



You should use this IRA Asset Transfer Form to transfer assets from your current IRA custodian or retirement plan custodian to an IRA with TIAA-CREF Funds. Be sure to complete the IRA New Account Form/Adoption Agreement if you are opening a new IRA with TIAA-CREF Funds. Upon receipt of this form, we will contact your current custodian to arrange the transfer. Please complete a separate IRA transfer form for each different type of account being transferred. You should also use this form to convert Traditional IRA assets from your current custodian to a TIAA-CREF Funds Roth Conversion IRA. You must also complete a Roth IRA Conversion Form.

By signing this form, investor(s) acknowledges that neither TIAA-CREF Funds nor any Teachers Advisors, LLC affiliate or service provider to TIAA-CREF Funds has provided the investor(s) with advice, recommendations or suggestions as to any specific investment decisions. Investors in TIAA-CREF Funds are urged to consult their own advisors before making investment-related decisions, including but not limited to, those related to transfer or rollover from retirement plans, purchase or sale of investments, selection or retention of investment managers, or selection of account beneficiaries.

**Send your signed and completed form to TIAA-CREF Funds per Return Completed Forms section below or in the enclosed customer reply envelope. Please call 800-223-1200, enter prompt 1, then prompt 2, with any questions, weekdays, 8 a.m. – 10 p.m. (ET).**

**1. ACCOUNT REGISTRATION (REQUIRED)**

Owner's Name (Please print or type.)

|                      |                      |                      |                      |
|----------------------|----------------------|----------------------|----------------------|
| Prefix               | First Name           | MI                   | Last Name            |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Name of Entity

If you are transferring and establishing an entity account as a beneficiary of an inherited IRA and you are an authorized signer, you must complete the TIAA-CREF Funds Legal Entity Beneficial Ownership Certification Form included with the TIAA-CREF Funds Traditional and Roth IRAs New Account Form/Adoption Agreement required to establish the account.

|                      |                                                           |                            |
|----------------------|-----------------------------------------------------------|----------------------------|
| Account Number       | Social Security Number/<br>Taxpayer Identification Number | Date of Birth (mm/dd/yyyy) |
| <input type="text"/> | <input type="text"/>                                      | <input type="text"/>       |

Nonresident Aliens: Enter your Social Security Number/Individual Taxpayer Identification Number

|                                                                     |                      |                      |                      |
|---------------------------------------------------------------------|----------------------|----------------------|----------------------|
| Address Street or P.O. Box (APO and FPO addresses will be accepted) | City                 | State                | Zip Code             |
| <input type="text"/>                                                | <input type="text"/> | <input type="text"/> | <input type="text"/> |

|                                                                                      |                      |                      |                      |
|--------------------------------------------------------------------------------------|----------------------|----------------------|----------------------|
| Address (If the above address is a P.O. Box, you must also provide a street address) | City                 | State                | Zip Code             |
| <input type="text"/>                                                                 | <input type="text"/> | <input type="text"/> | <input type="text"/> |

|                      |                      |
|----------------------|----------------------|
| Daytime Phone Number | Evening Phone Number |
| <input type="text"/> | <input type="text"/> |

**For Inherited Accounts Only**

|                      |                                   |                                    |
|----------------------|-----------------------------------|------------------------------------|
| Decedent's Name      | Decedent's Social Security Number | Decedent's PIN (TIAA clients only) |
| <input type="text"/> | <input type="text"/>              | <input type="text"/>               |



## 2. CURRENT CUSTODIAN

Please confirm the address below with your current custodian. TIAA-CREF Funds will forward this Asset Transfer Form to the address below to initiate the transfer process. Please attach a copy of your current statement to help expedite this transfer.

Name of Current Custodian

Account Representative (if applicable)

Address

City

State

Zip Code

## 3. SOURCE OF MONEY BEING TRANSFERRED

Please check the box that corresponds to the source of money now being transferred. TIAA-CREF Funds will establish the same type of IRA for you. (**Please note:** If you are converting a Traditional IRA from your current custodian to a TIAA-CREF Funds Roth Conversion IRA, do not complete this section. **Go to Section 4.**)

- Traditional Contributory IRA   
  Roth Contributory IRA   
  Roth Conversion IRA   
  Inherited Traditional IRA  
 Inherited Roth IRA   
  IRA Qualified Retirement Plan   
  Rollover IRA (Established only with funds received from a retirement plan distribution.)

