



**TIAA IRA**  
TIAA, FSB TRADITIONAL, ROTH  
AND SEP IRA ADOPTION AGREEMENT

I have the authority and legal capacity to establish this IRA and to direct the purchase of mutual fund shares or other funding options offered as a part of this IRA; am of legal age in my state; and believe each investment is a suitable one for me.

I have received, read and agree to the TIAA Individual Retirement Accounts Disclosure Statement and the TIAA, FSB Custodial Agreement.

I understand that I may revoke this Agreement by notifying the Custodian, in writing, within seven days after receiving the Disclosure Statement.

I authorize the TIAA, FSB and their designees to act on any instructions believed to be genuine for any service authorized in the Custodial Agreement, Enrollment Form, and Contribution Allocation Administrative Form. I believe the TIAA, FSB and their designees use reasonable procedures to confirm that instructions given by telephone or electronic means are genuine and are not liable for acting on these instructions. All services are subject to conditions set forth in the prospectuses or other applicable terms and conditions associated with funding options.

I understand that each TIAA Funds IRA will correspond to one of my existing sets of TIAA and CREF Individual Retirement Annuity contracts. I understand that the beneficiary designation information applicable to my CREF Individual Retirement Annuity contracts will apply to the corresponding TIAA Funds IRA.

If I am rolling over funds from an employer sponsored retirement plan, I have reviewed the "Your Money. Your Future. Your Options." document located at [TIAA.org/knowyouroptions](http://TIAA.org/knowyouroptions). I have determined that an IRA rollover is the right option for me. I understand that TIAA does not provide tax or legal advice. Additionally, TIAA does not provide fiduciary investment advice with respect to the advisability of rolling over funds to an IRA.

**This Agreement applies to all my TIAA IRAs.**

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 FACTA 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.**

I certify that I have read and agree to above terms and conditions.

Please print your name here:

Social Security Number

**Please sign here:**

Signature (Owner, Depositor)

Today's Date (mm/dd/yyyy)

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Please return this form to:  
TIAA  
IRA Department  
P.O. Box 1271  
Charlotte, NC  
28201-1271  
Or, Fax to: 800 914-8922

Receipt by the Depositor of a confirmation of the purchase of the fund shares indicated in a manner acceptable to TIAA, FSB will serve as notification of the acceptance by TIAA, FSB as Custodian of the Depositor's Account as of the date of such confirmation.

