



## OPEN YOUR RETIREMENT ACCOUNT

### NEED HELP?

Call **800-842-2252**  
Weekdays, 8 a.m. to  
10 p.m. (ET), or visit  
**TIAA.org**.

### ¿HABLA ESPAÑOL?\*

Llame al **800-842-2252**  
y marque 9 si desea  
atención en español,  
días hábiles son de  
lunes a viernes de  
8:00 am a 10:00 pm  
(hora del Este).

### FILL OUT YOUR ENROLLMENT FORM

#### STEP 1 CHOOSE YOUR INVESTMENTS

Select from the list of investment choices available under your employer's plan. Please review the prospectuses for the investment choices before making your selections. See next page for how to access the prospectuses.

#### STEP 2 TELL US ABOUT YOURSELF

Provide basic information to establish your account.

#### STEP 3 NAME YOUR BENEFICIARIES

##### SPOUSAL WAIVER (IF APPLICABLE)

This section may or may not appear on your form, depending on the provisions of your employer's plan. If it does appear on your form, and if you are married and name someone other than your spouse as beneficiary for more than 50% of the death benefit, your spouse will need to complete and sign this section.

#### STEP 4 SIGN YOUR FORM

If you need to make a change please initial and date next to the correction.

### RETURN YOUR COMPLETED FORM

Return your completed form to your employer's HR/Benefits office. You may need to complete a salary deferral agreement with your employer.

### IMPORTANT INFORMATION

Whenever a new account is opened, federal law requires all financial institutions to help the government fight the funding of terrorism and prevent money laundering activities by obtaining, verifying and recording information that identifies each person who opens an account. For this reason, we request your name, physical address (a P.O. Box alone is insufficient), date of birth, Social Security number (or taxpayer identification number), telephone number and other information that will allow us to identify you. Without this information, we may not be able to open an account or process any transactions for you.

\*Todos los contratos están redactados en inglés. Al hacer cualquier trato con nosotros, usted declara comprender nuestros documentos si los lee en inglés o que cuenta con algún asesor de su confianza que se los interprete. All contract documents are in English. When you do business with us, you represent that you can read and understand our English documents or have your own trusted advisor who can interpret them for you.

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log on to TIAA.org for paper copies of the product and fund prospectuses that contain this and other information. Please read the prospectus carefully before investing.** To have copies of paper prospectuses sent to you at no charge, please call TIAA at **877-518-9161**. TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc. distribute securities products. TIAA (Teachers Insurance and Annuity Association of America) and CREF (College Retirement Equities Fund), 730 Third Avenue, New York, NY 10017 issues annuities.

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## CHOOSE YOUR ALLOCATION

### NEED HELP?

For assistance in choosing an allocation or filling out your form, please call us at **800 842-2252**.

### YOUR INVESTMENT CHOICES

Use this form to make your investment choices. For detailed descriptions and performance information, please go to [tiaa.org](http://tiaa.org) or read the prospectus. To have copies of paper prospectuses sent to you at no charge, please call TIAA at **877 518-9161**. Pick your own investments to build a diversified mix that's right for you. If your employer's plan offers mutual funds as an investment choice, participants with non-U.S. addresses may be subject to certain investment restrictions, including restrictions on purchases of mutual funds.

Please use only whole numbers and make sure your total allocation equals 100%. **HELPFUL TOOL:** Visit [www.tiaa.org/calcs](http://www.tiaa.org/calcs) to use our Asset Allocation Evaluator to help you create an allocation.

Before making your investment choices and completing your enrollment form, please read the prospectuses and investment-related information, including plan fees and expenses and current investment performance, go to [www.tiaa.org/PRO](http://www.tiaa.org/PRO) and enter your six digit prospectus access code or plan number. You can obtain this by calling TIAA at **800 842-2252** or from your Benefits Office. If you prefer, you can obtain paper copies of the product and fund prospectuses by calling **877 518-9161**. Please note that on your enrollment form, you will be asked to confirm that you have received and accessed the relevant prospectus(es) and/or product literature for your investment choices. Please read the prospectuses carefully before investing.

Percentage	Investment Name
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>
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<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>
<b>1 0 0 %</b>	<b>TOTAL</b>



Please print in capital letters and only use black or dark blue ink.

