



CERTIFICATION OF DISABILITY FOR PRIVATE EMPLOYERS

For account information, or to check the status of your request or any questions: Call **800-842-2252**

Weekdays
8 a.m. - 10 p.m. (ET)

Saturday
9 a.m. - 6 p.m. (ET)

Or visit us online at **TIAA.org** 24 hours a day. Have your user ID and password ready.

KEY INFORMATION TO CONSIDER

- We'll send the withdrawal, or rollover amount, after we receive your completed forms. To avoid delays be sure to complete all sections.
- You may be subject to a 10% federal tax penalty for early withdrawal if you were under age 55 when your employment ended, or if you're under age 59½ when you take this withdrawal.
- A withdrawal is taxable if it is not rolled over to another tax-deferred account. For withdrawals (not rollovers) we are required to withhold 20% for federal taxes. To withhold more than 20% federal taxes, you can download Tax Form W4-P from our website.
- State income tax withholding may be required if you are not rolling over the withdrawal. If state withholding is mandatory, we will withhold at the rate required by your state. Please note, the state may allow you to elect not to have withholding applied, to choose additional withholding, or to specify the rate of withholding. For more information on state tax withholding go to [TIAA.org/public/tax-withholding](https://www.tiaa.org/public/tax-withholding). Call TIAA if you have any questions at **800-842-2252**.
- **If you're under age 59½**, (subject to the terms of your employer's plan) you can withdraw the amount of your account balance as of December 31, 1988. To withdraw post-1988 amounts, you must be separated from service, disabled or have encountered hardship as defined by the Internal Revenue Service (IRS).
- A cash withdrawal from your TIAA Traditional Retirement Annuity is generally not available. A cash withdrawal from your TIAA Traditional Group Retirement Annuity is available only within 120 days of your termination of employment if permitted by your employer and is subject to a 2.5% surrender charge. (If your TIAA Traditional account balance is \$2,000 or less, you may be able to withdraw the entire amount and without a surrender charge.)





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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, 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 CREF Number

Plan Number Sub Plan Number

Plan Name

Withdrawals from certain mutual funds may be subject to redemption fees. See the fund prospectus for additional information.

Remember, account balances change daily based on market performance. Log in to your account at TIAA.org or call us for automated up-to-date account information.

3. TELL US HOW MUCH YOU WANT TO WITHDRAW (CHOOSE ONE)

A. I want to withdraw the entire amount available from all my accounts.

OR

B. I want to withdraw only a portion of my available account balances as indicated.

If you are not withdrawing/rolling over your entire available account balance, indicate the dollar amount or percentage. Percentages and amounts must be in whole numbers.

Investment Account/Fund Name	Dollar Amount	Percent of Account Balance
<input type="text"/>	\$ <input type="text"/>	OR <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	OR <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	OR <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	OR <input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL REQUESTED AMOUNT:		\$ <input type="text"/>





If you want to receive multiple systematic withdrawals, complete Part B and tell us when you want to start receiving withdrawals. You can pick a date from the 1st to the 28th of the month. This date is called the effective date and is the date we use to value your account which must be a business day. Whenever the effective date is not a business day, we'll use the next business day. You'll receive each withdrawal shortly after the effective date.

4. WHEN AND HOW OFTEN DO YOU WANT TO RECEIVE WITHDRAWALS?

A. ONE-TIME SINGLE WITHDRAWAL (LEAVE THE REST OF THIS SECTION BLANK)

OR

B. MULTIPLE SYSTEMATIC WITHDRAWALS (PLEASE COMPLETE THE REST OF THIS SECTION BELOW)

Monthly Quarterly Semiannually Annually

Date (mm/dd/yyyy)

Start my withdrawals on / /

TELL US HOW LONG YOU WANT TO RECEIVE WITHDRAWALS. (Please select only one.)

I want to receive the following number of withdrawals

OR

Date (mm/dd/yyyy)

I want withdrawals to stop on / /

OR

Continue withdrawals until there are no funds in the designated accounts, or until I request that withdrawals stop.



If you select direct deposit, you will usually receive funds within two (2) business days once we have all the required approvals and documentation.

You may fax copies of forms and documents if you request that we send the payment via direct deposit using banking information we already have on file. Otherwise, you must upload or mail original documents (not faxed copies) with this form.

If you choose to receive a check, we send it by standard U.S. Mail and it may take up to 8-10 business days for you to receive it.

