



REQUEST FOR A PAYMENT FROM YOUR AFTER-TAX RETIREMENT ANNUITIES

To view your current accumulation or to find out the status of your request, log on to our website at TIAA.org or call our Automated Telephone Service at **800-842-2252**. You'll need a password and your user ID. Both are available 24 hours a day, 7 days a week.

- Complete and return this form to receive a payment from your TIAA Real Estate and CREF Accounts in the After-Tax Retirement Annuities. You may also use this form to request a payment of your entire TIAA Traditional accumulation provided it is \$2,000 or less.
- Your TIAA Traditional accumulation is not available as a single payment if it is more than \$2,000. To discuss other options available for this accumulation, or if you have questions, please call us.

ABOUT FEDERAL TAXATION

Your contributions are not subject to taxation because you already paid taxes on them. All earnings are subject to income taxation.

There are Internal Revenue Service (IRS) rules to determine the order in which contributions and earnings are paid to you when you request withdrawals.

- Contributions made **prior to August 14, 1982**, are withdrawn before earnings on those amounts.
- For contributions made **after August 13, 1982**, earnings are withdrawn before contributions. If you are under age 59½, these earnings may be subject to a 10% early withdrawal penalty tax in addition to income tax unless the distribution qualifies for an exception. Please speak with your tax advisor to determine if you qualify for any applicable exception.

If you made contributions **before and after August 14, 1982**, contributions made, followed by amounts earned, prior to August 14, 1982, are withdrawn first for tax purposes. Then, amounts earned after August 13, 1982, followed by contributions made after this date, are withdrawn for tax purposes.

***NOTE:** Another IRS rule applies to all nonqualified deferred annuities issued on and after October 21, 1988. If you own a TIAA After-Tax Retirement Annuity, Teachers Personal Annuity, TIAA-CREF Life Personal Annuity Select, TIAA-CREF Life Lifetime Fixed V Annuity, and/or a TIAA-CREF Life Lifetime Variable Select Annuity, issued in the same calendar year, the IRS requires that the total of all earnings in these nonqualified deferred annuities be combined in order to determine the taxable amount when you request a withdrawal.*

ABOUT STATE TAXATION

State income tax withholding may be required from your distribution. If state withholding is mandatory, we will withhold at the rate required by your state. Please note, the state may allow you to elect not to have withholding applied, to choose additional withholding, or to specify the rate of withholding. For more information on state tax withholding go to TIAA.org/public/tax-withholding. Call TIAA if you have any questions at **800-842-2252**.





REQUEST FOR A PAYMENT FROM YOUR AFTER-TAX RETIREMENT ANNUITIES

Please print using black or dark blue ink.

IMPORTANT: A full Social Security Number/Taxpayer Identification Number is required to process your request.

If you claim residence AND citizenship outside the U.S., you must complete Form W-8BEN in addition to this form to certify your foreign tax status. To print the W-8BEN form, go to TIAA.org/forms, and scroll to Find tax forms.

1. PROVIDE YOUR INFORMATION

First Name	<input type="text"/>	Middle Initial	<input type="text"/>
------------	----------------------	----------------	----------------------

Last Name	<input type="text"/>	Suffix	<input type="text"/>
-----------	----------------------	--------	----------------------

Social Security Number/ Taxpayer Identification Number	Contact Telephone Number	Extension
<input type="text"/>	<input type="text"/>	<input type="text"/>

State of Legal Residence (if outside the U.S., write in Country of Residence)	Citizenship (if not U.S.)
<input type="text"/>	<input type="text"/>

The Plan and Sub Plan Numbers should have been provided when you requested the form. If you don't have them, please reference your quarterly statement.

2. PROVIDE YOUR CONTRACT NUMBERS

TIAA Number	CREF Number
<input type="text"/>	<input type="text"/>

Plan Number	Sub Plan Number
<input type="text"/>	<input type="text"/>





REQUEST FOR A PAYMENT FROM YOUR AFTER-TAX RETIREMENT ANNUITIES

Your TIAA Traditional accumulation is not available as a single payment if it is more than \$2,000.

3. AMOUNT OF PAYMENT

Tell us how much of the available amount you want to withdraw from each of your eligible accounts. We'll base the amount of the withdrawals on the value of your accounts on the date we receive this properly completed form.

