0018303600	0.0004931880	0.0007534800	0.0009786000	0.0017117160
37	0.0006305280	0.0009397560	0.0011038680	0.0018969360	0.0004981200	0.0007723800	0.0010088400	0.0017773320
38	0.0006529920	0.0009501480	0.0011341080	0.0019659120	0.0005031600	0.0007918080	0.0010400280	0.0018454800
39	0.0006762000	0.0009606480	0.0011650800	0.0020374200	0.0005082000	0.0008117520	0.0010722600	0.0019162560
40	0.0007003560	0.0009712560	0.0011970000	0.0021115560	0.0005132400	0.0008321280	0.0011054400	0.0019897560

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41	0.0007207200	0.0010019160	0.0012728160	0.0022472160	0.0005409600	0.0008459880	0.0011604600	0.0021128160
42	0.0007417200	0.0010335120	0.0013535520	0.0023916960	0.0005702520	0.0008601600	0.0012183120	0.0022434360
43	0.0007633560	0.0010661760	0.0014393400	0.0025454160	0.0006011280	0.0008745480	0.0012790080	0.0023821320
44	0.0007856160	0.0010997760	0.0015304800	0.0027090000	0.0006337800	0.0008891400	0.0013427400	0.0025294560
45	0.0008085000	0.0011345280	0.0016275000	0.0028830960	0.0006681120	0.0009040560	0.0014096280	0.0026859000
46	0.0008650920	0.0012154800	0.0017210520	0.0030957120	0.0007211400	0.0009771360	0.0015078000	0.0028654560
47	0.0009256800	0.0013022160	0.0018200760	0.0033239880	0.0007784760	0.0010560960	0.0016129080	0.0030569760
48	0.0009904680	0.0013951320	0.0019247520	0.0035691600	0.0008403120	0.0011414520	0.0017252520	0.0032611920
49	0.0010597680	0.0014945760	0.0020354280	0.0038322960	0.0009070920	0.0012337560	0.0018454800	0.0034791720
50	0.0011340000	0.0016012560	0.0021525000	0.0041149560	0.0009791280	0.0013335000	0.0019740000	0.0037117560
51	0.0012306000	0.0017054160	0.0023313120	0.0045074400	0.0010732080	0.0014296800	0.0021291960	0.0040503720
52	0.0013352880	0.0018163920	0.0025249320	0.0049373160	0.0011762160	0.0015327960	0.0022966680	0.0044199720
53	0.0014490000	0.0019345200	0.0027346200	0.0054082320	0.0012891960	0.0016433520	0.0024772680	0.0048231720
54	0.0015723720	0.0020604120	0.0029617320	0.0059239920	0.0014129880	0.0017619000	0.0026721480	0.0052633320
55	0.0017062560	0.0021945000	0.0032077560	0.0064890000	0.0015487560	0.0018889560	0.0028822560	0.0057435000
56	0.0018879000	0.0024216120	0.0035227560	0.0070939080	0.0017211600	0.0020760600	0.0031792920	0.0062976960
57	0.0020889720	0.0026723520	0.0038687280	0.0077551920	0.0019126800	0.0022817520	0.0035068920	0.0069054360
58	0.0023113680	0.0029489280	0.0042486120	0.0084781200	0.0021255120	0.0025078200	0.0038683080	0.0075717600
59	0.0025574880	0.0032541600	0.0046657800	0.0092684520	0.0023620800	0.0027562560	0.0042668880	0.0083023560
60	0.0028297560	0.0035910000	0.0051240000	0.0101325000	0.0026250000	0.0030292560	0.0047066280	0.0091035000
61	0.0031538880	0.0040102680	0.0056982480	0.0111628680	0.0029481960	0.0034297200	0.0052485360	0.0101637960
62	0.0035151960	0.0044783520	0.0063368520	0.0122979120	0.0033111720	0.0038832120	0.0058528080	0.0113474520
63	0.0039177600	0.0050011560	0.0070469760	0.0135484680	0.0037187880	0.0043965600	0.0065265960	0.0126690960
64	0.0043665360	0.0055850520	0.0078367800	0.0149261760	0.0041766960	0.0049777320	0.0072780720	0.0141446520
65	0.0048667560	0.0062370000	0.0087150000	0.0164438400	0.0046908720	0.0056358720	0.0081159720	0.0157920000
66	0.0054822600	0.0069649680	0.0096342720	0.0179697000	0.0053026080	0.0063726600	0.0089378160	0.0172068720
67	0.0061755720	0.0077778720	0.0106504680	0.0196372080	0.0059941320	0.0072058320	0.0098429160	0.0187485960
68	0.0069565680	0.0086857080	0.0117738600	0.0214593720	0.0067758600	0.0081478920	0.0108395760	0.0204283800
69	0.0078363600	0.0096994800	0.0130158000	0.0234507000	0.0076595400	0.0092131200	0.0119372400	0.0222586320
70	0.0088274520	0.0108315960	0.0143886720	0.0256268280	0.0086583000	0.0104176800	0.0131460000	0.0242529000
71	0.0100996320	0.0121913400	0.0160889400	0.0286466280	0.0098136120	0.0117598920	0.0148209600	0.0272245080
72	0.0115551480	0.0137218200	0.0179900760	0.0320222760	0.0111230760	0.0132750480	0.0167091720	0.0305601480
73	0.0132204480	0.0154443480	0.0201159000	0.0357956520	0.0126072480	0.0149853960	0.0188381520	0.0343045560
74	0.0151257720	0.0173831760	0.0224928960	0.0400137120	0.0142894560	0.0169161360	0.0212382480	0.0385077000
75	0.0173055720	0.0195653880	0.0251508600	0.0447289560	0.0161962560	0.0190956120	0.0239442000	0.0432258720
76	0.0189379080	0.0226364280	0.0296562000	0.0514988280	0.0178734120	0.0216209760	0.0283686960	0.0498866520
77	0.0207241680	0.0261895200	0.0349686720	0.0592933920	0.0197243520	0.0244803360	0.0336107160	0.0575738160
78	0.0227261160	0.0287194320	0.0383466480	0.0650211360	0.0216297240	0.0268451280	0.0368575080	0.0631354320
79	0.0248927040	0.0314573880	0.0420024120	0.0712199040	0.0236917920	0.0294044040	0.0403713000	0.0691544280
80	0.0272272200	0.0344075520	0.0459415320	0.0778991280	0.0259136760	0.0321620400	0.0441574440	0.0756399480

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0297132000	0.0375491280	0.0501362160	0.0850116960	0.0282797280	0.0350985840	0.0481892400	0.0825462480
82	0.0323473440	0.0408779520	0.0545809080	0.0925481880	0.0307867920	0.0382101600	0.0524613360	0.0898641720
83	0.0351922320	0.0444730800	0.0593811840	0.1006876080	0.0334944240	0.0415706640	0.0570751920	0.0977675400
84	0.0383136960	0.0484177440	0.0646481520	0.1096183560	0.0364653000	0.0452578800	0.0621376320	0.1064392800
85	0.0417117480	0.0527119200	0.0703818240	0.1193404440	0.0396994200	0.0492718200	0.0676486320	0.1158794160
86	0.0453863880	0.0573556320	0.0765821760	0.1298538600	0.0431967720	0.0536124720	0.0736082040	0.1260879240
87	0.0493376040	0.0623488680	0.0832492320	0.1411586040	0.0469573800	0.0582798360	0.0800163480	0.1370648160
88	0.0535357800	0.0676541760	0.0903329640	0.1531698960	0.0509530200	0.0632389080	0.0868250040	0.1487277720
89	0.0579084720	0.0731800320	0.0977111640	0.1656804840	0.0551147520	0.0684041280	0.0939166800	0.1608755280
90	0.0624194520	0.0788806320	0.1053227160	0.1785867360	0.0594081000	0.0737327040	0.1012326360	0.1734074880
91	0.0670687200	0.0847560120	0.1131676080	0.1918886520	0.0638330760	0.0792246360	0.1087728840	0.1863236280
92	0.0718562880	0.0908061480	0.1212458520	0.2055862320	0.0683896680	0.0848799240	0.1165374240	0.1996239720
93	0.0767821440	0.0970310520	0.1295574360	0.2196794880	0.0730778880	0.0906985680	0.1245262440	0.2133084960
94	0.0818462880	0.1034307120	0.1381023720	0.2341684080	0.0778977240	0.0966805800	0.1327393440	0.2273772120
95	0.0870487320	0.1100051400	0.1468806600	0.2490529800	0.0828491880	0.1028259480	0.1411767360	0.2418301320
96	0.0923894760	0.1167543240	0.1558922880	0.2643332280	0.0879322680	0.1091346600	0.1498384080	0.2566672320
97	0.0978685080	0.1236782760	0.1651372680	0.2800091520	0.0931469640	0.1156067400	0.1587243600	0.2718885240
98	0.1034858280	0.1307769960	0.1746155880	0.2960807280	0.0984932880	0.1222421880	0.1678346040	0.2874940080
99	0.1092414360	0.1380504840	0.1843272480	0.3125479800	0.1039712280	0.1290409800	0.1771691400	0.3034836840
100	0.1213887600	0.1517010120	0.1997843520	0.3303454080	0.1158048720	0.1422570960	0.1923885000	0.3212148120
101	0.1348868400	0.1667013360	0.2165376360	0.3491562840	0.1289853840	0.1568267880	0.2089152600	0.3399818880
102	0.1498858560	0.1831848840	0.2346958080	0.3690383040	0.1436660520	0.1728886800	0.2268617040	0.3598454400
103	0.1665527160	0.2012983560	0.2543766600	0.3900524760	0.1600176240	0.1905955920	0.2463498120	0.3808695360
104	0.1850728800	0.2212028880	0.2757078840	0.4122632520	0.1782302760	0.2101160160	0.2675120160	0.4031219520
105	0.2056524360	0.2430756000	0.2988278760	0.4357387800	0.1985158200	0.2316356760	0.2904921000	0.4266744840
106	0.2285203800	0.2671111080	0.3238866360	0.4605510720	0.2211102000	0.2553593520	0.3154462560	0.4516030800
107	0.2539311720	0.2935232520	0.3510467520	0.4867762440	0.2462762040	0.2815127400	0.3425440440	0.4779881400
108	0.2821675680	0.3225470640	0.3804844320	0.5144947680	0.2743065000	0.3103447200	0.3719696160	0.5059147440
109	0.3135437640	0.3544407720	0.4123906560	0.5437916760	0.3055271160	0.3421296120	0.4039229280	0.5354729760
110	0.3484089000	0.3894881400	0.4469724360	0.5747568240	0.3403011480	0.3771698520	0.4386211320	0.5667581640
111	0.3871509360	0.4280010360	0.4844541360	0.6074852280	0.3790330440	0.4157988360	0.4763000160	0.5998711920
112	0.4302009840	0.4703221080	0.5250789240	0.6420772920	0.4221732720	0.4583841360	0.5172156360	0.6349188600
113	0.4780380600	0.5168279280	0.5691103920	0.6786391320	0.4702235640	0.5053309320	0.5616460200	0.6720141960
114	0.5311944720	0.5679322680	0.6168342000	0.7172829120	0.5237427840	0.5570859240	0.6098931120	0.7112768400
115	0.5902617240	0.6240898560	0.6685599720	0.7581271800	0.5833533720	0.6141415560	0.6622847760	0.7528334160
116	0.6558970800	0.6858003360	0.7246233000	0.8012972520	0.6497486160	0.6770407200	0.7191770520	0.7968179520
117	0.7288308960	0.7536128160	0.7853879280	0.8469255600	0.7237007520	0.7463818800	0.7809565320	0.8433723000
118	0.8098747320	0.8281306320	0.8512480800	0.8951520840	0.8060698560	0.8228248320	0.8480430720	0.8926466040
119	0.8999304000	0.9100168320	0.9226310640	0.9461247720	0.8978139360	0.9070969320	0.9208925400	0.9447997680
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$2,000,000 and higher				Female Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0								
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18	0.0004383720	0.0006791400	0.0008534400	0.0011400000	0.0004300000	0.0004300000	0.0004300000	0.0005100000
19	0.0004383720	0.0006791400	0.0008534400	0.0012300000	0.0004500000	0.0004500000	0.0004500000	0.0005600000
20	0.0004383720	0.0006791400	0.0008534400	0.0013000000	0.0004500000	0.0004500000	0.0004500000	0.0005900000
21	0.0004416360	0.0006833400	0.0008606880	0.0013600000	0.0004700000	0.0004700000	0.0004700000	0.0006300000
22	0.0004448880	0.0006876480	0.0008679360	0.0014300000	0.0004800000	0.0004800000	0.0004800000	0.0006600000
23	0.0004481400	0.0006920520	0.0008752800	0.0014755680	0.0004800000	0.0004800000	0.0004800000	0.0006900000
24	0.0004515000	0.0006963600	0.0008826360	0.0014787120	0.0005000000	0.0005000000	0.0005000000	0.0007300000
25	0.0004548600	0.0007007760	0.0008900880	0.0014817600	0.0005100000	0.0005100000	0.0005100000	0.0007900000
26	0.0004566480	0.0007020360	0.0008921880	0.0014838600	0.0005500000	0.0005500000	0.0005500000	0.0008400000
27	0.0004585320	0.0007031880	0.0008941800	0.0014858520	0.0005700000	0.0005700000	0.0005700000	0.0008900000
28	0.0004604280	0.0007044480	0.0008962800	0.0014879520	0.0006000000	0.0006000000	0.0006000000	0.0009500000
29	0.0004622160	0.0007057080	0.0008982720	0.0014899560	0.0006300000	0.0006300000	0.0006300000	0.0010100000
30	0.0004641000	0.0007069680	0.0009003720	0.0014920560	0.0006600000	0.0006600000	0.0006600000	0.0010700000
31	0.0004669320	0.0007095960	0.0009062520	0.0015158880	0.0007000000	0.0007000000	0.0007000000	0.0011500000
32	0.0004698720	0.0007123200	0.0009122400	0.0015403560	0.0007400000	0.0007400000	0.0007400000	0.0012300000
33	0.0004727160	0.0007149480	0.0009182280	0.0015650280	0.0007900000	0.0007900000	0.0007900000	0.0013300000
34	0.0004756560	0.0007176720	0.0009241080	0.0015900120	0.0008500000	0.0008500000	0.0008500000	0.0014600000
35	0.0004784880	0.0007203000	0.0009301920	0.0016155360	0.0009200000	0.0009200000	0.0009200000	0.0015900000
36	0.0004833120	0.0007383600	0.0009590760	0.0016774800	0.0009900000	0.0009900000	0.0009900000	0.0017200000
37	0.0004881480	0.0007569480	0.0009886800	0.0017417400	0.0010500000	0.0010500000	0.0010500000	0.0018300000
38	0.0004930800	0.0007759560	0.0010192320	0.0018085200	0.0011000000	0.0011000000	0.0011000000	0.0019400000
39	0.0004980120	0.0007954800	0.0010508400	0.0018779280	0.0011600000	0.0011600000	0.0011600000	0.0020394120
40	0.0005029560	0.0008155320	0.0010832880	0.0019499520	0.0011883960	0.0012300000	0.0012300000	0.0021016800