5. PROVIDE PAYMENT INSTRUCTIONS

NOTE: If TIAA is unable to validate your bank account information for any reason, or you do not make a selection below, we will automatically mail a check to your current address on file.

Please indicate where you would like us to send the money:

Direct Deposit to my bank account already on file:
Bank Name:

Account Number ending in:

Direct Deposit to my new Checking or Savings Account:

Checking Account OR Savings Account

Provide documentation described in item A, B or C below.

A. Upload a photo of a voided check through our TIAA mobile app or log in to **TIAA.org**. You can also mail an original voided check to TIAA with this form. Starter checks, deposit slips, third-party checks and photocopies of checks are not acceptable.

OR

B. Mail an original notarized letter from your bank (including all the information below) to TIAA with this form. Photocopies of checks are not acceptable.

- On bank letterhead, which includes address of bank
- Name on your account
- Address on your account
- Bank/ABA routing number
- Account number
- Account type (personal checking account or personal savings account)
- Signature of the financial institution's representative. This signature must either be notarized 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.
- If any of the bullet points above are missing, we will send your payment to the current address on file.

OR

C. Upload a photo of a Bank Generated Setup Form (including all the information below) through our TIAA mobile app or log in to **TIAA.org**. You can also mail an original to TIAA with this form. Photocopies of checks are not acceptable.

- Name on your account
- Address on your account
- Bank/ABA routing number
- Account number
- Account type (personal checking account or personal savings account)

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. So, if you're requesting that we send the payment to your mailing address and you've recently changed it, we may not be able to process your current request. Call us so we can discuss some of your options for completing your request.





* If you're rolling over your funds to a TIAA account, please provide your account number at the right. We'll invest your funds using the allocation instructions on file.

** 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.

If you need to open a new TIAA IRA, please call us.

Conversions to TIAA Roth IRAs will be made first as a rollover to a Traditional IRA, and then converted to a Roth IRA.

If you're converting to a TIAA Roth IRA, check one of the boxes for federal tax withholding.

6. ROLL OVER MY WITHDRAWAL TO ANOTHER TIAA ACCOUNT

My existing TIAA account*

TIAA Number

Grid for TIAA Number (8 digits)

CREF Number

Grid for CREF Number (8 digits)

Plan Name (Contributing Employer's Plan)

Text input field for Plan Name

Plan Number**

Grid for Plan Number** (6 digits)

Sub Plan Number**

Grid for Sub Plan Number** (6 digits)

OR

My new TIAA IRA (My IRA enrollment form is attached)

WHAT TYPE OF ACCOUNT ARE YOU ROLLING OVER TO? (Choose only one)

Radio buttons for Roth IRA, Traditional IRA, and Other (with text input field)

If you checked Roth IRA, do you want federal taxes withheld from the pretax amount you're converting to a TIAA Roth IRA? If you don't check a box, we'll withhold 10% for federal taxes.

No, do not withhold federal taxes.

Yes, withhold % OR \$

If you're rolling over to a Roth IRA, you may owe federal taxes on your pretax amount.

The investment company receiving your rollover must complete the Investment Company Information. If the rollover is not going to an IRA account, then the investment company must also complete the Acceptance By Investment Company.

7. ROLL OVER MY WITHDRAWAL TO ANOTHER INVESTMENT COMPANY

WHAT TYPE OF ACCOUNT ARE YOU ROLLING OVER TO? (Choose only one)

Radio buttons for Roth IRA, Traditional IRA, and Other (with text input field)

If you checked Roth IRA, do you want federal taxes withheld from the pretax amount? If you don't check a box, we'll withhold 10% for federal taxes.

No, do not withhold federal taxes.

Yes, withhold % OR \$

INVESTMENT COMPANY INFORMATION

Investment Company Name

Text input field for Investment Company Name

Address

Text input field for Address

City

Text input field for City

State

Grid for State (2 characters)

Zip Code

Text input field for Zip Code

Contact Telephone Number

Text input field for Contact Telephone Number

Account Number

Text input field for Account Number





If the rollover is not going to an IRA account, then a representative of the investment company receiving the direct rollover must complete and sign this section.

If you have after-tax contributions and the plan receiving your direct rollover can't accept them, we'll send you a check for that amount to your mailing address on file.