I want to withdraw 100% from each of my accounts. (If your TIAA Traditional accumulation is more than \$2,000, you may **not** check this box.)

OR

For each account indicate a percentage of the available value or a dollar amount.

Account Name	Percentage	OR	Dollar Amount	
TIAA Traditional	<input type="text"/> <input type="text"/> <input type="text"/>	% OR \$	<input type="text"/>	(For TIAA Traditional enter 100% if this amount is \$2,000 or less)
TIAA Real Estate	<input type="text"/> <input type="text"/> <input type="text"/>	% OR \$	<input type="text"/>	
CREF Social Choice	<input type="text"/> <input type="text"/> <input type="text"/>	% OR \$	<input type="text"/>	
CREF Growth	<input type="text"/> <input type="text"/> <input type="text"/>	% OR \$	<input type="text"/>	
CREF Global Equities	<input type="text"/> <input type="text"/> <input type="text"/>	% OR \$	<input type="text"/>	
CREF Bond Market	<input type="text"/> <input type="text"/> <input type="text"/>	% OR \$	<input type="text"/>	
CREF Equity Index	<input type="text"/> <input type="text"/> <input type="text"/>	% OR \$	<input type="text"/>	
CREF Money Market	<input type="text"/> <input type="text"/> <input type="text"/>	% OR \$	<input type="text"/>	
CREF Stock	<input type="text"/> <input type="text"/> <input type="text"/>	% OR \$	<input type="text"/>	
CREF Inflation-Linked Bond*	<input type="text"/> <input type="text"/> <input type="text"/>	% OR \$	<input type="text"/>	

* If you have an ATRA contract with CREF Inflation-Linked Bond, please keep in mind that once you withdraw funds from CREF Inflation Linked-Bond, you cannot move funds back into that account at a later date.

Before completing this section, please read About Federal Taxation on the first page.

NOTE: If you do not make a withholding election by checking one of the boxes to the right, the Federal default withholding of 10% will be applied to the taxable amount of each distribution.

4. FEDERAL TAX WITHHOLDING DECISION

If you are a U.S. citizen residing *outside* the United States, you must check yes below and enter the percentage of the taxable amount of your distribution you want to be withheld for federal income tax purposes.

Yes, withhold from my withdrawals for federal income taxes. %

OR

No, I do not want any amount withheld from my withdrawals for federal income taxes.



5. PROVIDE PAYMENT INSTRUCTIONS

NOTE: If TIAA is unable to validate your bank account information for any reason, or you do not make a selection below, we will automatically mail a check to your current address on file.

Please indicate where you would like us to send the money:

Direct Deposit to my bank account already on file:

Bank Name:

Account Number ending in:

Direct Deposit to my new Checking or Savings Account:

Checking Account **OR** Savings Account

Provide documentation described in item A, B or C below.

A. Upload a photo of a voided check through our TIAA mobile app or log in to **TIAA.org**. You can also mail an original voided check to TIAA with this form. Starter checks, deposit slips, third-party checks and photocopies of checks are not acceptable.

OR

B. Mail an original notarized letter from your bank (including all the information below) to TIAA with this form. Photocopies of checks are not acceptable.

- On bank letterhead, which includes address of bank
- Name on your account
- Address on your account
- Bank/ABA routing number
- Account number
- Account type (personal checking account or personal savings account)
- Signature of the financial institution's representative. This signature must either be notarized by the financial institution's notary or it must be a signature guarantee, including the stamp or seal from the financial institution's authorized representative.
- If any of the bullet points above are missing, we will send your payment to the current address on file.

OR

C. Upload a photo of a Bank Generated Setup Form (including all the information below) through our TIAA mobile app or log in to **TIAA.org**. You can also mail an original to TIAA with this form. Photocopies of checks are not acceptable.

- Name on your account
- Address on your account
- Bank/ABA routing number
- Account number
- Account type (personal checking account or personal savings account)

Mail a check to my current address on file.

Note: To ensure your account is secure, we can't send a check to a mailing address that has changed in the last 14 days. So, if you're requesting that we send the payment to your mailing address and you've recently changed it, we may not be able to process your current request. Call us so we can discuss some of your options for completing your request.

