



TIAA-CREF FUNDS
**COVERDELL EDUCATION SAVINGS ACCOUNT
 APPLICATION/ADOPTION AGREEMENT**

To get started, simply complete the following sections. The terms of the account are contained in the document titled *Coverdell Education Savings Account Disclosure Statement* and *Custodial Account Agreement*. This form cannot be used to establish a TIAA-CREF Funds Traditional IRA or Roth IRA or to convert a Traditional IRA to a Roth IRA.

By signing this form, investor(s) acknowledges that neither TIAA-CREF Funds nor any Teachers Advisors, LLC affiliate or service provider to TIAA-CREF Funds has provided the investor(s) with advice, recommendations or suggestions as to any specific investment decisions. Investors in TIAA-CREF Funds are urged to consult their own advisors before making investment-related decisions, including but not limited to, those related to transfer or rollover from retirement plans, purchase or sale of investments, selection or retention of investment managers, or selection of account beneficiaries.

Please send your signed and completed Form to TIAA-CREF Funds per Return Completed Forms section below or in the enclosed customer reply envelope. Please call 800-223-1200, enter prompt 1, prompt 2, with any questions, weekdays, 8 a.m. – 10 p.m. (ET).

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, Social Security Number and other information that will allow us to identify you (including a state-issued driver's license or other government-issued identification). This information will be verified to ensure the identity of all individuals opening a mutual fund account. Until you provide the information we need, we may not be able to open an account or effect any transactions for you.

1. ACCOUNT REGISTRATION (REQUIRED)

In Section A below, provide the requested information about the Student for whose benefit the Coverdell Education Savings Account (Coverdell ESA) is being opened. The Student must be under age 18 or a Special Needs Student for an Annual Contribution Coverdell ESA, or under age 30 or a Special Needs Student for a Rollover or Transfer from another Coverdell ESA. In Section B below, provide the requested information about the Parent or Legal Guardian who will control the account on behalf of the Student. In Section C below, provide the requested information about the Donor who is making the contribution to the account. The Student, Parent/Legal Guardian or anyone else who meets the applicable income limits can be the Donor.

A. Student Information

Prefix	First Name	MI	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Citizenship For foreign accounts, one of the following must be provided: Taxpayer ID, Alien ID or passport number with country of issuance.

U.S. Resident Alien Nonresident Alien (Specify country.) Gender Male Female

Social Security Number	Date of Birth (mm/dd/yyyy)	Alien ID or Passport Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Student's Mailing Address

Address Street or P.O. Box (APO and FPO addresses will be accepted)	City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Address (If the above address is a P.O. Box, you must also provide a street address)	City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Email Address	Day Time Phone Number	Evening Phone Number
<input type="text"/>	<input type="text"/>	<input type="text"/>



1. ACCOUNT REGISTRATION (REQUIRED) (CONTINUED)**B. Parent/Legal Guardian Information** (Only one person may be listed)
 Parent Legal Guardian (If Legal Guardian, submit proof of guardianship)

Prefix First Name MI Last Name

Citizenship For foreign accounts, one of the following must be provided: Taxpayer ID, Alien ID or passport number with country of issuance.

U.S. Resident Alien Nonresident Alien (Specify country.) Gender Male Female

Social Security Number Date of Birth (mm/dd/yyyy) / / Alien ID or Passport Number

Parent/Legal Guardian's Mailing Address

Address Street or P.O. Box (APO and FPO addresses will be accepted) City State Zip Code

Address (If the above address is a P.O. Box, you must also provide a street address) City State Zip Code

Email Address Day Time Phone Number Evening Phone Number

C. Donor Information (If Donor is the Parent/Legal Guardian set forth in Section B, do not complete this section.)

Prefix First Name MI Last Name

Social Security Number Date of Birth (mm/dd/yyyy) / / Gender Male Female

Donor's Mailing Address

Address Street or P.O. Box (APO and FPO addresses will be accepted) City State Zip Code

Address (If the above address is a P.O. Box, you must also provide a street address) City State Zip Code

Email Address Day Time Phone Number Evening Phone Number



2. INVESTMENT ALLOCATION

Be sure to read the current prospectuses carefully before investing. The maximum annual investment under the law is \$2,000 and the minimum investment to open a Coverdell ESA is \$2,000. Please make check payable to TIAA-CREF Funds.