7. ROLL OVER MY WITHDRAWAL TO ANOTHER INVESTMENT COMPANY (CONTINUED)

ACCEPTANCE BY INVESTMENT COMPANY

We certify that the Internal Revenue Code of the plan receiving the direct rollover is (select only one)

401(a) 403(a) 457(b) Public Other: (Provide IRC Code)

We agree to accept the direct rollover (select only one)

and will account for both pretax and aftertax amounts.

of only the pretax amounts.

Investment Company Representative Signature

[Signature box]

Today's Date (mm/dd/yyyy)

20

Title

[Title box]

Telephone Number

[Telephone box]

To view your loan balance (loan plus accrued interest), visit our website at TIAA.org, or call us.

- If you check Yes, we will repay your loan(s) and send any remaining balance.
If you check No, or leave this section blank, we will not repay any loan. However, your request will not include any collateral amount required.

8. TIAA ANNUITY LOAN REPAYMENT

If you have an outstanding loan and are requesting a Rollover/Withdrawal of your entire account balance, you need to provide instructions regarding your TIAA loan(s) below. Your account number and loan amount have been prefilled on this form.

Yes, I want to repay my entire outstanding loan balance(s).

No, I do not want to repay my entire outstanding loan balance(s) from this request. I understand that the collateral amount supporting my outstanding loan(s) will remain until loan is repaid.

Outstanding loan amount as of (mm/dd/yyyy)

20

Account Loan Number

[Account Loan Number box]

\$ [Amount box]

[Account Loan Number box]

\$ [Amount box]

[Account Loan Number box]

\$ [Amount box]

[Account Loan Number box]

\$ [Amount box]

[Account Loan Number box]

\$ [Amount box]





Please read and sign where indicated.

If you're married, you must sign and date this section before your spouse signs section 11.

You must sign and date this section in order to make a withdrawal.

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.

9. YOUR AUTHORIZATION AND SIGNATURE

By signing in the "Your Signature" box below:

- You authorize TIAA to make withdrawals from your TIAA account balances, as stated in this form.
If you requested that your withdrawal be directly deposited, you authorize that the bank charge your account and refund any overpayments to TIAA.
If you make a direct rollover into another employer's plan, you understand your right to receive a distribution of these funds...

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number... and (4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Your Signature

[Signature box]

Today's Date (mm/dd/yyyy)

[Date box: / 2 0]

Unmarried Verification: If you are unmarried, ONLY complete Section 10.

Please sign in 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.

10. UNMARRIED VERIFICATION

I certify that I am not married AND I am currently working for the employer that contributed to this plan. Please sign below in the presence of the Plan Representative.

Your Signature

[Signature box]

Today's Date (mm/dd/yyyy)

[Date box: / 2 0]

PLAN REPRESENTATIVE CERTIFICATION

By signing, you certify that the participant is not married.

Plan Representative's Signature

[Signature box]

Today's Date (mm/dd/yyyy)

[Date box: / 2 0]

Plan Representative's Name (Please print)

[Name box]

Title

[Title box]





To the participant: If you are married, ONLY your spouse will need to complete Section 11.

Remember, spouse must sign and date this waiver on or after the participant has signed this form.

Please sign in 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.

This section must be completed by either a Notary Public or Plan Representative. If you reside outside the U.S., then you need to go to a U.S. Embassy/U.S. Consulate or U.S. Bank Branch to obtain a Notary Public's signature.

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.

Please contact your benefits office to complete the Plan Representative Certification instead of a Notary Public Certification.

11. SPOUSE'S WAIVER OF SURVIVOR BENEFITS

As the spouse of a participant in an employer-sponsored retirement plan, you have the right to receive a survivor benefit of at least 50% of the participant's (the account owner's) accumulation if he or she dies before you (referred to as a qualified joint and survivor annuity ("QJSA")). The amount may be more, depending on the plan provisions. With this form, your spouse is requesting a distribution in a form other than the QJSA as well as a Required Minimum Distribution (RMD) in the event your spouse has provided instructions to roll over the requested distribution and has not received RMDs in accordance with federal tax law. Because this means that the money used for the distribution will no longer be available to provide a QJSA survivor benefit to you, we must get your consent before completing the transaction. Please read and sign the statement below only if you agree to the distribution in a form other than the QJSA. You do not have to sign this form. If you do not, you will receive the QJSA survivor benefit described in the Explanation of the Qualified Joint and Survivor Annuity.

Important: You must have your signature witnessed by a Notary Public OR the contributing employer's Plan Representative. And you must sign and date this waiver on or after your spouse has signed the distribution form.