## 4. WITHHOLDING REQUIREMENTS

**(For Conversions Only) Important income tax information:** You are required to have federal income taxes withheld (at a rate of 10%) on the amount you convert unless you elect not to have withholding apply. **These rules do not apply to nonresident aliens. (See NOTE below.)**

**You must make a withholding election. If you do not check a box, taxes will be withheld at a rate of 10% on your transfer and conversion.**

- Do not withhold federal income tax from my conversion amount. I understand that I will be liable for payment of federal tax on the taxable part of my conversion and that I may incur penalties under the estimated tax payment rules.  
 I want federal income tax withheld and understand that the withholding will be done at a rate of 10% unless a different withholding percentage is specified:   %. You may change this election by written request prior to the conversion.

**NOTE: If you are a nonresident alien, you must check the box below.**

- As a nonresident alien, I understand that special withholding rules apply to a conversion of my Traditional IRA to a Roth IRA.



## 5. ASSET TRANSFER INSTRUCTIONS

List the assets you are transferring to TIAA-CREF Funds. We will contact your current custodian to arrange the transfer. If you are transferring assets from more than two funds, check the box at the end of this section and attach additional transfer instructions.

**Mutual Fund** Mutual Fund Name  Account Number

Liquidation in Full  Partial Liquidation of \$  OR   % of Account

**Mutual Fund** Mutual Fund Name  Account Number

Liquidation in Full  Partial Liquidation of \$  OR   % of Account

**Certificate of Deposit (CD)** CD Account Number

Liquidate Immediately<sup>1</sup>  Liquidate upon Maturity<sup>2</sup> Maturity Date (mm/dd/yyyy)  /  / 20

<sup>1</sup> Some institutions charge a withdrawal penalty for early liquidation of a CD. Check with your current custodian to verify whether this penalty applies to you.

<sup>2</sup> We must receive this form at least 15 days (but not more than one month) prior to the maturity date of the CD.

**Brokerage Accounts** (other than for Mutual Funds or Certificates of Deposit) Account Number

Liquidation in Full  Liquidate Only the Following Assets

Description of Assets (Partial transfers only)

Quantity

(Indicate "all" or a number of shares, dollar amount or percentage to be liquidated)

**Other** Type of Asset  Account Number

Liquidation in Full  Partial Liquidation of \$  OR   % of Account

I have attached transfer instructions



## 6. INVESTMENT ALLOCATION

Please indicate the funds in which you are investing. If you are investing in an existing TIAA-CREF Funds IRA, please fill in your IRA Fund Account number. If you would like to invest in multiple existing IRAs, please attach a separate sheet with the additional information. If you are establishing a **new IRA**, please check the box indicating that this is a new account. Note, if you are opening a new fund within an existing account, with the allocations given below, please check the box for acknowledgment in the signature section.<sup>1</sup>

Account Number

Existing TIAA-CREF Funds IRA Account Number          New IRA Account<sup>1</sup>

Please check here to set this allocation for future investments, unless other instructions are received.

### RETAIL CLASS

| FUND NAME (FUND CODE)              | AMOUNT                  | PERCENT                                                          | FUND NAME (FUND CODE)                                    | AMOUNT                  | PERCENT                                                          |
|------------------------------------|-------------------------|------------------------------------------------------------------|----------------------------------------------------------|-------------------------|------------------------------------------------------------------|
| Bond (66)                          | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Lifestyle Growth (93)                                    | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Bond Index (91)                    | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Lifestyle Income (77)                                    | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Bond Plus (96)                     | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Lifestyle Moderate (79)                                  | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Emerging Markets Debt (2794)       | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Managed Allocation (99)                                  | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Emerging Markets Equity (67)       | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Mid-Cap Growth (86)                                      | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Emerging Markets Equity Index (69) | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Mid-Cap Value (87)                                       | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Equity Index (65)                  | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Money Market (63)                                        | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Green Bond (2608)                  | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Quant International Small-Cap Equity (2966) <sup>†</sup> | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Growth & Income (64)               | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Quant Small-Cap Equity (88) <sup>*†</sup>                | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| High-Yield (95)                    | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Quant Small/Mid-Cap Equity (2956) <sup>†</sup>           | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Inflation-Linked Bond (90)         | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Real Estate Securities (89)                              | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| International Bond (2957)          | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Short Duration Impact Bond (2609)                        | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| International Equity (61)          | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Short-Term Bond (97)                                     | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| International Opportunities (49)   | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Short-Term Bond Index (2797)                             | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Large-Cap Growth (68)              | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Social Choice Bond (45)                                  | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Large-Cap Value (85)               | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Social Choice Equity (62)                                | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Lifecycle Retirement Income (70)   | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Social Choice International Equity (2762)                | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Lifestyle Aggressive Growth (94)   | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | Social Choice Low Carbon Equity (2763)                   | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Lifestyle Conservative (78)        | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % | <b>Total Amount</b>                                      | \$ <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |

\*As of October 2, 2017, the TIAA-CREF Quant Small-Cap Equity Fund is closed to new investors.

