



## REQUEST FOR RECURRING REQUIRED MINIMUM DISTRIBUTIONS FROM YOUR RETIREMENT INVESTMENTS (NON-ERISA)

Need help? Call TIAA at  
**800-842-2252** weekdays,  
8 a.m.-10p.m. (ET).

### IMPORTANT INFORMATION

Recurring Required Minimum Distributions will help you meet the Internal Revenue Service (IRS) minimum distribution requirements without requesting withdrawals each year or starting lifetime annuity income under your annuity. However, the income you receive as Recurring Required Minimum Distributions may not last for your lifetime. In some cases, if you annuitize your annuity contract(s), you may receive an income stream throughout your lifetime. In fact, if you annuitize your annuity contract(s), you may receive higher amounts of income in retirement than what is needed to satisfy your required minimum distribution requirement. Please be aware that any election to fully or partially annuitize your annuity contract(s) is an irrevocable election and may not be changed once made. For more information, please call us at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET). Please note that TIAA cannot provide legal or tax advice. Please consult with your tax professional prior to making any election to commence distributions from your retirement arrangements.

Complete this form if you wish to elect Recurring Required Minimum Distributions from your TIAA retirement plan arrangements. If you wish to send your Recurring Required Minimum Distribution to another TIAA account, please make the appropriate election in Section 6 of this form. Note that Required Minimum Distributions may not be contributed to any account as a rollover contribution. Please consult with your tax professional.

Every year, TIAA will calculate and pay you the Required Minimum Distribution from the retirement plan accounts you list on the form. Depending on the requirements for your employer's retirement plan, your distributions will be either be paid directly to you from your existing retirement plan account(s) or, if required by the plan, your retirement plan account balance will be moved to a dedicated Minimum Distribution Option contract and your Recurring Required Minimum Distributions will be paid to you from this new contract.

- Your request will be honored based on your instructions, provided all necessary information to complete your request is received.
- The beneficiaries that you have designated under the terms of your existing investment arrangements will remain in effect until you change your beneficiary designation. If we are required to issue you a new Minimum Distribution Option contract(s), your existing beneficiary designation from your existing annuity contract will be in effect under the terms of your new contract.
- Please note, if your retirement plan assets are invested in annuity contract(s) and include the TIAA Traditional fixed annuity option, and you commence distributions from the annuity contract in any form available under the terms of your retirement plan and the contract in any form other than lifetime income, you may forfeit a loyalty bonus on balances in TIAA Traditional. The loyalty bonus is an exclusive benefit that may be paid to long-term TIAA Traditional contributors. "Loyalty bonus" is the term TIAA uses to highlight the additional income that long-term contributors may receive compared to new contributors if they choose lifetime income (annuitization). The amount of the bonus is discretionary and determined annually. Please contact **800-842-2252** to learn more about the TIAA Traditional loyalty bonus.
- If you do elect to commence Recurring Required Minimum Distributions, you may choose, at a later date, to receive the remaining balance of your retirement plan assets in another form of benefit available under your employer's plan. As previously indicated, if you are invested in any annuity contract(s) and you elect to either fully or partially annuitize your annuity contract(s), that election is an irrevocable election and may not be changed once made. Please consult with your tax professional what is appropriate for you.





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### TAX INFORMATION

TIAA cannot provide legal or tax advice. Any information included in this communication is not intended to be used by the taxpayer to avoid any penalties that may be imposed on the taxpayer by any governmental taxing authority or agency. TIAA encourages you to consult with your tax professional when completing this form. Please keep in mind the following:

#### Required Minimum Distribution (RMD) Applicable Age

You must begin taking minimum distributions from your IRAs and employer retirement plan accounts by your required beginning date (or retirement, if later for employer retirement plan accounts). For IRAs (other than Roth IRAs), your required beginning date is April 1 of the year following the calendar year in which you reach your RMD Applicable Age. For employer-sponsored retirement plans, your required beginning date is April 1 of the year following the calendar year in which you reach your RMD Applicable Age or retire from the plan sponsor, if later.

#### Your "RMD Applicable Age" is:

- age 70½ if you were born before 7/1/1949;
- age 72 if you were born on or after 7/1/1949 or in 1950; or
- age 73 if you were born between 1951 and 1958.

Please consult your professional tax advisor regarding your personal tax matters.