FUND NAME	FUND NUMBER	CONTRIBUTION FOR CURRENT YEAR
<input style="width: 100%;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	\$ <input style="width: 80%;" type="text"/>

This contribution does not exceed the maximum permitted amount as described in the Coverdell ESA Disclosure Statement.

†As of February 12, 2018, the TIAA-CREF Global Natural Resources Fund is closed to new investors.

*As of October 2, 2017, the TIAA-CREF Small-Cap Equity Fund is closed to new investors.

3. ROLLOVER OR TRANSFER OF EXISTING COVERDELL ESA

Be sure to read the current prospectuses carefully before investing.

Direct transfer of existing Coverdell ESA or Change of Beneficiary**
Complete the separate Coverdell ESA Direct Asset Transfer Form and return it with this form.

Rollover of distribution from existing Coverdell ESA within 60 days after distribution

The requirements for a valid rollover are complex. See the Coverdell ESA Disclosure Statement for additional information.

Check enclosed for \$

**Check the box below that describes the relationship between the Student in Section 1 above and the Student in the existing Coverdell ESA. The person in Section 1 is the:

- | | | |
|---|---|---------------------------------------|
| <input type="checkbox"/> Same Person | <input type="checkbox"/> Child or Stepchild | <input type="checkbox"/> Sibling |
| <input type="checkbox"/> Child of Sibling | <input type="checkbox"/> Parent | <input type="checkbox"/> First Cousin |
| <input type="checkbox"/> Stepparent | <input type="checkbox"/> Other <input style="width: 150px;" type="text"/> | |
| <input type="checkbox"/> Spouse of One of the Foregoing | | |

For rollover distributions only. Please do not complete this section for a direct transfer of assets from another Coverdell ESA. Use the Direct Asset Transfer Form.

RETAIL CLASS

FUND NAME (FUND CODE)	AMOUNT	FUND NAME (FUND CODE)	AMOUNT
Bond (66)	\$ <input style="width: 150px;" type="text"/>	Lifestyle Growth (93)	\$ <input style="width: 150px;" type="text"/>
Bond Index (91)	\$ <input style="width: 150px;" type="text"/>	Lifestyle Income (77)	\$ <input style="width: 150px;" type="text"/>
Bond Plus (96)	\$ <input style="width: 150px;" type="text"/>	Lifestyle Moderate (79)	\$ <input style="width: 150px;" type="text"/>
Emerging Markets Debt (2794)	\$ <input style="width: 150px;" type="text"/>	Managed Allocation (99)	\$ <input style="width: 150px;" type="text"/>
Emerging Markets Equity (67)	\$ <input style="width: 150px;" type="text"/>	Mid-Cap Growth (86)	\$ <input style="width: 150px;" type="text"/>
Emerging Markets Equity Index (69)	\$ <input style="width: 150px;" type="text"/>	Mid-Cap Value (87)	\$ <input style="width: 150px;" type="text"/>
Equity Index (65)	\$ <input style="width: 150px;" type="text"/>	Money Market (63)	\$ <input style="width: 150px;" type="text"/>
Global Natural Resources (92)†	\$ <input style="width: 150px;" type="text"/>	Real Estate Securities (89)	\$ <input style="width: 150px;" type="text"/>
Growth & Income (64)	\$ <input style="width: 150px;" type="text"/>	Short-Term Bond (97)	\$ <input style="width: 150px;" type="text"/>
High-Yield (95)	\$ <input style="width: 150px;" type="text"/>	Short-Term Bond Index (2797)	\$ <input style="width: 150px;" type="text"/>
Inflation-Linked Bond (90)	\$ <input style="width: 150px;" type="text"/>	Small-Cap Equity (88)*	\$ <input style="width: 150px;" type="text"/>
International Bond (2957)	\$ <input style="width: 150px;" type="text"/>	Small/Mid-Cap Equity (2956)	\$ <input style="width: 150px;" type="text"/>
International Equity (61)	\$ <input style="width: 150px;" type="text"/>	Social Choice Bond (45)	\$ <input style="width: 150px;" type="text"/>
International Opportunities (49)	\$ <input style="width: 150px;" type="text"/>		