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$2,000,000 and higher				Female Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41	0.0005301480	0.0008290800	0.0011372520	0.0020706000	0.0012104400	0.0013100000	0.0013100000	0.0021878880
42	0.0005588160	0.0008429400	0.0011939520	0.0021985920	0.0012329160	0.0014000000	0.0014000000	0.0022776600
43	0.0005891520	0.0008570160	0.0012533880	0.0023344680	0.0012558000	0.0014955120	0.0015100000	0.0023711160
44	0.0006210720	0.0008713920	0.0013158600	0.0024788400	0.0012791160	0.0015391920	0.0016400000	0.0024683400
45	0.0006547800	0.0008859960	0.0013814880	0.0026321400	0.0013028400	0.0015842400	0.0017900000	0.0025695600
46	0.0007067520	0.0009576000	0.0014776680	0.0028081200	0.0013441080	0.0016659360	0.0019584600	0.0028100160
47	0.0007629360	0.0010349880	0.0015806760	0.0029958600	0.0013866360	0.0017519280	0.0020563200	0.0030729360
48	0.0008235120	0.0011186760	0.0016907160	0.0031959960	0.0014305200	0.0018423360	0.0021590160	0.0033604200
49	0.0008889360	0.0012090720	0.0018085200	0.0034095600	0.0014757720	0.0019373520	0.0022668480	0.0036747960
50	0.0009595920	0.0013068360	0.0019345200	0.0036375120	0.0015223920	0.0020373120	0.0023800320	0.0040185600
51	0.0010517880	0.0014011200	0.0020865600	0.0039694200	0.0016305480	0.0021191160	0.0025282920	0.0043344000
52	0.0011526960	0.0015021360	0.0022507800	0.0043315680	0.0017463600	0.0022041600	0.0026857920	0.0046751280
53	0.0012633600	0.0016104960	0.0024277080	0.0047266800	0.0018703680	0.0022926720	0.0028531680	0.0050426280
54	0.0013847400	0.0017266200	0.0026187000	0.0051580200	0.0020031960	0.0023846520	0.0030309360	0.0054390000
55	0.0015177720	0.0018511560	0.0028246080	0.0056286360	0.0021454680	0.0024803160	0.0032199360	0.0058665600
56	0.0016867200	0.0020345880	0.0031156680	0.0061716960	0.0023045400	0.0027069000	0.0034557600	0.0064063680
57	0.0018744600	0.0022360800	0.0034367520	0.0067673520	0.0024754800	0.0029541720	0.0037089120	0.0069958320
58	0.0020829960	0.0024576360	0.0037909200	0.0074203560	0.0026591280	0.0032240280	0.0039805560	0.0076395960
59	0.0023148360	0.0027011280	0.0041815200	0.0081363480	0.0028563120	0.0035185560	0.0042721320	0.0083425680
60	0.0025725000	0.0029686680	0.0046125480	0.0089214360	0.0030682080	0.0038398560	0.0045850320	0.0091104360
61	0.0028891800	0.0033611520	0.0051435360	0.0099605160	0.0033482400	0.0041964360	0.0049555800	0.0098853360
62	0.0032449200	0.0038055120	0.0057357360	0.0111205560	0.0036538920	0.0045860880	0.0053560560	0.0107261760
63	0.0036444480	0.0043086720	0.0063960720	0.0124157280	0.0039873720	0.0050119680	0.0057888600	0.0116385120
64	0.0040931160	0.0048781920	0.0071325480	0.0138617880	0.0043513080	0.0054774360	0.0062566320	0.0126284520
65	0.0045971160	0.0055232160	0.0079536480	0.0154761600	0.0047486280	0.0059861520	0.0067621080	0.0137025000
66	0.0051965520	0.0062451960	0.0087591000	0.0168627960	0.0052648080	0.0065048520	0.0073711080	0.0149677560
67	0.0058742280	0.0070616760	0.0096460320	0.0183736320	0.0058370520	0.0070684920	0.0080350200	0.0163498680
68	0.0066403080	0.0079849320	0.0106227480	0.0200198280	0.0064715760	0.0076809600	0.0087586800	0.0178595520
69	0.0075063480	0.0090288480	0.0116984760	0.0218134320	0.0071750760	0.0083464560	0.0095475480	0.0195086880
70	0.0084851520	0.0102093600	0.0128830800	0.0237678000	0.0079550160	0.0090694800	0.0104076000	0.0213101760
71	0.0096173760	0.0115246920	0.0145245480	0.0266799720	0.0090080520	0.0102853800	0.0117966480	0.0240677880
72	0.0109005720	0.0130095000	0.0163749600	0.0299489400	0.0102005400	0.0116642400	0.0133710120	0.0271822920
73	0.0123551400	0.0146857200	0.0184614120	0.0336184800	0.0115508400	0.0132280080	0.0151554960	0.0306997920
74	0.0140036400	0.0165778200	0.0208135200	0.0377375280	0.0130799520	0.0150013560	0.0171781080	0.0346724760
75	0.0158723280	0.0187137360	0.0234652920	0.0423614160	0.0148116120	0.0170124120	0.0194707800	0.0391592280
76	0.0175159920	0.0211885800	0.0278012760	0.0488889480	0.0162488520	0.0184755960	0.0212125200	0.0450540360
77	0.0193298760	0.0239907120	0.0329385000	0.0564223800	0.0178255320	0.0200645520	0.0231099720	0.0518361960
78	0.0211971360	0.0263082120	0.0361203600	0.0618727800	0.0200778960	0.0225998280	0.0260300520	0.0583859880
79	0.0232179600	0.0288163080	0.0395638800	0.0677714040	0.0225912600	0.0254288880	0.0292885080	0.0643900000
80	0.0253954080	0.0315187800	0.0432743040	0.0741272160	0.0253752840	0.0285626160	0.0328978800	0.0704100000

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$2,000,000 and higher				Female Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0277141320	0.0343966080	0.0472254600	0.0808953840	0.0284203200	0.0319901280	0.0368456280	0.0777700000
82	0.0301710600	0.0374459520	0.0514121160	0.0880669680	0.0317360280	0.0357223080	0.0411442800	0.0853500000
83	0.0328245360	0.0407392440	0.0559336920	0.0958122600	0.0353127360	0.0397482720	0.0457813080	0.0930900000
84	0.0357360000	0.0443527080	0.0608948880	0.1043105880	0.0391601160	0.0440789160	0.0507692520	0.1011500000
85	0.0389054280	0.0482863680	0.0662956680	0.1135619160	0.0432684960	0.0487033320	0.0560955840	0.1086000000
86	0.0423328440	0.0525402000	0.0721360440	0.1235662680	0.0476475360	0.0536324280	0.0617728080	0.1172100000
87	0.0460182360	0.0571142160	0.0784160280	0.1343236320	0.0522875880	0.0588553080	0.0677884200	0.1278900000
88	0.0499339680	0.0619741080	0.0850885080	0.1457533320	0.0571983120	0.0643828440	0.0741549480	0.1385800000
89	0.0540124560	0.0670360200	0.0920383560	0.1576581480	0.0623700360	0.0702041760	0.0808598520	0.1483600000
90	0.0582199440	0.0722580240	0.0992079960	0.1699394760	0.0678124320	0.0763301760	0.0879156600	0.1539200000
91	0.0625564200	0.0776401200	0.1065974400	0.1825973040	0.0735158280	0.0827499720	0.0953098440	0.1584800000
92	0.0670218840	0.0831822960	0.1142066880	0.1956316440	0.0794898960	0.0894744240	0.1030549440	0.1683300000
93	0.0716163360	0.0888845760	0.1220357280	0.2090424960	0.0857249760	0.0964926600	0.1111384320	0.1822700000
94	0.0763397760	0.0947469360	0.1300845720	0.2228298600	0.0922307160	0.1038155760	0.1195728120	0.2017000000
95	0.0811922160	0.1007693880	0.1383532080	0.2369937240	0.0989974560	0.1114322760	0.1283455800	0.2246200000
96	0.0861736320	0.1069519320	0.1468416600	0.2515340880	0.1060348680	0.1193536320	0.1374692640	0.2464500000
97	0.0912840360	0.1132945680	0.1555498920	0.2664509640	0.1133332800	0.1275687840	0.1469313120	0.2594000000
98	0.0965234280	0.1197972960	0.1644779400	0.2817443520	0.1209023640	0.1360886040	0.1567442880	0.2645900000
99	0.1018918200	0.1264601160	0.1736257680	0.2974142520	0.1287324600	0.1449022080	0.1668956280	0.2785700000
100	0.1135980240	0.1395460920	0.1887222240	0.3150937440	0.1419331560	0.1588633920	0.1817487360	0.2974800000
101	0.1266491400	0.1539861960	0.2051312760	0.3338241840	0.1564875120	0.1741697160	0.1979237040	0.3179200000
102	0.1411996680	0.1699205520	0.2229670800	0.3536680320	0.1725343080	0.1909507800	0.2155382040	0.3401300000
103	0.1574219040	0.1875037800	0.2423536560	0.3746914800	0.1902266160	0.2093486880	0.2347203120	0.3640400000
104	0.1755078840	0.2069065080	0.2634258720	0.3969646440	0.2097331560	0.2295192240	0.2556095760	0.3916300000
105	0.1956717240	0.2283170040	0.2863302840	0.4205618160	0.2312399640	0.2516331600	0.2783578920	0.4234400000
106	0.2181521760	0.2519430480	0.3112261800	0.4455616920	0.2549521680	0.2758777560	0.3031307400	0.4559900000
107	0.2432153640	0.2780138880	0.3382867440	0.4720476720	0.2810958960	0.3024582840	0.3301082640	0.4891000000
108	0.2711580240	0.3067825200	0.3677001600	0.5001080760	0.3099205080	0.3315998280	0.3594867000	0.5227700000
109	0.3023109840	0.3385281000	0.3996710280	0.5298365160	0.3417009000	0.3635491200	0.3914797200	0.5575600000
110	0.3370430520	0.3735586920	0.4344217080	0.5613321240	0.3767401680	0.3985767000	0.4263199920	0.5924300000
111	0.3757654440	0.4122142080	0.4721938920	0.5946999480	0.4153725000	0.4369791480	0.4642609200	0.6260500000
112	0.4189366080	0.4548697680	0.5132503080	0.6300513000	0.4579663200	0.4790816400	0.5055784560	0.6581500000
113	0.4670676240	0.5019392880	0.5578764960	0.6675040800	0.5049278760	0.5252406600	0.5505730920	0.6911200000
114	0.5207283600	0.5538795120	0.6063828480	0.7071831960	0.5567050440	0.5758470480	0.5995721040	0.7323400000
115	0.5805540960	0.6111944760	0.6591067440	0.7492210080	0.6137916360	0.6313293120	0.6529318440	0.7715900000
116	0.6472531200	0.6744403320	0.7164148920	0.7937577120	0.6767320920	0.6921572400	0.7110404040	0.8125400000
117	0.7216151040	0.7442308200	0.7787058840	0.8409418560	0.7461267000	0.7588458600	0.7743204120	0.8560400000
118	0.8045204280	0.8212431600	0.8464129560	0.8909308080	0.8226372720	0.8319598800	0.8432321160	0.8966800000
119	0.8969506200	0.9062246760	0.9200070360	0.9438913080	0.9069935400	0.9121183440	0.9182767080	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0								
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18	0.000430000	0.000430000	0.000430000	0.000510000	0.000430000	0.000430000	0.000430000	0.000510000
19	0.000450000	0.000450000	0.000450000	0.000560000	0.000450000	0.000450000	0.000450000	0.000560000
20	0.000450000	0.000450000	0.000450000	0.000590000	0.000450000	0.000450000	0.000450000	0.000590000
21	0.000470000	0.000470000	0.000470000	0.000630000	0.000470000	0.000470000	0.000470000	0.000630000
22	0.000480000	0.000480000	0.000480000	0.000660000	0.000480000	0.000480000	0.000480000	0.000660000
23	0.000480000	0.000480000	0.000480000	0.000690000	0.000480000	0.000480000	0.000480000	0.000690000
24	0.000500000	0.000500000	0.000500000	0.000730000	0.000500000	0.000500000	0.000500000	0.000730000
25	0.000510000	0.000510000	0.000510000	0.000790000	0.000510000	0.000510000	0.000510000	0.000790000
26	0.000550000	0.000550000	0.000550000	0.000840000	0.000516600	0.000550000	0.000550000	0.000840000
27	0.000570000	0.000570000	0.000570000	0.000890000	0.000517128	0.000570000	0.000570000	0.000890000
28	0.000600000	0.000600000	0.000600000	0.000950000	0.000517656	0.000600000	0.000600000	0.000950000
29	0.000630000	0.000630000	0.000630000	0.010100000	0.000518172	0.000630000	0.000630000	0.010100000
30	0.000660000	0.000660000	0.000660000	0.010700000	0.000518700	0.000660000	0.000660000	0.010700000
31	0.000688176	0.000700000	0.000700000	0.011500000	0.000520176	0.000700000	0.000700000	0.011500000
32	0.000689532	0.000740000	0.000740000	0.012300000	0.000521640	0.000740000	0.000740000	0.012300000
33	0.000690900	0.000790000	0.000790000	0.013300000	0.000523116	0.000756216	0.000790000	0.013200600
34	0.000692268	0.000850000	0.000850000	0.013836960	0.000524580	0.000766608	0.000850000	0.013483080
35	0.000693840	0.000920000	0.000920000	0.014033280	0.000526056	0.000777000	0.000920000	0.013771800
36	0.000713580	0.000940800	0.000990000	0.014538360	0.000549672	0.000790020	0.000990000	0.014269560
37	0.000733848	0.000954972	0.010150000	0.015061200	0.000574356	0.000803256	0.010109400	0.014786160
38	0.000754632	0.000969360	0.011000000	0.015603000	0.000600072	0.000816696	0.010130572	0.015320520
39	0.000776052	0.000983952	0.011600000	0.016163760	0.000627060	0.000830340	0.010150636	0.015874920
40	0.000798108	0.000998652	0.012209400	0.016744320	0.000655200	0.000844200	0.010171000	0.016449360

