



Important Information About Transferring or Changing Ownership

Designating Your Beneficiary

An Ownership Transfer does not automatically change the beneficiary. Upon completion of this transfer, the new owner will receive the option to name new beneficiaries. If a change in beneficiary is desired, a Beneficiary Change form must be submitted.

Tax Disclaimer

There may be tax implications associated with this transfer of ownership. You should consult a tax advisor regarding your potential liability for taxation.

Trust Signature Requirement

If the current owner and/or new owner is a trust with multiple trustees named, each trustee must sign Section F or Section G, as applicable. If any trustee cannot sign along with the other trustees, a separate notarized signature page can be added.

Joint Ownership

Please review your life insurance policy or non-qualified annuity contract to verify if joint ownership is available. Teachers Insurance and Annuity Association of America ("TIAA") or TIAA-CREF Life Insurance Company ("TIAA Life") will not process your transfer of ownership request if your policy or annuity contract does not contain a joint ownership provision.

Please be sure to consult with your attorney about the legal ramification of co-owning property with one or more individuals or business entities. Notwithstanding any statement in this form to the contrary, all of the undersigned individuals are considered owners of the underlying policy or annuity contract.

Disclaimer: Increasing or decreasing the number of owners listed on a life insurance policy or non-qualified annuity contract after it has already been issued may result in income and/or gift taxes. TIAA or TIAA Life is not responsible for the legal implications of your ownership arrangement.

Agreement

The owner(s) acknowledge that all administrative rights, privileges and responsibilities incident to the management of the policy or annuity contract be vested in one person (the "Primary Owner"). Below is a non-cumulative list of policy or annuity contract management rights and privileges that the Primary Owner is vested with. In the event that the Primary Owner predeceases the insured or annuitant, all such rights and privileges will transfer automatically to the next owner listed on page 2, in successive order.

Rights vested in the Primary Owner

1. The right to access policy or annuity contract information online;
2. The right to change policy or annuity contract investments;
3. The right to allocate policy or annuity contract cash values between the various investment choices;
4. The right to receive policy or annuity contract statements and all other communications;
5. The responsibility for paying policy premiums;
6. The responsibility to receive lapse notices and general information from TIAA and TIAA Life and then to communicate that information in a timely manner to the other owners; and
7. The responsibility of any tax reporting forms, along with appropriate tax withholding.

Rights retained by all Owners

The following list of rights and privileges are retained by all owners (i.e., the Primary Owner and non-Primary Owner(s)). All owners must approve the following transactions:

1. The right to surrender the policy or annuity contract;
2. The right to assign, endorse, exchange, or transfer the ownership of the policy or annuity contract;
3. The right to change the beneficiaries; and
4. The right to take loans or withdrawals from the policy or annuity contract.

If you have any questions about completing the Transfer or Change of Ownership form or if we can help you in any way, please call the TIAA Insurance Service Center at (877) 694-0305, Monday – Friday, 8 a.m. – 6 p.m. (ET).

Important Notice : Please note that any missing or incomplete information/requirements will result in a delay of processing your request.



Request to Transfer or Change Ownership

Please Print in Black or Blue Ink

I hereby transfer ownership of Policy or Annuity Contract Number _____ to the New Owner(s) designated below. I understand that the New Owner(s) will have all the rights under the Policy/Annuity Contract. I also understand that this ownership change will be effective when the required documentation is received in good order.

Section A: Insured, Annuitant and Current Owner(s)

1. Insured or Annuitant's Full Legal Name (Title, First, Middle, Last, Suffix):		
2. Current Owner's Full Legal Name (if different than Insured or Annuitant) (Title, First, Middle, Last, Suffix):		
3. Current Joint Owner's Full Legal Name (complete this section for additional owners) (Title, First, Middle, Last, Suffix):		
4. Current Trust Name (if applicable):		

Section B: Primary New Owner - To be completed only if changing the Current Owner to an Individual

The Primary owner is the only person who TIAA or TIAA Life will provide with administrative rights such as: online account access; the right to change investments; the right to allocate cash values between the various investment choices; and the right to receive statements, notices, and all other communications.

