



Use only for Joint with Right of Survivorship account.

Questions? Please call 800-927-3059 Monday - Friday 8 a.m. - 7 p.m. (ET). Fax: 800-914-8922.

STEP 1: BROKERAGE ACCOUNT INFORMATION (REQUIRED)

Brokerage Account Number

(leave blank if new account)

A 5

Brokerage Account Owner Name(s)

STEP 2: AUTHORIZATION AND AGREEMENT

We authorize TIAA-CREF Individual & Institutional Services, LLC (“Broker”), through its clearing broker Pershing LLC (“Pershing”), to open a transfer on death account according to the terms and conditions set forth herein. This Agreement does not supersede or in any way affect any other agreements including but not limited to a Joint Tenant Agreement executed by us for our account, and we agree that we continue to be bound by any such agreements.

1. During our lifetime, we shall retain full ownership as joint tenants with rights of survivorship of the securities held in our account. Either one of us may give instructions to transfer, purchase, or sell securities, money, or other property for our account.
2. Upon the death of one of us, the securities, money, or other property in the account shall pass to an account held for the surviving joint tenants in his or her individual capacity, (“the Survivor Account”). Unless notified otherwise via the execution of a new Transfer on Death Account Agreement, the Beneficiary or Beneficiaries shall remain the same after the death of the first joint tenant. Upon receipt of notice as defined hereunder of the surviving joint tenant’s death, Broker and/or Pershing shall, without requiring any further instruction from any other person or entity, transfer all money, securities, and other property from the Survivor Account to separate new account(s) opened for the person (“Beneficiary”) or persons (“Beneficiaries”) named in Step 3 below or, if permitted by applicable law, Contingent Beneficiary or Contingent Beneficiaries named in Step 3 below, subject to the terms and conditions set forth herein. In keeping therewith, the terms Beneficiary and Beneficiaries shall include Contingent Beneficiary and Contingent Beneficiaries, if applicable. If more than one Beneficiary is named and no percentages are indicated, payment shall be made in equal shares to the Beneficiaries or, in the event of death of a Beneficiary, the respective Contingent Beneficiary(ies) that survives the surviving joint tenant. Each Contingent Beneficiary listed below a beneficiary shall be treated as Beneficiary in the event that the Beneficiary named above him or her should predecease the surviving joint tenant. Any such transfer of money, securities and other property from my account is subject to any and all existing liens, pledges, mortgages, securities account control agreements or equivalents or other security interests granted against the money, securities and other property to Pershing, my broker/dealer or other third party. Any such liens, etc. must be satisfied prior to transfer to a Beneficiary unless otherwise agreed to by Pershing.
3. In the event that any Beneficiary is a minor in the relevant jurisdiction at the time of receipt of notice of the death of the surviving joint tenant and Broker or Pershing is notified of such fact, the shares shall be transferred to a custodial account or other fiduciary or guardianship account for the benefit of the minor Beneficiary upon receipt of appropriate documentation.
4. Broker and Pershing shall be considered to be on notice of any changes in Beneficiary, the death of each of the joint tenants or other information regarding our account on the date on which one respective entity receives a copy, sent by mail, fax, or other acceptable means, of the required documentation. In the case of the death of the surviving joint tenant, Pershing and Broker must receive a copy of the death certificate and any other documentation required to complete the distribution of the proceeds of the Survivor Account. In the event of any changes in Beneficiary, Pershing and Broker must receive a new Transfer on Death Account Agreement executed by the surviving account holder. Neither Pershing nor Broker is obligated to accept change(s) and/or revocation of beneficiary designation by the account owner by the provisions of a Will or a codicil to a Will.
5. During our lifetime, the securities in our account and the Survivor Account are to be registered and held in the name of Pershing LLC or other street or nominee name. However, if necessary to facilitate delivery or transfer of the securities, Pershing and/or Broker has the right at any time, and without further authorization, to register the securities held in our account in our name as joint tenants and/or the Survivor Account in individual name, or otherwise in accordance with transfer agent requirements, without the names of any of the Beneficiaries thereon. We understand that such right is necessary as not all issuers, states, transfer agents, or financial organizations recognize transfer on death registration.





