



## **AUTHORIZATION FOR AN UNFORESEEABLE EMERGENCY WITHDRAWAL FROM A TAX-EXEMPT 457(b) OR OTHER NON-QUALIFIED DEFERRED COMPENSATION PLAN**

Before you return this form, please read the following information. If you have questions or need additional assistance, please call our Telephone Counseling Center.

Call **800-842-2252**

Weekdays

8 a.m. - 10 p.m. (ET)

### **HOW MUCH YOU CAN WITHDRAW**

How much you can withdraw before you terminate employment is restricted by the Internal Revenue Code and depends on the rules of your employer's deferred compensation plan.

### **COMPLETING THE WITHDRAWAL FORM**

If your employer has determined that you are eligible to obtain an in-service cash withdrawal due to an unforeseeable emergency, you and your employer have to complete the enclosed Authorization for an Unforeseeable Emergency Withdrawal From a Private 457(b) Deferred Compensation Plan form.

### **ELECTRONIC FUNDS TRANSFER**

You can get your payment faster with electronic funds transfer (EFT). If you complete the Direct Deposit Authorization on the Payment Destination Instructions form (which can be downloaded at [TIAA.org](http://TIAA.org)), we'll transfer your payment to your bank account electronically. You won't have to worry about postal delays or checks getting lost or stolen.

### **EFFECTIVE DATE OF PAYMENT**

Your withdrawal will be effective the day we receive your properly completed forms, and your withdrawal will be sent shortly after that.

### **INCOME TAX WITHHOLDING**

Distributions are treated as wages and reported to the Internal Revenue Service on Form W-2. Please complete a Form W-4, which can be downloaded at [TIAA.org](http://TIAA.org) if you wish to select the tax withholding amount. If you do not return a completed Form W-4 to us, we are required to withhold tax from your distribution at rates for a single person claiming zero allowances.





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Please print using black or dark blue ink.

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](http://TIAA.org/forms), and scroll to Find tax forms.

## 1. PROVIDE YOUR INFORMATION

First Name  Middle Initial

Last Name  Suffix

Social Security Number/  
Taxpayer Identification Number  Contact Telephone Number  Extension

State of Legal Residence  (if outside the U.S., write in Country of Residence) Citizenship (if not U.S.)

## 2. PROVIDE YOUR CONTRACT NUMBERS

TIAA Number  CREF Number

Name of Employer





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### 3. SUBSTITUTE FORM W-9

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

### 4. EMPLOYER AUTHORIZATION

Certification of Unforeseeable Emergency

I certify that (name of participant)  is eligible for a distribution of \$  because he/she is faced with an unforeseeable emergency as defined by federal tax law. I understand that by signing I am approving this cash withdrawal, which will be paid directly to the participant.

Please sign in black or dark blue ink. Digital signatures, such as signing with Adobe Acrobat, are not accepted.

Signature

Today's Date (mm/dd/yyyy)

/ / 20

Title

Contact Telephone Number

Extension

Name of Institution





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### RETURN COMPLETED FORM(S) TO:

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

### 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.