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41	0.0008245680	0.0010322520	0.0012760680	0.0017578080	0.0006658080	0.0008691960	0.0011277000	0.0017257800
42	0.0008519760	0.0010669080	0.0013336080	0.0018452760	0.0006765120	0.0008948160	0.0011873400	0.0018106200
43	0.0008803200	0.0011027160	0.0013938720	0.0019371480	0.0006874320	0.0009212760	0.0012502320	0.0018996600
44	0.0009095160	0.0011397720	0.0014567760	0.0020335320	0.0006985680	0.0009484680	0.0013163880	0.0019930080
45	0.0009397560	0.0011781000	0.0015225000	0.0021348600	0.0007098000	0.0009765000	0.0013860000	0.0020909760
46	0.0009847920	0.0012280800	0.0015861360	0.0022990800	0.0007556880	0.0010215480	0.0014403960	0.0022454280
47	0.0010319400	0.0012801600	0.0016524960	0.0024759000	0.0008045160	0.0010685880	0.0014968800	0.0024113280
48	0.0010813920	0.0013344480	0.0017215800	0.0026663760	0.0008564880	0.0011178360	0.0015555720	0.0025895160
49	0.0011332680	0.0013910400	0.0017935080	0.0028714320	0.0009118200	0.0011693880	0.0016165800	0.0027808200
50	0.0011875560	0.0014500560	0.0018684720	0.0030922560	0.0009707280	0.0012232560	0.0016800000	0.0029862000
51	0.0012287160	0.0015306960	0.0019918560	0.0033839400	0.0010340400	0.0012981120	0.0017897280	0.0031784520
52	0.0012713400	0.0016157400	0.0021233160	0.0037031400	0.0011014560	0.0013776000	0.0019065960	0.0033829920
53	0.0013154400	0.0017056200	0.0022633800	0.0040524720	0.0011733720	0.0014619120	0.0020310120	0.0036007680
54	0.0013610160	0.0018004320	0.0024127920	0.0044347800	0.0012499200	0.0015513720	0.0021636360	0.0038325000
55	0.0014081520	0.0019005000	0.0025720800	0.0048531000	0.0013314000	0.0016464000	0.0023049600	0.0040792560
56	0.0015282720	0.0020353200	0.0027679080	0.0052353000	0.0014366160	0.0017953920	0.0025082400	0.0045342120
57	0.0016586880	0.0021798000	0.0029785320	0.0056476320	0.0015502200	0.0019578360	0.0027295800	0.0050400000
58	0.0018002280	0.0023344680	0.0032052360	0.0060924120	0.0016727520	0.0021350760	0.0029703480	0.0056021760
59	0.0019538400	0.0025000560	0.0034492560	0.0065722680	0.0018050520	0.0023281680	0.0032323200	0.0062270280
60	0.0021204720	0.0026775000	0.0037117560	0.0070898160	0.0019477560	0.0025389000	0.0035175000	0.0069216000
61	0.0023292120	0.0029087160	0.0040399800	0.0077640120	0.0021479880	0.0027610800	0.0038444760	0.0075786960
62	0.0025585320	0.0031597680	0.0043972920	0.0085022760	0.0023689080	0.0030026880	0.0042019920	0.0082981560
63	0.0028103280	0.0034325520	0.0047861160	0.0093107760	0.0026124000	0.0032653920	0.0045925920	0.0090858600
64	0.0030870000	0.0037289760	0.0052093680	0.0101961360	0.0028810920	0.0035512080	0.0050196360	0.0099483360
65	0.0033907680	0.0040509000	0.0056700000	0.0111657000	0.0031773000	0.0038619000	0.0054862560	0.0108927000
66	0.0037195200	0.0044841360	0.0061927920	0.0122721960	0.0034702560	0.0042917760	0.0060050520	0.0119796600
67	0.0040801920	0.0049636680	0.0067637880	0.0134883000	0.0037901880	0.0047694120	0.0065728920	0.0131750880
68	0.0044758320	0.0054945480	0.0073874880	0.0148249560	0.0041396280	0.0053001960	0.0071944920	0.0144897960
69	0.0049098000	0.0060821280	0.0080686200	0.0162940080	0.0045213000	0.0058901880	0.0078748920	0.0159356400
70	0.0053857680	0.0067326000	0.0088126560	0.0179086920	0.0049381560	0.0065457000	0.0086195520	0.0175255560
71	0.0060714120	0.0076771800	0.0098960400	0.0199481160	0.0056320920	0.0074726400	0.0096739680	0.0195412320
72	0.0068444280	0.0087542760	0.0111125760	0.0222197880	0.0064234800	0.0085308360	0.0108573120	0.0217887600
73	0.0077158200	0.0099825600	0.0124786200	0.0247500720	0.0073261680	0.0097388520	0.0121854600	0.0242949000
74	0.0086980920	0.0113830560	0.0140126760	0.0275684880	0.0083556960	0.0111179280	0.0136760400	0.0270891600
75	0.0098054280	0.0129801000	0.0157353000	0.0307078800	0.0095298000	0.0126922920	0.0153489000	0.0302048280
76	0.0111252720	0.0143785920	0.0172999080	0.0359039160	0.0108277080	0.0140705280	0.0168710880	0.0352767480
77	0.0126227880	0.0159278760	0.0190201200	0.0419792160	0.0123023280	0.0155983800	0.0185442600	0.0412004280
78	0.0142177440	0.0179404440	0.0214234200	0.0472835280	0.0138567960	0.0175693200	0.0208874400	0.0464063400
79	0.0159975360	0.0201862440	0.0241052160	0.0532025040	0.0155913960	0.0197686680	0.0235021320	0.0522155040
80	0.0179689920	0.0226738920	0.0270758280	0.0597589080	0.0175128000	0.0222048480	0.0263984160	0.0586502760

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0201252600	0.0253947600	0.0303249240	0.0669299760	0.0196143360	0.0248694360	0.0295662240	0.0656883120
82	0.0224732160	0.0283574880	0.0338628240	0.0747384720	0.0219026760	0.0277708680	0.0330156240	0.0733519560
83	0.0250059840	0.0315534240	0.0376792320	0.0831616320	0.0243711480	0.0309006960	0.0367365360	0.0816188520
84	0.0277304280	0.0349912200	0.0417844440	0.0922222200	0.0270264240	0.0342673800	0.0407390400	0.0905113440
85	0.0306396840	0.0386622240	0.0461681400	0.1018974720	0.0298618320	0.0378624480	0.0450130800	0.1000071000
86	0.0337406280	0.0425750880	0.0508406520	0.1122101520	0.0328840320	0.0416943720	0.0495686880	0.1101284640
87	0.0370263840	0.0467211720	0.0557916600	0.1231374960	0.0360863760	0.0457546800	0.0543958320	0.1208530920
88	0.0405038040	0.0511091160	0.0610314840	0.1347022680	0.0394755240	0.0500518560	0.0595045440	0.1322033160
89	0.0441660600	0.0557302680	0.0665497920	0.1468817040	0.0430447920	0.0545774160	0.0648847920	0.1441568040
90	0.0480199800	0.0605932800	0.0723569160	0.1539200000	0.0468008760	0.0593398200	0.0705466320	0.1539200000
91	0.0520587240	0.0656895120	0.0784425240	0.1584800000	0.0507370800	0.0643306320	0.0764799840	0.1584800000
92	0.0562891320	0.0710275920	0.0848169480	0.1683300000	0.0548601000	0.0695582880	0.0826949280	0.1683300000
93	0.0607043760	0.0765988920	0.0914698560	0.1822700000	0.0591632400	0.0750143400	0.0891813960	0.1822700000
94	0.0653112720	0.0824120400	0.0984115920	0.2017000000	0.0636531960	0.0807072360	0.0959494440	0.2017000000
95	0.0701030040	0.0884584200	0.1056318000	0.2246200000	0.0683232720	0.0866285280	0.1029890280	0.2246200000
96	0.0750864000	0.0947466360	0.1131408360	0.2464500000	0.0731801520	0.0927866760	0.1103101920	0.2450799720
97	0.0802546320	0.1012680840	0.1209283560	0.2594000000	0.0782171640	0.0991732200	0.1179028800	0.2594000000
98	0.0856145160	0.1080313800	0.1290046920	0.2645900000	0.0834409920	0.1057966080	0.1257771480	0.2645900000
99	0.0911592360	0.1150278960	0.1373595120	0.2785700000	0.0888449400	0.1126483920	0.1339229400	0.2785700000
100	0.1021724880	0.1275048960	0.1509777960	0.2974800000	0.0997006080	0.1249916280	0.1473782280	0.2974800000
101	0.1145162880	0.1413352560	0.1659462480	0.3179200000	0.1118826960	0.1386873600	0.1621853640	0.3179200000
102	0.1283513880	0.1566657840	0.1823987160	0.3401300000	0.1255532640	0.1538837760	0.1784801760	0.3401300000
103	0.1438579560	0.1736592120	0.2004823440	0.3640400000	0.1408942080	0.1707453120	0.1964121360	0.3640400000
104	0.1612379160	0.1924959000	0.2203588320	0.3916300000	0.1581096000	0.1894544160	0.2161457280	0.3916300000
105	0.1807176120	0.2133757800	0.2422059480	0.4234400000	0.1774284840	0.2102135520	0.2378619600	0.4206900840
106	0.2025507120	0.2365205040	0.2662190640	0.4512873480	0.1991078880	0.2332473120	0.2617600320	0.4456885200
107	0.2270215440	0.2621757120	0.2926129200	0.4776778200	0.2234362080	0.2588049600	0.2880591360	0.4721724360
108	0.2544487800	0.2906137200	0.3216235560	0.5056115640	0.2507371440	0.2871630480	0.3170005320	0.5002300920
109	0.2851896000	0.3221363760	0.3535104000	0.5351788080	0.2813738880	0.3186284160	0.3488496840	0.5299550040
110	0.3196443120	0.3570782640	0.3885586080	0.5664751080	0.3157540200	0.3535415520	0.3838987200	0.5614462440
111	0.3582616200	0.3958102920	0.4270816200	0.5996015520	0.3543349560	0.3922802280	0.4224691440	0.5948087640
112	0.4015444080	0.4387435440	0.4694239320	0.6346651680	0.3976299720	0.4352636160	0.4649147520	0.6301537800
113	0.4500563400	0.4863337320	0.5159642040	0.6717792480	0.4462150560	0.4829568480	0.5116248840	0.6675990720
114	0.5044291680	0.5390859960	0.5671186440	0.7110636840	0.5007366000	0.5358759600	0.5630280000	0.7072694640
115	0.5653709520	0.5975602680	0.6233446920	0.7526454000	0.5619199440	0.5945936040	0.6195956040	0.7492971600
116	0.6336753240	0.6623771880	0.6851451960	0.7966587480	0.6305790720	0.6597451200	0.6818465760	0.7938222600
117	0.7102317720	0.7342247640	0.7530728040	0.8432459160	0.7076274480	0.7320354960	0.7503519240	0.8409931440
118	0.7960372560	0.8138655840	0.8277349800	0.8925574200	0.7940900880	0.8122469520	0.8257400160	0.8909670360
119	0.8922092040	0.9021449880	0.9097994160	0.9391100000	0.8911173240	0.9012474360	0.9087023760	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0								
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18	0.0003806280	0.0004300000	0.0004300000	0.0005100000	0.0003730680	0.0004300000	0.0004300000	0.0005100000
19	0.0003806280	0.0004500000	0.0004500000	0.0005600000	0.0003730680	0.0004500000	0.0004500000	0.0005600000
20	0.0003806280	0.0004500000	0.0004500000	0.0005900000	0.0003730680	0.0004500000	0.0004500000	0.0005900000
21	0.0003817800	0.0004700000	0.0004700000	0.0006300000	0.0003741120	0.0004700000	0.0004700000	0.0006300000
22	0.0003829320	0.0004800000	0.0004800000	0.0006600000	0.0003752760	0.0004800000	0.0004800000	0.0006600000
23	0.0003840960	0.0004800000	0.0004800000	0.0006900000	0.0003764280	0.0004800000	0.0004800000	0.0006900000
24	0.0003852480	0.0005000000	0.0005000000	0.0007300000	0.0003775800	0.0005000000	0.0005000000	0.0007300000
25	0.0003864000	0.0005100000	0.0005100000	0.0007900000	0.0003786360	0.0005100000	0.0005100000	0.0007900000
26	0.0003873480	0.0005500000	0.0005500000	0.0008400000	0.0003795720	0.0005500000	0.0005500000	0.0008400000
27	0.0003882960	0.0005700000	0.0005700000	0.0008900000	0.0003805200	0.0005700000	0.0005700000	0.0008900000
28	0.0003892320	0.0006000000	0.0006000000	0.0009500000	0.0003814680	0.0005943000	0.0006000000	0.0009500000
29	0.0003901800	0.0006138360	0.0006300000	0.0010100000	0.0003824160	0.0006015480	0.0006300000	0.0010100000
30	0.0003911280	0.0006213960	0.0006600000	0.0010700000	0.0003833520	0.0006090000	0.0006600000	0.0010700000
31	0.0003937560	0.0006239160	0.0007000000	0.0011500000	0.0003858720	0.0006114120	0.0007000000	0.0011500000
32	0.0003963720	0.0006264360	0.0007400000	0.0012273480	0.0003885000	0.0006139320	0.0007400000	0.0012027720
33	0.0003990000	0.0006290520	0.0007900000	0.0012635760	0.0003910200	0.0006164520	0.0007900000	0.0012382680
34	0.0004016280	0.0006315720	0.0008500000	0.0013008480	0.0003936480	0.0006189720	0.0008386320	0.0012748080
35	0.0004042560	0.0006342000	0.0008568000	0.0013393800	0.0003961680	0.0006214920	0.0008396880	0.0013126080
36	0.0004163280	0.0006455400	0.0008725560	0.0013815960	0.0004080360	0.0006326280	0.0008551200	0.0013539720
37	0.0004287120	0.0006570960	0.0008886120	0.0014251680	0.0004201080	0.0006439680	0.0008708760	0.0013967160
38	0.0004415280	0.0006688560	0.0009049920	0.0014701080	0.0004327080	0.0006555120	0.0008869320	0.0014407080
39	0.0004547520	0.0006808200	0.0009216960	0.0015164160	0.0004456200	0.0006671760	0.0009032160	0.0014860680
40	0.0004683000	0.0006930000	0.0009387000	0.0015640800	0.0004589520	0.0006791400	0.0009199080	0.0015327960