By signing I confirm that I have read and understand the Explanation of the Qualified Joint and Survivor Annuity, which includes information about the QJSA and the requirements for spousal consent. I hereby agree to this distribution and understand that the amount to be distributed will not be available as a QJSA survivor benefit. I also understand that this waiver applies to this request only; it does not apply to future requests.

First Name Last Name

Signature Today's Date (mm/dd/yyyy)

NOTARY PUBLIC CERTIFICATION

State County Notary Expiration Date (mm/dd/yyyy)

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.

Notary Public's Signature

Today's Date (mm/dd/yyyy)

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.

PLAN REPRESENTATIVE CERTIFICATION

By signing, you are certifying you witnessed the spouse's signature.

Plan Representative's Signature Today's Date (mm/dd/yyyy)

Plan Representative's Name (Please print) Title



12. CERTIFICATION OF DISABILITY

You may request a withdrawal of retirement plan contributions under the terms of the Internal Revenue Code and the terms of the retirement plan if you are totally and permanently disabled as defined by the Internal Revenue Code. To process the distribution, TIAA requires proof of your total and permanent disability.

Any one of the following items is acceptable proof:

- A letter from your doctor on the doctor's letterhead that includes the date of disability and specifically includes the following statement:

[Your name] is unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that is expected to result in death or to be of a long-continued and indefinite duration.

OR

- A written representation from the Social Security Administration stating that you are permanently disabled under their regulations.

OR

- A written representation from your insurance company stating you are currently receiving benefits under a Long-Term Disability policy.

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

RETURN COMPLETED FORM(S) TO:

If this is your first (or a new) direct deposit to the bank account you provided, please include some additional documentation. You can upload a photo of a voided check by following the instructions below. If you prefer to mail your documentation, you can send an original voided check, a letter from your bank, or a bank generated deposit setup form by standard or overnight mail.

If you're using a bank we already have on file for direct deposit, you don't need to provide the documentation listed above.

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 1268
Charlotte, NC 28201-1268

OVERNIGHT:
TIAA
8500 Andrew Carnegie Blvd.
Charlotte, NC 28262



CHECKLIST

Did you remember to:

- Complete all necessary personal information and indicate how much you want to withdraw by account or fund.
- Let us know where to send your withdrawal: direct deposit to your bank account, by check to your address, or direct rollover to TIAA or to another investment company. (Section 5)
- If you chose direct deposit to a **NEW** checking or savings account, include an original voided check or an original letter from your bank or a bank generated setup form with the completed forms package. (**We cannot accept faxed copies.**) **NOTE:** You do not have to send this documentation if you chose direct deposit to a bank account we already have on file.
- Remember to sign and date this form.
- Complete the “Additional Requirements Based on Marital Status” section. If you’re single, complete section 10; if you’re married, your spouse must complete Section 11 in front of a notary public or your contributing employer’s plan representative.
- Your withdrawal is due to disability. Section 12 lists acceptable supporting documentation of your disability. You must provide a copy of the documentation with this form or your request for a distribution will be rejected.

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.



This notice is designed to provide you and your spouse (if you're married) information regarding the available standard forms of payment for your benefit under your retirement plan, as well as information regarding the financial effect of electing an optional form of benefit.

Note: The optional payment forms described below, as well as in the section entitled *Financial Effect of Electing an Optional Form of Benefit*, are examples of commonly available optional payment forms, which may or may not be available under the specific terms of your retirement plan.

If you have questions regarding the optional forms of benefit available under your retirement plan, as well as the financial effect of electing an optional form of benefit, please call a TIAA consultant at **800-842-2252** weekdays from 8 a.m. to 10 p.m. or Saturday from 9 a.m. to 6 p.m. (ET). Information on how to contact us from an international location is available on TIAA.org and explained in detail below.

What is the Normal Form of Payment for your Plan Benefit?

If you are married at the time benefits are to be paid from the plan, your benefit is paid in the form of a qualified joint and survivor annuity unless you make a valid election to receive your benefit in an available optional payment form. If you are not married at the time benefits are to be paid from the plan, your benefit is paid in the form of a single life annuity unless you make a valid election to receive your benefit in an optional payment form. You may elect to have your benefits paid in an optional payment form as explained below.

What is a Qualified Joint and Survivor Annuity (QJSA)/Single Life Annuity?

