We will notify you of the rollover amount after we receive your completed forms. To avoid delays, be sure to complete all sections.

PLEASE NOTE: A rollover from your TIAA Traditional Account may not be available due to different plan rules and separate forms may be required. If you wish to make a rollover from your TIAA Traditional Account, please call us to obtain the correct form.

Federal or state taxes may apply for certain rollovers.

Tax information in this form is not intended as tax advice. If you have any questions about the impact of a requested rollover on your personal tax situation, you should consult a qualified tax adviser.

If you are paying off a loan (it is a taxable event), you must complete a cash withdrawal form before completing this rollover form.

Electronic Fund Transfers are not available for direct rollovers. We will send a check to the financial institution that you have designated on this rollover form.

Your account will be valued as of the date we receive this form in good order.

NOTE: If your rollover includes Roth 403(b)/401(k) contributions, they may be rolled over to another Roth 403(b)/401(k) that will accept them. They may also be rolled over to a Roth IRA.

If this plan is subject to ERISA, the spousal waiver section is only valid for 180 days from the date the Notary Public validates it. The signature on the withdrawal form is valid for 365 days.

Required Minimum Distribution (RMD): If you will be 70½ or older in this calendar year and you are separated from service, then the IRS requires that you receive your Required Minimum Distribution (RMD) amount prior to any rollover amount you request. If you have already satisfied your RMD for this calendar year, then you can continue with this rollover request. If you have not satisfied your RMD for this calendar year and you submit these rollover forms, then TIAA will pay your RMD amount for this calendar year prior to this rollover. TIAA will calculate your RMD amount using the IRS Uniform Life Expectancy table. Once the RMD amount is calculated, TIAA will pay this RMD amount out proportionately across all of your available funds. TIAA will send the RMD check to your address of record, withholding 10% for federal taxes and any applicable state taxes. If you want different options, then you will need to call us to request cash forms to have your RMD amount satisfied and then you will need to submit a new set of rollover forms to TIAA.

NOTE: If this is a 403(b) plan and you have already satisfied your RMD for this calendar year with another 403(b) carrier, then you can attest to this in Step ONE and continue with your rollover request.
Do you want to receive your money faster? Find out if you can request your rollover online - just log in to your account at TIAA.org, click on “Manage My Portfolio” and select “Rollover or Withdraw Money.” Some restrictions may apply.

1. PROVIDE YOUR INFORMATION

First Name

Middle Initial

Last Name

Suffix

Social Security Number/Taxpayer Identification Number

Contact Telephone Number

Extension

State of Legal Residence
(if outside the U.S., write in Country of Residence)

Citizenship (if not U.S.)

2. PROVIDE YOUR CONTRACT NUMBERS

TIAA Number

Plan Number

Sub Plan Number

Plan Name

Was this contract issued as a result of a Divorce (Qualified Domestic Relations Order)?

Yes  No
3. ROTH ACCUMULATIONS

If you made Roth (After-Tax) contributions to the plan you are rolling funds from, please complete this section. If not, please move to next section.

Do you have ROTH accumulations?  
☐ Yes  ☐ No

Are you requesting ONLY non-Roth accumulations in this rollover?  
☐ Yes  ☐ No

OR

Are you requesting ONLY Roth accumulations in this rollover?  
☐ Yes  ☐ No

OR

Are you requesting BOTH Roth and non-Roth accumulations in this rollover?  
☐ Yes  ☐ No

4. REQUIRED MINIMUM DISTRIBUTION

If you will be 70½ or older in this calendar year and you are separated from service, then the IRS requires that you receive your Required Minimum Distribution (RMD) amount prior to any rollover amount you request. If you have already satisfied your RMD for this calendar year, then you can continue with this rollover request. If you have not satisfied your RMD for this calendar year and you submit these rollover forms, then TIAA will pay your RMD amount for this calendar year prior to this rollover. TIAA will calculate your RMD amount using the IRS Uniform Life Expectancy table. Once the RMD amount is calculated, TIAA will pay this RMD amount out proportionately across all of your available funds. TIAA will send the RMD check to your address of record, withholding 10% for federal taxes and any applicable state taxes. If this rollover is coming out of a 403(b) plan and you have already satisfied your RMD for this calendar year from another alternate carrier, please check the box below and continue to Section 5.

☐ I attest that I have already satisfied my 403(b) Required Minimum Distribution (RMD) from another 403(b) carrier for this calendar year.
5. CHOOSE THE AMOUNT TO ROLL OVER

- **OPTION 1:** Roll over entire amount available as allocated on file.
  
  If you do not want these monies rolled over immediately, please specify a future date for TIAA to process the request:

  - FUTURE DATE: Please roll over the funds on: [date format]

- **OPTION 2:** Roll over a specific dollar amount.
  
  I want $ [dollar amount] rolled over proportionately across all my available investments.
  
  (Enter the dollar amount here and leave the specific investment section below blank.)

- **OPTION 3:** Roll over only a portion of account balance as indicated below.
  
  Indicate either the dollar amount or percentage from each account/fund. Percentages must be whole numbers.