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41	0.0004948680	0.0007205160	0.0009828000	0.0016491360	0.0004849920	0.0007061280	0.0009631680	0.0016161600
42	0.0005230080	0.0007491720	0.0010290000	0.0017388000	0.0005125080	0.0007341600	0.0010084200	0.0017040480
43	0.0005528280	0.0007789920	0.0010774080	0.0018333000	0.0005418000	0.0007634520	0.0010558800	0.0017966520
44	0.0005842200	0.0008098680	0.0011280120	0.0019329480	0.0005725680	0.0007936920	0.0011054400	0.0018943080
45	0.0006174000	0.0008421000	0.0011810400	0.0020380560	0.0006050160	0.0008253000	0.0011574120	0.0019973160
46	0.0006547800	0.0008781120	0.0012417360	0.0021648960	0.0006416520	0.0008605800	0.0012168480	0.0021216360
47	0.0006944760	0.0009157080	0.0013054680	0.0022996080	0.0006806160	0.0008974320	0.0012793200	0.0022536120
48	0.0007365720	0.0009549720	0.0013725600	0.0024427200	0.0007218720	0.0009358680	0.0013451520	0.0023938920
49	0.0007810920	0.0009958200	0.0014431200	0.0025947600	0.0007654560	0.0009758760	0.0014142480	0.0025428960
50	0.0008284560	0.0010384560	0.0015172560	0.0027562560	0.0008118600	0.0010176600	0.0014869080	0.0027011280
51	0.0008955480	0.0011052360	0.0016271880	0.0029299200	0.0008775960	0.0010830720	0.0015946320	0.0028713360
52	0.0009679920	0.0011763120	0.0017451000	0.0031145160	0.0009486720	0.0011527920	0.0017102400	0.0030522480
53	0.0010464360	0.0012519120	0.0018715200	0.0033107520	0.0010255320	0.0012269280	0.0018341400	0.0032445000
54	0.0011311680	0.0013323480	0.0020070720	0.0035193960	0.0011085960	0.0013056720	0.0019669680	0.0034490400
55	0.0012227280	0.0014180280	0.0021525000	0.0037411560	0.0011982600	0.0013896720	0.0021094560	0.0036662880
56	0.0013280400	0.0015447600	0.0023262720	0.0041782680	0.0013014720	0.0015138960	0.0022797600	0.0040946880
57	0.0014424960	0.0016827360	0.0025141200	0.0046665120	0.0014136120	0.0016490280	0.0024638280	0.0045731760
58	0.0015667080	0.0018330960	0.0027170880	0.0052117800	0.0015354120	0.0017964480	0.0026626920	0.0051075120
59	0.0017016360	0.0019968960	0.0029365320	0.0058207800	0.0016676160	0.0019569960	0.0028778400	0.0057043320
60	0.0018483120	0.0021753960	0.0031736280	0.0065007600	0.0018113520	0.0021319200	0.0031102080	0.0063707760
61	0.0020350080	0.0023886480	0.0034594320	0.0071783280	0.0019942680	0.0023408760	0.0033902400	0.0070347960
62	0.0022404960	0.0026227920	0.0037710720	0.0079265520	0.0021956520	0.0025702920	0.0036956880	0.0077680080
63	0.0024668760	0.0028799400	0.0041107560	0.0087528000	0.0024175200	0.0028222920	0.0040285320	0.0085777680
64	0.0027160320	0.0031622880	0.0044809800	0.0096651480	0.0026617560	0.0030990720	0.0043913160	0.0094718400
65	0.0029904000	0.0034723560	0.0048846000	0.0106725120	0.0029305560	0.0034029480	0.0047869560	0.0104590560
66	0.0032777880	0.0038717760	0.0054139080	0.0114818520	0.0032122680	0.0037943880	0.0053056560	0.0112522200
67	0.0035926800	0.0043171800	0.0060005400	0.0123526200	0.0035208600	0.0042308760	0.0058805280	0.0121055520
68	0.0039379200	0.0048138360	0.0066507000	0.0132894360	0.0038591760	0.0047175480	0.0065176680	0.0130236720
69	0.0043163400	0.0053676000	0.0073713120	0.0142972200	0.0042300360	0.0052602960	0.0072238920	0.0140113080
70	0.0047310960	0.0059850000	0.0081700560	0.0153814560	0.0046364880	0.0058653000	0.0080066760	0.0150738000
71	0.0053975280	0.0068792880	0.0091423560	0.0174397680	0.0052895880	0.0067417320	0.0089595480	0.0170909520
72	0.0061579320	0.0079072320	0.0102303600	0.0197733960	0.0060347760	0.0077491080	0.0100257120	0.0193779600
73	0.0070255560	0.0090886920	0.0114477360	0.0224193960	0.0068850600	0.0089069400	0.0112187280	0.0219710400
74	0.0080152800	0.0104467680	0.0128101080	0.0254194560	0.0078549480	0.0102378120	0.0125539080	0.0249110400
75	0.0091444560	0.0120078000	0.0143346000	0.0288209280	0.0089615400	0.0117676680	0.0140479560	0.0282444720
76	0.0104427720	0.0133926480	0.0158690760	0.0337093080	0.0102339360	0.0131247960	0.0155516520	0.0330351000
77	0.0119253720	0.0149371920	0.0175677600	0.0394268760	0.0116869200	0.0146384760	0.0172164360	0.0386383200
78	0.0134322120	0.0168246000	0.0197875440	0.0444086880	0.0131636280	0.0164881200	0.0193918200	0.0435204960
79	0.0151136640	0.0189307080	0.0222645600	0.0499677840	0.0148114560	0.0185521200	0.0218193000	0.0489684120
80	0.0169761960	0.0212636280	0.0250083360	0.0561255600	0.0166367520	0.0208383840	0.0245082000	0.0550030320

