



Please complete this form to designate beneficiaries for your TIAA Brokerage IRA account. For specific beneficiary provisions, refer to the IRA Plan Document and Adoption Agreement.

Questions? Please call 800-927-3059, weekdays, 8 a.m. - 7 p.m. (ET).

STEP 1: BROKERAGE ACCOUNT INFORMATION (REQUIRED)

Brokerage Account Number (Leave blank if new account)

Marital Status

☐

Married

☐

Other

Brokerage Account Owner's Name

STEP 2: BENEFICIARY DESIGNATIONS

Depending on who your beneficiary is at your death, federal tax law may require your beneficiary to take a full distribution of their inheritance on or before the end of the 10th year following the year of your death (or in the case of an inherited account, before the end of the 10th year following the year of the original participant's death). You should consult your tax adviser before selecting a beneficiary.

If you want to name additional Primary or Contingent Beneficiaries, attach a separate sheet with all of the requested information. You understand that the beneficiary(ies) named herein may be changed or revoked by you at any time by completing a new designation in writing with TIAA Brokerage. You hereby make the following designation of beneficiary(ies) pursuant to the provisions of the TIAA, FSB Trust Agreement.

INSTRUCTIONS: By signing this form, you are acknowledging the following:

1. Name the Primary Beneficiary(ies) you want to receive the balance of your IRA assets following your death. Please include all of the requested information.
2. Be sure to indicate the particular percentage of IRA assets you would like Pershing LLC or TIAA, FSB to distribute to each Primary Beneficiary after your death (the sum should add up to 100%). If no percentage is indicated, your IRA assets will be distributed equally among all surviving Primary Beneficiaries.
3. If a Primary Beneficiary should predecease you and you want that beneficiary's share to go to his or her lineal descendants, check "per stirpes." Otherwise, a Primary Beneficiary's rights end with the death of that beneficiary, and the estate of a predeceased beneficiary has no claim to or interest in your account. If you do not check "per stirpes" and the Primary Beneficiary predeceases you, their share will be divided among surviving Primary Beneficiaries (if any), and if there are no surviving beneficiaries, the interest will pass to the Contingent Beneficiaries.

PRIMARY BENEFICIARY(IES) (REQUIRED - AT LEAST ONE PRIMARY BENEFICIARY)

1. Name (First Name, Middle Initial, Last Name, Suffix/Trust Title)

Percentage

 %

Social Security Number/
Taxpayer Identification Number

Date of Birth/Date of Trust/
Issue Date of Will (mmddyyyy)

Relationship

Gender

☐

Male

☐

Female

Lineal Descendants Per Stirpes (LDPS) ☐ Yes, add Per Stirpes

2. Name (First Name, Middle Initial, Last Name, Suffix/Trust Title)

Percentage

 %

Social Security Number/
Taxpayer Identification Number

Date of Birth/Date of Trust/
Issue Date of Will (mmddyyyy)

Relationship

Gender

☐

Male

☐

Female

Lineal Descendants Per Stirpes (LDPS) ☐ Yes, add Per Stirpes





STEP 2: BENEFICIARY DESIGNATIONS (CONTINUED)

PRIMARY BENEFICIARY(IES)

3. Name (First Name, Middle Initial, Last Name, Suffix/Trust Title) Percentage %

Social Security Number/
Taxpayer Identification Number

Date of Birth/Date of Trust/
Issue Date of Will (mmddyyyy)

Relationship

Gender ☐ Male ☐ Female

Lineal Descendants Per Stirpes (LDPS) ☐ Yes, add Per Stirpes

4. Name (First Name, Middle Initial, Last Name, Suffix/Trust Title) Percentage %

Social Security Number/
Taxpayer Identification Number

Date of Birth/Date of Trust/
Issue Date of Will (mmddyyyy)

Relationship

Gender ☐ Male ☐ Female

Lineal Descendants Per Stirpes (LDPS) ☐ Yes, add Per Stirpes

CONTINGENT BENEFICIARY(IES) (OPTIONAL)

Depending on who your beneficiary is at your death, federal tax law may require your beneficiary to take a full distribution of their inheritance on or before the end of the 10th year following the year of your death (or in the case of an inherited account, before the end of the 10th year following the year of the original participant's death). You should consult your tax adviser before selecting a beneficiary.

