

BENEFICIARY DESIGNATION FORM

I, the undersigned, agree that:

- I understand that this form is subject to all of the terms and conditions of the employer-sponsored retirement plan, annuity and IRA contracts and/or accounts as described in Section 3.
- I reserve the right to make further changes to my beneficiary designations with spousal waivers, if applicable.
- I understand that if I elect to have this designation apply to all of my referenced accounts, it will apply ONLY to those active as of the date this form is accepted by TIAA.
- I understand that if any or all of my accumulation for which this designation applies is subject to Spousal Consent under plan or ERISA rules, my spouse must complete the spousal consent section of this form.
- I understand that if I elect 'payment to my deceased beneficiary's children' that I agree with TIAA's interpretation of how the benefits at my death will be paid as outlined in this form.
- I understand and agree to the changes and updates I made on this form.

Use of Electronic Records and Signatures and eDelivery Terms & Conditions

Please read this notice carefully and print or download a copy for your files by printing this page from your browser.

I understand that I am engaging in an electronic transaction and am electronically signing this document. I understand my electronic signature is legally binding and has the same force and effect as if I had applied my physical signature.

In order to engage in this electronic transaction, you must have access to the Internet and be able to view the material on your computer, tablet or other mobile device. Some documents will be in PDF format, which requires that you use free Adobe Reader software, which you can download at www.adobe.com.

I understand that I will be able to download and print a copy of this completed transaction after I've submitted it electronically.

I further understand that my consent is limited to and for the sole purpose of the electronic delivery of this form and that I may request a paper copy of this form at any time by contacting us at 1-800-842-2252.

We will securely store a record of these communications.