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0190133400	0.0238152720	0.0280093320	0.0628606320	0.0186331560	0.0233389920	0.0274491840	0.0616033920
82	0.0212315640	0.0265937160	0.0312770880	0.0701943720	0.0208070280	0.0260618760	0.0306516000	0.0687904560
83	0.0236244000	0.0295908720	0.0348020760	0.0781053960	0.0231520200	0.0289990920	0.0341060880	0.0765432720
84	0.0261983160	0.0328148520	0.0385938120	0.0866151000	0.0256744680	0.0321585960	0.0378219960	0.0848827800
85	0.0289468440	0.0362575320	0.0426427800	0.0957021000	0.0283680360	0.0355324200	0.0417899880	0.0937880280
86	0.0318764520	0.0399270240	0.0469585080	0.1053877680	0.0312390600	0.0391285320	0.0460194000	0.1032799800
87	0.0349806720	0.0438152280	0.0515314560	0.1156507320	0.0342812160	0.0429389880	0.0505009080	0.1133376720
88	0.0382659720	0.0479302560	0.0563711640	0.1265123640	0.0375008160	0.0469717080	0.0552438240	0.1239820680
89	0.0417258840	0.0522639840	0.0614681040	0.1379512800	0.0408915480	0.0512187720	0.0602388360	0.1351922160
90	0.0453668640	0.0568245240	0.0668318040	0.1499888760	0.0444597360	0.0556881120	0.0654952560	0.1469890560
91	0.0491824680	0.0616037760	0.0724527240	0.1584800000	0.0481990440	0.0603717840	0.0710037720	0.1584800000
92	0.0531791520	0.0666098400	0.0783403920	0.1683300000	0.0521158080	0.0652777320	0.0767736960	0.1683300000
93	0.0573504480	0.0718346280	0.0844853040	0.1822700000	0.0562036920	0.0703980240	0.0827957160	0.1822700000
94	0.0617028240	0.0772862160	0.0908969640	0.2017000000	0.0604690320	0.0757405920	0.0890791560	0.1999176840
95	0.0662298120	0.0829565160	0.0975658560	0.2189645160	0.0649055040	0.0812974920	0.0956146800	0.2145851640
96	0.0709378680	0.0888536280	0.1045014960	0.2345300040	0.0695194320	0.0870766680	0.1024116120	0.2298393360
97	0.0758205480	0.0949694520	0.1116943680	0.2506727880	0.0743044800	0.0930701880	0.1094606400	0.2456592600
98	0.0808843080	0.1013120880	0.1191540000	0.2645900000	0.0792669840	0.0992859840	0.1167710880	0.2620658760
99	0.0861226800	0.1078734360	0.1268708520	0.2785700000	0.0844006080	0.1057161120	0.1243336200	0.2785700000
100	0.0967890480	0.1199406000	0.1399777200	0.2974800000	0.0949449720	0.1176550680	0.1373103960	0.2965245720
101	0.1087764600	0.1333576440	0.1544386440	0.3179200000	0.1068066720	0.1309423440	0.1516415640	0.3151067040
102	0.1222485120	0.1482755640	0.1703935080	0.3401300000	0.1201502760	0.1457302080	0.1674684720	0.3348533280
103	0.1373891040	0.1648622760	0.1879966440	0.3617049000	0.1351609320	0.1621881240	0.1849472640	0.3558373920
104	0.1544048640	0.1833044400	0.2074183320	0.3840020520	0.1520469000	0.1805046960	0.2042503080	0.3781364520
105	0.1735280400	0.2038096080	0.2288464560	0.4076737080	0.1710424680	0.2008898400	0.2255680320	0.4018329240
106	0.1950196440	0.2266085880	0.2524882920	0.4328045880	0.1924112040	0.2235771720	0.2491107000	0.4270143600
107	0.2191729920	0.2519579400	0.2785725360	0.4594846560	0.2164495920	0.2488266600	0.2751105360	0.4537738320
108	0.2463177600	0.2801429760	0.3073515120	0.4878093960	0.2434911480	0.2769276960	0.3038239800	0.4822102200
109	0.2768244360	0.3114809040	0.3391036080	0.5178802080	0.2739110640	0.3082022880	0.3355342680	0.5124286200
110	0.3111093840	0.3463244160	0.3741359640	0.5498047200	0.3081314160	0.3430088400	0.3705541680	0.5445406920
111	0.3496405560	0.3850656720	0.4127874840	0.5836972200	0.3466269960	0.3817462560	0.4092291240	0.5786651160
112	0.3929438400	0.4281406680	0.4554320280	0.6196789920	0.3899319120	0.4248584400	0.4519406040	0.6149280000
113	0.4416102840	0.4760342280	0.5024821320	0.6578788560	0.4386470160	0.4728394680	0.4991099160	0.6534633600
114	0.4963041000	0.5292853440	0.5543929200	0.6984335280	0.4934482200	0.5262391920	0.5512023000	0.6944135760
115	0.5577717960	0.5884933440	0.6116665440	0.7414881840	0.5550958560	0.5856695640	0.6087316080	0.7379300040
116	0.6268523280	0.6543245880	0.6748570440	0.7871969160	0.6244452840	0.6518116680	0.6722652840	0.7841734560
117	0.7044885360	0.7275199920	0.7445756640	0.8357233560	0.7024587000	0.7254234600	0.7424299920	0.8333148120
118	0.7917400560	0.8089033200	0.8214968280	0.8872411800	0.7902185040	0.8073485400	0.8199178440	0.8855356800
119	0.8897977680	0.8993905320	0.9063646200	0.9391100000	0.8889423480	0.8985257520	0.9054931440	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0363136200	0.0469043520	0.0558181680	0.0960278520	0.0302675040	0.0385479840	0.0514090560	0.0869911920
82	0.0401259120	0.0515731560	0.0613742520	0.1055863680	0.0334450440	0.0423850200	0.0565262640	0.0956502000
83	0.0443097240	0.0566700000	0.0674397120	0.1160211960	0.0369322680	0.0465738120	0.0621126000	0.1051030680
84	0.0489634800	0.0623134560	0.0741556680	0.1275751200	0.0408111960	0.0512118480	0.0682980600	0.1155697080
85	0.0541056600	0.0685184520	0.0815398800	0.1402786920	0.0450972120	0.0563113800	0.0750989880	0.1270778160
86	0.0597552360	0.0753002040	0.0896104440	0.1541630400	0.0498061440	0.0618849120	0.0825320640	0.1396555800
87	0.0659317320	0.0826742040	0.0983858280	0.1692599280	0.0549542760	0.0679451760	0.0906142680	0.1533317880
88	0.0726150480	0.0906061080	0.1078251240	0.1854990120	0.0605248320	0.0744639480	0.0993079440	0.1680426840
89	0.0797242800	0.0989866800	0.1177983720	0.2026566720	0.0664503960	0.0813514680	0.1084933920	0.1835857320
90	0.0872236920	0.1077645720	0.1282444200	0.2204200000	0.0727011720	0.0885654960	0.1181143080	0.1998656400
91	0.0951263040	0.1169492520	0.1391745960	0.2347800000	0.0792880200	0.0961138680	0.1281810960	0.2169000360
92	0.1034454480	0.1265504160	0.1506003840	0.2495200000	0.0862220520	0.1040045160	0.1387043640	0.2347068360
93	0.1121948400	0.1365778920	0.1625335200	0.2647600000	0.0935146920	0.1122455160	0.1496948880	0.2533043160
94	0.1213885560	0.1470417240	0.1749859200	0.2810200000	0.1011776760	0.1208451360	0.1611636600	0.2727110520
95	0.1310410080	0.1579521000	0.1879697280	0.2973900000	0.1092230280	0.1298117520	0.1731218760	0.2929460040
96	0.1411670400	0.1693194360	0.2014973400	0.3129300000	0.1176630960	0.1391539080	0.1855809360	0.3129300000
97	0.1517818320	0.1811542920	0.2155813320	0.3293100000	0.1265105520	0.1488802920	0.1985524200	0.3293100000
98	0.1629009960	0.1934674560	0.2302345200	0.3466000000	0.1357784160	0.1589997840	0.2120481360	0.3466000000
99	0.1745405520	0.2062698960	0.2454699600	0.3648500000	0.1454800080	0.1695213720	0.2260801320	0.3648500000
100	0.1896690720	0.2223728520	0.2624496840	0.3819200000	0.1594666320	0.1844709720	0.2426676000	0.3819200000
101	0.2061088800	0.2397329160	0.2806039320	0.3965100000	0.1747979520	0.2007389520	0.2604720960	0.3965100000
102	0.2239736160	0.2584482480	0.3000139560	0.4118500000	0.1916032320	0.2184415440	0.2795829120	0.4118500000
103	0.2433868080	0.2786246280	0.3207666000	0.4279600000	0.2100242040	0.2377052880	0.3000958800	0.4279600000
104	0.2644826640	0.3003761280	0.3429547680	0.4463300000	0.2302161840	0.2586678360	0.3221138760	0.4463300000
105	0.2874070320	0.3238257120	0.3666777360	0.4682000000	0.2523494520	0.2814790200	0.3457473480	0.4682000000
106	0.3123183960	0.3491059440	0.3920416800	0.4914200000	0.2766106320	0.3063018600	0.3711147840	0.4914200000
107	0.3393889800	0.3763597320	0.4191600960	0.5160700000	0.3032043240	0.3333137520	0.3983434440	0.5160700000
108	0.3688059480	0.4057411560	0.4481543640	0.5422100000	0.3323547480	0.3627077400	0.4275698520	0.5422100000
109	0.4007726520	0.4374163080	0.4791542280	0.5699400000	0.3643077480	0.3946939080	0.4589406120	0.5699400000
110	0.4355101320	0.4715642640	0.5122984320	0.5993000000	0.3993327360	0.4295008440	0.4926130320	0.5993000000
111	0.4732585080	0.5083780560	0.5477352960	0.6304100000	0.4377250680	0.4673773080	0.5287560000	0.6304100000
112	0.5142787800	0.5480658000	0.5856234000	0.6633500000	0.4798084920	0.5085939840	0.5675507760	0.6633500000
113	0.5588545320	0.5908518720	0.6261323160	0.6981900000	0.5259378600	0.5534454360	0.6091919160	0.6981900000
114	0.6072939480	0.6369781440	0.6694433280	0.7350300000	0.5765021640	0.6022522200	0.6538882560	0.7350300000
115	0.6599319120	0.6867053640	0.7157502600	0.7739500000	0.6319277880	0.6553631400	0.7018639680	0.7739500000
116	0.7171323360	0.7403146680	0.7652603400	0.8150200000	0.6926820960	0.7131577560	0.7533596520	0.8150200000
117	0.7792906680	0.7981091040	0.8181951600	0.8583200000	0.7592773920	0.7760491080	0.8086335720	0.8583200000
118	0.8468366640	0.8604153960	0.8747916000	0.9039200000	0.8322752520	0.8444866800	0.8679629280	0.9039200000
119	0.9202372800	0.9275857920	0.9353029440	0.9517400000	0.9122912040	0.9189595560	0.9316452840	0.9517400000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
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TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0297132000	0.0375491280	0.0501362160	0.0850116960	0.0282797280	0.0350985840	0.0481892400	0.0825462480
82	0.0328325520	0.0412867320	0.0551267280	0.0934736760	0.0312485880	0.0385922640	0.0529859400	0.0907628160
83	0.0362559120	0.0453669960	0.0605747520	0.1027114320	0.0345067920	0.0424062360	0.0582224040	0.0997326600
84	0.0400638000	0.0498848520	0.0666070560	0.1129399080	0.0381309720	0.0466292400	0.0640204560	0.1096644960
85	0.0442713240	0.0548522400	0.0732396000	0.1241861400	0.0421355160	0.0512724480	0.0703954320	0.1205845800
86	0.0488940240	0.0602813400	0.0804886320	0.1364777040	0.0465351960	0.0563472480	0.0773629560	0.1325196720
87	0.0539478720	0.0661845840	0.0883707360	0.1498427040	0.0513452280	0.0618652200	0.0849389640	0.1454970720
88	0.0594164160	0.0725344440	0.0968491680	0.1642188600	0.0565499520	0.0678006720	0.0930881520	0.1594563000
89	0.0652334640	0.0792434880	0.1058071920	0.1794082200	0.0620863560	0.0740718720	0.1016983080	0.1742051520
90	0.0713697720	0.0862705920	0.1151899080	0.1953176760	0.0679266240	0.0806403720	0.1107166440	0.1896532200
91	0.0778359840	0.0936233640	0.1250074440	0.2119644480	0.0740808960	0.0875132880	0.1201529400	0.2058172080
92	0.0846430320	0.1013095440	0.1352701560	0.2293660560	0.0805595400	0.0946978440	0.1300171080	0.2227141440
93	0.0918021240	0.1093370160	0.1459885680	0.2475403440	0.0873732480	0.1022014200	0.1403192880	0.2403613560
94	0.0993247680	0.1177137960	0.1571733840	0.2665054800	0.0945329760	0.1100315160	0.1510697520	0.2587764840
95	0.1072227840	0.1264480680	0.1688355240	0.2862799800	0.1020499560	0.1181957760	0.1622790120	0.2779774920
96	0.1155082800	0.1355481480	0.1809861000	0.3068826840	0.1099357440	0.1267019640	0.1739577360	0.2979826800
97	0.1241937120	0.1450225080	0.1936364280	0.3283327440	0.1182021600	0.1355580000	0.1861167960	0.3188106720
98	0.1332918480	0.1548797760	0.2067980160	0.3466000000	0.1268613600	0.1447719600	0.1987672680	0.3404804280
99	0.1428157680	0.1651287360	0.2204825760	0.3648500000	0.1359258120	0.1543520400	0.2119204080	0.3630112440
100	0.1566840960	0.1799157480	0.2369420640	0.3819200000	0.1494766200	0.1687153680	0.2281706640	0.3809572680
101	0.1718991360	0.1960269240	0.2546302920	0.3965100000	0.1643783520	0.1844152800	0.2456669880	0.3965100000
102	0.1885916400	0.2135808240	0.2736389760	0.4118500000	0.1807656720	0.2015761680	0.2645049600	0.4118500000
103	0.2069050920	0.2327066520	0.2940666960	0.4279600000	0.1987866840	0.2203339560	0.2847874440	0.4279600000
104	0.2269969080	0.2535451680	0.3160194000	0.4463300000	0.2186042640	0.2408372760	0.3066252000	0.4463300000
105	0.2490397680	0.2762497440	0.3396109080	0.4682000000	0.2403975120	0.2632485480	0.3301374960	0.4682000000
106	0.2732231160	0.3009874800	0.3649635720	0.4914200000	0.2643633840	0.2877453000	0.3554527320	0.4914200000
107	0.2997548400	0.3279404400	0.3922088640	0.5160700000	0.2907184800	0.3145216320	0.3827091720	0.5160700000
108	0.3288629520	0.3573069840	0.4214880840	0.5422100000	0.3197009760	0.3437896320	0.4120556520	0.5422100000
109	0.3607976520	0.3893032680	0.4529530560	0.5699400000	0.3515728320	0.3757812000	0.4436524560	0.5699400000
110	0.3958334280	0.4241647680	0.4867669560	0.5993000000	0.3866220720	0.4107497640	0.4776721200	0.5993000000
111	0.4342713840	0.4621480560	0.5231051280	0.6304100000	0.4251654600	0.4489723440	0.5143004520	0.6304100000
112	0.4764419280	0.5035326960	0.5621560200	0.6633500000	0.4675513440	0.4907517480	0.5537374800	0.6633500000
113	0.5227074960	0.5486232600	0.6041221440	0.6981900000	0.5141627880	0.5364189600	0.5961985680	0.6981900000
114	0.5734657440	0.5977516080	0.6492211320	0.7350300000	0.5654210640	0.5863357680	0.6419156160	0.7350300000
115	0.6291529440	0.6512793240	0.6976868520	0.7739500000	0.6217894080	0.6408976200	0.6911382840	0.7739500000
116	0.6902477280	0.7096003680	0.7497706440	0.8150200000	0.6837772560	0.7005367560	0.7441353840	0.8150200000
117	0.7572752040	0.7731439800	0.8057425920	0.8583200000	0.7519448520	0.7657256520	0.8011963560	0.8583200000
118	0.8308114800	0.8423778120	0.8658929760	0.9039200000	0.8269082520	0.8369807400	0.8626328160	0.9039200000
119	0.9114886080	0.9178114200	0.9305337000	0.9517400000	0.9093449520	0.9148665120	0.9287802840	0.9517400000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$2,000,000 and higher				Female Face Amount: \$100,000 to \$249,999			
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TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$2,000,000 and higher				Female Face Amount: \$100,000 to \$249,999			
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* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$2,000,000 and higher				Female Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0277141320	0.0343966080	0.0472254600	0.0808953840	0.0284203200	0.0319901280	0.0368456280	0.0777700000
82	0.0306236280	0.0378204120	0.0519262320	0.0889476360	0.0323707440	0.0364367520	0.0419671680	0.0853500000
83	0.0338166600	0.0415581000	0.0570579600	0.0977380920	0.0367393680	0.0413541120	0.0476308800	0.0930900000
84	0.0373683600	0.0456966480	0.0627400560	0.1074713040	0.0415570200	0.0467768880	0.0538767360	0.1011500000
85	0.0412928040	0.0502469880	0.0689875320	0.1181729880	0.0468352080	0.0527180520	0.0607196640	0.1086000000
86	0.0456045000	0.0552202800	0.0758157120	0.1298693880	0.0526067280	0.0592145280	0.0682021800	0.1172100000
87	0.0503183280	0.0606278880	0.0832401960	0.1425872400	0.0588843240	0.0662806320	0.0763407720	0.1278900000
88	0.0554189520	0.0664446360	0.0912264000	0.1562673000	0.0657028800	0.0739556520	0.0851807280	0.1385800000
89	0.0608446320	0.0725904000	0.0996643440	0.1707211800	0.0730764360	0.0822553920	0.0947402040	0.1483600000
90	0.0665681040	0.0790275360	0.1085023320	0.1858603080	0.0810421320	0.0912216360	0.1050673560	0.1539200000
91	0.0725992800	0.0857629920	0.1177498920	0.2017010280	0.0896153880	0.1008717480	0.1161821760	0.1584800000
92	0.0789483600	0.0928038600	0.1274167800	0.2182600440	0.0988356960	0.1112502000	0.1281358800	0.1683300000
93	0.0856257960	0.1001573640	0.1375129200	0.2355543240	0.1087199880	0.1223760360	0.1409503920	0.1822700000
94	0.0926423280	0.1078308480	0.1480483800	0.2536011600	0.1193102640	0.1342965120	0.1546801920	0.2017000000
95	0.1000089720	0.1158318120	0.1590334560	0.2724181680	0.1306250400	0.1470325200	0.1693492680	0.2246200000
96	0.1077370320	0.1241678760	0.1704786000	0.2920232640	0.1427089680	0.1606342800	0.1850155200	0.2464500000
97	0.1158381240	0.1328467920	0.1823944800	0.3124347120	0.1555823160	0.1751246040	0.2017052160	0.2594000000
98	0.1243241400	0.1418764680	0.1947919440	0.3336710880	0.1692925080	0.1905569040	0.2194798320	0.2645900000
99	0.1332073080	0.1512649440	0.2076820320	0.3557513040	0.1838616480	0.2069560440	0.2383680600	0.2785700000
100	0.1466280960	0.1655001480	0.2238225000	0.3736977480	0.1993037040	0.2230772760	0.2552130720	0.2974800000
101	0.1614010440	0.1810749840	0.2412173520	0.3925495200	0.2160427080	0.2404543080	0.2732484840	0.3179200000
102	0.1776623880	0.1981155360	0.2599640880	0.4118500000	0.2341875720	0.2591849640	0.2925584280	0.3401300000