1. Full Legal Name (Title, First, Middle, Last, Suffix):		
2. Relationship to Current Owner:		
3. Taxpayer ID or Social Security Number:	4. Date of Birth:	
5. Email Address:	6. Telephone No.:	
7. Address (Number and Street):	Apt./Suite/Floor:	
City:	State:	Zip Code:

Section C: New Joint Owner - To be completed if adding an Individual as Joint Owner

Please review your life insurance policy or non-qualified annuity contract to verify joint ownership is available. TIAA or TIAA Life will not process your transfer of ownership request if your policy or annuity contract does not contain the joint ownership provision.

1. Full Legal Name (Title, First, Middle, Last, Suffix):		
2. Relationship to Current Owner:		
3. Taxpayer ID or Social Security Number:	4. Date of Birth:	
5. Email Address:	6. Telephone No.:	
7. Address (Number and Street):	Apt./Suite/Floor:	
City:	State:	Zip Code:

Section D: New Owner Trust Name (if applicable) - To be completed if adding a Trust as New Owner

Note: When a transfer of ownership is made to a trust, in general, the trust should also be named as beneficiary. Please confer with your tax and/or legal advisor.

1. Name of Trust:		
2. Date of Trust:	3. Telephone No.:	4. New Trust Taxpayer ID:
5. Trust Address (Number and Street):	Apt./Suite/Floor:	
City:	State:	Zip Code:

Section E: New Owner Corporation Name (if applicable) - To be completed if adding a Corporation as New Owner

Note: When a transfer of ownership is made to a corporation, in general, the corporation should also be named as beneficiary. Please confer with your tax and/or legal advisor.

1. Name of Corporation:		
2. Date of Incorporation:	3. Corporation Taxpayer ID:	
4. Name of Corporate Representative:	5. Telephone No.:	
6. Corporation Address (Number and Street):	Apt./Suite/Floor:	
City:	State:	Zip Code:



We, the undersigned, fully understand that Transfer of Ownership shall only be complete upon receipt and acceptance, by Teachers Insurance and Annuity Association of America (TIAA) or TIAA-CREF Life Insurance Company (TIAA Life), of this properly completed Transfer Form.

Section F: Current Owner(s) Notary Section - To be completed and signed by the Current Owner

I (We) hereby transfer and set over to the New Owner(s) designated above, his or her executors, administrators, or assigns the policy or annuity contract designated above, together with all rights, title and interest therein.

Dated at _____ State of _____

this _____ day of _____

Signature of Owner..... _____

Signature of Joint Owner..... _____

Signature of Collateral Assignee _____

Signature of Irrevocable Beneficiary..... _____

Signature of Spouse/Legally recognized domestic partner (required if spouse/domestic partner currently resides or formerly resided in one of the community property states listed below).
AK, AZ, CA, ID, LA, NV, NM, TX, WA, WI) _____

Signature(s) of Corporate Representative, Partner or Trustee:

State of: _____ }
County of: _____ }

SS:

ACKNOWLEDGMENT

On this _____ day of _____, _____, before me personally appeared _____

_____ ,
to me known and known to be the individual(s) described in and who executed the foregoing transfer of ownership and acknowledged to me that he/she/they executed the same.

Notary Public (Signature) My commission expires _____

Seal



Section G: New Owner(s) Notary Section - To be completed and signed only by the New Owner and/or Joint Owner

I (We) understand the terms of this transfer, and I (We) agree to accept all rights, title, interest, and obligations of this policy or annuity contract.

Dated at _____ State of _____

This _____ day of _____

Signature of New Owner

Signature of New Joint Owner

Signature(s) of New Corporate Representative, Partner or Trustee

State of: _____ }
County of: _____ } SS:

ACKNOWLEDGMENT

On this _____ day of _____, _____, before me personally appeared _____

_____ ,
to me known and known to be the individual(s) described in and who executed the foregoing transfer of ownership and acknowledged to me that he/she/they executed the same.

Notary Public (Signature) My commission expires _____

Seal

(If the new owner is a Trust, please complete the enclosed Trustee Declaration of Authority or Trust Declaration and Certification form.)

<p>For Company Use Only</p>	<p>ACCEPTANCE ACKNOWLEDGMENT</p> <p>TIAA and TIAA Life</p> <p>Registrar: _____ Date: _____</p>
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**SEND COMPLETED FORM TO:
TIAA INSURANCE SERVICE CENTER, P.O. BOX 724508, ATLANTA, GA 31139**