If you select direct deposit, you will usually receive funds within two (2) business days once we have all the required approvals and documentation.

You may fax copies of forms and documents if you request that we send the payment via direct deposit using banking information we already have on file. Otherwise, you must upload or mail original documents (not faxed copies) with this form.

If you choose to receive a check, we send it by standard U.S. Mail and it may take up to 8-10 business days for you to receive it.





REQUEST FOR A PAYMENT FROM YOUR AFTER-TAX RETIREMENT ANNUITIES

6. SIGN YOUR FORM

By signing, you authorize TIAA to make the transfers/withdrawals as stated in this Request for a Payment.

For your protection, TIAA may require additional verification of your identity before accepting your transaction as in good order. You agree that your transaction will be valued as of the market close on the business day that all of steps necessary to verify your identity and the transaction to be in good order have been completed. You also agree that in the event these steps are completed after the market close on a business day, then your transaction will be valued as of the market close on the next business day. The amount of money that you receive will depend on the share or unit price on the day on which your transaction is deemed to be in good order. Due to market fluctuations, the price your shares or units ultimately receive could be less than the share or unit price when you initiated this transaction. It is also possible that if we are unable to reach you to verify this transaction within 5 days, this transaction may be canceled.

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.

Please sign your full legal name with suffix, if applicable, using black or dark blue ink, or online using TIAA's digital signing experiences. Non-TIAA digital signatures, such as signing with Adobe Acrobat, are not accepted. ▶

Your Signature

Today's Date (mm/dd/yyyy)

/ / 20 



REQUEST FOR A PAYMENT FROM YOUR AFTER-TAX RETIREMENT ANNUITIES

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

RETURN COMPLETED FORM(S) TO:

If this is your first (or a new) direct deposit to the bank account you provided, please include some additional documentation. You can upload a photo of a voided check by following the instructions below. If you prefer to mail your documentation, you can send an original voided check, a letter from your bank, or a bank generated deposit setup form by standard or overnight mail.

If you're using a bank we already have on file for direct deposit, you don't need to provide the documentation listed above.

Upload your documents easily from your mobile device or computer.

Use the TIAA mobile app to quickly upload your completed documents. It's as simple as taking a picture:

- Tap the **Message Center** icon in the upper-right corner of your main screen.
- Select the **Files** header and tap **Upload**. That's it!

Haven't downloaded the TIAA mobile app? Get it today in the **App Store** or **Google Play**.

Don't have a smartphone? It's still easy. From your personal computer, here's what you'll need to do:

- Log in to your **TIAA.org** account and select the **Actions** tab.
- Choose **Upload documents** from the options presented.
- Select **Upload Files** and follow the step-by-step instructions.

Faxing a document or using standard or overnight mail are also available, but can take more time. If you prefer one of these methods, use the information provided below to complete the process.

FAX:

800-914-8922 (within U.S.)
704-595-5795 (outside U.S.)

STANDARD MAIL:

TIAA
P.O. Box 1259
Charlotte, NC 28201-1259

OVERNIGHT:

TIAA
8500 Andrew Carnegie Blvd.
Charlotte, NC 28262

CHECKLIST

Did you remember to:

- Complete all necessary personal information.
- Indicate how much you want to withdraw by account or fund. (Section 3)
- If you chose direct deposit to a **NEW** checking or savings account, include an original voided check or an original letter from your bank or a bank generated setup form with the completed forms package. (**We cannot accept faxed copies.**) **NOTE:** You do not have to send this documentation if you chose direct deposit to a bank account we already have on file. (Section 5)
- Sign and date this form. (Section 6)
- Include all necessary tax forms, if applicable.
- Call TIAA if you have any questions or need assistance at **800-842-2252**.





REQUEST FOR A PAYMENT FROM YOUR AFTER-TAX RETIREMENT ANNUITIES

FRAUD WARNING

FOR YOUR PROTECTION, WE PROVIDE THIS NOTICE / WARNING REQUIRED BY MANY STATES

This notice/warning does not apply in New York.

Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or a statement of claim for insurance benefits containing materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may be subject to criminal penalties, including confinement in prison, and civil penalties. Such action may entitle the insurance company to deny or void coverage or benefits.

Colorado residents, please note: Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Virginia and Washington, DC residents, please note: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