103	0.1955620680	0.2167597440	0.2801677680	0.4279600000	0.2538563760	0.2793746760	0.3132329760	0.3640400000
104	0.2152651680	0.2371585080	0.3019416240	0.4463300000	0.2751771120	0.3011371080	0.3353685480	0.3916300000
105	0.2369533800	0.2594769480	0.3254076840	0.4682000000	0.2982885120	0.3245947560	0.3590683920	0.4234400000
106	0.2608266960	0.2838957360	0.3506974560	0.4914200000	0.3233409960	0.3498796920	0.3844430640	0.4559900000
107	0.2871052800	0.3106125120	0.3779526720	0.5160700000	0.3504975600	0.3771342480	0.4116109200	0.4891000000
108	0.3160314600	0.3398435400	0.4073261040	0.5422100000	0.3799349280	0.4065118440	0.4406986680	0.5227700000
109	0.3478719960	0.3718254480	0.4389823440	0.5699400000	0.4118446800	0.4381778640	0.4718420040	0.5575600000
110	0.3829204920	0.4068170880	0.4730988240	0.5993000000	0.4464344400	0.4723105800	0.5051861640	0.5924300000
111	0.4215001560	0.4451017200	0.5098667400	0.6304100000	0.4839293040	0.5091021120	0.5408867040	0.6260500000
112	0.4639667760	0.4869892200	0.5494921440	0.6633500000	0.5245732680	0.5487596040	0.5791101240	0.6581500000
113	0.5107119480	0.5328186600	0.5921971440	0.6981900000	0.5686308000	0.5915062920	0.6200347320	0.6911200000
114	0.5621667600	0.5829610080	0.6382210440	0.7350300000	0.6163886160	0.6375828120	0.6638513880	0.7323400000
115	0.6188056920	0.6378221400	0.6878217960	0.7739500000	0.6681574920	0.6872485560	0.7107645000	0.7715900000
116	0.6811510680	0.6978461280	0.7412773800	0.8150200000	0.7242743040	0.7407831000	0.7609928520	0.8125400000
117	0.7497778080	0.7635188400	0.7988873760	0.8583200000	0.7851042120	0.7984878240	0.8147707560	0.8560400000
118	0.8253187680	0.8353718520	0.8609746680	0.9039200000	0.8510430600	0.8606875680	0.8723490480	0.8966800000
119	0.9084705600	0.9139867920	0.9278872080	0.9517400000	0.9225199560	0.9277324920	0.9339962760	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0201252600	0.0253947600	0.0303249240	0.0669299760	0.0196143360	0.0248694360	0.0295662240	0.0656883120
82	0.0229676280	0.0289246320	0.0345400800	0.0754858560	0.0223845360	0.0283262880	0.0336759360	0.0740854680
83	0.0261183480	0.0328281840	0.0392014680	0.0848331840	0.0254552760	0.0321490800	0.0382206960	0.0832593840
84	0.0296011920	0.0371329560	0.0443419800	0.0950166480	0.0288496920	0.0363648120	0.0432326040	0.0932539320
85	0.0334262760	0.0418492440	0.0499738800	0.1060349160	0.0325776600	0.0409835280	0.0487236000	0.1040677920
86	0.0376190280	0.0470063400	0.0561321960	0.1172100000	0.0366639720	0.0460339560	0.0547278360	0.1157461320
87	0.0421906920	0.0526156320	0.0628304760	0.1278900000	0.0411195720	0.0515272080	0.0612585360	0.1278900000
88	0.0471685080	0.0587083080	0.0701059920	0.1385800000	0.0459710160	0.0574938480	0.0683520240	0.1385800000
89	0.0525648960	0.0652968960	0.0779736840	0.1483600000	0.0512304120	0.0639461400	0.0760228800	0.1483600000
90	0.0584090280	0.0724145760	0.0864732000	0.1539200000	0.0569261760	0.0709165800	0.0843097560	0.1539200000
91	0.0647146320	0.0800751480	0.0956210040	0.1584800000	0.0630716880	0.0784186800	0.0932286840	0.1584800000
92	0.0715129080	0.0883138800	0.1054592160	0.1683300000	0.0696973800	0.0864869880	0.1028207520	0.1683300000
93	0.0788189640	0.0971459160	0.1160058960	0.1822700000	0.0768179520	0.0951363120	0.1131035760	0.1822700000
94	0.0866662080	0.1066087680	0.1273058760	0.2017000000	0.0844659840	0.1044034200	0.1241208480	0.2017000000
95	0.0950712480	0.1167189960	0.1393789200	0.2246200000	0.0926576280	0.1143045120	0.1358918400	0.2246200000
96	0.1040698080	0.1275165000	0.1522726680	0.2464500000	0.1014277440	0.1248786480	0.1484629920	0.2464500000
97	0.1136800920	0.1390193760	0.1660087200	0.2594000000	0.1107940440	0.1361435760	0.1618553880	0.2594000000
98	0.1239403320	0.1512700200	0.1806377040	0.2645900000	0.1207938000	0.1481407920	0.1761183720	0.2645900000
99	0.1348704480	0.1642881600	0.1961832120	0.2785700000	0.1314464280	0.1608896400	0.1912749480	0.2785700000
100	0.1483711080	0.1790434200	0.2120042640	0.2974800000	0.1447815240	0.1755142800	0.2069497200	0.2974800000
101	0.1632231840	0.1951238880	0.2291012040	0.3179200000	0.1594694520	0.1914682800	0.2239090200	0.3179200000
102	0.1795619880	0.2126486040	0.2475769080	0.3401300000	0.1756474440	0.2088724680	0.2422581240	0.3401300000
103	0.1975363080	0.2317472640	0.2675425800	0.3640400000	0.1934666760	0.2278586760	0.2621109240	0.3640400000
104	0.2173098720	0.2525612280	0.2891183640	0.3916300000	0.2130936600	0.2485707120	0.2835906240	0.3916300000
105	0.2390628000	0.2752445760	0.3124341120	0.4234400000	0.2347117680	0.2711654400	0.3068305680	0.4234400000
106	0.2629932000	0.2999651880	0.3376301520	0.4559900000	0.2585230080	0.2958139920	0.3319750080	0.4559900000
107	0.2893190760	0.3269060280	0.3648580920	0.4891000000	0.2847498720	0.3227030640	0.3591800040	0.4891000000
108	0.3182801760	0.3562665240	0.3942818280	0.5227700000	0.3136374360	0.3520363200	0.3886144080	0.5227700000
109	0.3501403200	0.3882639720	0.4260784080	0.5575600000	0.3454555920	0.3840359160	0.4204609440	0.5575600000
110	0.3851896920	0.4231352280	0.4604392080	0.5924300000	0.3805016760	0.4189442400	0.4549172640	0.5924300000
111	0.4237475400	0.4611383760	0.4975710120	0.6260500000	0.4191031440	0.4570256760	0.4921972440	0.6260500000
112	0.4661650680	0.5025547080	0.5376972840	0.6581500000	0.4616206800	0.4985686680	0.5325322800	0.6581500000
113	0.5128286280	0.5476907760	0.5810595000	0.6911200000	0.5084515800	0.5438878440	0.5761727160	0.6911200000
114	0.5641632600	0.5968806600	0.6279186480	0.7323400000	0.5600334240	0.5933264880	0.6233894520	0.7323400000
115	0.6206365200	0.6504884520	0.6785567040	0.7715900000	0.6168481800	0.6472590240	0.6744755520	0.7715900000
116	0.6827628240	0.7089109320	0.7332784440	0.8125400000	0.6794267280	0.7060939440	0.7297480920	0.8125400000
117	0.7511080200	0.7725805200	0.7924131720	0.8560400000	0.7483538040	0.7702768800	0.7895501520	0.8560400000
118	0.8262946320	0.8419684800	0.8563167840	0.8966800000	0.8242734480	0.8402939640	0.8542529400	0.8966800000
119	0.9090075000	0.9175884000	0.9253738560	0.9391100000	0.9078950640	0.9166754880	0.9242580480	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0190133400	0.0238152720	0.0280093320	0.0628606320	0.0186331560	0.0233389920	0.0274491840	0.0616033920
82	0.0216986640	0.0271255920	0.0319026360	0.0708963120	0.0212647800	0.0265831080	0.0312646320	0.0694783680
83	0.0246753120	0.0307863480	0.0362080800	0.0796753200	0.0241819080	0.0301706640	0.0354839760	0.0780817920
84	0.0279657240	0.0348233760	0.0409560720	0.0892396320	0.0274065360	0.0341269560	0.0401370000	0.0874548120
85	0.0315794640	0.0392463120	0.0461579160	0.0995879880	0.0309480120	0.0384614400	0.0452348280	0.0975961920
86	0.0355405680	0.0440826600	0.0518459880	0.1107636000	0.0348299160	0.0432010680	0.0508091400	0.1085482920
87	0.0398596560	0.0493430640	0.0580327920	0.1227655800	0.0390626280	0.0483562680	0.0568722240	0.1203102240
88	0.0445624440	0.0550567920	0.0647527560	0.1356383760	0.0436713840	0.0539557320	0.0634577880	0.1329255600
89	0.0496606800	0.0612355800	0.0720196800	0.1483600000	0.0486676800	0.0600109560	0.0705793920	0.1463937960
90	0.0551819280	0.0679105680	0.0798701880	0.1539200000	0.0540785280	0.0665524440	0.0782728920	0.1539200000
91	0.0611391360	0.0750946680	0.0883194600	0.1584800000	0.0599166240	0.0735928680	0.0865532040	0.1584800000
92	0.0675618120	0.0828209760	0.0974064360	0.1683300000	0.0662108760	0.0811646520	0.0954584520	0.1683300000
93	0.0744642120	0.0911036760	0.1071477960	0.1822700000	0.0729752520	0.0892817160	0.1050049920	0.1822700000
94	0.0818778960	0.0999779640	0.1175849160	0.2017000000	0.0802407000	0.0979785240	0.1152333840	0.2017000000
95	0.0898185480	0.1094593560	0.1287360720	0.2246200000	0.0880225800	0.1072703160	0.1261615320	0.2246200000
96	0.0983199360	0.1195852920	0.1406452560	0.2464500000	0.0963539760	0.1171937280	0.1378325520	0.2464500000
97	0.1073992560	0.1303727160	0.1533324360	0.2594000000	0.1052517480	0.1277654160	0.1502660040	0.2594000000
98	0.1170926160	0.1418613840	0.1668443640	0.2645900000	0.1147512840	0.1390243440	0.1635077160	0.2645900000
99	0.1274188440	0.1540698360	0.1812028200	0.2785700000	0.1248710280	0.1509886320	0.1775790240	0.2785700000
100	0.1405534680	0.1684215840	0.1965578760	0.2974800000	0.1378755720	0.1652122200	0.1928123880	0.2974800000
101	0.1550420520	0.1841102040	0.2132141040	0.3179200000	0.1522344480	0.1807756920	0.2093525160	0.3179200000
102	0.1710241440	0.2012602320	0.2312817720	0.3401300000	0.1680887280	0.1978053120	0.2273115120	0.3401300000
103	0.1886537040	0.2200077960	0.2508804840	0.3640400000	0.1855941240	0.2164391520	0.2468111040	0.3640400000
104	0.2081005680	0.2405017200	0.2721399840	0.3916300000	0.2049225960	0.2368283640	0.2679834360	0.3916300000
105	0.2295520560	0.2629046760	0.2952010080	0.4234400000	0.2262640080	0.2591383080	0.2909720040	0.4234400000
106	0.2532148080	0.2873944800	0.3202162080	0.4559900000	0.2498280000	0.2835499080	0.3159326040	0.4559900000
107	0.2793167760	0.3141655320	0.3473511840	0.4891000000	0.2758460400	0.3102611520	0.3430344240	0.4891000000
108	0.3081093960	0.3434303280	0.3767855760	0.5227700000	0.3045736920	0.3394886760	0.3724611360	0.5227700000
109	0.3398700240	0.3754211640	0.4087142160	0.5575600000	0.3362931480	0.3714695160	0.4044121680	0.5575600000
110	0.3749046120	0.4103919840	0.4433484720	0.5924300000	0.3713159880	0.4064630520	0.4391040720	0.5924300000
111	0.4135506480	0.4486203600	0.4809176280	0.6260500000	0.4099862520	0.4447530840	0.4767719760	0.6248325120
112	0.4561804080	0.4904097480	0.5216703720	0.6581500000	0.4526837760	0.4866501480	0.5176711560	0.6581500000
113	0.5032045440	0.5360918520	0.5658764880	0.6911200000	0.4998279720	0.5324940360	0.5620788240	0.6911200000
114	0.5550760320	0.5860292880	0.6138286200	0.7323400000	0.5518819560	0.5826565680	0.6102959400	0.7308738360
115	0.6122945520	0.6406184400	0.6658441800	0.7715900000	0.6093570360	0.6375445440	0.6626492760	0.7700791080
116	0.6754112880	0.7002926160	0.7222675200	0.8125400000	0.6728177880	0.6976031400	0.7194936840	0.8113874280
117	0.7450342440	0.7655254920	0.7834721520	0.8560400000	0.7428875760	0.7633194360	0.7812144000	0.8549115960
118	0.8218341000	0.8368348800	0.8498632320	0.8966800000	0.8202547080	0.8352264000	0.8482297320	0.8966800000
119	0.9065506560	0.9147867960	0.9218802720	0.9391100000	0.9056791320	0.9139072200	0.9209938800	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
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TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81								
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84	0.0489634800	0.0623134560	0.0741556680	0.1275751200	0.0408111960	0.0512118480	0.0682980600	0.1155697080
85	0.0546387240	0.0695360520	0.0827508720	0.1423620360	0.0455415120	0.0572034360	0.0762886800	0.1289651040
86	0.0609384720	0.0775534560	0.0922919160	0.1587761520	0.0507923760	0.0638611440	0.0851676480	0.1438345800
87	0.0678997200	0.0864126840	0.1028347800	0.1745200000	0.0565945920	0.0712256760	0.0949892640	0.1602653640
88	0.0755192880	0.0961097520	0.1143746880	0.1897100000	0.0629455200	0.0792957720	0.1057518480	0.1782500160
89	0.0837297360	0.1065587760	0.1268094840	0.2053300000	0.0697889520	0.0880025640	0.1173635520	0.1976293200
90	0.0925084560	0.1177310280	0.1401049440	0.2204200000	0.0771060360	0.0973241280	0.1297951440	0.2183499480
91	0.1018838520	0.1296626520	0.1543040760	0.2347800000	0.0849204600	0.1072921560	0.1430888880	0.2347800000
92	0.1118855400	0.1423913160	0.1694517360	0.2495200000	0.0932568960	0.1179397080	0.1572888720	0.2495200000
93	0.1225443600	0.1559562720	0.1855946040	0.2647600000	0.1021410360	0.1293013080	0.1724411280	0.2647600000
94	0.1338924120	0.1703983920	0.2027813520	0.2810200000	0.1115996760	0.1414129080	0.1885936200	0.2810200000
95	0.1459631760	0.1857602640	0.2210626320	0.2973900000	0.1216606800	0.1543120560	0.2057964240	0.2973900000
96	0.1587914760	0.2020862280	0.2404912080	0.3129300000	0.1323531120	0.1680378960	0.2241017160	0.3129300000
97	0.1724135880	0.2194224360	0.2611220400	0.3293100000	0.1437071760	0.1826312400	0.2435639520	0.3293100000
98	0.1868672880	0.2378169600	0.2830123080	0.3466000000	0.1557543720	0.1981346040	0.2642398320	0.3466000000
99	0.2021918760	0.2573198160	0.3062215440	0.3648500000	0.1685274600	0.2145923640	0.2861885160	0.3648500000
100	0.2181838320	0.2745022680	0.3239740440	0.3819200000	0.1834407720	0.2309096880	0.3037567200	0.3819200000
101	0.2354406480	0.2928320640	0.3427557240	0.3965100000	0.1996737960	0.2484677520	0.3224034000	0.3965100000
102	0.2540623440	0.3123858360	0.3626262120	0.4118500000	0.2173433160	0.2673609240	0.3421947240	0.4118500000
103	0.2741568960	0.3332453040	0.3836486640	0.4279600000	0.2365764360	0.2876907000	0.3632009880	0.4279600000
104	0.2958407880	0.3554976600	0.4058898360	0.4463300000	0.2575115400	0.3095663280	0.3854967480	0.4463300000
105	0.3192397200	0.3792359040	0.4294203960	0.4682000000	0.2802992280	0.3331053480	0.4091611800	0.4682000000
106	0.3444893400	0.4045592640	0.4543150800	0.4914200000	0.3051034440	0.3584342520	0.4342782960	0.4914200000
107	0.3717360360	0.4315735800	0.4806529800	0.5160700000	0.3321026280	0.3856891200	0.4609372800	0.5160700000
108	0.4011377520	0.4603917720	0.5085177720	0.5422100000	0.3614910240	0.4150164240	0.4892327760	0.5422100000
109	0.4328649360	0.4911342960	0.5379979560	0.5699400000	0.3934800600	0.4465737360	0.5192652360	0.5699400000
110	0.4671015240	0.5239296360	0.5691871800	0.5993000000	0.4282998600	0.4805306280	0.5511412920	0.5993000000
111	0.5040459720	0.5589148800	0.6021845400	0.6304100000	0.4662009360	0.5170695480	0.5849741280	0.6304100000
112	0.5439124800	0.5962362480	0.6370948440	0.6633500000	0.5074559400	0.5563868520	0.6208838400	0.6633500000
113	0.5869321440	0.6360497280	0.6740289960	0.6981900000	0.5523616920	0.5986937880	0.6589979520	0.6981900000
114	0.6333543600	0.6785217600	0.7131043200	0.7350300000	0.6012412320	0.6442176840	0.6994517640	0.7350300000
115	0.6834482520	0.7238298360	0.7544449440	0.7739500000	0.6544462200	0.6932031600	0.7423889040	0.7739500000
116	0.7375042200	0.7721633520	0.7981822080	0.8150200000	0.7123594200	0.7459134360	0.7879618320	0.8150200000
117	0.7958356320	0.8237243160	0.8444550360	0.8583200000	0.7753974720	0.8026317240	0.8363323320	0.8583200000
118	0.8587806600	0.8787282600	0.8934104400	0.9039200000	0.8440138680	0.8636628000	0.8876721360	0.9039200000
119	0.9267041880	0.9374050680	0.9452039040	0.9517400000	0.9187022760	0.9293346000	0.9421635360	0.9517400000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
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TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81								
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84	0.0400638000	0.0498848520	0.0666070560	0.1129399080	0.0381309720	0.0466292400	0.0640204560	0.1096644960
85	0.0447075000	0.0557754960	0.0744723480	0.1260304920	0.0425506440	0.0522877440	0.0717197040	0.1223754480
86	0.0498621960	0.0623277000	0.0832209600	0.1405616040	0.0474566640	0.0586009080	0.0803010240	0.1364851320
87	0.0555581520	0.0695831400	0.0929085480	0.1566185040	0.0528778200	0.0656136360	0.0898232880	0.1520763600
88	0.0617927760	0.0775426320	0.1035361920	0.1741939200	0.0588116640	0.0733326480	0.1002929520	0.1691420760
89	0.0685108800	0.0861408000	0.1150166040	0.1931322480	0.0652056600	0.0817019760	0.1116307200	0.1875311640
90	0.0756939600	0.0953580120	0.1273235760	0.2133813720	0.0720422040	0.0907084200	0.1238160480	0.2071930320
91	0.0833652720	0.1052271360	0.1405009920	0.2347800000	0.0793434240	0.1003887240	0.1368965160	0.2281913160
92	0.0915490440	0.1157825040	0.1545946920	0.2495200000	0.0871323840	0.1107814080	0.1509219840	0.2495200000
