



TIAA-CREF FUNDS
TRADITIONAL AND ROTH IRAs
NEW ACCOUNT FORM/ADOPTION AGREEMENT

You should use this form to establish a new TIAA-CREF Fund by making a contribution to a Traditional or Roth IRA or a transfer or rollover from an existing Traditional or Roth IRA. To transfer assets to open a new account, you must also complete an *IRA Asset Transfer Form*. You can open only one IRA per *New Account Form/Adoption Agreement*. Please note the following:

- Do not use this form to transfer assets to an existing TIAA-CREF Funds Traditional or Roth IRA. Complete only the *IRA Asset Transfer Form*.
- Do not use this form if you are converting a Traditional IRA to a Roth IRA. Complete the *Roth IRA Conversion Form/Adoption Agreement*.

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.

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

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, Social Security Number and other information that will allow us to identify you (including a state-issued driver's license or other government-issued identification). This information will be verified to ensure the identity of all individuals opening a mutual fund account. Until you provide the information we need, we may not be able to open an account or effect any transactions for you.

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"/> |

Citizenship For foreign accounts, one of the following must be provided: Taxpayer ID, Alien ID or passport number with country of issuance.

U.S.
 Resident Alien
 Nonresident Alien (Specify country.)
 Gender Male Female

| | | |
|-----------------------------------------------------------|----------------------------|-----------------------------|
| Social Security Number/ Taxpayer Identification Number | Date of Birth (mm/dd/yyyy) | Alien ID or Passport Number |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

TIAA Wealth Management Advisor (Name)

| | | | |
|---------------------------------------------------------------------|----------------------|----------------------|----------------------|
| 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"/> |

| | | |
|----------------------|-----------------------|----------------------|
| Email Address | Day Time Phone Number | Evening Phone Number |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

(CONTINUED)



1. ACCOUNT REGISTRATION (REQUIRED) (CONTINUED)**For Custodial IRAs Only**

Custodian's Name

Social Security Number/
Taxpayer Identification Number

Date of Birth (mm/dd/yyyy)

Alien ID or Passport Number

Address If different than above.

City

State

Zip Code

Email Address

Day Time Phone Number

Evening Phone Number

2. TYPE OF IRA

Please check the appropriate boxes in 2A, 2B or 2C and provide the information specified for your investment type.

A. TRADITIONAL IRA ONLY
 New Contribution to a TIAA-CREF Funds Traditional IRA for tax year
 Transfer from an existing Traditional IRA or a direct rollover from a retirement plan

 Indirect Rollover

For indirect IRA rollovers, please check the box that corresponds to the source of money now being rolled over:

 Traditional Contributory IRA

 Roth Contributory IRA

 Roth Conversion IRA

 Traditional Rollover IRA (established only with funds received from retirement plan distributions)

 Retirement Plan

Please be advised that effective January 1, 2015, you may only complete one 60-day rollover between any of your IRAs in any 365-day period. This new IRS rule does not impact direct trustee-to-trustee transfers between IRAs. For more information, please see irs.gov/Retirement-Plans/IRA-One-Rollover-Per-Year-Rule.

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2. TYPE OF IRA (CONTINUED)

Please check the appropriate boxes in 2A (see prior page), 2B or 2C and provide the information specified for your investment type.

B. INHERITED FUNDS (CHECK ONE BOX IN SECTION 1 AND 2):**1. Opening the Following Account Type:**

Traditional IRA OR Roth IRA

2. Beneficiary (you are):

- Surviving Spouse beneficiary treating IRA as own or
- Surviving Spouse beneficiary registering account as a Decedent (DCD) IRA or
- Non-Spouse beneficiary registering account as a Decedent (DCD) IRA

3. Complete if opening up a Decedent (DCD) IRA:

Name of Decedent

Decedent's Date
of Birth (mm/dd/yyyy)

 / /

Decedent's Date
of Death (mm/dd/yyyy)

 / / 2 0

Value of account as of
12/31 of prior year

\$

PIN (TIAA Clients Only)

C. ROTH IRA ONLY

- New Contribution to a TIAA-CREF Funds Roth IRA for tax year
- Transfer from an existing Roth IRA
- Indirect Rollover

For indirect Roth IRA rollovers, please check the box that corresponds to the source of money now being rolled over. TIAA-CREF Funds will establish the same type of IRA for you.

Roth Contributory IRA Roth Conversion IRA

3. TELEPHONE OPTIONS

These services allow you to invest or exchange by telephone or web among your identically registered TIAA-CREF Funds IRAs. You will also have access to your IRA through the Automated Telephone Service (ATS) and the Internet. See the TIAA-CREF Funds prospectuses for details. These services will be automatically added to your account unless you check **No** below.

