Clerk of the House of Representatives	Secretary of the Senate
Legislative Resource Center	Office of Public Records
B-106 Cannon Building	232 Hart Building
Washington, DC 20515	Washington, DC 20510

Secretary of the Senate
Received: Feb 09, 2006

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - **All Filers Are Required To Complete This Page**

1. Registrant Name:

TIAA-CREF

2. Address:
1101 PENNSYLVANIA AVENUE NW SUITE 800, WASHINGTON, DC 20004

3. Principal place of business (if different from line 2):
Country City: 730 THIRD AVENUE State/Zip(or Country): NY 10017

4. Contact Name: DANIEL J. KENIRY
Telephone: 202-637-8925
E-mail (optional): dkeniry@tiaa-cref.org

Senate ID #: 55757-12
House ID #: 35166000

7. Client Name: ☒ Self

TYPE OF REPORT

8. Year 2005 Midyear (January 1 - June 30): ☐ **OR** Year End (July 1 - December 31): ☒

9. Check if this filing amends a previously filed version of this report: ☐

10. Check if this is a Termination Report: ☐ => Termination Date: 11. No Lobbying Activity: ☐

INCOME OR EXPENSES

Complete Either Line 12 **OR** Line 13

12. Lobbying Firms

INCOME relating to lobbying activities for this reporting period was:

Less than $10,000: ☐

$10,000 or more: ☐ => Income (nearest $20,000):_____

Provide a good faith estimate, rounded to the nearest $20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).

13. Organizations

EXPENSES relating to lobbying activities for this reporting period were:

Less than $10,000: ☐

$10,000 or more: ☒ => Expenses (nearest $20,000): 760,000.00

14. Reporting Method.
Check box to indicate expense accounting method. See instructions for description of options.

☒ **Method A.** Reporting amounts using LDA definitions only
☐ **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code
☐ **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

LOBBYING ACTIVITY.

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: EDU (one per page)

16. Specific lobbying issues:

H.R. 609 College Access and Opportunity Act of 2005; S. 1614 Higher Education Amendments of 2005; H.R. 4241 / S. 1932 Deficit Reduction Act of 2005

17. House(s) of Congress and Federal agencies contacted:
House of Representatives
Senate
Department of Education
The White House

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ANDERSON, KATHRYN
Covered Official Position (if applicable):
Name: KENIRY, DANIEL
Covered Official Position (if applicable): DEP ASST TO THE PRESIDENT FOR LEGISLATIVE AFFAIRS
Name: MCANDREWS, DAMIEN
Covered Official Position (if applicable):
Name: SIMONETTA, DANIELLE
Covered Official Position (if applicable):
Name: SNOW, KIMBERLEY
Covered Official Position (if applicable):

19. Interest of each foreign entity in the specific issues listed on line 16 above.**None**

LOBBYING ACTIVITY.

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: FIN (one per page)

16. Specific lobbying issues:

S.190 Federal Housing Enterprise Regulatory Reform Act 2005; H.R. 1461 Federal Housing Finance Reform ACT of 2005; H.R. 3505 Financial Services Regulatory Relief Act of 2005; Data Security/Privacy

17. House(s) of Congress and Federal agencies contacted:
House of Representatives
Senate

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ANDERSON, KATHRYN
Covered Official Position (if applicable):
Name: KENIRY, DANIEL
Covered Official Position (if applicable): DEP ASST TO THE PRESIDENT FOR LEGISLATIVE AFFAIRS
Name: MCANDREWS, DAMIEN
Covered Official Position (if applicable):
Name: SIMONETTA, DANIELLE
Covered Official Position (if applicable):
Name: SNOW, KIMBERLEY
Covered Official Position (if applicable):

19. Interest of each foreign entity in the specific issues listed on line 16 above.**None**

LOBBYING ACTIVITY.

