

# Electronic delivery terms and conditions

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**“You”** means the account owner(s) of the account.

**“Account communications”** means account statements, trade confirmations or other notices, disclosures and other information related to your account, including, without limitation, quarterly, semi-annual or annual shareholder reports, proxy statements, and legal and regulatory notices and documents.

**“Authorized user”** means a person that you have authorized to be provided a user ID which enables access to your account online.

TIAA-CREF Individual & Institutional Services, LLC and Pershing, LLC (in its capacity of clearing firm) may make the account communications available in an electronic form, as described herein, instead of mailing them in a paper form. Account communications will be made available to you online via the website TIAA.org and the TIAA mobile app.

Account communications will be available in a portable document format (PDF) or HTML. You affirm that you have installed a recent version of Adobe Acrobat Reader or other software application that enables you to view and print your account communications. You may print or save a copy of any of the account communications at any time. You may request a mailed copy of any of your account communications by contacting us at **800-842-2252**.

An electronic mail (“**email**”) notification will be sent when account communications are available to be accessed on the website. The email will be from TIAA ([TIAA@e.tiaa.org](mailto:TIAA@e.tiaa.org)) or Pershing ([edelivery@netxinvestor.com](mailto:edelivery@netxinvestor.com)). The email will provide you with the URL of the website TIAA.org (for prospectus and shareholder communications, the URL may direct you to Broadridge). The email notification(s) will be sent to the email address(es) you provided directly to TIAA or provided by registering on the website. You may view and verify your email address(es) via the website, and change the email address(es) through the website.

In the event that a notice of undeliverable status of an email notification is received by Pershing or TIAA Brokerage, Pershing may send a paper notification by US mail to the postal address you provided. The paper notification will notify you of the availability of account communications on the website, provide the URL of the website where account communications may be accessed, and direct you to update your email address on record. In the event of an email notification failure as defined by Pershing, Pershing may discontinue your enrollment in electronic delivery and reset your account communications delivery preferences so that future documents will be delivered to your mailing address of record in a paper form. This change may impact multiple brokerage accounts that are associated with the returned email address. In order to reenroll in electronic delivery, you will need to do so via the website and ensure the email address that created the change is removed or updated. By providing this Electronic Delivery Consent, you affirm that you have provided a valid email address on file or by registering on the website, have access to the Internet and are at least 18 years of age. You agree that electronic delivery of the account communications is deemed accepted, regardless of whether you access or view a particular account communication document. You acknowledge that any authorized users of your account are able to make changes to the electronic delivery settings for your account, and you agree to accept responsibility for such changes. You may change your delivery preferences, such as resuming applicable paper account communications, by following the instructions on the website, or contact TIAA Brokerage directly at **800-842-2252** for assistance.

TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributes securities. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation, Member FINRA, NYSE, SIPC.