Telephone Purchase

No

Telephone Exchange

No

This option lets you invest by telephone with payments transferred by Automated Clearing House (ACH) from your designated bank account to your existing IRA. (\$100 minimum. **Please complete Section 5.**)

This option permits exchanges among your identically registered TIAA-CREF Funds IRAs (\$2,000 minimum to a new fund account, \$50 minimum to an existing fund account).



4. INVESTMENT ALLOCATION

For transfers from an existing Traditional IRA held by another institution or a direct rollover from a retirement plan, please fill out only the Investment Allocation section on the IRA Asset Transfer Form. The minimum investment per fund is \$2,000, unless you're electing to make contributions through the Automatic Investment Plan. **(Please complete Sections 5 and 6.)** Please enclose a check payable to: TIAA-CREF Funds.

Please Note: We will not accept payment in the following forms: travelers' checks, money orders, credit card convenience checks, cash, starter checks or third-party checks (i.e., any checks not made payable directly to TIAA).

RETAIL CLASS

| FUND NAME (FUND CODE) | AMOUNT | FUND NAME (FUND CODE) | AMOUNT |
|---------------------------------------|-------------------------|-------------------------------------------|-------------------------|
| Bond (66) | \$ <input type="text"/> | Lifestyle Income (77) | \$ <input type="text"/> |
| Bond Index (91) | \$ <input type="text"/> | Lifestyle Conservative (78) | \$ <input type="text"/> |
| Bond Plus (96) | \$ <input type="text"/> | Lifestyle Moderate (79) | \$ <input type="text"/> |
| Emerging Markets Debt (2794) | \$ <input type="text"/> | Lifestyle Growth (93) | \$ <input type="text"/> |
| Emerging Markets Equity (67) | \$ <input type="text"/> | Lifestyle Aggressive Growth (94) | \$ <input type="text"/> |
| Emerging Markets Equity Index (69) | \$ <input type="text"/> | Managed Allocation (99) | \$ <input type="text"/> |
| Equity Index (65) | \$ <input type="text"/> | Mid-Cap Growth (86) | \$ <input type="text"/> |
| Global Natural Resources (92) | \$ <input type="text"/> | Mid-Cap Value (87) | \$ <input type="text"/> |
| Growth & Income (64) | \$ <input type="text"/> | Money Market (63) | \$ <input type="text"/> |
| High-Yield (95) | \$ <input type="text"/> | Real Estate Securities (89) | \$ <input type="text"/> |
| Inflation-Linked Bond (90) | \$ <input type="text"/> | Short-Term Bond (97) | \$ <input type="text"/> |
| International Bond (2957) | \$ <input type="text"/> | Short-Term Bond Index (2797) | \$ <input type="text"/> |
| International Equity (61) | \$ <input type="text"/> | Small-Cap Equity (88) | \$ <input type="text"/> |
| International Opportunities (49) | \$ <input type="text"/> | Small/Mid-Cap Equity (2956) | \$ <input type="text"/> |
| International Small-Cap Equity (2966) | \$ <input type="text"/> | Social Choice Bond (45) | \$ <input type="text"/> |
| Large-Cap Growth (68) | \$ <input type="text"/> | Social Choice Equity (62) | \$ <input type="text"/> |
| Large-Cap Value (85) | \$ <input type="text"/> | Social Choice International Equity (2762) | \$ <input type="text"/> |
| Lifecycle Retirement Income (70) | \$ <input type="text"/> | Social Choice Low Carbon Equity (2763) | \$ <input type="text"/> |
| | | Total Amount | \$ <input type="text"/> |

Payment from other TIAA Account



5. BANK INFORMATION

You must complete this section if you request the Telephone Purchase Privileges in Section 3, or the Automatic Investment Plan in Section 6.

Type of Account Checking Savings

Name of Primary Bank Account Owner Name of Joint Bank Account Owner

Bank Name ABA Routing Number

Bank Phone Number Bank Account Number

ATTACH A VOIDED BANK CHECK OR PREPRINTED SAVINGS DEPOSIT SLIP. This will ensure accurate bank information.