- Recurring Required Minimum Distributions are periodic payments that are made for more than one year. If you do not provide us with a W-4P Withholding Certificate for Periodic Pension or Annuity Payments, federal law requires the federal default rate of single to be withheld from your payments. Please see Section 5, Federal Tax Withholding Election, to complete your W-4P.
- 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](https://www.tiaa.org/public/tax-withholding). Call TIAA if you have any questions at 800-842-2252.
- For non-U.S. citizens, income is generally subject to tax withholding at a statutory rate of 30%. If you reside in a country that maintains a reciprocal tax treaty with the United States, you may be exempt from or eligible for a reduced rate of withholding. To claim the benefit of the exemption or a reduced rate, you must provide TIAA with a certification of your foreign tax status and a valid Individual Taxpayer Identification Number (TIN) or Social Security Number (SSN).
- You can download IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, from [TIAA.org/forms](https://www.tiaa.org/forms). Scroll Find tax forms.
- For most participants, their Social Security Number is their Taxpayer Identification Number. If you do not have a Taxpayer Identification Number and are not a U.S. citizen or resident non-U.S. citizen, you can download Tax Form W-7 from our website, which you must complete and forward to the Internal Revenue Service, to apply for an Individual Taxpayer Identification Number.
- If we have included IRS Form W-7, Application for IRS Individual Taxpayer Identification Number, with your forms, it is because our records show you are a non-U.S. citizen and we do not have a Taxpayer Identification Number on file for you. Return the completed Form W-7 to the Internal Revenue Service to apply for an Individual Taxpayer Identification Number. The form provides instructions and a mailing address.





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Please print using black 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 certify your foreign tax status by providing IRS Form W-8BEN within the last three years or submit a W-8BEN in addition to this form. To print the W-8BEN form, go to [TIAA.org/forms](http://TIAA.org/forms) and scroll to 'Find tax information.'

**1. PROVIDE YOUR INFORMATION**

Title	First Name	Middle Initial
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	Suffix	
<input type="text"/>	<input type="text"/>	
Social Security Number/ Taxpayer Identification Number	Date of Birth (mm/dd/yyyy)	
<input type="text"/>	<input type="text"/>	
Contact Telephone Number	Extension	
<input type="text"/>	<input type="text"/>	
State of Legal Residence (Including U.S. territories. If outside the U.S., write in Country of Residence)		Citizenship (if not U.S.)
<input type="text"/>		<input type="text"/>

To find out your Plan Number, Plan Name or if you want to take your distribution from a specific investment, call us.

**IMPORTANT:** This form may only be completed for one plan. If you have multiple plans (e.g., 403(b) plan and a 401(a) plan), you must complete a separate form for each plan.

**2. TELL US FROM WHICH PLAN YOU WANT TO RECEIVE YOUR REQUIRED MINIMUM DISTRIBUTIONS**

Your withdrawals will be made proportionately from all contracts and/or accounts under this plan.

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

Your account will be valued as of market close on the date we receive this form in good order. If your request is received after market close on a business day, your account will be valued at the close of the next business day.

**This applies to Minimum Distribution Option (MDO) only:** If you have a corresponding Transfer Payout Annuity (TPA) OR you have a corresponding Interest-Only Payment (IPRO) contract to your Retirement Annuity (RA) or Group Retirement Annuity (GRA) contract and you wish to convert your TPA or IPRO to MDO, please check one of the following boxes:

☐ YES, I would like to terminate my TPA and convert it to MDO.

☐ YES, I would like to terminate my IPRO and convert it to MDO.

Was this contract issued as a result of a divorce (QDRO)?

☐ YES ☐ NO

Have you stopped working for the employer that sponsored this plan?

☐ YES ☐ NO

Separation from Service Date (mm/dd/yyyy)

**NOTE:** Please make sure you complete Section 10.





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**NOTE:** If forms are received after the requested start date listed to the right, then the start date of the payment will be changed to the date the forms are received and will continue on the same date based on the frequency indicated. If you do not provide a frequency, TIAA will default to Annual.

**NOTE:** Signature date must be within 180 days of the start date of the payment.

See "TAX INFORMATION" on the second page for the definition of RMD Applicable Age.

**3. HOW WOULD YOU LIKE TO RECEIVE YOUR PAYMENTS?**

☐ **OPTION A** - Start minimum distributions the same year of attaining your RMD Applicable Age or retiring.

(mm/dd/yyyy)

Which day of subsequent month to start payments:  /  /

(If your plan assets are in a Transfer Payout Annuity (TPA), you may choose any date from the 5th to the 28th of the month. If you do not choose a date or choose a date prior to the 5th, we will use the 5th of the month as a default. All others may choose any date from the 1st to the 28th.)

How often do you want to receive recurring payments? (Check one)

☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually

☐ **OPTION B** - Start minimum distributions by April 1st of the year AFTER attaining your RMD Applicable Age or retiring. This will result in receiving two payments in the first year.