A "qualified joint and survivor annuity" or "QJSA" payment form gives you a periodic retirement payment for the rest of your life. This is often called an "annuity." After you die, the QJSA payment form will pay your spouse an amount not less than 50% (and not more than 100%) of the retirement benefit that was paid to you while you were alive. The precise percentage payable to your spouse after your death will be set forth under the terms of your plan and may range from 50% to 100%. The benefit paid to your spouse after your death is often called a "survivor annuity" or a "survivor benefit," and will continue to be paid for the remainder of your spouse's life. Payments made to you during your lifetime under a qualified joint and survivor annuity may be less than the amount payable under some optional forms, but the qualified joint and survivor annuity guarantees payments to you and also guarantees a "survivor annuity" to your spouse.

A single life annuity gives you a periodic retirement payment for the rest of your life, but no payments will be made after your death to a beneficiary.

Example: Pat Doe and Pat's spouse, Robin, receive payments from the plan under the QJSA payment form, with a 50% survivor annuity. Beginning after Pat retires, Pat receives \$600 each month from the plan. Pat then dies. The plan will pay Robin \$300 a month for the rest of Robin's life.

Can You Change the Way Benefits are to be paid?

Yes, you can waive the standard form of benefit and choose an optional payment form that is made available under your plan. This waiver must be executed no earlier than 180 days before your benefits are to begin. You can revoke your waiver and execute a subsequent waiver at any time before distribution is made.

However, if you're married, your spouse must consent to the election of an optional form of benefit. Please refer to the *Spouse's Waiver of Survivor Benefits Form* for the requirements of your spouse to consent to your waiver. **Your spouse's consent must be voluntary. It is a personal decision as to whether your spouse wishes to give up his or her right to the QJSA payment form.**

If your spouse agrees to change the way the plan's retirement benefits are to be paid, your spouse gives up his or her right to the survivor annuity that would otherwise have been paid after your death. Other payment options may give you larger retirement benefits while you are alive, but might not pay your spouse any benefits after you die.



What Other Payment Options Can I Choose?

If you are married, you may elect to receive your plan benefit under a Qualified Optional Survivor Annuity or “QOSA,” which provides you an annuity for the rest of your life and a survivor benefit for your spouse. For example, if the terms of your plan provide for a QJSA with a 50% survivor annuity but you choose to receive a QOSA, after your death your spouse will be paid a retirement benefit for the rest of his or her life equal to 75% of the amount that had been payable while you were alive. In contrast, if the terms of your plan provide a QJSA with a survivor annuity of 75% or more, your spouse will be paid a retirement benefit for the rest of his or her life equal to 50% of the amount that had been payable while you were alive.

Example: Assuming a plan providing a QJSA with a 50% survivor annuity, Pat Doe and Pat’s spouse, Robin, elect to receive payments from the plan under the QOSA payment form. Beginning after Pat retires, Pat receives \$580 each month from the plan. Pat then dies. The plan will pay Robin \$435 a month (or 75%) for the rest of Robin’s life.

However, there may be several other optional forms of payment available to you under your plan. For example, you might elect a Single-Life Annuity, which permits you to receive income for your life with no survivor benefits. Alternatively, you might elect a Two-Life Annuity, which provides you with an annuity for your life with survivor benefits payable after your death to someone other than your spouse. Selecting among the life annuity options means you can’t outlive your income—an important consideration when planning for retirement.

Other commonly available forms include a Fixed Period Annuity, which provides for annuity payments that are guaranteed to be made for a fixed period of years even if you die before that fixed period of years has elapsed, and a Lump Sum Payment, which provides a single payment equal to the full vested account value of your retirement benefits.

Please refer to our brochure, *Making the most of your retirement - Your income options*, which details the income choices available under many plans and will help you choose the right option for your needs. It is available on our website at TIAA.org/retirementincome.

Examples of some common optional forms of benefit payments:

Example of Single Life Annuity Payment Form: Pat and Robin Doe agree not to receive retirement benefits in the QJSA payment form, and decide instead to receive payments only during Pat’s life. After Pat retires, Pat will receive more than \$600 each month from the plan until Pat’s death. Robin will not receive any payments from the plan after Pat’s death.

Example of Fixed-Period Annuity Payment Form: Pat and Robin Doe agree not to receive the QJSA payments and decide instead that Pat will receive a Fixed Period Annuity for 10 years. After Pat retires, Pat will receive \$1,200 per month for 10 years and no payments thereafter. If Pat dies before the end of the 10 years, the monthly benefit will be paid to Pat’s beneficiary (which may or may not be Robin) for the balance of the 10-year period.