6. AUTOMATIC INVESTMENT PLAN

If you would like to participate in the TIAA-CREF Funds Automatic Investment Plan, the minimum investment per fund is \$100. Please indicate below the amount to invest, the frequency, the first month to begin debiting your account and the time interval. Semimonthly investments occur on both the 1st and the 15th, while monthly investments occur on either the 1st OR 15th. It takes up to 10 days to initiate this service. (Please also complete Section 5.)

| FUND NAME | FUND CODE | DOLLAR AMOUNT | SEMI/MONTHLY | START MONTH | 1 ST /15 TH MONTH |
|----------------------|----------------------|-------------------------|----------------------|----------------------|-----------------------------------------|
| <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"/> |

7. DESIGNATE YOUR BENEFICIARIES

We will transfer ownership of your IRA to your primary beneficiaries upon your death. Your primary beneficiaries will share equally in your IRA, unless you specify different percentages below. If a primary beneficiary predeceases you, his or her share of your IRA shall be divided proportionately among the surviving primary beneficiaries. We will transfer ownership of your IRA to your contingent beneficiaries only if there are no surviving primary beneficiaries at the time of your death. If this happens, your contingent beneficiaries will share equally in your IRA, unless you specify different percentages below. If there are no surviving primary or contingent beneficiaries at the time of your death, we will transfer ownership of your IRA to your estate. All percentages must total 100%.

Note: If more than one primary and/or contingent beneficiary is designated, and no percentages are indicated, equal percentages totaling 100% will be allocated to each beneficiary.

Primary Beneficiary

First Name or Name of Entity MI Last Name

Social Security Number/
Taxpayer Identification Number Date of Birth (mm/dd/yyyy) / / Relationship Percentage %

(CONTINUED)



7. DESIGNATE YOUR BENEFICIARIES (CONTINUED)**Primary Beneficiary**

First Name or Name of Entity MI Last Name

Social Security Number/
Taxpayer Identification Number Date of Birth (mm/dd/yyyy) / / Relationship Percentage %

Contingent Beneficiary

First Name or Name of Entity MI Last Name

Social Security Number/
Taxpayer Identification Number Date of Birth (mm/dd/yyyy) / / Relationship Percentage %

Contingent Beneficiary

First Name or Name of Entity MI Last Name

Social Security Number/
Taxpayer Identification Number Date of Birth (mm/dd/yyyy) / / Relationship Percentage %

Note: If you reside in a community property state, you may need your spouse's consent to your beneficiary designation. You may wish to seek legal advice.

8. SIGNATURES – YOUR SIGNATURE(S) MUST APPEAR TO ESTABLISH THE ACCOUNT

By signing this form, I certify that:

I have received, read and agree to the terms of the TIAA-CREF Funds prospectuses for the funds in which I am investing. I have the authority and legal capacity to establish this IRA and to direct the purchase of mutual fund shares, am of legal age in my state, and believe each investment is a suitable one for me.

I have received, read and agree to the TIAA-CREF Funds *Individual Retirement Accounts Disclosure Statement and UMB Bank, N.A. Universal Individual Retirement Account Custodial Agreement*. I understand I may revoke this Agreement by notifying the Custodian, in writing, within seven days, if I did not receive the Disclosure Statement at least seven days prior to today's date.

I authorize TIAA-CREF Funds, UMB Bank, n.a., and their designees to act on any instructions believed to be genuine for any service authorized in the Custodial Agreement and on this form. The TIAA-CREF Funds use reasonable procedures (including Shareholder identity verification) to confirm that instructions given by telephone/computer are genuine and are not liable for acting on these instructions. All services are subject to conditions set forth in the TIAA-CREF Funds prospectuses.

PROSPECTUS AND OTHER DOCUMENTS ACKNOWLEDGMENT

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

- Prospectus for the investment options available to you (TIAA.org/public/prospectuses)
- TIAA Privacy Policy (TIAA.org/public/support/privacy-policy)
- TIAA Business Continuity Policy (TIAA.org/public/about-tiaa/business-continuity)



8. SIGNATURES – YOUR SIGNATURE(S) MUST APPEAR TO ESTABLISH THE ACCOUNT (CONTINUED)

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 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 go to 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, I acknowledge that I have received paper copies of the above-referenced documents.

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.

Please Sign Here (Exactly as it appears in Section 1)

Your Signature (Owner, Depositor)

Today's Date (mm/dd/yyyy)

 / / 2 0
CUSTODIAN ACCEPTANCE

UMB Bank, n.a. will accept appointment as Custodian of the Depositor's IRA. Receipt by the Depositor of a confirmation of the purchase of the fund shares indicated above will serve as notification of UMB Bank, n.a.'s acceptance of appointment as Custodian of the Depositor's Account.

UMB BANK, N.A., CUSTODIAN

By

Date (mm/dd/yyyy)

 / / 2 0
RETURN COMPLETED FORM(S) TO:

STANDARD MAIL:

TIAA-CREF Funds
P.O. Box 55081
Boston, MA 02205-5081

OVERNIGHT:

TIAA-CREF Funds
30 Dan Road
Canton, MA 02021-2809

Thank you for investing with TIAA-CREF Funds. You will receive confirmation of your account shortly.

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