(mm/dd/yyyy)

Start initial payment on:  /  /

(If your plan assets are in a Transfer Payout Annuity (TPA), you may choose any date from the 5th to the 28th of the month between January and March. If you do not choose a date or choose a date prior to the 5th, we will use the 5th of the month as a default. All others may choose any date from the 1st to the 28th.)

(mm/dd/yyyy)

Which day of subsequent month to start payments:  /  /

(If your plan assets are in a Transfer Payout Annuity (TPA), you may choose any date from the 5th to the 28th of the month. If you do not choose a date or choose a date prior to the 5th, we will use the 5th of the month as a default. All others may choose any date from the 1st to the 28th.)

How often do you want to receive recurring payments? (Check one)

☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually

☐ **OPTION C** - Neither Option A nor Option B above apply to me; however, a required minimum distribution is still needed.

(mm/dd/yyyy)

Which day of subsequent month to start payments:  /  /

(If your plan assets are in a Transfer Payout Annuity (TPA), you may choose any date from the 5th to the 28th of the month. If you do not choose a date or choose a date prior to the 5th, we will use the 5th of the month as a default. All others may choose any date from the 1st to the 28th.)

How often do you want to receive recurring payments? (Check one)

☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually





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**4. HOW TO CALCULATE YOUR MINIMUM DISTRIBUTION AMOUNT**

If you are married, is your spouse more than 10 years younger than you and listed as sole beneficiary for the employer sponsored plan listed in Section 2? (If you are not married, go to Section 5.)

☐ Yes

Spouse's Name

Spouse's Birth Date (mm/dd/yyyy)

 /  / 

☐ No

If you answered YES, the Joint Life Expectancy method will be used to calculate your annual minimum distribution amount.

To opt-out of this method, please check this box: ☐

**NOTE:** If your spouse is not listed as your sole beneficiary or this section is not completed, TIAA will use the Uniform Lifetime Table to calculate the minimum distribution for those contracts.





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**5. FEDERAL TAX WITHHOLDING ELECTION (CHECK ONE)**

**PERIODIC WITHDRAWALS THAT ARE NON-ROLLOVER-ELIGIBLE**

If you are electing a Recurring Required Minimum Distribution and do not make a withholding election, federal income tax will be withheld based on the federal default rate of Single.

Periodic withdrawals that are non-rollover eligible are irrevocable payment streams made at regular intervals over a period of more than one year that cannot be rolled over to another tax deferred plan.

If you leave this section blank, then TIAA will apply the default federal tax withholding.

☐ I decline to provide the Withholding Certificate for Periodic Pension or Annuity Payments Substitute Form W-4P below, and therefore I am electing the default withholding. I understand that federal withholding will be withheld at the federal default rate of single. **Please skip Steps 1-4 below and go to the next section.**

☐ I am making a federal withholding election as indicated below in the Withholding Certificate for Periodic Pension or Annuity Payments Substitute Form W-4P.

☐ I am electing to have no federal income tax withheld from my distributions by checking the "No Withholding" election box below Line 4(c) in the Withholding Certificate for Periodic Pension or Annuity Payments Substitute Form W-4P. I understand that in accordance with Form W-4P Withholding Certificate for Periodic Pension or Annuity Payments General Instructions, "Choosing not to have income tax withheld" attached hereto, I can choose not to have federal income tax withheld from my payments by checking the "No Withholding" box below Line 4(c) and *I DO NOT complete Steps 1-4 below in the Substitute Form W-4P for a No Withholding election.* If items in Steps 1-4 have been completed, my No Withholding election may be found not in good order and TIAA will withhold at the default rate of single.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return.

Generally, you are not permitted to elect no federal income tax withheld on payments to be delivered outside the United States and its territories.

If you are a nonresident non-citizen of the United States, please be aware that the below Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions Substitute Form W-4R **does not apply to you.** As a nonresident, non-U.S. citizen, you must certify your foreign tax status by providing IRS Form W-8BEN prior to requesting a distribution. A W-8BEN is maintained on file for a three-year period. To print the W-8BEN form, go to [TIAA.org/forms](https://www.tiaa.org/forms) and scroll to "Find tax information."





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Federal laws may require mandatory federal income tax be withheld from your distributions. Our records indicate that you are a U.S. person (U.S. citizen or resident, non-U.S. citizen) and may therefore be subject to federal tax withholding from cash distributions.

See IRS Form W-4P Withholding Certificate for Periodic Pension or Annuity Payments General Instructions attached at the end of this form for more information.

Your withholding election will become effective with your next available payment, if it is received in a timely manner and in good order. You may revoke this election at any time by filing a new federal income tax withholding election form with TIAA.