STEP 2: AUTHORIZATION AND AGREEMENT (CONTINUED)

6. Joint tenants can name one or more Beneficiaries and Contingent Beneficiaries. So if Beneficiary A should predecease the surviving joint tenant, Contingent Beneficiary A will be treated as if they stood in the shoes of Beneficiary A. The Survivor Account will pass only to the surviving Beneficiary or Beneficiaries (or the Contingent Beneficiary(ies), if applicable). We understand that Pershing LLC will use the “per capita” method of beneficiary designation, where that particular beneficiary’s rights end with the death of that Beneficiary and Contingent Beneficiary. For example, if Beneficiaries A and B, and Contingent Beneficiary A all predecease the surviving joint tenant, then the beneficiary interest is transferred in equal shares to (1) Contingent Beneficiary B, and (2) Beneficiary C. Note that Contingent Beneficiary C would have no claim to or interest in the Survivor Account because Beneficiary C is still alive. If all Beneficiaries (including all Contingent Beneficiaries) predecease the surviving joint tenant, then the proceeds of the Survivor Account will pass to the estate of the surviving joint tenant. The estate of a predeceased Beneficiary or Contingent Beneficiary has no claim to or interest in the Survivor Account.
7. In the event that any securities or other property in the Survivor Account cannot, for any reason, be partitioned and transferred to any of the Beneficiaries equally, Pershing shall, to the extent necessary, liquidate securities or other property and transfer the proceeds of that sale equally among the Beneficiaries.
8. If any Beneficiary hereunder is or becomes the spouse of either joint tenant, then the dissolution of that marriage shall have no effect on the designation of Beneficiary unless and until Pershing or Broker receives notice to the contrary by receipt of a new Transfer on Death Account Agreement. Neither Pershing nor Broker shall be obligated to change a beneficiary designation by the provisions of a Divorce Agreement, except where ordered by a court of competent jurisdiction.
9. In the event that, upon the death of the surviving joint tenant, the Survivor Account reflects a debit balance, Pershing or Broker may liquidate any securities, at its discretion, required to satisfy that debit prior to distribution of any money, securities, or other property to the Beneficiary or Beneficiaries.
10. Pershing and Broker shall have the right to require execution of further documents by any Beneficiary or the legal representative of any Beneficiary, including but not limited to a Margin Agreement, prior to any distribution of the money, securities, or other property in the Survivor Account.
11. In connection with Pershing and Broker acting in compliance with this Agreement, or any document Pershing or Broker reasonably believes amends this Agreement, we or our estate hereby agree to indemnify and hold Pershing, Broker and their respective affiliates, directors, officers, agents, and employees, and their heirs, executors, administrators, successors, and assigns, harmless against any loss, claim, suit, damage or expense (including reasonable attorney’s fees), including but not limited to:
 - the Beneficiary or Beneficiaries and/or our heirs, successors, spouse(s), and offspring from any actions taken in opening and maintaining our account or the Survivor Account, registering the securities or other property, or making the distributions upon receipt of notice of the death of the surviving joint tenant;
 - any conflicting designation of Beneficiary or Beneficiaries and their respective Contingent Beneficiary or Contingent Beneficiaries made in the Will of the surviving joint tenant or codicil of such Will, revocable living trust, or any other document signed by the surviving joint tenant.
12. Neither Pershing nor Broker has an obligation to: locate Beneficiaries; question or investigate the circumstances of my death as it is reported to them; determine the age or any other facts about a Beneficiary as per New York Stock Exchange Rule 405 or the applicable “Know Your Customer” rules; appoint, if applicable, a custodian or guardian for any minor Beneficiary; locate or notify any spouse(s), children, or other heirs of mine upon my death; verify the legality of any distribution under the applicable probate, estate and transfer on death laws of any state where transfer takes place; or determine which state’s law is applicable.
13. Not all states recognize Transfer on Death registration, and we acknowledge that neither Pershing nor Broker make any representation as to the validity of this registration as a means of transferring on death in our case. We also acknowledge that we are not relying upon Pershing or Broker for any assurance of the validity of the Transfer on Death registration and will consult with our own attorney or advisor with respect to its appropriateness for us. If we live in a state which does not recognize Transfer on Death registration, the assets in the account shall be transferred in accordance with the laws of the State of New Jersey. If we are non-U.S. individuals establishing this account, we acknowledge and agree that neither Pershing nor Broker are responsible for compliance with the laws of succession or forced heirship, if any, in our country or domicile and the assets in this account shall be transferred in accordance with the laws of the state of New Jersey. We acknowledge and understand that this account may be subject to the U.S. Non-Resident Alien Estate Tax and agree that neither Pershing nor Broker are responsible for our compliance with U.S. tax laws.



