



You can open a new account by completing this form and mailing it to us. Or to avoid paperwork and make the process faster, you can open an account online by visiting TIAA.org/public/offer/products/brokerage. If you complete an online application, your account will generally be opened within one business day.

Whether you complete this paper form or go online, please keep in mind that to help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions, including TIAA, to obtain, verify and record information that identifies each person who opens an account.

What does this means for you? When you open an account, we will ask for your name, residential address, date of birth, Social Security Number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Until you provide the information we need, we may not be able to open an account or effect any transactions for you.

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

STEP 1: BROKERAGE ACCOUNT REGISTRATION (REQUIRED)

Individual
 Joint Tenants With Rights of Survivorship
 Joint Tenants in Common
 Trust (Trustee Certification Form Required)

Custodial (UGMA/UTMA)
 Other

STEP 2: TRUST ACCOUNT INFORMATION (ONLY REQUIRED FOR TRUST ACCOUNTS)

Trust Account Name

Social Security Number/
Taxpayer Identification Number

Trust Effective Date
(mmddyyyy)

STEP 3. PRIMARY ACCOUNT OWNER/TRUSTEE/MINOR INFORMATION (REQUIRED)

Title
 First Name
 M. I.

Last Name
 Suffix

Social Security Number
 Date of Birth (mmddyyyy)
 Gender Male Female

Marital Status Married Other
 Citizenship (If not U.S.)

U.S. Residential Street Address (No P.O. Boxes)
 City
 State
 Zip Code

Mailing Address (If different from your residential address)
 City
 State
 Zip Code

Email Address
 Business Phone
 Home Phone





STEP 3: PRIMARY ACCOUNT OWNER/TRUSTEE/MINOR INFORMATION (REQUIRED) (CONTINUED)

EMPLOYMENT INFORMATION FOR ACCOUNT OWNER/TRUSTEE (Required)

If Unemployed or Retired, state source of income:

If Employed, Self-Employed or Consultant, complete the following:

Employer's Name Your Occupation/Title

Business Street Address City State Zip Code

Complete if applicable

I am, or an immediate family member is, a director, a 10% shareholder, or a policy-making executive of a publicly traded company.

Name of Person Company Name/Symbol

I am, or an immediate family member is, affiliated with or working for another member firm, stock exchange, or FINRA, including TIAA or as an affiliated person will have any financial interest in or discretionary authority over this account.

Relationship to Person Name of Person Name of Firm

I am, or a person with interest in this account is (i) a senior military, governmental or political official in a non-U.S. country, or (ii) closely associated with or an immediate family member of such an official.





STEP 4: SECONDARY ACCOUNT OWNER/TRUSTEE/CUSTODIAN INFORMATION (IF APPLICABLE)

First Name		M.I.		Last Name	
<input type="text"/>		<input type="text"/>		<input type="text"/>	
Social Security Number		Date of Birth (mmddyyyy)		Gender	
<input type="text"/>		<input type="text"/>		<input type="checkbox"/> Male <input type="checkbox"/> Female	
Marital Status		Telephone Number		Citizenship (If not U.S.)	
<input type="checkbox"/> Married <input type="checkbox"/> Other		<input type="text"/>		<input type="text"/>	
U.S. Residential Street Address (No P.O. Boxes)		City		State	Zip Code
<input type="text"/>		<input type="text"/>		<input type="text"/>	<input type="text"/>
Mailing Address (If different from your residential address)		City		State	Zip Code
<input type="text"/>		<input type="text"/>		<input type="text"/>	<input type="text"/>

FOR SECONDARY ACCOUNT OWNER/TRUSTEE/CUSTODIAN (REQUIRED)

If Unemployed or Retired, state source of income:

If Employed, Self-Employed or Consultant, complete the following:

Employer's Name		Your Occupation/Title			
<input type="text"/>		<input type="text"/>			
Business Street Address		City		State	Zip Code
<input type="text"/>		<input type="text"/>		<input type="text"/>	<input type="text"/>

Complete if applicable

I am, or an immediate family member is, a director, a 10% shareholder, or a policy-making executive of a publicly traded company.