**WITHHOLDING CERTIFICATE FOR PERIODIC PENSION OR ANNUITY PAYMENTS  
SUBSTITUTE FORM W-4P**

**STEP 1: ENTER PERSONAL INFORMATION**

(c)

- ☐ **Single or Married filing separately**
- ☐ **Married filing jointly or Qualifying surviving spouse**
- ☐ **Head of household** (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)

**Complete Steps 2-4 ONLY if they apply to you; otherwise, go to the next section.** See the IRS Form W-4P Withholding Certificate for Periodic Pension or Annuity Payments General Instructions attached at the end of this form for more information on each step and how to elect to have no federal income tax withheld (if permitted).

**Step 2: Income From a Job and/or Multiple Pensions/Annuities (Including a Spouse's Job/Pension/Annuity)**

Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married filing jointly and your spouse receives income from a job or a pension/annuity. **See W-4P General Instructions at the end of this form for examples on how to complete Step 2.**

Do **only one** of the following.

(a) Reserved for future use.

(b) Complete the items below.

- (i) If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form W-4, Step 4(a), for the jobs less the deductions entered on Form W-4, Step 4(b), for the jobs.  
Otherwise, enter "-0-" ..... \$ \_\_\_\_\_
- (ii) If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter "-0-" ..... \$ \_\_\_\_\_
- (iii) Add the amounts from items (i) and (ii) and enter the **total** here ..... \$ \_\_\_\_\_

**TIP:** To be accurate, submit a new Form W-4P for all other pensions/annuities if you haven't updated your withholding since 2021 or this is a new pension/annuity that pays less than the other(s). Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019. If you have self-employment income, see W-4P General Instructions at the end of this form.

**Complete Steps 3-4(b)** on this form only if (b)(i) is blank **and** this pension/annuity pays the most annually. Otherwise, do not complete Steps 3-4(b) on this form.





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**Step 3: Claim Dependent and Other Credits**

If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):

Multiply the number of qualifying children under age 17 by \$2,000. . . . . \$ \_\_\_\_\_

Multiply the number of other dependents by \$500 . . . . . \$ \_\_\_\_\_

Add other credits, such as foreign tax credit and education tax credits . . . . . \$ \_\_\_\_\_

Add the amounts for qualifying children, other dependents, and other  
credits and enter the total here . . . . . **3** \$ \_\_\_\_\_

**Step 4 (optional): Other Adjustments**

(a) **Other income (not from jobs or pension/annuity payments).** If you want tax  
withheld on other income you expect this year that won't have withholding,  
enter the amount of other income here. This may include interest, taxable  
social security, and dividends . . . . . **4(a)** \$ \_\_\_\_\_

(b) **Deductions.** If you expect to claim deductions other than the basic  
standard deduction and want to reduce your withholding, use the Deductions  
Worksheet in the Withholding Certificate for Nonperiodic Payments and  
Eligible Rollover Distributions General Instructions attached at the end of this  
form and enter the result here . . . . . **4(b)** \$ \_\_\_\_\_

(c) **Extra withholding.** Enter any additional tax you want withheld from  
each payment . . . . . **4(c)** \$ \_\_\_\_\_

☐ I am electing no federal withholding from my payments.

**STATE TAX WITHHOLDING**

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](http://TIAA.org/public/tax-withholding).  
Call TIAA if you have any questions at 800-842-2252.







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Complete this section if you want your required minimum distributions sent to another TIAA investment option/account. You can choose one account from the list.

\* You cannot contribute to a Roth IRA unless you have earned income.

**NOTE:** Directing assets to one of these investment options/accounts does not qualify as a direct rollover.

**6. SEND YOUR WITHDRAWAL TO A TIAA ACCOUNT (SELECT ONLY ONE)**

Select the account you are applying the withdrawal to. (Select only one account and provide the account number.)

☐ TIAA-CREF Mutual Funds

☐ TIAA Brokerage

☐ TIAA Personal Annuity

☐ TIAA Roth IRA (as a contribution)\*

☐ TIAA After-Tax Annuity

☐ TIAA-CREF Life Insurance Company

☐ TIAA After-Tax Retirement Annuity

☐ TIAA Trust

Account Number

**7. PROVIDE PAYMENT INSTRUCTIONS**

☐ **OPTION 1: Direct Deposit to my verified bank account**

Please provide the bank account information you previously verified with TIAA to request a direct deposit.

*If the account has not been verified, follow the steps in the next section. Once this has been completed and TIAA has verified the bank account, please provide the information below.*

Bank Name

Account Number  
ending in

☐ Checking Account ☐ Savings Account

☐ **OPTION 2: 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.





