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: Aug 10, 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: NEW YORK 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 2006 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): 600,000.00

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:
THE WHITE HOUSE
EDUCATION DEPARTMENT
TREASURY DEPARTMENT
US HOUSE OF REPRESENTATIVES
US SENATE

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

Name: ANDERSON, KATHRYN
Covered Official Position (if applicable):
Name: CHAMBERS, BROOKE
Covered Official Position (if applicable):
Name: KENIRY, DANIEL
Covered Official Position (if applicable): DEP ASST TO PRESIDENT FOR LEG AFFAIRS
Name: MCANDREWS, DAMIEN
Covered Official Position (if applicable):
Name: SIMONETTA MAURER, DANIELLA
Covered Official Position (if applicable):
Name: SNOW, KIM
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 OF 2005; H.R. 1461 - FEDERAL HOUSING FINANCE REFORM ACT OF 2005; S. 2856 - FINANCIAL SERVICES REGULATORY RELIEF ACT OF 2006; H.R. 3505 - FINANCIAL SERVICES REGULATORY RELIEF ACT OF 2005; H.R. 2990 - CREDIT RATING AGENCY DUOPOLY RELIEF ACT OF 2006; H.R. 1578/S.2490 REAL ESTATE INVESTMENT THRIFT SAVINGS ACT; DATA SECURITY/PRIVACY

17. House(s) of Congress and Federal agencies contacted:
TREASURY DEPARTMENT
THE WHITE HOUSE

US HOUSE OF REPRESENTATIVES
US SENATE

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

Name: ANDERSON, KATHRYN
Covered Official Position (if applicable):
Name: CHAMBERS, BROOKE
Covered Official Position (if applicable):
Name: KENIRY, DANIEL
Covered Official Position (if applicable): DEP ASST TO PRESIDENT FOR LEG AFFAIRS
Name: MCANDREWS, DAMIEN
Covered Official Position (if applicable):
Name: SIMONETTA MAURER, DANIELLE
Covered Official Position (if applicable):
Name: SNOW, KIM
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. 2509 - National Insurance Act of 2006.

17. House(s) of Congress and Federal agencies contacted:
THE WHITE HOUSE
TREASURY DEPARTMENT
US HOUSE OF REPRESENTATIVES
US SENATE

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

Name: ANDERSON, KATHRYN
Covered Official Position (if applicable):
Name: CHAMBERS, BROOKE
Covered Official Position (if applicable):
Name: KENIRY, DAN
Covered Official Position (if applicable): DEP ASST TO PRESIDENT FOR LEG AFFAIRS
Name: MCANDREWS, DAMIEN
Covered Official Position (if applicable):
Name: SIMONETTA MAURER, DANIELLE
Covered Official Position (if applicable):
Name: SNOW, KIM
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:

H.R. 1161/S. 547 - EMPLOYER RETIREMENT SAVINGS ACCOUNT; H.R. 1162/S. 546 - RETIREMENT SAVINGS ACCOUNTS; H.R. 1163/S. 545 - LIFETIME SAVINGS ACCOUNTS; H.R. 2830 - PENSION PROTECTION ACT OF 2005; S. 1783 - PENSION SECURITY AND TRANSPARENCY ACT OF 2005; INTERNATIONAL PENSION ISSUES

17. House(s) of Congress and Federal agencies contacted:
THE WHITE HOUSE
TREASURY DEPARTMENT
STATE DEPARTMENT
COMMERCE DEPARTMENT
US HOUSE OF REPRESENTATIVES
US SENATE

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

Name: ANDERSON, KATHRYN
Covered Official Position (if applicable):
Name: CHAMBERS, BROOKE
Covered Official Position (if applicable):
Name: KENIRY, DANIEL
Covered Official Position (if applicable): DEP ASST TO PRESIDENT FOR LEG AFFAIRS
Name: MCANDREWS, DAMIEN
Covered Official Position (if applicable):
Name: SIMONETTA MAURER, DANIELLE
Covered Official Position (if applicable):
Name: SNOW, KIM
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. 4297/S. 2020 - TAX INCREASE PREVENTION ACT OF 2006; H.R. 5638 - PERMANENT ESTATE TAX RELIEF ACT OF 2006

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

US HOUSE OF REPRESENTATIVES
US SENATE

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

Name: ANDERSON, KATHRYN
Covered Official Position (if applicable):
Name: CHAMBERS, BROOKE
Covered Official Position (if applicable):
Name: KENIRY, DANIEL
Covered Official Position (if applicable): DEP ASST TO PRESIDENT FOR LEG AFFAIRS
Name: MCANDREWS, DAMIEN
Covered Official Position (if applicable):
Name: SIMONETTA MAURER, DANIELLE
Covered Official Position (if applicable):
Name: SNOW, KIM
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: Aug 10, 2006

Printed Name and Title: DANIEL J. KENIRY - VICE PRESIDENT, FEDERAL RELATIO -