<sup>†</sup>The following fund name changes are effective 8/1/18:

Formerly: International Small-Cap Equity; Renamed: Quant International Small-Cap Equity

Formerly: Small-Cap Equity; Renamed: Quant Small-Cap Equity

Formerly: Small/Mid-Cap Equity; Renamed: Quant Small/Mid-Cap Equity



## 7. SIGNATURE

I hereby authorize this transfer to the TIAA-CREF Funds IRA as indicated on this form.

### <sup>1</sup>PROSPECTUS AND OTHER DOCUMENTS ACKNOWLEDGMENT

Please check the box below acknowledging your receipt of the following documents:

Prospectuses and Product Disclosures for the investment options available to you ([TIAA.org/public/prospectuses](http://TIAA.org/public/prospectuses))

TIAA Privacy Policy ([TIAA.org/public/support/privacy-policy](http://TIAA.org/public/support/privacy-policy))

TIAA Business Continuity Policy ([TIAA.org/public/about-tiaa/business-continuity](http://TIAA.org/public/about-tiaa/business-continuity))

Please check this box ▶  
to acknowledge electronic  
receipt of prospectuses and  
other required documents

I acknowledge that I consent to receiving and have received the above-referenced documents through TIAA's website. I further acknowledge that I am able to access these documents on the website. I understand that this acknowledgment applies only to this initial account application.

To select this acknowledgment and consent, you must have access to the website noted above. In either case, you must also be able to download, view and print the documents. You will need Adobe Reader to view and print electronic PDF documents. If you don't have Adobe Reader, go to [adobe.com](http://adobe.com) to download a free copy. To request assistance with accessing these documents electronically, please contact us toll-free at 800-842-2273. You understand and acknowledge that accessing documents electronically may involve additional costs, including but not limited to, subscription access fees from an Internet service provider and printing costs.

Paper versions of the above documents can be ordered, both now and in the future, by calling toll-free 877-518-9161 or by going to [TIAA.org](http://TIAA.org). If you are unable to acknowledge that you have received and accessed these documents on the website, please call 877-518-9161 for paper prospectuses at no charge.

**Note:** Unless indicated above, I acknowledge that I have received paper copies of the above-referenced documents.

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 of your shares or units you 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.

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.

### PLEASE SIGN HERE

Owner's or Authorized Signer's Signature (exactly as it appears in Section 1)

Today's Date (mm/dd/yyyy)

/
 /
 20
 

## 8. MEDALLION SIGNATURE GUARANTEE

Your current custodian may require a medallion signature guarantee in order to process the transfer. Please check with your custodian before sending us this Asset Transfer Form.\*\*

\*\*A medallion signature guarantee is not the same as a notarized signature. You must obtain a medallion signature guarantee from a bank or trust company, savings bank, savings and loan association, or a member of a national stock exchange which participates in the medallion signature guarantee program. A notary public is a not an acceptable guarantor.



**9. UMB BANK, N.A. AUTHORIZATION (FOR OFFICE USE ONLY)**

(UMB Bank, n.a. will complete this section.) UMB Bank, n.a. hereby represents that it has established for the above-named individual a TIAA-CREF Funds IRA that qualifies under Section 408 or Section 408A of the Internal Revenue Code and will apply the proceeds of the above-described IRA Asset Transfer to such IRA upon receipt.

**Instructions to Custodian:** Send redemption proceeds by check to: TIAA-CREF Funds, P.O. Box 219227, Kansas City, MO 64121-9227

UMB Bank, n.a. Authorized Signature

Today's Date (mm/dd/yyyy)

Reference Number

 /  / 20

**RETURN COMPLETED FORM(S) TO:**

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

**STANDARD MAIL:**

TIAA-CREF Funds  
P.O. Box 219227  
Kansas City, MO 64121-9227

**OVERNIGHT:**

TIAA-CREF Funds  
430 W. 7th Street, Suite 219227  
Kansas City, MO 64105-1407

