



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)

/ / / /

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

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.**)

Telephone Exchange No

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

[†]As of February 12, 2018, the TIAA-CREF Global Natural Resources Fund is closed to new investors.

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

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

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
<input type="text"/>	<input type="text"/>
Bank Name	ABA Routing Number
<input type="text"/>	<input type="text"/>
Bank Phone Number	Bank Account Number
<input type="text"/>	<input type="text"/>

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"/>

[†]As of February 12, 2018, the TIAA-CREF Global Natural Resources Fund is closed to new investors.

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

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
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %

(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. TRUSTED CONTACTS (OPTIONAL)

Trusted contacts are people you know and trust, who are at least 18 years of age and whom TIAA-CREF Funds may contact if we have questions about your account, your well-being, or if we suspect you are the victim of fraudulent activity. If this is a joint account, please add respective contacts for each individual. A co-owner of the account should not be a trusted contact. See Section 9 for more information.

FOR OWNER

First Name of Contact Person	Last Name	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth (mm/dd/yyyy)	Phone Number	Email Address
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address	City	State
<input type="text"/>	<input type="text"/>	<input type="text"/>
		Zip Code
		<input type="text"/>

IF JOINT OWNER

First Name of Contact Person	Last Name	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth (mm/dd/yyyy)	Phone Number	Email Address
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address	City	State
<input type="text"/>	<input type="text"/>	<input type="text"/>
		Zip Code
		<input type="text"/>

9. 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 prospectuses for the TIAA-CREF Funds. I have the full authority and legal capacity to purchase shares of the TIAA-CREF Funds, am of legal age in my state to purchase such shares, and believe each investment is suitable.

I authorize TIAA-CREF Funds and their agents to act for any service authorized on this Account Application on any instructions that they believe to be genuine and that are received from me or any person claiming to act as my representative who can provide my account registration. The TIAA-CREF Funds use reasonable procedures (including Shareholder identity verification) to confirm that instructions given by telephone are genuine and are not liable for acting on these instructions. If these procedures are not followed, the TIAA-CREF Funds may be liable for losses due to unauthorized or fraudulent transactions

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)

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.



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

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**. 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.

- I agree that the TIAA-CREF Funds can redeem shares from my account(s) to reimburse a Fund for any loss due to nonpayment or lack of money.
- I understand that for joint tenant accounts, “I” refers to all Shareholders, and each of the Shareholders agrees that any Shareholder has authority to act on the account without notice to the other Shareholders. TIAA-CREF Funds, in its sole discretion, and for its protection, may require the written consent of all Shareholders prior to acting upon the instructions of any Shareholder.

Corporations or other entities must submit an original or certified resolution authorizing that the individual signing this form has the legal capacity to sign and act on behalf of the corporation/entity.

Trustee(s) Certification: I am/We are the currently acting Trustee(s) and am/are authorized by the trust agreement to purchase shares of the TIAA-CREF Funds. All services are subject to conditions set forth in the TIAA-CREF Funds Prospectuses.

Note: Trustee(s) must immediately notify TIAA-CREF Funds if the trust becomes a foreign trust.

This paragraph is only applicable if you added a Trusted Contact in Section 8. I hereby authorize TIAA-CREF Funds and its affiliates (“TIAA-CREF Funds”) to contact the person(s) I have listed above (“Contact”) in the event TIAA-CREF Funds has questions or concerns regarding my ability to handle my financial affairs (due to health-related matters or otherwise), potentially harmful financial transactions in my accounts or my whereabouts. In order to address any such questions or concerns, when speaking to my Contact, TIAA-CREF Funds is authorized to: i. Share with the Contact nonpublic information about me and all of my investments/accounts/products/ contracts held at TIAA-CREF Funds and its affiliates now or in the future (or any other financial information I may have provided to TIAA-CREF Funds), regardless of any previous election I have made under federal, state or other law regarding the sharing of such information; ii. Share with the Contact any concerns and details surrounding my potential financial exploitation; iii. Confirm with the Contact the specifics of my current contact information and/or health status; iv. Discuss with the Contact whether any other person has been designated to act on my behalf (through power of attorney, Executor, Trustee or legal guardian or otherwise); and v. Share information obtained from the Contact with its affiliates. I understand this authorization will remain in effect until I notify TIAA-CREF Funds in writing that I am revoking or amending such authority and TIAA-CREF Funds acknowledges the receipt of such revocation and/or amendment. Except as may be required by FINRA Rule 2165, TIAA-CREF Funds is under no obligation to speak to, write to or otherwise interact with the Contact. TIAA-CREF Funds is not responsible for any action taken by the Contact, and TIAA-CREF Funds will not direct the Contact to take any particular action on my behalf. TIAA-CREF Funds suggests that the named Contact(s) not be someone authorized to transact business on the account, or who is already otherwise able to receive the information described above. By signing, I am affirming that the trusted contact person(s) listed in this form are at least 18 years old, and to the best of my knowledge, do not work for TIAA-CREF Funds or its affiliates.

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

Your Signature (Owner, Custodian or Trustee, etc.)

Today's Date (mm/dd/yyyy)

 / /

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)

 / /


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 55081
Boston, MA 02205-5081

OVERNIGHT:

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