Name of Person		Company Name/Symbol	
<input type="text"/>		<input type="text"/>	

I am, or an immediate family member is, affiliated with or working for another member firm, stock exchange, or FINRA, including TIAA or as an affiliated person will have any financial interest in or discretionary authority over this account.

Relationship to Person	Name of Person	Name of Firm
<input type="text"/>	<input type="text"/>	<input type="text"/>

I am, or a person with interest in this account is (i) a senior military, governmental or political official in a non-U.S. country, or (ii) closely associated with or an immediate family member of such an official.





STEP 5: ADDITIONAL ACCOUNT OWNER/TRUSTEE INFORMATION (IF APPLICABLE)

If adding additional owners/trustees, make additional copies of this page for each individual. All account owners/trustees must sign Step 9.

First Name			M.I.	Last Name		
	<input type="text"/>		<input type="text"/>		<input type="text"/>	
Social Security Number	Date of Birth (mmdyyyy)	Gender				
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female				
Marital Status	Telephone Number	Citizenship (If not U.S.)				
<input type="checkbox"/> Married <input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>				
U.S. Residential Street Address (No P.O. Boxes)	City	State	Zip Code			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Mailing Address (If different from your residential address)	City	State	Zip Code			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			

FOR ADDITIONAL ACCOUNT OWNER/TRUSTEE (REQUIRED)

If Unemployed or Retired, state source of income:

If Employed, Self-Employed or Consultant, complete the following:

Employer's Name	Your Occupation/Title	
<input type="text"/>	<input type="text"/>	
Business Street Address	City	State Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

Complete if applicable

I am, or an immediate family member is, a director, a 10% shareholder, or a policy-making executive of a publicly traded company.

Name of Person	Company Name/Symbol
<input type="text"/>	<input type="text"/>

I am, or an immediate family member is, affiliated with or working for another member firm, stock exchange, or FINRA, including TIAA or as an affiliated person will have any financial interest in or discretionary authority over this account.

Relationship to Person	Name of Person	Name of Firm
<input type="text"/>	<input type="text"/>	<input type="text"/>

I am, or a person with interest in this account is (i) a senior military, governmental or political official in a non-U.S. country, or (ii) closely associated with or an immediate family member of such an official.





STEP 6: YOUR INVESTMENT PROFILE (REQUIRED)

Primary investment objective (choose one): Capital Preservation Income Growth Speculation

Investment Knowledge (choose one): None Limited Moderate Extensive

Annual income (from all sources): Under \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999
 \$100,000 - \$250,000 Over \$250,000

Approximate net worth, excluding residence: \$0 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$249,999
 \$250,000 - \$1 million Over \$1 million

Current tax bracket: 0 - 15% 15.1% - 32% 32.1% - 50% Over 50%

Source of Funds:

- Income from Earnings
- Investment Proceeds
- Gift
- Sale of Business
- Legal Settlement
- Pension/IRA Retirement Savings
- Spouse/Parent
- Inheritance
- Insurance Proceeds
- Other



STEP 7: SWEEP OPTION

Bank Deposit Sweep Option: TIAA Bank Brokerage Sweep Account*

*Two separate bank sweep options will be used: (1) the TIAA Bank Brokerage Sweep Account, to be used as the primary bank sweep option for uninvested cash balances in your Account, up to a maximum amount set by TIAA, FSB (not to exceed current per depositor FDIC insurance limits); and (2) the Liquid Insured Deposits option to be used for uninvested cash balances in your Account in excess of the maximum amount accepted by TIAA, FSB. See the TIAA Brokerage Customer Account Agreement and the terms and conditions for each sweep option for more information.

STEP 8: MARGIN BORROWING (OPTIONAL)

Margin is subject to TIAA Brokerage Services approval and may require a credit history. Margin borrowing involves additional risks and is not suitable for all investors. If no selection is made, you will not be granted margin.

Margin: Yes No

STEP 9: AGREEMENT AND SIGNATURE(S) (REQUIRED)

By signing this TIAA Brokerage Services Account Application (“Application”), each Account Holder, individually, acknowledges, understands and certifies, as follows:

I acknowledge that the Application is not for a foreign financial institution or a private banking account.