**TELL US ABOUT YOURSELF**

Title  First Name  Middle Name

Last Name

Social Security or Tax ID Number  Gender ☐ Male ☐ Female Birth Date (mm/dd/yyyy)

Your Spouse's Name  E-mail Address

Daytime Phone  Evening Phone

**Residential Address** (No PO Boxes please.)

Address

City  State  Zip Code  Country

**Mailing Address** (If different from your residential address.)

Address

City  State  Zip Code  Country

**Employment Information**

Employer

Campus/Branch  Plan ID

**Your Investment Allocation**

- Please be sure to provide instructions on how to allocate your contributions to the investments offered under the retirement plan on the "Choose Your Allocation" form. If your asset allocation is missing or incomplete in any way, your contributions will be automatically invested in accordance with the plan's Qualified Default Investment Alternative or otherwise applicable default investment, which can be located in the plan's Summary Plan Description available from your employer.

**Important Information**



**DEFINITION:** Primary beneficiaries are individuals who are entitled to receive the benefits of your plan if you die.

Make sure the percentages for your primary and contingent beneficiaries each totals 100%.

**NAME YOUR BENEFICIARIES**  
**Primary Beneficiaries**

Name (Title, First Name, Middle Name, Last Name)		
<input type="text"/>		
Percentage	Social Security or Tax ID Number	Birth Date (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Relationship		
<input type="text"/>		

Name (Title, First Name, Middle Name, Last Name)		
<input type="text"/>		
Percentage	Social Security or Tax ID Number	Birth Date (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Relationship		
<input type="text"/>		

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# INFORMATION FORM

FOR TIAA & CREF RETIREMENT CHOICE (RC) ANNUITY (A GROUP ANNUITY)

**DEFINITION:** Contingent beneficiaries are individuals who are entitled to receive the benefits of your plan if the primary beneficiary(ies) die(s) before you.

To choose more than two primary or contingent beneficiaries, include an additional page with your name, Social Security or Tax ID number, and the information for the additional beneficiaries.

## Contingent Beneficiaries

Name (Title, First Name, Middle Name, Last Name)

Percentage

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Relationship

Name (Title, First Name, Middle Name, Last Name)

Percentage

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Relationship

## WAIVER OF SPOUSE'S RIGHT TO PRERETIREMENT DEATH BENEFITS (IF APPLICABLE)

You only need to have your spouse complete this section if:

1. you are married, **AND**
2. you wish to name a person or entity other than your spouse as primary beneficiary for more than 50% of the death benefit.

The date of your spouse's signature must be the same or later than the date you sign your enrollment form. Your spouse's signature must be notarized or witnessed by a plan representative.

**PLEASE NOTE:** If you're married and you name a person or entity other than your spouse as primary beneficiary for more than 50% of the death benefit or the percent specified by your employer plan, then your spouse must properly consent to waive his/her preretirement survivor death benefit under your employer plan and/or ERISA in order to put your nonspousal beneficiary designation into effect. Generally, waiving spousal rights is available if you are age 35 or older. If you're under age 35 and wish to designate someone other than your spouse as beneficiary, please contact your benefits office.

## CONSENT BY SPOUSE (MUST BE WITNESSED)

I am voluntarily and irrevocably giving up my right to a qualified preretirement survivor death benefit. I recognize that any preretirement death benefit payable under these annuities and/or mutual funds held under my spouse's employer plan will be paid to the beneficiaries as described in this form.

Signature of Spouse

Date (mm/dd/yyyy)

Social Security or Tax ID Number

Birth Date (mm/dd/yyyy)

Signature of Notary Public or Plan Representative

Date (mm/dd/yyyy)



## SIGN YOUR FORM

By completing this form, you are directing your employer to allocate funds under your employer's plan to TIAA or CREF group annuities and/or to mutual funds and other investment options offered by TIAA-CREF or by other investment providers. All of your rights under these funding vehicles are subject to the terms of your employer's plan. Your employer, or other plan fiduciary, may decide to cease offering any of these funding vehicles as allocation options under the plan and, should your employer or other plan fiduciary decide to do so, you may be required to transfer your accumulations in such plan funding option to another plan funding option.

