TIAA CREF
FINANCIAL SERVICES
FOR THE GREATER GOOD®

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May 29, 2009

Office of Regulations and Interpretations
Employee Benefits Security Administration
Attn: Target Date Fund Joint Hearing, Room N-5655
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

Ms. Elizabeth M. Murphy, Secretary
Securities and Exchange Commission
100 F Street, NE,
Washington, DC 20549-1090

Re: File No. 4-582 Target Date Fund Joint Hearing

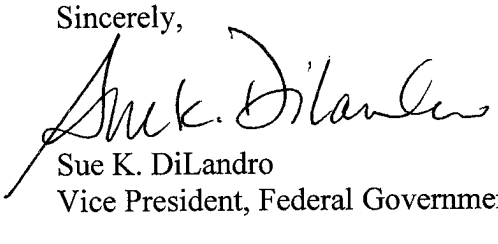
Dear Sir or Madam:

Please accept our company's request to appear and provide testimony at your June 18, 2009 joint hearing regarding Target Date Funds. If selected, TIAA-CREF would be prepared to discuss:

- Glide Path and Portfolio Construction: The role of equities in TDFs, and the use of non-traditional asset classes in mitigating risk for participants (4 minutes)
- Best Practices for Disclosure: Ensuring that information regarding TDF portfolio composition and risk is clear and understandable (2 minutes)
- Beyond the Target Date: Glide paths and distribution options through retirement (4 minutes)

If you have any questions regarding our request, or would like additional details about our submission, please contact me at 703-460-7124 or via e-mail at sdilandro@tiaa-cref.org.

Sincerely,



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