You may choose to designate Contingent Beneficiaries. Contingent Beneficiaries are beneficiaries who will receive the balance of your IRA after your death if all of your Primary Beneficiaries (as well as their descendants, if you chose the LDPS option for each of them) predecease you. Be sure to also indicate the share of your IRA you would like Pershing LLC or TIAA, FSB to distribute to each Contingent Beneficiary, and to decide whether you wish the LDPS option to apply for each of your Contingent Beneficiaries. If a Contingent Beneficiary predeceases you, his or her share of your IRA will be distributed to his or her descendants, by right of representation (if you chose the LDPS option for such Beneficiary). If you did not choose the LDPS option for such Beneficiary, his or her share will instead be distributed to the remaining Contingent Beneficiaries equally, or in the percentage share you may have indicated. If you do not designate any Contingent Beneficiaries, and if all of your Primary Beneficiaries (as well as their descendants, if you chose the LDPS option for each of them) predecease you, the balance of your IRA will be distributed to your estate.

1. Name (First Name, Middle Initial, Last Name, Suffix/Trust Title) Percentage %

Social Security Number/
Taxpayer Identification Number

Date of Birth/Date of Trust/
Issue Date of Will (mmddyyyy)

Relationship

Gender ☐ Male ☐ Female

Lineal Descendants Per Stirpes (LDPS) ☐ Yes, add Per Stirpes







STEP 3: SPOUSAL CONSENT AND NOTARY REQUIREMENT (ONLY REQUIRED IF YOU ARE MARRIED, RESIDE IN A COMMUNITY PROPERTY STATE AND DO NOT NAME YOUR SPOUSE AS SOLE PRIMARY BENEFICIARY.)

If you are married, reside in a community property or marital property state (including but not limited to: AZ, CA, ID, LA, NV, NM, TX, WA, WI), and designate someone other than your spouse as your sole Primary Beneficiary, your spouse must sign this form below and have their signature notarized.

I am the spouse of the above-named account holder. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Due to the important tax consequences of giving up my interest in this IRA, I have been advised to see a tax professional. I hereby give the account holder any interest I have in the funds or property deposited in this IRA and consent to the Beneficiary designation(s) indicated above. I assume full responsibility for any adverse consequences that may result. No tax or legal advice was given to me by the Custodian.

Print Name of the Signature that has been Notarized

First Name

Last Name

Spousal Signature

Today's Date (mm/dd/yyyy)

 / / 20

NOTARY SIGNATURE

State

County

Notary Expiration
Date (mm/dd/yyyy)

 / / 20

On the date noted below the subscriber known to me to be the person described in and who executed the foregoing instrument and he/she acknowledged to me that he/she executed the same.

FOR NOTARY PUBLICS IN FLORIDA

The foregoing instrument was acknowledged before me, by means of:

☐

Physical presence

☐

Online notarization

Notary Public's Signature

Today's Date (mm/dd/yyyy)

 / / 20

NOTE: A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

In this space, the Notary Public must provide his/her notarial number and the date the appointment expires. Provide the notarial seal if outside New York state.

STEP 4: ACCOUNT OWNER SIGNATURE (REQUIRED)

Your Signature

Today's Date (mm/dd/yyyy)

 / / 20



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.

To avoid the possibility that your postal mail will not be received by us in a timely manner, please submit service and transaction requests to us through our website at **TIAA.org** or Mobile App. If you prefer to fax or mail this form, use the information provided below to complete the process.

FAX:

800-914-8922 (within U.S.)

STANDARD MAIL:

TIAA
P.O. Box 1280
Charlotte, NC 28201-1280

OVERNIGHT:

TIAA
8500 Andrew Carnegie Blvd.
Charlotte, NC 28262

