



FINANCIAL SERVICES  
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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](mailto:sdilandro@tiaa-cref.org).

Sincerely,

Sue K. DiLandro  
Vice President, Federal Government Relations