Continued



3. ROLLOVER OR TRANSFER OF EXISTING COVERDELL ESA (CONTINUED)**RETAIL CLASS**

FUND NAME (FUND CODE)	AMOUNT	FUND NAME (FUND CODE)	AMOUNT
International Small-Cap Equity (2966)	\$ <input type="text"/>	Social Choice Equity (62)	\$ <input type="text"/>
Large-Cap Growth (68)	\$ <input type="text"/>	Social Choice International Equity (2762)	\$ <input type="text"/>
Large-Cap Value (85)	\$ <input type="text"/>	Social Choice Low Carbon Equity (2763)	\$ <input type="text"/>
Lifecycle Retirement Income (70)	\$ <input type="text"/>	Tax-Exempt Bond (98)	\$ <input type="text"/>
Lifestyle Aggressive Growth (94)	\$ <input type="text"/>	Total Amount	\$ <input type="text"/>
Lifestyle Conservative (78)	\$ <input type="text"/>		

†As of February 12, 2018, the TIAA-CREF Global Natural Resources Fund is closed to new investors.

*As of October 2, 2017, the TIAA-CREF Small-Cap Equity Fund is closed to new investors.

Please check here to set this allocation for future investments, unless other instructions are received.

Please indicate payment method below (U.S. dollars only):

Check made payable to TIAA-CREF Funds.

Wire assets directly. (See prospectuses for wire instructions.)

Wire Date (mm/dd/yyyy)

/ /

Please Note: We will not accept payment in the following forms: travelers' checks, money orders, credit card convenience checks, cash, starter checks or third-party checks (i.e., any checks not made payable directly to TIAA-CREF Funds).

4. TELEPHONE OPTIONS

This service allows you to make exchanges or purchases by telephone or web among your identically registered accounts. You will also have access to your account through the Automated Telephone Service (ATS) and the Internet. See prospectus for details. This service will be automatically added to your account unless you check **No** below.

Telephone Exchange **No**

This option permits exchanges among TIAA-CREF Funds with the same account registrations (\$50 minimum to an existing account/\$2,000 minimum to a new fund account).

Telephone Purchase **No**

This option lets you invest by telephone with payments transferred by Automated Clearing House (ACH) from your designated bank account to your existing mutual fund account. (\$100 minimum)



5. AUTOMATIC INVESTMENT PLAN

If you would like to participate in the TIAA-CREF Funds Automatic Investment Plan, the minimum investment per fund is \$100. Please indicate below the amount to invest, the frequency, the first month to begin debiting your account and the time interval. Semimonthly investments occur on both the 1st and the 15th, while monthly investments occur on either the 1st OR 15th. It takes up to 10 days to initiate this service. (Please also complete Section 6.)

FUND NAME	FUND CODE	DOLLAR AMOUNT	SEMI/MONTHLY	START MONTH	1 ST /15 TH MONTH
<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"/> <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"/>	<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"/>
<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"/>

†As of February 12, 2018, the TIAA-CREF Global Natural Resources Fund is closed to new investors.

*As of October 2, 2017, the TIAA-CREF Small-Cap Equity Fund is closed to new investors.

6. BANK INFORMATION

You must complete this section if you requested Telephone Purchase, or the Automatic Investment Plan.

