

**Annuity Income Request Form Guide for Form F11348**  
**The Conference Board, Inc. (U.S. Staff Members) Supplemental Retirement Plan**  
**For surviving spouses who are 100% beneficiaries of employees hired Pre October 1, 2012**  
**(Plan 406783)**

Under the Supplemental Retirement Plan, the vested portion of your spouse's account is payable to you as his or her surviving spouse beneficiary in the form of annuity, or else in the form of a single lump sum cash distribution, a rollover to another eligible plan or IRA or as a combination of those options (lump sum and rollover). The distribution option(s) you select must deplete your entire account balance. Partial distributions are not allowed.

The Survivor Income Request Form should be used if you are the spouse of the plan participant and you are requesting an annuity with respect to amounts held at TIAA-CREF. If you select an annuity as the method of distribution for this account, then you must annuitize the entire balance. The only form of annuity available to you as a spousal beneficiary under this plan is a one life (or single life) annuity, without any guaranteed payment period.

Under the "General Information" heading on the Annuity Income Request Form, it states: "Under federal tax law, if you have not made a survivor benefit distribution election or waiver within nine months of the date we can identify you (by our own means or by your sending information to us), we may be obligated to report your share as reportable income to you even though we have not dispersed it to you." Under the terms of the Supplemental Retirement Plan, however, this will not apply, as payments generally are not required to commence for you until December 31<sup>st</sup> of the calendar year following the year the decedent employee died, or by December 31<sup>st</sup> of the calendar year the decedent employee would have attained age 70 ½, if later. If those rules are not met, excise taxes may be due.

**Questions?**

For account information, to check the status of your request or any other questions, **call: 800 842-2252**, Monday - Friday, 8 AM - 10 PM ET, Saturday, 9 AM - 6 PM ET, OR visit **tiaa-cref.org 24 hours daily**. Have your user ID and password ready.

Below are some guidelines to assist you with completing the Survivor Annuity Income Request Form.

**Step 1, Decedent Information:** Complete this section.

**Step 2, Beneficiary Information:** Complete this section with your information.

**Step 3, Settlement Options:** Select "No Cash". (If you select an annuity as the method of distribution for this account, then you must annuitize the entire balance. Partial cash withdrawals are not permitted.)

**Step 4, Choosing An Annuity Option:** Select Option 1: One life annuity. (Note: This is the only annuity option that is available to you for this plan.)

**Step 5, Choose a Payment Method:**

- Do Not Select Option 1, 2 or 3 or make any entry under the heading TIAA Real Estate/CREF. (Note: The TIAA Traditional Annuity, TIAA Real Estate and CREF annuities are not investments available for this plan.)
- Frequency and Start Date of Payment: Enter the Start Date of Payment and select Monthly as the frequency. (Note: Monthly is the only frequency available to you for this plan.)

**Step 6, Beneficiaries:** Skip this section (Note: This section is for plans that allow beneficiaries to select an option other than the one life annuity. The only annuity option permitted under this plan for you is the one life annuity.)

**Step 7, Federal Tax Withholding Amount:** Under the Non-Rollover Eligible header, select Option 1, 2 or 3. (The one life annuity option is not available to be rolled over.)

**Step 8, Delivery Instructions for Cash Distributions Only:** Complete this section. (Note: You must select one of the four options provided in Step 8. If you select Option 2 or 3, then you must also provide your banking information.)

**Step 9, Type of Roll Over, TIAA-CREF Contract:** Skip this section. (Note: The one life annuity option is not available to be rolled over.)

**Step 10, Roll Over to Another Investment Company:** Skip this section. (Note: The one life annuity option is not available to be rolled over.)

**Step 11, Your Signature:** Complete this section. (Note: A Notarized signature will be accepted instead of a medallion guarantee for accounts that have a balance greater than \$50,000.)

**Step 12, Medallion Signature Guarantee:** A Notarized signature will be accepted instead of a medallion guarantee for accounts that have a balance greater than \$50,000.

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