



FEDERAL TAX WITHHOLDING ELECTION SUBSTITUTE FORM W-4P FOR PERIODIC WITHDRAWALS

For account information,
to check the status of
your request or any other
questions, call
800-842-2252

Monday to Friday
8 a.m. – 10 p.m. (ET)

Saturday
9 a.m. – 6 p.m. (ET)

Or visit tiaa.org.

Have your user ID and
password ready.

NOTE: You may also change
your withholding elections
online.

IMPORTANT INFORMATION

PLEASE READ BEFORE FILLING OUT FORM

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 alien), and may therefore be subject to federal tax withholding from cash distributions. If you are a non-resident alien, please contact TIAA to ensure you receive the proper form before submitting the necessary paperwork. U.S. citizens living abroad, except in any U.S. possession, must elect to have taxes withheld. Distributions from retirement plans are subject to a mandatory withholding rate depending on the type of payment as described below. **If you want the mandatory rate applied, you do not need to submit this form as the mandatory rate will be applied automatically.** For additional options, please read the payment type descriptions below to see if the law allows for alternative or additional withholding.

Please keep in mind:

1. Rollover Eligible Payments are payments that can be directly rolled over to an IRA or other similar retirement plan. If you directly roll over your distribution to another account, no taxes will be withheld. If you do not directly roll over your distribution, federal taxes will be withheld at the mandatory withholding rate of 20% of the taxable amount unless you submit this form indicating a total amount to be withheld in Section 3 that is greater than the 20% rate.
2. Non-Rollover Eligible Payments are payments that cannot be rolled over to an IRA or other similar retirement plan. This includes minimum distribution payments, lifetime annuities and fixed period annuities (contracts or payments for a period of 10 years or more). Federal taxes will be withheld at the federal default rate of a Married person claiming 3 allowances unless you submit this form indicating a different amount to be withheld in Section 3. See IRS Pub. 505, Tax Withholding and Estimated Tax, for more information. You may also use the IRS Withholding Calculator at www.irs.gov/individuals for help in determining the number of withholding allowances to claim on this form.

Any tax information included in this written or electronic communication was not intended or written to be used, and it cannot be used by the taxpayer, for the purpose of avoiding any penalties that may be imposed on the taxpayer by any governmental taxing authority or agency.

RETURN COMPLETED FORM(S) TO:

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:
TIAA
8500 Andrew Carnegie Blvd.
Charlotte, NC 28262

SEND US YOUR FORM ONLINE:

- Log in to your account at tiaa.org. On the top most menu, next to "Profile & Settings," select "Messages."
- Within the "Shared Files" tab in "Message Center," select the "Upload Files" button.

MOBILE UPLOAD:

- Log in to your TIAA app, and click on "Upload documents" from the menu.
- Follow the instructions to take a picture and upload your completed form.



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Print in uppercase using
black or dark blue ink.

1. PROVIDE YOUR INFORMATION

First Name Middle Initial

Last Name Suffix

Social Security Number/
Taxpayer Identification Number

Note: Please indicate the contract number to which your tax election will apply. **DO NOT USE DASHES.**

(Plan information is not applicable to contracts with a 08 and G3 prefix)

2. PROVIDE YOUR CONTRACT NUMBERS

TIAA Number CREF Number

Plan Number Sub Plan Number

Plan Name

3. WITHHOLDING ELECTION (SELECT ONE PER PAYMENT TYPE)

If you are receiving a recurring Minimum Distribution, Lifetime Annuity, or a settlement from an After-Tax Annuity (ATA), After-Tax Retirement Annuity (ATRA), or a Fixed Period for a period of 10 years or more, Federal income tax will be withheld based on the federal default election of a Married person claiming 3 allowances. If you are receiving a settlement from a Roth IRA, then taxes will not be withheld unless you elect tax withholding.

If you would like federal income tax withholding from your distribution in an amount **OTHER THAN** the federal default rate of a Married person claiming 3 allowances, please check the appropriate box below and indicate your election.

Marital Status
 Single Married

Total Number of Withholding Allowances:

Withhold the following **ADDITIONAL** amount from each payment \$

I choose the following percentage be withheld from the taxable portion of my payment for federal taxes:
 %

I choose NOT to have taxes withheld from my payment.





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3. WITHHOLDING ELECTION (SELECT ONE PER PAYMENT TYPE) (CONTINUED)

If you are receiving a Transfer Payout Annuity (TPA), Interest Payment Retirement Option (IPRO), or a Fixed Period for a period of less than 10 years, Federal income tax withholding is required at the mandatory rate of 20%. If you would like federal income tax withholding from your distribution in an amount **GREATER THAN** the mandatory 20% rate, please check the box below and indicate your election.

I choose the following percentage be withheld from the taxable portion of my payment: %
(Note: Percentage cannot be less than the default rate of 20%.)

4. YOUR SIGNATURE

The form will become effective with your next available payment. You may revoke this election at any time by filing a new federal income tax withholding election form with TIAA.

Your Signature

Today's Date (mm/dd/yyyy)

 / / 20

Please sign your full legal name with suffix, if applicable, using black or dark blue ink. Digital signatures are not accepted. ▶

