



## TIAA 1035 EXCHANGE AUTHORIZATION TO ALTERNATE INVESTMENT COMPANY TRANSFER PAYOUT ANNUITY FOR ATRA

NEED HELP? 800-842-2252

Weekdays

8 a.m. – 10 p.m. (ET)

Saturday

9 a.m. – 6 p.m. (ET)

Or visit [TIAA.org](http://TIAA.org).

Have your ID and password ready.

### WHAT IS A TRANSFER PAYOUT ANNUITY FOR AFTER-TAX RETIREMENT ANNUITY?

The Transfer Payout Annuity (TPA) for After-Tax Retirement Annuity (ATRA) is an option for transferring all of your TIAA Traditional account balances in 10 payments over 9 years to an alternate investment company.

Since the TIAA portfolio is made up of long-term investments, transfers can only be made in 10 payments over 9 years.

Once established, an ATRA TPA contract cannot be converted to any other income option.

### CHOOSING THE TIAA TRADITIONAL AMOUNT

Internal Revenue Service (IRS) regulations generally require that you settle your entire TIAA contract (TIAA Traditional and Real Estate) if you want a Transfer Payout Annuity. If you have money in the TIAA Real Estate Account, you should:

- move the money in your Real Estate Account to your CREF variable annuity accounts as an IRS Section 1035 Exchange, or;
- transfer that amount to your TIAA Traditional Annuity accumulation, or;
- request a cash withdrawal of your Real Estate Account accumulation.

This exchange, transfer, or withdrawal must be completed before your Transfer Payout Annuity can be issued. If we did not include the forms for these transactions, please call us.

**NOTE:** Transfers and 1035 exchanges from the Real Estate Account are limited to one each calendar quarter.

### RETURNING YOUR AUTHORIZATION

Your Authorization is for a tax-free transfer from your TIAA After-Tax Retirement Annuity to another insurance company. This type of transfer is called a “1035 Exchange” by the Internal Revenue Service. You are authorizing the transfer of the payment and a partial surrender of the contract to the other company. **We must receive your completed Authorization with the other insurance company’s 1035 Exchange form in order to make your transfer.**

### ABOUT FEDERAL REPORTING

Moving your TIAA Real Estate Account accumulation to your TIAA Traditional accumulation is a tax-free transfer. Moving your TIAA Real Estate Account accumulation and your TIAA Transfer Payout Annuity transfer payments to another insurance company is a 1035 exchange, which is a tax-free exchange but must be reported to the Internal Revenue Service.





# TIAA 1035 EXCHANGE AUTHORIZATION TO ALTERNATE INVESTMENT COMPANY TRANSFER PAYOUT ANNUITY FOR ATRA

Please print using black or dark blue 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 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.)

\* The Plan and Sub Plan Numbers should have been provided when you requested the form. If you don't have them, please reference your quarterly statement.

## 2. PROVIDE YOUR CONTRACT NUMBERS

TIAA Number

Plan Number\*  Sub Plan Number\*

Plan Name

If you currently contribute to TIAA Traditional, you should review your allocations. If you want to change your allocations and you have a password, you can visit our website at [TIAA.org](http://TIAA.org) or call us.

## 3. WHEN WILL YOUR ANNUAL TRANSFERS BEGIN

We will make the first transfer when we issue your Transfer Payout Annuity contract. And for future transfers, we will transfer funds annually on the first business day of that month.

I want annual transfers to begin on the first day of:  /  20





NOTE: If you have Real Estate funds, please reference the section **CHOOSING THE TIAA TRADITIONAL AMOUNT** at the beginning of this form for more information.

**4. ESTABLISHING THE TRANSFER PAYOUT ANNUITY TO OTHER INSURANCE COMPANIES (CHOOSE ONE)**

(If you do not have an accumulation in the TIAA Real Estate, please proceed to Section 5.)

If you have an accumulation in the TIAA Real Estate Account and you want to transfer the entire amount to TIAA Traditional prior to the issue date for your Transfer Payout Annuity, please check box A or B below.

- A. Transfer my entire TIAA Real Estate Account accumulation to my TIAA Traditional After-Tax Retirement Annuity prior to issuing my Transfer Payout Annuity.
- B. Transfer my entire TIAA Real Estate Account accumulation to the other insurance company I designate for my TIAA Traditional transfer payment prior to issuing my Transfer Payout Annuity.

If you do not want to transfer your TIAA Real Estate Account to your Transfer Payout Annuity, you must move your TIAA Real Estate accumulations prior to the establishment of your Transfer Payout Annuity. Please check box C below.

- C. I do not wish to transfer my TIAA Real Estate Account to my Transfer Payout Annuity. I will call **800-842-2252** to receive the form if it is not included.

NOTE: Please contact the other insurance company for a 1035 Exchange Letter of Acceptance form.

**5. INSURANCE COMPANY INFORMATION**

Insurance Company Name

Address

City

State

Zip Code

Contact Telephone Number

Account Number





**6. YOUR AUTHORIZATION AND SIGNATURE**

By signing below, you agree that:

- You will return your completed Authorization with a 1035 Exchange form from the insurance company that is accepting your initial transfer;
- The date your Transfer Payout Annuity contract is issued cannot be prior to the receipt of all necessary papers;
- Once your Transfer Payout Annuity contract is issued, it cannot be revoked nor can the amount be changed;
- You authorize the continuation of the beneficiaries under the original contract listed in Section 2. Once the contract is issued, you reserve the right to change this designation at any time.
- You hereby authorize this payment and a partial surrender of the above-referenced contract accumulation to the designated accepting insurance company;
- You intend this transfer to be part of an exchange under Internal Revenue Code Section 1035; no part of the contract accumulation shall be received actually or constructively by you;
- You represent and warrant that no person, firm or corporation has an interest in the captioned contract except the undersigned, and that no proceedings of either a legal or equitable nature are pending which might affect said contract;
- You represent that a copy of this original assignment shall be as valid as original;
- As the insurance company accepting this transfer the alternate investment company requests full surrender of the above-referenced contract. The surrender represents the transfer of funds in 10 payments over 9 years to the alternate investment company and qualifies as a 1035 Exchange.
- 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 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



TIAA 1035 EXCHANGE AUTHORIZATION  
TO ALTERNATE INVESTMENT COMPANY  
**TRANSFER PAYOUT ANNUITY FOR ATRA**

**RETURN COMPLETED FORM(S)**

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

**CHECKLIST**

Did you remember to:

- Complete all necessary personal information.
- Provide a Letter of Acceptance for 1035 Exchange from the other investment company.
- Sign and date this form.
- Call TIAA if you have any questions or need assistance at **800-842-2252**.





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**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.

