



This form should be used if you want to deposit your IRS tax refund directly into an existing TIAA-CREF Funds Account. This form cannot be used with any other TIAA products. Direct deposit for TIAA-CREF Funds IRAs is not available at this time.

If you currently have a TIAA-CREF Funds Account, indicate your existing account number and appropriate allocation on this form.

If you do not currently have a TIAA-CREF Funds Account, you will need to complete the following forms to establish a direct deposit account:

- TIAA-CREF Funds Government Payments Form
- TIAA-CREF Funds Account Application

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 Government Payments form, along with your new Account Application (if applicable), to the mailing address below in the Return Completed Forms section. Please do not include your IRS 1040 Form with this submission.

Please call 800-223-1200, enter prompt 1, then prompt 2, with any questions, weekdays, 8 a.m. – 10 p.m. (ET).

### 1. ACCOUNT INFORMATION (REQUIRED)

Please fill out this section with your account number and current registration.

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

Account Number	Social Security Number/ Taxpayer Identification Number	Daytime Phone Number	Evening Phone Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Email Address

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"/>



## 2. ALLOCATE YOUR INVESTMENT

The minimum investment per fund is \$100. If you own more than one fund, you must designate the percentage of the total dollar amount to be allocated to each fund. You must use whole numbers and your total must equal 100%. The total investment amount below can be invested in one or more mutual fund accounts. You cannot have different allocations for different contracts. Note, if you are opening a new fund with the allocations given, please check the box for acknowledgment in the signature section.\*

Total Investment Amount: \$

Fund Name	Fund Number	Account Number	Percent (whole percentages only)	Dollar Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/>
				<b>Total</b> <input type="text"/>

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

† 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

Formerly: Tax-Exempt Bond; Renamed: 5-15 Year Laddered Tax-Exempt Bond

## 3. SIGNATURE

### \*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.

Please sign exactly as the name of the registered owner appears on your Account Confirmation Statements.

Your Signature (Account Owner/Trustee)

Print Name and Title (if applicable)

Today's Date (mm/dd/yyyy)

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#### 4. 1040 FORM INSTRUCTIONS

Please see the sample refund section of IRS Form 1040 below for assistance in completing the information necessary to have your refund deposited directly into your TIAA-CREF Funds Account. Please keep in mind that you cannot establish direct deposit of your IRS refund without an established TIAA-CREF Funds Account Number. If you would like to use your tax refund to fund a new account, this form must be accompanied by a New Account Application. Please note that your refund amount must meet the established minimum initial investment amount as outlined in the prospectus. **Please do not complete anything in this sample section. It is for illustration purposes only.**

1. Line **76b**: On the 1040 Form input the ABA routing number for State Street Bank (01100028).
2. Line **76c**: Place an "X" to indicate "Checking." Checking must be indicated to activate the direct deposit option.
3. Line **76d**: Enter the TIAA-CREF Funds Direct Deposit Account (DDA) number (99052771), followed by your Social Security number. Do not use dashes.

#### Refund

Direct deposit?  See page 72 in the 1040 instruction booklet and fill in line 76 b-d

▶ **B** Routing Number  **C** Type  Checking  Savings

▶ **D** Account Number  followed by your SSN number

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#### 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