## **8. ADD BANK ACCOUNTS FOR ELECTRONIC TRANSFERS FOR PERSONAL BANK ACCOUNT AND ESTATE, TRUST AND THIRD-PARTY ACCOUNTS**

TIAA must verify your bank account information before making any electronic payments to you. Based on the type of account to be used, follow the instructions below.

**NOTE:** If any of the items specified below in Option 1 or 2 are missing, we will send your payment by check to the current address on file. To ensure your account is secure, we can't send a check to a mailing address that has changed in the last 14 days.

### **OPTION 1: PERSONAL BANK ACCOUNT**

In many instances, personal bank accounts can be verified immediately using your bank routing and account numbers. Have this information ready before you start. To verify your bank account information, TIAA offers the following options:

**1. Add a bank account online (best option)**

- Log in to **TIAA.org**
- Click the *Actions* tab
- Click *Manage external accounts*
- Click *Add New Account* and follow the instructions on the screen

**OR**

**2. Verify an account by phone**

- Call TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET)
- Explain that you would like to verify a bank account
- Provide the account type, bank routing number and account numbers
- TIAA will process your request

Account verification often is completed quickly. In some cases, however, we may need to verify your account using test deposits. This may take one or two business days to complete, and you will be guided on any actions you may need to take.

### **OPTION 2: ESTATE, TRUST AND THIRD-PARTY ACCOUNTS**

For accounts not owned directly by a TIAA customer, documentation is needed to verify transfer authorizations. In these cases, please provide the necessary information as noted below:

- 1. Send by mail, or upload a photo of, an original voided check with this form. Starter checks, deposit slips and third-party checks are not acceptable.**

**OR**

**2. Send by mail, or upload, an original letter from your bank on bank letterhead providing:**

- Name of the account
- Address on the account
- Bank/ABA routing number
- Account number
- Account type (personal checking account or personal savings account)
- Authorized signers for the account
- Signature of the financial institution's representative, confirmed 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.





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\*Under current federal tax law, if, during a calendar year, you take cash withdrawals above these RRMD payments, the extra withdrawal amount will reduce any remaining required minimum distribution due during that year.

**NOTE:** Signature date must be within 180 days of the start date of the payment.

Depending on who your beneficiary is at your death, federal tax law may require your beneficiary to take a full distribution of their inheritance on or before the end of the 10th year following the year of your death (or in the case of an inherited account, before the end of the 10th year following the year of the original participant's death). You should consult your tax advisor before selecting a beneficiary.

## 9. YOUR SIGNATURE

By signing below, I agree to and understand the following:

- I authorize TIAA to make withdrawals from my account balances with TIAA, as stated in this form;
- In some instances, my employer's plan may require TIAA to open new Minimum Distribution Option contracts for me;
- The date TIAA starts minimum distributions cannot be before TIAA receives all necessary papers;
- If TIAA issues new Minimum Distribution Option contracts for me and uses my entire existing balance for Minimum Distribution Option withdrawals, my existing contract will have no value;\*
- Only the withdrawal options available to me from my existing contract will be available to me later;
- If TIAA is required to issue me Minimum Distribution Option contracts, the beneficiaries on my existing contract will be the designation on this new Minimum Distribution Option contract until the time I request a new designation;\*
- If my employer's plan does not allow for TIAA to make my distributions from my existing account, TIAA may issue separate TIAA and/or CREF Minimum Distribution Option annuities for account balances from retirement plans covered by different sections of the Internal Revenue Code. The beneficiaries I name will apply to all Minimum Distribution Option contracts TIAA issues to me;\*
- If my employer's plan requires TIAA to issue me new Minimum Distribution Option contracts, then payments cannot be stopped once they begin. Payments will continue until the entire amount placed in the Minimum Distribution Option contract has been paid out, withdrawn, or converted to annuity income as per the terms of the Minimum Distribution Option contract;\*
- If I requested that my withdrawals be directly deposited, I authorize that the bank charge my account and refund any overpayments to TIAA. I release my bank from any liability to TIAA for overpayment above the amount of the funds available at the time TIAA requests a refund.
- I understand that if I have a balance in TIAA Traditional and proceed with my withdrawal, I may be giving up the opportunity to receive a loyalty bonus that provides the potential to increase monthly income in retirement. (The loyalty bonus is only available if lifetime income is elected as the payout option.)

\*Please note that in lieu of issuing me a Minimum Distribution Option contract, to the extent available under my plan, TIAA may provide me with a Recurring Required Minimum Distribution (RRMD) Option feature which provides for automated required minimum distributions without issuing a new contract. My distribution options and beneficiary designations will apply to the RRMD payments as with an MDO contract. Note that an RRMD payment from a Retirement Annuity or Group Retirement Annuity contract, once started, cannot be stopped. Any other RRMD payment stream may be stopped and restarted at my direction.