Example of Lump Sum Payment Form: Pat and Robin Doe agree not to receive the QJSA payments and decide instead that Pat will receive a single payment equal to the vested account value of all of Pat’s retirement benefits. In this case, no further payment will be made to Pat or Robin.

Please call **800-842-2252** weekdays from 8 a.m. to 10 p.m. or Saturday from 9 a.m. to 6 p.m. (ET) to speak to a TIAA consultant about the actual optional forms available to you under your plan.

International: If you are calling from a location outside the United States, please log in to TIAA.org and click on the Contact Us link. Under the “Contact Us” “By Phone/Fax” section, click on the AT&T international dialing guide, where you can locate your international dialing code and instructions.





The purpose of these illustrations is to ensure that you understand the financial effect of withdrawing your benefit in a form other than a QJSA. A withdrawal of some or all of your benefit in another form will reduce the amount you will have available for lifetime income or fixed-period income in the future. Keep in mind that these illustrations are only examples and are not guaranteed. The amounts illustrated do not necessarily reflect what you're eligible to receive, or the current amount of your account balance under the plan.

Please carefully review these illustrations before completing the appropriate withdrawal forms. **While the information that follows illustrates the optional forms commonly available, please remember that the actual optional forms available to you are determined by the terms of your plan.**

For information on all of your available withdrawal options, as well as your current account balance under the plan, or for personalized income illustrations, please call us at 800-842-2252 weekdays from 8 a.m. to 10 p.m. or Saturday from 9 a.m. to 6 p.m. (ET). If you are calling from a location outside the United States, please log in to TIAA.org and click on the Contact Us link. Scroll down the page to click on more phone numbers. In the Call toll-free from abroad section, click on Instructions to view the AT&T international dialing guide, where you can locate your international dialing code and dialing instructions.

For additional income choices not illustrated, please see the last page.

To determine approximately how much annuity income you could you receive by electing a QJSA, which means refraining from taking your benefits in an optional form of benefit, find the age when you may start receiving income and see the corresponding different amounts you could receive.

If you want income for your lifetime only, use the Single-Life Annuity chart. For income for the lifetime of you and an annuity partner (usually a spouse), use the Two-Life Annuity charts.

These charts are purely hypothetical and do not illustrate past or projected performance of any TIAA and CREF annuity product. These charts use mortality tables that may change in the future and assume life expectancy at age 65 of approximately 24 years.

Assumptions

- Annual return of 4%
- Current TIAA mortality assumptions
- You and your annuity partner are the same age

SINGLE-LIFE ANNUITY

You will receive income as long as you live. Income ends at your death.

AMOUNT	ANNUAL INCOME YOU WOULD RECEIVE IF YOU BEGIN INCOME AT						
	Age 35	Age 45	Age 55	Age 60	Age 65	Age 70	Age 75
\$ 10,000	\$ 461	\$ 499	\$ 564	\$ 613	\$ 678	\$ 768	\$ 902
100,000	4,608	4,992	5,641	6,128	6,779	7,684	9,023
500,000	23,040	24,960	28,203	30,639	33,895	38,419	45,115





Your annuity partner's income is reduced upon your death unless you select the Two-Life Annuity with 100% to annuity partner.

If the income is from a variable account, such as a CREF account, your income in the first year will be comparable to that shown. Your income may go up or down in future years, depending on the income option and the investment you select.

Note: Different assumptions would yield other results. For example, having an annuity partner younger than you would mean a lower annual income; an annuity partner older than you would provide higher annual income.

Also, if you choose to add a guaranteed period to the annuity, the annual income will be lower than the numbers illustrated. For the very young, the difference can be less than one dollar.

TWO-LIFE ANNUITY WITH 50% TO ANNUITY PARTNER

You will receive income as long as you live. If you die first, your annuity partner's income is reduced to 50% of the original amount. Your income isn't reduced if your annuity partner dies first.

Table with 8 columns: AMOUNT, Age 35, Age 45, Age 55, Age 60, Age 65, Age 70, Age 75. Rows for \$10,000, 100,000, 500,000.

TWO-LIFE ANNUITY WITH TWO-THIRDS TO SURVIVOR

You will receive income as long as you live. However, income is reduced to two-thirds of the amount after the death of either you or your annuity partner.