93	0.1002704880	0.1270599960	0.1696525800	0.2647600000	0.0954330720	0.1219269240	0.1659446880	0.2647600000
94	0.1095559080	0.1390971000	0.1857247200	0.2810200000	0.1042705320	0.1338676440	0.1820193360	0.2810200000
95	0.1194326640	0.1519329480	0.2028633600	0.2973900000	0.1136707920	0.1466480520	0.1992032280	0.2973900000
96	0.1299292680	0.1656084240	0.2211230760	0.3129300000	0.1236610080	0.1603147680	0.2175563520	0.3129300000
97	0.1410754080	0.1801662000	0.2405608560	0.3293100000	0.1342694160	0.1749166800	0.2371415160	0.3293100000
98	0.1529019840	0.1956508320	0.2612361840	0.3466000000	0.1455254280	0.1905049920	0.2580244560	0.3466000000
99	0.1654411440	0.2121087960	0.2832111360	0.3648500000	0.1574596560	0.2071334040	0.2802739920	0.3648500000
100	0.1802399160	0.2283638280	0.3007463160	0.3819200000	0.1719488640	0.2232593520	0.2977751040	0.3819200000
101	0.1963624440	0.2458645680	0.3193671840	0.3965100000	0.1877713680	0.2406407520	0.3163690320	0.3965100000
102	0.2139271320	0.2647064880	0.3391409880	0.4118500000	0.2050498200	0.2593753440	0.3361240200	0.4118500000
103	0.2330630040	0.2849923680	0.3601390920	0.4279600000	0.2239182120	0.2795684760	0.3571125600	0.4279600000
104	0.2539105680	0.3068328480	0.3824373000	0.4463300000	0.2445228600	0.3013337160	0.3794116920	0.4463300000
105	0.2766229680	0.3303471000	0.4061161200	0.4682000000	0.2670235080	0.3247934280	0.4031032440	0.4682000000
106	0.3013669920	0.3556633560	0.4312610280	0.4914200000	0.2915946360	0.3500795640	0.4282741560	0.4914200000
107	0.3283243800	0.3829197480	0.4579628040	0.5160700000	0.3184267680	0.3773342880	0.4550168160	0.5160700000
108	0.3576931200	0.4122649320	0.4863178200	0.5422100000	0.3477279480	0.4067108760	0.4834293720	0.5422100000
109	0.3896889000	0.4438590000	0.5164284600	0.5699400000	0.3797253840	0.4383745200	0.5136160800	0.5699400000
110	0.4245467160	0.4778742840	0.5484034200	0.5993000000	0.4146671760	0.4725032760	0.5456877360	0.5993000000
111	0.4625225760	0.5144963400	0.5823581280	0.6304100000	0.4528242720	0.5092890600	0.5797620360	0.6304100000
112	0.5038953960	0.5539249560	0.6184151520	0.6633500000	0.4944925200	0.5489387160	0.6159640320	0.6633500000
113	0.5489690280	0.5963751840	0.6567046800	0.6981900000	0.5399950320	0.5916752160	0.6544265880	0.6981900000
114	0.5980745040	0.6420786000	0.6973649160	0.7350300000	0.5896846200	0.6377388840	0.6952908480	0.7350300000
115	0.6515724960	0.6912845160	0.7405426560	0.7739500000	0.6439465680	0.6873887400	0.7387068000	0.7739500000
116	0.7098558960	0.7442613480	0.7863937680	0.8150200000	0.7032016200	0.7409039880	0.7848337560	0.8150200000
117	0.7733527680	0.8012980680	0.8350837680	0.8583200000	0.7679092440	0.7985855520	0.8338410240	0.8583200000
118	0.8425294560	0.8627058240	0.8867884560	0.9039200000	0.8385711720	0.8607577920	0.8859084360	0.9039200000
119	0.9178940400	0.9288195840	0.9416944560	0.9517400000	0.9157353240	0.9277703280	0.9412270920	0.9517400000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$2,000,000 and higher				Female Face Amount: \$100,000 to \$249,999			
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$2,000,000 and higher				Female Face Amount: \$100,000 to \$249,999			
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$2,000,000 and higher				Female Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81								
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83								
84	0.0373683600	0.0456966480	0.0627400560	0.1074713040	0.0415570200	0.0467768880	0.0538767360	0.1011500000
85	0.0416996400	0.0512419800	0.0703536240	0.1199280360	0.0475239600	0.0532349040	0.0613149480	0.1086000000
86	0.0465075360	0.0574288680	0.0788480400	0.1337555400	0.0541653720	0.0603812880	0.0695460360	0.1172100000
87	0.0518202720	0.0643013400	0.0882837240	0.1490349600	0.0615205440	0.0682492320	0.0786081840	0.1278900000
88	0.0576354360	0.0718659720	0.0986697240	0.1657593720	0.0696538560	0.0768988080	0.0885705960	0.1385800000
89	0.0639015480	0.0800679000	0.1099307280	0.1837806840	0.0786100920	0.0863673600	0.0994762800	0.1483600000
90	0.0706013640	0.0888942240	0.1220489760	0.2030493480	0.0884610240	0.0967208640	0.1114012560	0.1539200000
91	0.0777565680	0.0983809200	0.1350739080	0.2236276800	0.0992576160	0.1080012840	0.1243938360	0.1584800000
92	0.0853897440	0.1085657520	0.1490573640	0.2455806600	0.1110798480	0.1202810520	0.1385374440	0.1683300000
93	0.0935244240	0.1194883440	0.1640537400	0.2647600000	0.1239855360	0.1336071960	0.1538862360	0.1822700000
94	0.1021851240	0.1311902400	0.1801200960	0.2810200000	0.1380637200	0.1480591560	0.1705317360	0.2017000000
95	0.1113973920	0.1437150360	0.1973162520	0.2973900000	0.1533798720	0.1636895520	0.1885345320	0.2246200000
96	0.1211877960	0.1571084160	0.2157049440	0.3129300000	0.1700330760	0.1805854920	0.2079949560	0.2464500000
97	0.1315840440	0.1714182840	0.2353519320	0.3293100000	0.1880972880	0.1988057160	0.2289806640	0.2594000000
98	0.1426149360	0.1866948240	0.2563261440	0.3466000000	0.2076826560	0.2184456600	0.2473200000	0.2645900000
99	0.1543104840	0.2029906560	0.2786998200	0.3648500000	0.2288726040	0.2395708080	0.2635900000	0.2785700000
100	0.1686720960	0.2190046800	0.2961820560	0.3819200000	0.2455214040	0.2564393520	0.2847400000	0.2974800000
101	0.1843703520	0.2362820400	0.3147609240	0.3965100000	0.2633812680	0.2744956320	0.3077200000	0.3179200000
102	0.2015296440	0.2549224320	0.3345051960	0.4118500000	0.2825403120	0.2938232760	0.3316568760	0.3401300000
103	0.2202859320	0.2750333640	0.3554879880	0.4279600000	0.3030930240	0.3145118160	0.3526284960	0.3640400000
104	0.2407878720	0.2967308520	0.3777869880	0.4463300000	0.3251408040	0.3366570720	0.3749262000	0.3916300000
105	0.2631979080	0.3201400680	0.4014847560	0.4682000000	0.3487923960	0.3603615960	0.3986338560	0.4234400000
106	0.2876936520	0.3453960480	0.4266690360	0.4914200000	0.3741644640	0.3857352000	0.4238406120	0.4559900000
107	0.3144692040	0.3726444840	0.4534330680	0.5160700000	0.4013821680	0.4128953880	0.4506412560	0.4891000000
108	0.3437367360	0.4020425640	0.4818759480	0.5422100000	0.4305797640	0.4419679680	0.4791365880	0.5227700000
109	0.3757281960	0.4337598600	0.5121029880	0.5699400000	0.4619012520	0.4730876040	0.5094337680	0.5575600000
110	0.4106970960	0.4679793480	0.5442261120	0.5993000000	0.4955011560	0.5063984040	0.5416467120	0.5924300000
111	0.4489205280	0.5048984280	0.5783642400	0.6304100000	0.5315452080	0.5420546760	0.5758965840	0.6260500000
112	0.4907014080	0.5447300760	0.6146437920	0.6633500000	0.5702112000	0.5802215640	0.6123121680	0.6581500000
113	0.5363708160	0.5877040560	0.6531990720	0.6981900000	0.6116898480	0.6210758400	0.6510304200	0.6911200000
114	0.5862906600	0.6340682640	0.6941728440	0.7350300000	0.6561857640	0.6648067200	0.6921969360	0.7323400000
115	0.6408565320	0.6840901680	0.7377168240	0.7739500000	0.7039184280	0.7116167520	0.7359665160	0.7715900000
116	0.7005008280	0.7380583080	0.7839922080	0.8150200000	0.7551232920	0.7617227640	0.7825037880	0.8125400000
117	0.7656961920	0.7962840360	0.8331703560	0.8583200000	0.8100529320	0.8153568000	0.8319837360	0.8560400000
118	0.8369592720	0.8591031960	0.8854333440	0.9039200000	0.8689783080	0.8727672960	0.8845924320	0.8966800000
119	0.9148547760	0.9268782000	0.9409746720	0.9517400000	0.9321900600	0.9342201480	0.9390600000	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81								
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84	0.0296011920	0.0371329560	0.0443419800	0.0950166480	0.0288496920	0.0363648120	0.0432326040	0.0932539320
85	0.0338514600	0.0422595240	0.0508067880	0.1070847720	0.0329920560	0.0413853240	0.0495834240	0.1050981720
86	0.0385821600	0.0479325600	0.0580188600	0.1172100000	0.0376026480	0.0469410000	0.0566764440	0.1172100000
87	0.0438212760	0.0541783680	0.0660246480	0.1278900000	0.0427087680	0.0530576160	0.0645591960	0.1278900000
88	0.0496146480	0.0610446720	0.0748978680	0.1385800000	0.0483550560	0.0597818760	0.0733060920	0.1385800000
89	0.0559942080	0.0685611000	0.0846917280	0.1483600000	0.0545726520	0.0671428200	0.0829717440	0.1483600000
90	0.0630110520	0.0767800440	0.0954889440	0.1539200000	0.0614113680	0.0751917360	0.0936398880	0.1539200000
91	0.0707015040	0.0857347920	0.1073503200	0.1584800000	0.0689065680	0.0839612520	0.1053731160	0.1584800000
92	0.0791225040	0.0954828480	0.1203685920	0.1683300000	0.0771137880	0.0935076600	0.1182655440	0.1683300000
93	0.0883152720	0.1060615560	0.1346131080	0.1822700000	0.0860731680	0.1038675240	0.1323887160	0.1822700000
94	0.0983432040	0.1175339760	0.1501876800	0.2017000000	0.0958465200	0.1151026320	0.1478483640	0.2017000000
95	0.1092529440	0.1299418800	0.1671712320	0.2246200000	0.1064793000	0.1272538560	0.1647260760	0.2246200000
96	0.1211150760	0.1433544000	0.1856799360	0.2464500000	0.1180402680	0.1403889240	0.1831404960	0.2464500000
97	0.1339822680	0.1578181800	0.2058033720	0.2594000000	0.1305807960	0.1545534960	0.2031844680	0.2594000000
98	0.1479329760	0.1734089880	0.2276714640	0.2645900000	0.1441773480	0.1698217800	0.2249910360	0.2645900000
99	0.1630266480	0.1901787840	0.2513857200	0.2785700000	0.1588878240	0.1862446800	0.2486656560	0.2785700000
100	0.1777338240	0.2058200520	0.2684700240	0.2974800000	0.1734338760	0.2017631160	0.2657027280	0.2974800000
101	0.1937677920	0.2227477440	0.2867154000	0.3179200000	0.1893116040	0.2185746000	0.2839070760	0.3179200000
102	0.2112482400	0.2410676400	0.3062007360	0.3401300000	0.2066429160	0.2367868560	0.3033586680	0.3401300000
103	0.2303056440	0.2608942680	0.3270103080	0.3640400000	0.2255609040	0.2565166200	0.3241429680	0.3640400000
104	0.2510822880	0.2823515280	0.3492341040	0.3916300000	0.2462108160	0.2778903240	0.3463512840	0.3916300000
105	0.2737332600	0.3055735560	0.3729682440	0.4234400000	0.2687512200	0.3010449360	0.3700811880	0.4234400000
106	0.2984276520	0.3307054680	0.3983153640	0.4559900000	0.2933551680	0.3261288720	0.3954369120	0.4559900000
107	0.3253498080	0.3579043680	0.4253850960	0.4891000000	0.3202115880	0.3533028600	0.4225298640	0.4891000000
108	0.3547007040	0.3873402360	0.4542945000	0.5227700000	0.3495267000	0.3827410680	0.4514790480	0.5227700000
109	0.3866994480	0.4191970560	0.4851686040	0.5575600000	0.3815255760	0.4146321480	0.4824116640	0.5575600000
110	0.4215849000	0.4536739440	0.5181409320	0.5924300000	0.4164539280	0.4491804960	0.5154636000	0.5924300000
111	0.4596174840	0.4909863960	0.5533540800	0.6260500000	0.4545799320	0.4866075000	0.5507800560	0.6260500000
112	0.5010811200	0.5313676080	0.5909603160	0.6581500000	0.4961963520	0.5271530280	0.5885161680	0.6581500000
113	0.5462853240	0.5750699640	0.6311223120	0.6911200000	0.5416227120	0.5710769400	0.6288377400	0.6911200000
114	0.5955675480	0.6223666440	0.6740137320	0.7323400000	0.5912078280	0.6186607080	0.6719219040	0.7323400000
115	0.6492957000	0.6735532200	0.7198200720	0.7715900000	0.6453324120	0.6702092880	0.7179579360	0.7715900000
116	0.7078708320	0.7289496600	0.7687394400	0.8125400000	0.7044120600	0.7260530520	0.7671480720	0.8125400000
117	0.7717302360	0.7889021760	0.8209833840	0.8560400000	0.7689003960	0.7865498760	0.8197084320	0.8560400000
118	0.8413506000	0.8537854800	0.8767778640	0.8966800000	0.8392925880	0.8520874680	0.8758698960	0.8966800000
119	0.9172516560	0.9240051360	0.9363641760	0.9391100000	0.9161291280	0.9230858400	0.9358792080	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
 Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
 Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
 for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Survivorship Variable Life Insurance, Form AM-JVUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81								
82								
83								
84	0.0279657240	0.0348233760	0.0409560720	0.0892396320	0.0274065360	0.0341269560	0.0401370000	0.0874548120
85	0.0319811640	0.0396310800	0.0471082320	0.1005740040	0.0313416840	0.0388385160	0.0462104880	0.0985624920
86	0.0364504920	0.0449512680	0.0540027960	0.1129677960	0.0357216360	0.0440523000	0.0530245440	0.1107084120
87	0.0414001440	0.0508086120	0.0616914720	0.1264483080	0.0405723240	0.0497925000	0.0606321360	0.1239192960
88	0.0468734400	0.0572478480	0.0702522840	0.1385800000	0.0459361680	0.0561029520	0.0691122720	0.1382686440
89	0.0529005240	0.0642967680	0.0797451000	0.1483600000	0.0518427360	0.0630109080	0.0785263920	0.1483600000
90	0.0595296840	0.0720045120	0.0902584800	0.1539200000	0.0583393560	0.0705645120	0.0889644840	0.1539200000
91	0.0667952400	0.0804022920	0.1018615560	0.1584800000	0.0654596280	0.0787943520	0.1004976600	0.1584800000
92	0.0747509880	0.0895440480	0.1146547680	0.1683300000	0.0732562920	0.0877532880	0.1132282320	0.1683300000
93	0.0834358440	0.0994647840	0.1287176880	0.1822700000	0.0817674960	0.0974756160	0.1272383040	0.1822700000
94	0.0929097360	0.1102236480	0.1441641240	0.2017000000	0.0910519440	0.1080193200	0.1426440960	0.2017000000
95	0.1032167160	0.1218598080	0.1610854800	0.2246200000	0.1011528360	0.1194227640	0.1595401440	0.2246200000
96	0.1144234560	0.1344381000	0.1796105280	0.2464500000	0.1121354880	0.1317495120	0.1780583640	0.2464500000
97	0.1265797320	0.1480022760	0.1998440760	0.2594000000	0.1240486920	0.1450424160	0.1983073680	0.2594000000
98	0.1397596680	0.1626233640	0.2219317080	0.2645900000	0.1369650960	0.1593711000	0.2204367120	0.2645900000
99	0.1540194120	0.1783501320	0.2459933280	0.2785700000	0.1509397080	0.1747833480	0.2445709560	0.2785700000
100	0.1683690840	0.1936096800	0.2629825800	0.2974800000	0.1651612200	0.1899203400	0.2615341800	0.2974800000
101	0.1840556760	0.2101748400	0.2811451680	0.3179200000	0.1807226880	0.2063682600	0.2796739680	0.3179200000
102	0.2012037720	0.2281572960	0.3005621400	0.3401300000	0.1977503520	0.2242406400	0.2990719080	0.3401300000
103	0.2199495120	0.2476783320	0.3213201240	0.3640400000	0.2163823680	0.2436608520	0.3198152640	0.3640400000
104	0.2404417440	0.2688695760	0.3435117360	0.3916300000	0.2367698880	0.2647629360	0.3419973720	0.3916300000
105	0.2628432120	0.2918739240	0.3672359880	0.4234400000	0.2590783200	0.2876925480	0.3657180120	0.4234400000
106	0.2873317680	0.3168465240	0.3925987320	0.4559900000	0.2834886360	0.3126079680	0.3910838880	0.4559900000
107	0.3141018720	0.3439557600	0.4197131160	0.4891000000	0.3101988960	0.3396811680	0.4182091200	0.4891000000
108	0.3433660920	0.3733844640	0.4487001240	0.5227700000	0.3394257960	0.3690990120	0.4472157360	0.5227700000
109	0.3753567960	0.4053310560	0.4796890920	0.5575600000	0.3714064560	0.4010645880	0.4782342240	0.5575600000
110	0.4103280120	0.4400109960	0.5128182720	0.5924300000	0.4064003160	0.4357985040	0.5114041320	0.5924300000
111	0.4485574320	0.4776581400	0.5482354800	0.6260500000	0.4446913080	0.4735405440	0.5468746680	0.6260500000
112	0.4903485960	0.5185263480	0.5860987440	0.6581500000	0.4865900640	0.5145511920	0.5848054080	0.6581500000
113	0.5360333640	0.5628912120	0.6265769880	0.6911200000	0.5324365080	0.5591135520	0.6253670040	0.6911200000
114	0.5859744840	0.6110519280	0.6698508240	0.7323400000	0.5826026040	0.6075351960	0.6687419040	0.7323400000
115	0.6405685080	0.6633332520	0.7161133080	0.7715900000	0.6374953440	0.6601503720	0.7151252520	0.7715900000
116	0.7002489480	0.7200877320	0.7655708640	0.8125400000	0.6975600720	0.7173222360	0.7647257040	0.8125400000
117	0.7654896960	0.7816981080	0.8184441480	0.8560400000	0.7632840960	0.7794454440	0.8177664120	0.8560400000
118	0.8368087920	0.8485798320	0.8749690560	0.8966800000	0.8352006120	0.8469487800	0.8744859720	0.8966800000
119	0.9147725280	0.9211839240	0.9353978040	0.9391100000	0.9138931080	0.9202982040	0.9351395400	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* Annual rates applicable to the policy are determined from each insured's rates using exact-age Frasierization and then floored at the minimum rates shown on the last page of this exhibit.