Continued on next page





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My signature below validates all elections made herein as legally valid and in effect, including all federal substitute withholding certificate elections I have made herein.

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 the 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 five days, this transaction may be canceled.

If I am a non-resident non-citizen of the United States, I acknowledge that the below tax certifications do not apply to me. I have provided TIAA with an IRS Form W-8BEN within the last three years or will submit a W-8BEN prior to requesting a distribution from this account. I acknowledge that I must have a W-8BEN on file to request a distribution.

## Substitute W-9 Request for Taxpayer Identification Number and Certification

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 (as defined in the form W-9 instructions); and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding (as detailed in the box above).**

Your Signature

Today's Date (mm/dd/yyyy)

 /  / 20

If you need to print the IRS Form W-8BEN, go to [TIAA.org/forms](https://www.tiaa.org/forms) and scroll to 'Find tax information.'

Please sign your full legal name with suffix, if applicable, using black ink, or online using TIAA's digital signing experience.





**REQUEST FOR RECURRING REQUIRED  
MINIMUM DISTRIBUTIONS FROM  
YOUR RETIREMENT INVESTMENTS (NON-ERISA)**  
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**PLEASE NOTE:** If this section is not completed and, if it is a requirement for your plan, TIAA will need to obtain the approval prior to proceeding with your withdrawal request.

Please sign your full legal name with suffix, if applicable, using black ink.

**10. EMPLOYER'S PLAN REPRESENTATIVE SIGNATURE**

An Employer Authorization is required by the employer that contributed to your plan for TIAA to process your withdrawal request.

**PLAN REPRESENTATIVE APPROVAL**

By signing, you are approving this request.

(mm/dd/yyyy)

Date of Separation of Service:   /   /

Plan Representative's Signature

Today's Date (mm/dd/yyyy)

  /   /    

Plan Representative's Name *(Please print)*

Title





## REQUEST FOR RECURRING REQUIRED MINIMUM DISTRIBUTIONS FROM YOUR RETIREMENT INVESTMENTS (NON-ERISA)

### OPTIONS TO RETURN COMPLETED FORM(S)

Please return **all** numbered pages, including any pages you didn't need to complete.

#### OPTION 1: Digitally sign and submit your form.

If you received a digital form, complete the digital signature process.

#### OPTION 2: Use the TIAA mobile app to quickly upload your completed document(s). It's as simple as taking a picture. Haven't downloaded the TIAA mobile app? Get it today in the **App Store** or **Google Play**.

Tap the **Profile** icon in the lower-right corner of your screen, then tap **Upload files** and follow the step-by-step instructions.

#### OPTION 3: Use your personal computer to quickly upload your completed document(s).

Go to [tiaa.org/upload](https://tiaa.org/upload), select **Upload files**, and follow the step-by-step instructions.

#### OPTION 4: If you prefer to fax or mail your completed documents, use the information provided below

##### FAX:

800-914-8922 (within U.S.)

704-595-5795 (outside U.S.)

##### STANDARD MAIL:

TIAA

P.O. Box 1268

Charlotte, NC 28201-1268

##### OVERNIGHT DELIVERY:

TIAA

8500 Andrew Carnegie Blvd.

Charlotte, NC 28262

Below is a checklist to assist you in completing this application. Please review this checklist for all applicable details that are necessary to complete your application in a timely manner.

**QUESTIONS?** For account information, to check the status of your request or any other questions, call: **800-842-2252**, weekdays 8 a.m. -10 p.m. (ET), or visit **TIAA.org**.

#### Personal Information:

Please provide all the personal information requested (Country of Residence/Citizenship, State of Residence).

#### Contract/Plan Information:

Your withdrawals will be made proportionately from all contracts under this plan.

**This applies to Minimum Distribution Option (MDO) only:** If you have a corresponding Transfer Payout Annuity (TPA) OR you have a corresponding Interest-Only Payment (IPRO) contract to your Retirement Annuity (RA) or Group Retirement Annuity (GRA) contract and you wish to convert your TPA or IPRO to MDO, please check one of the boxes. If you wish to keep your TPA or IPRO, please add a note to redirect to reinvest in the newly established MDO and include it in the Required Minimum Distribution (RMD) calculations.

#### Payment Information:

Please select the frequency of payments — Monthly / Quarterly / Semiannually / Annually.

Should we include any cash payment taken this year in your required minimum distribution calculation?

Please check the box in the Payment Frequency and Start Dates section if you do want us to include.





