

INTERNAL CROSS CONTRACT

CONSOLIDATION FORM

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Your specific plan rules and investment options may require multiple transactions to complete your request. All transactions will generate a confirmation and will be executed with the same effective date.

The receiving contract will be either your Retirement Choice or Retirement Choice Plus contract.

TIAA-CREF will only transfer non-restricted accumulations under this employer plan. Accumulations that may be used as collateral for an outstanding loan for instance will not be included.

Please allow 5 business days for processing your request from the date we receive this form in good order. The effective date for any form received after 4:00 p.m. (ET) will be the next business day.

First Name	Middle Initial
Last Name	
Social Security Number	

1. IMPORTANT INFORMATION

This form may only be used to consolidate your accumulations between the following TIAA-CREF contracts with the same employer. The transactions executed by this form are not taxable or reportable to the IRS but will appear on your quarterly statement. Any other intended use of this form will be declined.

FROM:	Plan Name		
	TIAA Contract Number	CREF Contract Number	Plan Number
то:	Plan Name		
	TIAA Contract Number	CREF Contract Number	Plan Number

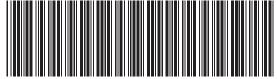
A request to consolidate your TIAA Traditional Account may not be available due to your contract rules. There are different rules regarding the TIAA Traditional Account that may require completing separate forms. Please call us to review your options at 800 842-2252.

Fax your completed form to **800 914-8922**, or mail the form to:

STANDARD MAIL: OVERNIGHT MAIL: TIAA-CREF TIAA-CREF

P.O. Box 1268 8500 Andrew Carnegie Blvd Charlotte, NC 28201-1268 Charlotte, NC 28262

If you have any questions, please call our Telephone Counseling Center at **800 842-2252**. Monday to Friday from 8 a.m. to 10 p.m. (ET), and Saturday from 9 a.m. to 6 p.m. (ET).



F11401-0512-01



INTERNAL CROSS CONTRACT

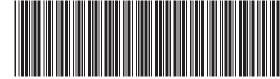
CONSOLIDATION FORM

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Consolidation amount will be based on the value of your investments on the day that your forms are received in good order.

2. FRUM CUNTRACT			
OPTION 1: Consolidate entire amount availa	ble.		
OPTION 2: Consolidate only a portion of the	e account balance, as indicate	d below.	
EXISTING INVESTMENTS — If you want to move the	e full accumulation for any fund	d. please use 100% ins	tead of tha
fund's current dollar value.	,,,,,,,,	., ,	
nvestment Account/Fund Name	Dollar Amou	nt % of Fu	ınd Value
	\$	OR	
	s	OR	
		OR	
	\$	UK	

Only non-restricted funds will be moved.



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Consolidation amount will be based on the value of your investments on the day that your forms are received in good order.

3. TO CONTRACT			
OPTION 1: Move to current allocations on file.			
OPTION 2: Different allocations, as indicated	below.		
NEW INVESTMENTS – If identifying percentages, ple	ase use only whole numbers and	d the total of	all funds must
equal 100%.	,		
Investment Account/ Fund Name	Dollar Amount	9	6 of Fund Value
	\$	OR	%
	¥		/0



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Please read and sign where indicated.

4. YOUR SIGNATURE

By signing below:

You authorize TIAA-CREF to make transfers from your account balances with TIAA-CREF, as stated in this form.

By signing and dating below, I confirm that I wish to transfer accumulations from my existing TIAA-CREF Annuity Contract to my new TIAA-CREF Retirement Choice or Retirement Choice Plus Contract established by my institution to fund all future contributions under it's retirement plan.

I further understand that, to the extent that the contract which is accepting the transfer is subject to the Employee Retirement Income Security Act (ERISA), spousal rights will apply and I may need a signed waiver from my spouse in order to receive a distribution of these funds.

four Signature
Today's Date (mm/dd/yyyy)
Please refer all inquiries or requests for clarification on this form to:
Name
Relationship: TIAA CREF Consultant Third Party Advisor
Contact Number



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