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: INS (one per page)

16. Specific lobbying issues:

S. 467 Terrorism Risk Insurance Extension Act of 2005; H.R. 4314 Terrorism Insurance Backstop Extension Act of 2005

17. House(s) of Congress and Federal agencies contacted:
House of Representatives
Senate
The White House
Department of Treasury

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ANDERSON, KATHRYN
Covered Official Position (if applicable):
Name: KENIRY, DANIEL
Covered Official Position (if applicable): DEP ASST TO THE PRESIDENT FOR LEGISLATIVE AFFAIRS
Name: MCANDREWS, DAMIEN
Covered Official Position (if applicable):
Name: SIMONETTA, DANIELLE
Covered Official Position (if applicable):
Name: SNOW, KIMBERLEY
Covered Official Position (if applicable):

19. Interest of each foreign entity in the specific issues listed on line 16 above.**None**

LOBBYING ACTIVITY.

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: RET (one per page)

16. Specific lobbying issues:

Savings proposals included in the President's FY 2006 Budget - including H.R. 1161/ S. 547 Employer Retirement Savings Accounts, H.R. 1162 / S. 546 Retirement Savings Accounts; H.R. 1163 / S. 545 Lifetime Savings Accounts and H.R. 819 / S. 381 Retirement Security for Life Act of 2005; H.R. 2951 Lifetime Pension Annuity For You Act of 2005; S. 219/S. 1953 National Employee Savings and Trust Equity Guarantee Act of 2005; H.R. 2830 Pension Protection Act of 2005; S. 1783 Pension Security and Transparency Act of 2005;H. R. 1960/H. R. 1961, Pension Preservation and Savings Expansion Act and possible revisions thereto; S. 1359, Retirement Savings and Security Act; Proposals related to automatic enrollment including S. 875, Save More for Retirement and H. R. 1508, 401(k) Auto-enrollment Act; Social Security reform

17. House(s) of Congress and Federal agencies contacted:
House of Representatives
Senate
Department of Treasury
The White House

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ANDERSON, KATHRYN
Covered Official Position (if applicable):
Name: KENIRY, DANIEL
Covered Official Position (if applicable): DEP ASST TO THE PRESIDENT FOR LEGISLATIVE AFFAIRS
Name: MCANDREWS, DAMIEN
Covered Official Position (if applicable):
Name: SIMONETTA, DANIELLE
Covered Official Position (if applicable):
Name: SNOW, KIMBERLEY
Covered Official Position (if applicable):

19. Interest of each foreign entity in the specific issues listed on line 16 above.**None**

LOBBYING ACTIVITY.

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: TAX (one per page)

16. Specific lobbying issues:

H.R. 2386 / S. 1112 College 529 InvEST Act of 2005; H.R. 1161 / S. 547 Employer Retirement Savings Accounts; H.R. 1162 / S. 546 Retirement Savings Accounts; H.R. 1163 / S. 545 Lifetime Savings Accounts; H.R. 2830 Pension Protection Act of 2005; H.R. 819 / S. 381 Retirement Security for Life Act of 2005; S. 219 National Employee Savings and Trust Equity Guarantee Act of 2005; H.R. 3768 Katrina Emergency Tax Relief Act of 2005;S.1696 Katrina Hurricane Tax Relief of 2005; H.R. 4440 Gulf Opportunity Zone Act of 2005; S. 2020 Tax Relief Act of 2005;H.R. 4297 Tax Relief Extension Reconciliation Act of 2005; Tax proposals related to retiree health and long term care; Tax reform

17. House(s) of Congress and Federal agencies contacted:
House of Representatives
Senate
Department of Treasury
Department of Labor
The White House

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ANDERSON, KATHRYN
Covered Official Position (if applicable):
Name: KENIRY, DANIEL
Covered Official Position (if applicable): DEP ASST TO THE PRESIDENT FOR LEGISLATIVE AFFAIRS
Name: MCANDREWS, DAMIEN
Covered Official Position (if applicable):
Name: SIMONETTA, DANIELLE
Covered Official Position (if applicable):
Name: SNOW, KIMBERLEY
Covered Official Position (if applicable):

19. Interest of each foreign entity in the specific issues listed on line 16 above.**None**

Signature: ON FILE Date: Feb 09, 2006

Printed Name and Title: Daniel J. Keniry - Vice President, Federal Relatio -