

SUMMARY ANNUAL REPORT
FOR TIAA-CREF RETIREMENT PLAN FOR LOYOLA UNIVERSITY
EMPLOYEES

This is a summary of the annual report for the TIAA-CREF Retirement Plan for Loyola University Employees, EIN 72-0408946, Plan No. 003, for period January 1, 2008 through December 31, 2008. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Benefits under the plan are provided by annuity contracts.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report. To obtain a copy of the full annual report, or any part thereof, write or call Loyola University New Orleans, 6363 St. Charles Avenue, Campus Box 16, New Orleans, LA 70118-6143, (504) 864-7757.

You also have the legally protected right to examine the annual report at the main office of the plan (Loyola University New Orleans, 6363 St. Charles Avenue, Campus Box 16, New Orleans, LA 70118-6143) and at the U. S. Department of Labor in Washington, D.C., or to obtain a copy from the U. S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U. S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C., 20210.