I am opening a brokerage account (“Account”) with TIAA Brokerage Services (“TBS”). TBS is a division of TIAA-CREF Individual & Institutional Services, LLC (“Services LLC”). Brokerage accounts and related brokerage services are provided by TBS as a registered broker/dealer. I certify that the information I have provided in this Application is true and correct, and that I am of legal age and have the legal capacity to open this Account with TBS.

Securities not fully paid for by the undersigned may be loaned to Pershing LLC, Services’ custodian (“Pershing”) or loaned out by Pershing to others, and as permitted by law, certain securities in the Account may be used for, among other things, settling short sales and lending the securities for short sales and, as a result, Pershing and TIAA may receive compensation in connection therewith. Interest on debt balances will be charged and compounded in accordance with the Agreement. Furthermore, New York Stock Exchange Rule 407 prohibits certain account holders from engaging in margin transactions without their employer’s written consent. Pershing may suspend execution of any trades in my Account pending receipt of this consent.

I understand that the Account includes a sweep option feature which automatically transfers uninvested cash balances in the Account at the end of each Business Day to the bank sweep deposit option (a “Sweep Option” and together the “Sweep Program”) and facilitates the transfer of uninvested cash balances to cover purchases of securities and other debits in the Account. I direct Services LLC to use the default Sweep Option provided within this Account Application. A prospectus or similar disclosure document for the Sweep Option is available by calling 800-927-3059. I agree to review this disclosure document prior to opening the Account. TIAA may change the terms and conditions of the Sweep Program and the Sweep Options available for the Account, in its sole discretion. I understand that TIAA will provide me with written notice in advance of adding, changing or deleting Sweep Options for the Account or making other changes to the Sweep Program to the extent required by applicable law.



STEP 9: AGREEMENT AND SIGNATURE(S) (REQUIRED) (CONTINUED)

Each Account Holder, individually, acknowledges that: (1) I have been furnished with a copy of the TIAA Brokerage Customer Account Agreement (“Agreement”), which includes the Cash Solutions Account and Margin Agreement sections, the Disclosure Statement, and the Margin Disclosure Statement, which details the risks associated with a margin account and the credit terms explained in the Disclosure Statement, and I have read, understood, and agree to be bound by the terms and conditions as they are currently in effect and as they may be amended, from time to time; and (2) BY SIGNING THIS AGREEMENT I ACKNOWLEDGE THAT SECURITIES NOT FULLY PAID FOR BY ME MAY BE LOANED TO PERSHING OR LOANED OUT TO OTHERS; (3) THIS APPLICATION IS GOVERNED BY A PREDISPUTE ARBITRATION CLAUSE, WHICH APPEARS ON PAGES 2 AND 3, PARAGRAPH 13 OF THE AGREEMENT.

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.

Note: There are no FATCA code entries on this form, so please disregard item 4.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Your Signature (Primary Account Owner/Trustee/Custodian)

Print Name and Title (if applicable)

Today's Date (mm/dd/yyyy)

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Your Signature (Secondary Account Owner/Trustee)

Print Name and Title (if applicable)

Today's Date (mm/dd/yyyy)

 / / 20

Your Signature (Additional Account Owner/Trustee)

Print Name and Title (if applicable)

Today's Date (mm/dd/yyyy)

 / / 20

Investment products are provided by TIAA Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC. Member FINRA and SIPC. Securities are not FDIC insured and are not a deposit or other obligation of or guaranteed by any bank or TIAA. Securities are subject to investment risk, including possible loss of the principal amount invested.

Brokerage accounts are carried by Pershing LLC, a subsidiary of The Bank of New York Corporation, Inc. Member FINRA, NYSE, SIPC.

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

SEND US YOUR FORM ONLINE:

- Log in to your account at TIAA.org. On the main menu, under “My Account,” select the “Upload documents” link.
- Within the “Shared Files” tab in “Message Center,” select the “Upload Files” button.

MOBILE UPLOAD:

- Log in to your TIAA app, and click on “Message Center” from the top right menu.
- Click on “Shared Files.”
- In the bottom right corner, click on the upload icon and select the folder to upload to.
- Follow the instructions to take a picture and upload your completed form.