Type of Account Checking Savings

Name of Primary Bank Account Owner

Name of Joint Bank Account Owner

Bank Name

ABA Routing Number

Bank Phone Number

Bank Account Number

ATTACH A VOIDED BANK CHECK OR PREPRINTED SAVINGS DEPOSIT SLIP.

This will ensure accurate bank information.



7. TRUSTED CONTACTS (OPTIONAL)

Trusted contacts are people you know and trust, who are at least 18 years of age and whom TIAA-CREF Funds may contact if we have questions about your account, your well-being, or if we suspect you are the victim of fraudulent activity. If this is a joint account, please add respective contacts for each individual. A co-owner of the account should not be a trusted contact. See Section 8 for more information.

FOR OWNER

First Name of Contact Person	Last Name	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth (mm/dd/yyyy)	Phone Number	Email Address
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address	City	State
<input type="text"/>	<input type="text"/>	<input type="text"/>
		Zip Code
		<input type="text"/>

IF JOINT OWNER

First Name of Contact Person	Last Name	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth (mm/dd/yyyy)	Phone Number	Email Address
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address	City	State
<input type="text"/>	<input type="text"/>	<input type="text"/>
		Zip Code
		<input type="text"/>

8. SIGNATURES – YOUR SIGNATURE(S) MUST APPEAR TO ESTABLISH THE ACCOUNT

By signing this form, I certify that I have received, read, and agree to the terms of the prospectuses for the TIAA-CREF Funds. I have the full authority and legal capacity to purchase shares of the TIAA-CREF Funds, am of legal age in my state to purchase such shares, and believe each investment is suitable.

I authorize TIAA-CREF Funds and their agents to act for any service authorized on this Account Application on any instructions that they believe to be genuine and that are received from me or any person claiming to act as my representative who can provide my account registration. The TIAA-CREF Funds use reasonable procedures (including Shareholder identity verification) to confirm that instructions given by telephone are genuine and are not liable for acting on these instructions. If these procedures are not followed, the TIAA-CREF Funds may be liable for losses due to unauthorized or fraudulent transactions

PROSPECTUS AND OTHER DOCUMENTS ACKNOWLEDGMENT

Please check the box below acknowledging your receipt of the following documents:

Prospectus for the investment options available to you (TIAA.org/public/prospectuses)

TIAA Privacy Policy (TIAA.org/public/support/privacy-policy)

TIAA Business Continuity Policy (TIAA.org/public/about-tiaa/business-continuity)

Please check this box ▶
to acknowledge
electronic receipt of
prospectuses and other
required documents

I acknowledge that I consent to receiving and have received the above-referenced documents through TIAA's website. I further acknowledge that I am able to access these documents on the website. I understand that this acknowledgment applies only to this initial account application.

To select this acknowledgment and consent, you must have access to the website noted above. 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 adobe.com to download a free copy. To request assistance with accessing these documents electronically, please contact us toll-free at 800-842-2273. 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.



8. SIGNATURES – YOUR SIGNATURE(S) MUST APPEAR TO ESTABLISH THE ACCOUNT (CONTINUED)

Paper versions of the above documents can be ordered, both now and in the future, by calling toll-free **877-518-9161** or by going to **TIAA.org**. If you are unable to acknowledge that you have received and accessed these documents on the website, 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.

- I agree that the TIAA-CREF Funds can redeem shares from my account(s) to reimburse a Fund for any loss due to nonpayment or lack of money.
- I understand that for joint tenant accounts, “I” refers to all Shareholders, and each of the Shareholders agrees that any Shareholder has authority to act on the account without notice to the other Shareholders. TIAA-CREF Funds, in its sole discretion, and for its protection, may require the written consent of all Shareholders prior to acting upon the instructions of any Shareholder.

Corporations or other entities must submit an original or certified resolution authorizing that the individual signing this form has the legal capacity to sign and act on behalf of the corporation/entity.