STEP 2: AUTHORIZATION AND AGREEMENT (CONTINUED)

14. ARBITRATION DISCLOSURES

THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS: ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.

- ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.
- THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.
- THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD.
- THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.
- THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.
- THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

15. ARBITRATION AGREEMENT

ANY CONTROVERSY BETWEEN US AND PERSHING OR BROKER SHALL BE SUBMITTED TO ARBITRATION BEFORE ANY NATIONAL SECURITIES EXCHANGE ON WHICH A TRANSACTION GIVING RISE TO THE CLAIM TOOK PLACE (AND ONLY BEFORE SUCH EXCHANGE), OR THE FINANCIAL INDUSTRY REGULATORY AUTHORITY. NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PREDISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION; OR WHO IS A MEMBER OF A PUTATIVE CLASS WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL; (I) THE CLASS CERTIFICATION IS DENIED; (II) THE CLASS IS DECERTIFIED; OR (III) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.

THE LAWS OF THE STATE OF NEW YORK GOVERN.





STEP 3: BENEFICIARIES

Note: Total percentage of all the Primary Beneficiaries must equal 100%.

Primary Beneficiary A

Beneficiary Name (First, Middle, Last Name/Trust Title) Relationship to Account Owner

Social Security Number/
Taxpayer ID Gender Male Female Date of Birth/
Date of Trust (mm/dd/yyyy) / / Percentage % Telephone Number

Address City State Zip Code

Contingent Beneficiary A

Beneficiary Name (First, Middle, Last Name/Trust Title) Relationship to Account Owner

Social Security Number/
Taxpayer ID Gender Male Female Date of Birth/
Date of Trust (mm/dd/yyyy) / / Percentage % Telephone Number

Address City State Zip Code

Primary Beneficiary B

Beneficiary Name (First, Middle, Last Name/Trust Title) Relationship to Account Owner

Social Security Number/
Taxpayer ID Gender Male Female Date of Birth/
Date of Trust (mm/dd/yyyy) / / Percentage % Telephone Number

Address City State Zip Code

Contingent Beneficiary B

Beneficiary Name (First, Middle, Last Name/Trust Title) Relationship to Account Owner

Social Security Number/
Taxpayer ID Gender Male Female Date of Birth/
Date of Trust (mm/dd/yyyy) / / Percentage % Telephone Number

Address City State Zip Code





STEP 3: BENEFICIARIES (CONTINUED)

Primary Beneficiary C

Beneficiary Name (First, Middle, Last Name/Trust Title) Relationship to Account Owner

Social Security Number/
Taxpayer ID Gender Male Female Date of Birth/
Date of Trust (mm/dd/yyyy) / / Percentage % Telephone Number

Address City State Zip Code

Contingent Beneficiary C

Beneficiary Name (First, Middle, Last Name/Trust Title) Relationship to Account Owner

Social Security Number/
Taxpayer ID Gender Male Female Date of Birth/
Date of Trust (mm/dd/yyyy) / / Percentage % Telephone Number

Address City State Zip Code

Note: If you need to add additional beneficiaries, please attach a separate letter with all of the information requested above. The attachment letter must also be signed, dated and submitted with this agreement.

STEP 4: ACCOUNT OWNER(S) SIGNATURE (REQUIRED)

We agree to the terms set forth in this joint transfer on death account agreement, including the predispute arbitration clause, which is located in paragraphs 14 and 15 of Step 2 on page 3 of this agreement.

Account Owner's Signature Today's Date (mm/dd/yyyy) / / 20

Joint Owner's Signature Today's Date (mm/dd/yyyy) / / 20

RETURN COMPLETED FORM(S) TO:

FAX: 800-914-8922	STANDARD MAIL: TIAA P.O. Box 1280 Charlotte, NC 28201-1280	OVERNIGHT: TIAA 8500 Andrew Carnegie Blvd. Charlotte, NC 28262
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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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TIAA-CREF Individual & Institutional Services, LLC,
 Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC,
 Members FINRA and SIPC, distribute securities products.
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