



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

NEED HELP? Call TIAA at
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), 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, 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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Page 1 of 3

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 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	Contact Telephone Number	Extension
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<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"/>

The Plan Number should have been provided when you requested the form. If you don't have it, call TIAA at **800-842-2252** weekdays, 8 a.m.-10 p.m. (ET).

2. PROVIDE YOUR EMPLOYER'S PLAN INFORMATION

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

3. 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
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<input type="checkbox"/> Checking Account	<input type="checkbox"/> 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.





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Page 2 of 3

4. 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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Page 3 of 3

5. YOUR SIGNATURE

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 you need to print the IRS Form W-8BEN, go to TIAA.org/forms and scroll to 'Find tax information.'

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.

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 ink, or online using TIAA's digital signing experience.

Your Signature

Today's Date (mm/dd/yyyy)

 / / 20

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

Signature

Today's Date (mm/dd/yyyy)

 / / 20

Title

Contact Telephone Number

Extension

Name of Institution





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Please return **ALL** numbered pages including any pages you did not need to complete.

To ensure your account is secure, we can't send a check to a mailing address that has changed in the last 14 days. Call us to discuss your options.

OPTIONS TO RETURN COMPLETED FORM(S)

OPTION 1: Digitally sign and submit your form.

- If you received a digital form, complete the online signature digital 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 **Message Center** icon in the upper-right corner of your main screen.
- Go to the **Files** tab, select **Upload** and then follow the instructions.

OPTION 3: If you are using your personal computer, here's what you'll need to do to upload your completed document(s):

- Log in to your **TIAA.org** account and select the **Actions** tab.
- Choose **Upload document(s)** from the options presented.
- Select **Upload Files** and follow the step-by-step instructions.

OPTION 4: If you prefer to fax or mail this form, use the information provided below:

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 DELIVERY:
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, 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.