## REQUEST FOR RECURRING REQUIRED MINIMUM DISTRIBUTIONS FROM YOUR RETIREMENT INVESTMENTS (NON-ERISA)

See "TAX INFORMATION"  
on the second page for the  
definition of RMD Applicable  
Age.

### Start Date:

If you are requesting to start your initial RMD payment in the year you are reaching your RMD Applicable Age, or in the year you terminate employment with your current employer, then complete option A and enter a start date.

If you are requesting to start your initial RMD payment in the year after you have reached your RMD Applicable Age, or in the year after you terminate employment with your current employer, then complete option B. Note the initial payment date in this section will need to start on or prior to March 28.

NOTE: Signature date must be within 180 days of the start date of the payment.

### Federal Taxes:

Complete the federal tax section and any additional state tax forms, if applicable.

### Calculating Required Minimum Distribution Amount::

If you answer YES to the question in this section, then the Joint Life Expectancy Method is an option to be used to calculate your annual required minimum distribution amount. If you answer NO, then TIAA will use the Uniform Lifetime Table to calculate the required minimum distribution.

### Send Required Minimum Distribution to Another TIAA Account:

Complete this section if you want your payments sent to a TIAA after-tax account.

### Provide Payment Instructions:

Complete this section if you want your funds directly deposited to your account using Electronic Funds Transfer (EFT) or to mail your payment(s) to your address of record.

### Your Authorization and Signature:

Your Authorization and Signature Page MUST be signed and dated.

### Employment Status:

Please tell us if you have terminated employment and the date of termination from the institution from which you are requesting the Required Minimum Distribution.

Please note that if any sections are incomplete, new forms may be required which may delay the requested start date of your initial payment request.





## REQUEST FOR RECURRING REQUIRED MINIMUM DISTRIBUTIONS FROM YOUR RETIREMENT INVESTMENTS (NON-ERISA)

### 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, D.C., 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.







# REQUEST FOR RECURRING REQUIRED MINIMUM DISTRIBUTIONS FROM YOUR RETIREMENT INVESTMENTS (NON-ERISA)

## IRS FORM W-4P WITHHOLDING CERTIFICATE FOR PERIODIC PENSION PAYMENTS OR ANNUITY PAYMENTS GENERAL INSTRUCTIONS

Section references are to the Internal Revenue Code.

**Future developments.** For the latest information about any future developments related to Form W-4P, such as legislation enacted after it was published, go to [www.irs.gov/FormW4P](http://www.irs.gov/FormW4P).

**Purpose of form.** Complete Form W-4P to have payers withhold the correct amount of federal income tax from your periodic pension, annuity (including commercial annuities), profit-sharing and stock bonus plan, or IRA payments. Federal income tax withholding applies to the taxable part of these payments. Periodic payments are made in installments at regular intervals (for example, annually, quarterly, or monthly) over a period of more than 1 year. Don't use Form W-4P for a nonperiodic payment (note that distributions from an IRA that are payable on demand are treated as nonperiodic payments) or an eligible rollover distribution (including a lump-sum pension payment). Instead, use Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions, for these payments/distributions. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Choosing not to have income tax withheld.** You can choose not to have federal income tax withheld from your payments by writing "No Withholding" on Form W-4P in the space below Step 4(c). Then, complete Steps 1a, 1b, and 5. Generally, if you are a U.S. citizen or a resident alien, you are not permitted to elect not to have federal income tax withheld on payments to be delivered outside the United States and its territories.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. If your tax situation changes, or you chose not to have federal income tax withheld and you now want withholding, you should submit a new Form W-4P.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you (or you and your spouse) receive. If you do not have a job and want to pay these taxes through withholding from your payments, you should enter the self-employment income in Step 4(a). Then compute your self-employment tax, divide that tax by the number of payments remaining in the year, and include that resulting amount per payment in Step 4(c). You can also add half of the annual amount of self-employment tax to Step 4(b) as a deduction. To calculate self-employment tax, you generally multiply the self-employment income by 14.13% (this rate is a quick way to figure your self-employment tax and equals the sum of the 12.4% social security tax and the 2.9% Medicare tax multiplied by 0.9235). See Pub. 505 for more information, especially if your self-employment income multiplied by 0.9235 is over \$160,200.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4P. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, write "No Withholding" in the space below Step 4(c). See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

### Specific Instructions

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

**Step 2.** Use this step if you have at least one of the following: income from a job, income from more than one pension/annuity, and/or a spouse (if married filing jointly) that receives income from a job/pension/annuity. The following examples will assist you in completing Step 2.

**Example 1.** Bob, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Bob also has a job that pays \$25,000 a year. Bob has no other pensions or annuities. Bob will enter \$25,000 in Step 2(b)(i) and in Step 2(b)(iii).