TIAA-CREF LIFE INSURANCE COMPANY

This is to certify that the forms listed below are in compliance with the readability laws and regulations of your jurisdiction. Provided below is a list of excludable items.

<u>Policy form Number</u>	<u>Description</u>	<u>Flesch Score</u>
AM-ESTPROT.1 (2008)	Estate Transfer Protection Rider	60.1
AM-OVERLOAN.1 (2008)	Overloan Protection Endorsement	59.1
AM-JVSPLIT.2 (2008)	Last Survivor Policy Split Option	60.5
TCL-SUVCHARBEN.2008	Institutional Charitable Benefit Rider	<u>45.2</u>
When flesched together the above four rider /endorsements forms equal		56.3
IL-APPUL.1	Life Insurance Application	50.1

LIST OF EXCLUDABLE ITEMS

General

Company name, address and phone number
Form numbers
Index (indices)
Medical terminology
Policy name
Schedules
Specification pages
Tables
Titles
Words defined within all policy documents (refer below to "Specific Terms")

Specific Terms

Accelerated Death	Policy Issue date
Accelerated Death Benefit Option	Policy Anniversary Date
Accelerated Death Benefit Payment	Policy Effective Date
Administrative Office	Premiums
AGENT CERTIFICATION	Replacement
Attained Age	Residential Address
Beneficiary	Riders
Death Benefit	Signature
Endorsement	Supplemental death benefit
Effective Date	Survivable
Face amount	Surviving insured
Federal Financial aid programs	Terminal Illness
Flexible Premium	Total Disability
Higher Education Act	Totally Disabled
Insured (s)	United States
Issue Age	We, us, our
Issue Date	You, your
Institution	Trust Information
Institutional Charitable benefit	SPOUSAL/CALIFORNIA REGISTERED
Last surviving	DOMESTIC PARTNER CONSENT – FOR
Level Cost of Insurance	COMMUNITY PROPERTY STATES ONLY
Overloan Protection	
Payment Information	
Policy Coverage value, owner face amount	



Craig K. Nordyke
Vice President and Actuary
Date: August 11, 2008

Statement of Variability
TIAA-CREF Life Insurance Company
Page 1 of 3

Policy form AM-JVUL.3 AR (2008)

- **Page 1** - The name, address and telephone number of our administrative office will be revised if they are changed.

The number of days for the Free Look (Right to cancel provision) has been bracketed to allow for the additional review time for a replacement policy and in the event the state changes the examination period.

We have bracketed the signatures, names and titles of our company officers in the event the company officers change.

- **Page 4** - Table of Contents, “Riders” section and the “Endorsements added” section. If Riders and/or Endorsements are issued with the policy, these sections would appear with the name of the applicable Riders and/or Endorsements selected by the policyholder.
- **Page 5** “Policy information” section and the “Policy benefits” section
Information that applies to the policyholder and amounts and options that the policyholder elected would appear in the following items: “Policy owner”, “Policy number”, “Minimum face amount”, “Person insured by the policy”, “Issue age”, “Gender”, “Underwriting class”, “Issue date”, “Policy date”, “Monthly charge date”, “Initial face amount”, “Death benefit option”.

“Riders you’ve added” section: If Riders are issued with the policy, this section would include the name of the applicable Riders indicated on page 4 and any applicable Rider information personalized for the policyholder, as described on pages 5.

- **Page 6** “About your premium payments” section:
The following items would reflect the amounts and mode of premium selected by the policyholder: “Minimum first premium”, “Planned premium” and “Frequency of your planned premium” items. “Tax test” item
- If the Guideline Premium Test is elected by the policyholder, the variable material that would appear is as follows. The premium indicated would be personalized for the policyholder.
Tax test: GUIDELINE PREMIUM TEST
Initial Guideline Level Premium \$X,XXX.XX
Initial Guideline Single Premium \$XX,XXX.XX
- If the Cash Value Accumulation Test is elected by the policyholder, the variable material that would appear is as follows:
Tax test: “CASH VALUE ACCUMULATION TEST”
- **Page 9** “Policy charges” section: The percentage of the Premium Tax Charge applicable to your state will be inserted where the brackets now appear. Presently the premium tax is set at 2%.

Statement of Variability
TIAA-CREF Life Insurance Company
Page 2 of 3

- **Charges for the riders you have added:** [See the attached riders]
- **Page 10** “Guaranteed maximum monthly cost of insurance rates per \$1,000 of net amount at risk” section: The guaranteed maximum monthly cost of insurance rates and the number of years indicated would be personalized for the policyholder.
- **Page 11** must appear as either one of the following:
 - If the Guideline Premium Test is used for the policy, page 11 would appear as the page coded “GPT” in the lower left-hand corner (entitled “Death benefit factors”). The factors and the number of years indicated would be personalized for the policyholder.
 - If the Cash Value Accumulation Test is used for the policy, page 11 must appear as the page coded “CVAT” in the lower left-hand corner (entitled “Net single premiums per \$1,000 of death benefit”). The net single premium and the number of years indicated would be personalized for the policyholder.
- **Page 36**
 - The address and telephone number of our administrative office will be revised if they are changed

Estate Transfer Protection Rider - form AM-ESTPROT.1 (2008)

- Protection Percentage chosen
- Rider Issue Date
- Rider effective date
- The address and telephone number of our administrative office will be revised if they are changed
- We have bracketed the signatures, names and titles of our company officers in the event the company officers change.

Overloan Protection Endorsement - Form AM-OVERLOAN.1 (2008)

- 1st paragraph number 2. If endorsement is used with Last Survivor policy we will insert “younger” otherwise, younger will be removed.
- 7th paragraph. If used with Last Survivor policy the words “genders” “classes”, “insured” and “younger” will be used otherwise they will be removed.
- Bottom paragraph “genders” and “underwriting classes”, “Younger insured” and “percentages” are dependent upon type of policy and percentage chosen by the policyowner.
- The address and telephone number of our administrative office will be revised if they are changed
- We have bracketed the signatures, names and titles of our company officers in the event the company officers change.

Statement of Variability
TIAA-CREF Life Insurance Company
Page 3 of 3

Last Survivor Policy Split Option – Form AM-JVSPLIT.2 (2008)

- The address and telephone number of our administrative office will be revised if they are changed
- We have bracketed the signatures, names and titles of our company officers in the event the company officers change.

Institutional Charitable Benefit Rider Form number TCL-SUVCHARBEN.2008

We have bracketed the signatures, names and titles of our company officers in the event the company officers change.

Life Insurance Application – Form number IL-APPUL.1

- Section A- Question 1 An applicant can choose type of Life Insurance required.
We may added to the choices at a later date
- Section E Questions 49 through 53
May add or delete rider and endorsements inn the future.

**Supplemental Questionnaire for Variable Universal Life Insurance –
Form number IL-SUPPAPP.1**

- **Section B – Allocation of Premiums**
Items in the Separate Accounts may be added to or removed in the future.

ACCELERATED DEATH BENEFIT DISCLOSURE
TIAA-CREF LIFE INSURANCE COMPANY

This policy provides an Accelerated Death Benefit option as described below. However, please read your policy for a detailed description of such benefit.

Definitions

Terminal illness means a state of health in which the surviving insured's life expectancy is twelve months or less.

Available proceeds mean the death benefit proceeds before reduction for any outstanding loan amount and due and unpaid monthly charges under this policy at the time TIAA-CREF Life Insurance Company approves the application for the accelerated death benefit, subject to the conditions and limitations specified in this policy. Death benefit amounts provided by term insurance riders are not available for acceleration.

Accelerated death benefit means the amount we pay to the owner under the terms of this option.

Brief description of accelerated death benefit option

If the surviving insured suffers from a terminal illness, and provided that all other conditions for acceleration as specified in this policy are met, the owner of this policy may elect to accelerate all or a portion of the available proceeds. The accelerated death benefit will be paid to the owner only once and in a lump sum. The accelerated death benefit will be determined based on the amount of available proceeds being accelerated and the adjustments and deductions specified below. The acceleration of all available proceeds will result in the termination of this policy.

Determination of accelerated death benefit payment

The accelerated death benefit payment will equal the requested available proceeds less an interest discount.

The annual interest rate used to calculate the amount of the discount will be equal to the yield on a 90 day Treasury bill on the date TIAA-CREF Life Insurance Company approves the application for the accelerated death benefit:

The accelerated death benefit payment will be further reduced by:

- (1) an administrative expense charge not to exceed \$200.00;
- (2) any amounts due within this policy's grace period which are unpaid at the time TIAA-CREF Life Insurance Company approves the application for the accelerated death benefit; and
- (3) any outstanding loan amount on the date TIAA-CREF Life Insurance Company approves the accelerated death benefit multiplied by the ratio of the accelerated available proceeds to the available proceeds before the acceleration.

Effect of the accelerated available proceeds on this policy's face amount

Once the owner elects this option, the requested available proceeds being accelerated will reduce this policy's face amount in the following order:

- (1) first, to reduce the amount provided by the most recent in-force increase you asked for, if any;
- (2) then, to reduce the next most recent in-force increases you asked for, successively, if any; and
- (3) finally, to reduce the initial face amount.

Effect of partial acceleration on policy benefits

If TIAA-CREF Life Insurance Company approves the application for the partial acceleration of available proceeds, the unaccelerated portion of this policy's death benefit proceeds will remain in effect. After the payment of an accelerated death benefit, this policy's face amount, policy value and any outstanding loan amount will be reduced by the ratio of the accelerated available proceeds to the available proceeds before the acceleration. Monthly charges for the remaining portion of this policy will continue to be deducted from the policy value.

Signature of the Owner

Date

Signature of TIAA-CREF Life Representative

Date

STATE OF ARKANSAS

Re: TIAA-CREF Life Insurance Company

Form Numbers AM-JVUL.3 AR (2008)

This is to certify I have reviewed Arkansas Regulation 33 with respect to Variable Life Insurance and that TIAA-CREF Life Insurance Company is in compliance with the Articles contained therein.



Signature

Jeffrey S. Goldin
Actuary
Name and Title (Please type or print)

November 7, 2008
Date