Trustee(s) Certification: I am/We are the currently acting Trustee(s) and am/are authorized by the trust agreement to purchase shares of the TIAA-CREF Funds. All services are subject to conditions set forth in the TIAA-CREF Funds Prospectuses.

Note: Trustee(s) must immediately notify TIAA-CREF Funds if the trust becomes a foreign trust.

This paragraph is only applicable if you added a Trusted Contact in Section 7. I hereby authorize TIAA-CREF Funds and its affiliates (“TIAA-CREF Funds”) to contact the person(s) I have listed above (“Contact”) in the event TIAA-CREF Funds has questions or concerns regarding my ability to handle my financial affairs (due to health-related matters or otherwise), potentially harmful financial transactions in my accounts or my whereabouts. In order to address any such questions or concerns, when speaking to my Contact, TIAA-CREF Funds is authorized to: i. Share with the Contact nonpublic information about me and all of my investments/accounts/products/ contracts held at TIAA-CREF Funds and its affiliates now or in the future (or any other financial information I may have provided to TIAA-CREF Funds), regardless of any previous election I have made under federal, state or other law regarding the sharing of such information; ii. Share with the Contact any concerns and details surrounding my potential financial exploitation; iii. Confirm with the Contact the specifics of my current contact information and/or health status; iv. Discuss with the Contact whether any other person has been designated to act on my behalf (through power of attorney, Executor, Trustee or legal guardian or otherwise); and v. Share information obtained from the Contact with its affiliates. I understand this authorization will remain in effect until I notify TIAA-CREF Funds in writing that I am revoking or amending such authority and TIAA-CREF Funds acknowledges the receipt of such revocation and/or amendment. Except as may be required by FINRA Rule 2165, TIAA-CREF Funds is under no obligation to speak to, write to or otherwise interact with the Contact. TIAA-CREF Funds is not responsible for any action taken by the Contact, and TIAA-CREF Funds will not direct the Contact to take any particular action on my behalf. TIAA-CREF Funds suggests that the named Contact(s) not be someone authorized to transact business on the account, or who is already otherwise able to receive the information described above. By signing, I am affirming that the trusted contact person(s) listed in this form are at least 18 years old, and to the best of my knowledge, do not work for TIAA-CREF Funds or its affiliates.

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen or other U.S. person; and (4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Note: There are no FATCA code entries on this form, so please disregard item 4.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Please Sign Here

Your Signature (Owner, Custodian or Trustee, etc.)

Today's Date (mm/dd/yyyy)

		/			/	2	0		
--	--	---	--	--	---	---	---	--	--

Your Signature (Joint Owner or Co-Trustee, etc.)

Today's Date (mm/dd/yyyy)

		/			/	2	0		
--	--	---	--	--	---	---	---	--	--

Thank you for investing with TIAA-CREF Funds. You will receive confirmation of your account shortly.

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8. STUDENT'S RIGHTS

If the Student is a minor under the laws of the Student's state of residence, acceptance by the Custodian of the contribution to this Account is expressly conditioned upon the Parent's (identified above in Section 1) agreement to be responsible for all requirements of the Student, and to exercise the powers and duties of the Student with respect to the operation of the Account. Upon reaching the age of majority in the state in which the Student then resides, the Student may advise the Custodian in writing (accompanied by such supporting documentation as the Custodian may require) that he or she is assuming sole responsibility to exercise all powers and duties associated with the administration of the Account. Absent such written notice by the Student, the Custodian shall have no responsibility to acknowledge the Student's exercise of such powers and duties of administration.

RETURN COMPLETED FORM(S) TO:

Please return ALL numbered pages including any pages you did not need to complete.

STANDARD MAIL:

TIAA-CREF Funds
P.O. Box 55081
Boston, MA 02205-5081

OVERNIGHT:

TIAA-CREF Funds
30 Dan Road
Canton, MA 02021-2809

Retain a photocopy of this completed Application/Adoption Agreement for your records.

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