Table with 8 columns: AMOUNT, Age 35, Age 45, Age 55, Age 60, Age 65, Age 70, Age 75. Rows for \$10,000, 100,000, 500,000.

TWO-LIFE ANNUITY WITH 75% TO ANNUITY PARTNER

You will receive income as long as you live. If you die first, your annuity partner's income is reduced to 75% of the original amount. Your income isn't reduced if your annuity partner dies first.

Table with 8 columns: AMOUNT, Age 35, Age 45, Age 55, Age 60, Age 65, Age 70, Age 75. Rows for \$10,000, 100,000, 500,000.

TWO-LIFE ANNUITY WITH 100% TO ANNUITY PARTNER

You will receive income as long as you live. Income continues for the full amount following the death of either you or your annuity partner.

Table with 8 columns: AMOUNT, Age 35, Age 45, Age 55, Age 60, Age 65, Age 70, Age 75. Rows for \$10,000, 100,000, 500,000.





A Fixed Period, often referred to as an Annuity Certain, pays money out at regular intervals over a period of years. At the end of the period, all payments cease.

It does not guarantee lifetime income; rather, it guarantees income only for a specific period of time.

Assumptions

- Annual return of 4%
- Annual return of 6%
- Current TIAA mortality assumptions

Note: Different assumptions would yield other results.

FIXED-PERIOD ANNUITY (ASSUMING 4% RETURN)

Unlike the previous life annuity options, Fixed Period Annuities make payments for a fixed number of years and then cease. The number of years for which payments are available is based on your account type and/or your contributing employer's plan rules. If you die before the end of the guaranteed payment period, your beneficiary or estate will continue to receive income until the end of the guaranteed period.

This chart assumes a 4% return.

AMOUNT	ANNUAL INCOME IF YOU RECEIVE PAYMENTS FOR THE FOLLOWING FIXED NUMBER OF YEAR		
	10 YEARS	20 YEARS	30 YEARS
\$ 10,000	\$ 1,207	\$ 720	\$ 566
100,000	12,069	7,203	5,661
500,000	60,346	36,015	28,305

FIXED PERIOD ANNUITY (ASSUMING 6% RETURN)

Payments are made for a fixed number of years and then cease. The number of years for which payments are available is based on your account type and/or your contributing employer's plan rules. If you die before the end of the guaranteed payment period, your beneficiary or estate will continue to receive income until the end of the guaranteed period.

This chart assumes a 6% return.

AMOUNT	ANNUAL INCOME IF YOU RECEIVE PAYMENTS FOR THE FOLLOWING FIXED NUMBER OF YEARS		
	10 YEARS	20 YEARS	30 YEARS
\$ 10,000	\$ 1,316	\$ 845	\$ 704
100,000	13,163	8,446	7,038
500,000	65,814	42,232	35,191





For information on all of your available withdrawal options or for personalized income illustrations, please call us at 800-842-2252.

ADDITIONAL INCOME CHOICES

You also have the flexibility to receive income through the choices listed below. Depending on your needs and goals, these may help you build a flexible income stream.

INTEREST-ONLY INCOME

Interest-Only offers you the flexibility of receiving income without drawing down your TIAA Traditional balance in Retirement Annuity, Group Retirement Annuity and Retirement Choice contracts. Your income includes a guaranteed interest rate of 3% (for most contracts) plus any additional amounts declared above the guaranteed rate. As interest rates change, so does your income. It's an ideal way to supplement your income during a transition to full retirement or if you are working part time. Once you reach age 70½, we generally recommend that you switch to another income choice designed to meet the Internal Revenue Service's (IRS's) required minimum distributions.

MINIMUM DISTRIBUTION WITHDRAWALS

Generally available for participants who have reached age 70½, this option pays you only the amount needed to meet federal required minimum distributions. That way, your remaining balance can continue to grow tax deferred.

TRANSFER PAYOUT ANNUITY

The TIAA Traditional Annuity's primary goal is to protect your principal while providing the highest potential return.* In order to uphold these benefits, withdrawals are limited to a portion of your balance each year. For income from your TIAA Traditional balance in a Retirement Annuity or Group Retirement Annuity, you can receive 10 annual withdrawals through the Transfer Payout Annuity. Group Retirement Annuities may also offer the choice of annual fixed-period withdrawals between 5 and 30 years. Retirement Choice Annuity contracts offer an 84-month withdrawal option.

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.

*All guarantees are based on TIAA's claims-paying ability.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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