If Bob also has \$1,000 of interest income, which he entered on Form W-4, Step 4(a), then he will instead enter \$26,000 in Step 2(b)(i) and in Step 2(b)(iii). He will make no entries in Step 4(a) on this Form W-4P.

**Example 2.** Carol, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Carol does not have a job, but she also receives another pension for \$25,000 a year (which pays less annually than the \$50,000 pension). Carol will enter \$25,000 in Step 2(b)(ii) and in Step 2(b)(iii).

If Carol also has \$1,000 of interest income, then she will enter \$1,000 in Step 4(a) of this Form W-4P.





## REQUEST FOR RECURRING REQUIRED MINIMUM DISTRIBUTIONS FROM YOUR RETIREMENT INVESTMENTS (NON-ERISA)

**Example 3.** Don, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Don does not have a job, but he receives another pension for \$75,000 a year (which pays more annually than the \$50,000 pension). Don will not enter any amounts in Step 2.

If Don also has \$1,000 of interest income, he won't enter that amount on this Form W-4P because he entered the \$1,000 on the Form W-4P for the higher paying \$75,000 pension.

**Example 4.** Ann, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Ann also has a job that pays \$25,000 a year and another pension that pays \$20,000 a year. Ann will enter \$25,000 in Step 2(b)(i), \$20,000 in Step 2(b)(ii), and \$45,000 in Step 2(b)(iii).

If Ann also has \$1,000 of interest income, which she entered on Form W-4, Step 4(a), she will instead enter \$26,000 in Step 2(b)(i), leave Step 2(b)(ii) unchanged, and enter \$46,000 in Step 2(b)(iii). She will make no entries in Step 4(a) of this Form W-4P.

If you are married filing jointly, the entries described above do not change if your spouse is the one who has the job or the other pension/annuity instead of you.

**CAUTION!** *Multiple sources of pensions/annuities or jobs.* If you (or if married filing jointly, you and/or your spouse) have a job(s), do NOT complete Steps 3 through 4(b) on Form W-4P. Instead, complete Steps 3 through 4(b) on the Form W-4 for the job. If you (or if married filing jointly, you and your spouse) do not have a job, complete Steps 3 through 4(b) on Form W-4P for **only** the pension/annuity that pays the most annually. Leave those steps blank for the other pensions/annuities.

**Step 3.** This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include **other tax credits** for which you are eligible in this step, such as the foreign tax credit and the education tax credits. Including these credits will increase your payments and reduce the amount of any refund you may receive when you file your tax return.

### **Step 4 (optional).**

**Step 4(a).** Enter in this step the total of your other estimated income for the year, if any. You shouldn't include amounts from any job(s) or pension/annuity payments. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your pension, see Form 1040-ES, Estimated Tax for Individuals.

**Step 4(b).** Enter in this step the amount from the Deductions Worksheet, line 6, if you expect to claim deductions other than the basic standard deduction on your 2023 tax return and want to reduce your withholding to account for these deductions. This includes itemized deductions, the additional standard deduction for those 65 and over, and other deductions such as for student loan interest and IRAs.

**Step 4(c).** Enter in this step any additional tax you want withheld from **each payment**. Entering an amount here will reduce your payments and will either increase your refund or reduce any amount of tax that you owe.

**Note:** If you don't give Form W-4P to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer will withhold tax from your payments as if your filing status is single with no adjustments in Steps 2 through 4. For payments that began before 2023, your current withholding election (or your default rate) remains in effect unless you submit a new Form W-4P.





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**Step 4(b)—Deductions Worksheet (Keep for your records.)**

- 1 Enter an estimate of your 2023 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income .....1 \$ \_\_\_\_\_
- 2 Enter: 

{	▪ \$27,700 if you're married filing jointly or a qualifying surviving spouse
	▪ \$20,800 if you're head of household
	▪ \$13,850 if you're single or married filing separately

 .....2 \$ \_\_\_\_\_
- 3 If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here.  
If line 2 is greater than line 1, enter "-0-" .....3 \$ \_\_\_\_\_
- 4 If line 3 equals zero, and you (or your spouse) are 65 or older, enter:
  - \$1,850 if you're single or head of household.
  - \$1,500 if you're married filing separately.
  - \$1,500 if you're a qualifying surviving spouse or you're married filing jointly and one of you is under age 65.
  - \$3,000 if you're married filing jointly and both of you are age 65 or older.Otherwise, enter "-0-". See Pub. 505 for more information.....4 \$ \_\_\_\_\_
- 5 Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information .....5 \$ \_\_\_\_\_
- 6 Add lines 3 through 5. Enter the result here and in **Step 4(b)** on Form W-4P .....6 \$ \_\_\_\_\_