If your plan offers the TIAA Traditional Annuity, then subject to the terms of your employer's plan, within 120 days after the later of termination of employment or the specific date stipulated by your employer's plan, withdrawals and transfers from the TIAA Traditional Annuity may be made available in a lump sum. Such withdrawals and transfers are subject to a surrender charge. At all other times, withdrawals and transfers from the TIAA Traditional Annuity must be spread over an 84-month period. **The amount and value of any accumulation units transferred from any account within a TIAA Variable Annuity Separate account may be affected by redemption charges imposed by the investments in which the account invests. The accumulations in and benefit payments from the CREF accounts, the TIAA Variable Annuity Separate accounts, and the mutual funds and other investment options are variable and not guaranteed; they depend on the investment performance of these accounts. Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.**

If your plan offers TIAA Stable Value or TIAA Stable Return Annuity, these funding options are offered pursuant to the terms of separate group annuity contracts. Please refer to the relevant product literature for specific details regarding any withdrawal or transfer restrictions.

Your beneficiary designation will apply to your TIAA and CREF annuities and to the mutual funds and other investment options for which TIAA keeps records. Under your employer's plan, your spouse has the right to a death benefit. If the plan is subject to ERISA, your spouse is entitled to at least 50% of the death benefit specified by the plan. If the plan is not subject to ERISA, your spouse is entitled to the percentage stipulated by the plan. Your spouse must consent to any beneficiary designation that doesn't meet this requirement by completing the "Waiver of Spouse's Right to Preretirement Death Benefits."

In accordance with the terms of your employer's plan, fees associated with the administration of the plan may be deducted from accumulations held on your behalf in the TIAA or CREF annuities or in any of the mutual funds and other investment options.

## PROSPECTUS AND OTHER DOCUMENTS ACKNOWLEDGMENT

Please check the box below acknowledging access to the following documents:

- |                                                                  |                                                               |
|------------------------------------------------------------------|---------------------------------------------------------------|
| <input type="checkbox"/> Prospectuses for the investment options | <input type="checkbox"/> TIAA Business Continuity Policy      |
| <input type="checkbox"/> TIAA Privacy Policy                     | <input type="checkbox"/> Intermediary Frequent Trading Policy |

Please check the box below to acknowledge electronic receipt of prospectuses and other required documents.

☐ I acknowledge that I consent to receiving and have received the above-referenced documents for my plan by means of either the TIAA website ([ttaa.org](http://ttaa.org)), the website from which this form was downloaded, a CD accompanying my enrollment form, or at the special web address [www.ttaa.org/PRO](http://www.ttaa.org/PRO) using the Prospectus Access Code provided in my enrollment materials. I further acknowledge that I am able to access these documents via one of these sources. I understand that this acknowledgment applies only to this initial enrollment.

To select this acknowledgment and consent, you must either have access to the websites noted above or a computer with a CD drive and Internet access. In either case, you must also be able to download, view and print the documents. You will need Adobe Reader to view and print electronic PDF documents. If you don't have Adobe Reader, go to [www.adobe.com](http://www.adobe.com) to download a free copy. To request assistance with accessing these documents electronically, please contact us toll-free at 800 842-2252. You understand and acknowledge that accessing documents electronically may involve additional costs, including but not limited to, subscription access fees from an Internet service provider and printing costs.

Paper versions of the above documents, and the Statement of Additional Information for the investment options available to you, can be ordered free of charge, both now and in the future, by calling toll-free 877 518-9161 or go to [ttaa.org](http://ttaa.org). If you are unable to acknowledge that you have received and accessed these documents on the website or CD, please call 877 518-9161 for paper prospectuses at no charge.

**Note:** Unless indicated above, I acknowledge that I have received paper copies of the above-referenced documents.

**Under penalties of perjury, you certify that the taxpayer identification number shown on this form is your correct Social Security number. The Internal Revenue Service does not require your consent to any provision of this document.**

I have read and acknowledge all provisions of this form.

Please sign in  
only black or dark  
blue ink.



Signature

Date (mm/dd/yyyy)



**INFORMATION FORM**  
FOR TIAA & CREF RETIREMENT CHOICE (RC) ANNUITY (A GROUP ANNUITY)

**FOR TIAA AGENT USE, IF APPLICABLE**

Agent Name (Title, First Name, Middle Name, Last Name)

Agent CRD Number