<table>
<thead>
<tr>
<th>Investment Account/Fund Name</th>
<th>Rollover Amount</th>
<th>Percent of Fund Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>%</td>
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<td>$</td>
<td>%</td>
</tr>
</tbody>
</table>

If you do not want these monies rolled over immediately, please specify a future date for TIAA to process the request:

- FUTURE DATE: Please roll over the funds on: [date format]

- **OPTION 4:** Systematic Rollover
  
  The amount selected in Option 2 or Option 3 above will be the amount that we will setup as your Systematic Rollover.
  
  How often do you want to receive rollovers (choose one):

  - Monthly
  - Quarterly
  - Semiannually
  - Annually

  Your payments will continue as above until there are no monies in designated funds.

  When do you want to start receiving rollovers?

  If your plan is funded by a Transfer Payout Annuity (TPA), you may choose any date from the 5th to the 28th of the month. All others may choose any date from the 1st to the 28th.

  - Start Date: [date format]
  - Stop Date: [date format]
6. TELL US WHERE TO SEND YOUR ROLLOVER (CHOOSE ONE)

☐ A. Roll over to another TIAA account.* (Also complete Section 6A)

OR

☐ B. Roll over to another investment company.* (Also complete Section 6B)

Please tell us how to apply your after-tax monies.

☐ Include in my rollover

☐ Do not include in my rollover. TIAA will send me a check.
6A. ROLL OVER TO ANOTHER TIAA ACCOUNT

What type of account are you rolling over to? (Choose only one and provide account number.)

☐ My existing employer’s plan.

☐ My existing Roth or Traditional IRA (Please choose ONE of the following):
  ☐ I already have my account number: ____________________________
  ☐ I opened my account within the last 30 days and do not yet have the account number to provide.

Do you want federal taxes withheld from the pretax amount you’re converting to a Roth IRA?
If you don’t check a box, we’ll withhold 20% for federal taxes.

☐ No, do not withhold federal taxes.

☐ Yes, withhold ☐ % (must be greater than 20%)

☐ A new Roth or Traditional IRA
Check here and attach enrollment form (call 800-842-2252 for form).

☐ Another Tax-Deferred TIAA account ____________________________

How would you like the funds allocated? (Choose only one)

☐ Allocations on File (of the receiving plan).

☐ Different Allocations – provide detail below.
  Indicate either the dollar amount or percentage to each account/fund. Percentages must be whole numbers.

<table>
<thead>
<tr>
<th>Investment Account/Fund Name</th>
<th>Rollover Amount</th>
<th>Percent of Fund Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>OR</td>
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<td>OR</td>
</tr>
<tr>
<td></td>
<td>$</td>
<td>OR</td>
</tr>
</tbody>
</table>
6B. ROLL OVER MY WITHDRAWAL TO ANOTHER INVESTMENT COMPANY

What type of account are you rolling over to? (Choose only one)

- Traditional IRA (complete the Investment Company Information)
- Roth IRA (complete the Investment Company Information)

Do you want federal taxes withheld from the pretax amount you’re converting to a Roth IRA? If you don’t check a box, we’ll withhold 20% for federal taxes.

- No, do not withhold federal taxes.
- Yes, withhold [ ] % (must be greater than 20%)

Other Plan (complete the Investment Company Information)

INVESTMENT COMPANY NAME

Investment Company Name

Address

City

State

Zip Code

Contact Telephone Number

Extension

Account Number
7. YOUR AUTHORIZATION AND SIGNATURE

By signing below:

You authorize TIAA to make withdrawals from your account balances with TIAA, as stated in this form.

If you make a direct rollover into another employer's plan, you understand your right to receive a distribution of these funds will be determined by the plan that is accepting the rollover and the funds in which your direct rollover are invested. You further understand that if you make a direct rollover to another employer's plan that is subject to the Employee Retirement Income Security Act of 1974 (ERISA), spousal rights will apply to these funds and you may need a signed waiver from your spouse in order to receive a subsequent distribution of these funds.

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 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 your shares or units 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 it may result in the transaction being 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.

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.

Your Signature

Today’s Date (mm/dd/yyyy)

[ ] [ ] [ ] [2] [0]
8. UNMARRIED VERIFICATION

☐ I certify that I am not married AND no longer work for the employer that contributed to this plan.

Your Signature

Today’s Date (mm/dd/yyyy)

OR

☐ I certify that I am not married AND I am currently working for the employer that contributed to this plan. Please sign below in the presence of the Plan Representative.

Your Signature

Today’s Date (mm/dd/yyyy)

PLAN REPRESENTATIVE CERTIFICATION

By signing, you certify that the participant is not married.

Plan Representative’s Signature

Today’s Date (mm/dd/yyyy)

Plan Representative’s Name (Please print)

Title
9. SPOUSE’S WAIVER OF SURVIVOR BENEFITS

As the spouse of a participant in an employer-sponsored retirement plan, you have the right to receive a survivor benefit of at least 50% of the participant’s (the account owner’s) accumulation if he or she dies before you (referred to as a qualified joint and survivor annuity (“QJSA”)). The amount may be more, depending on the plan provisions. With this form, your spouse is requesting a distribution in a form other than the QJSA. Because this means that the money used for the distribution will no longer be available to provide a QJSA survivor benefit to you, we must get your consent before completing the transaction. Please read and sign the statement below only if you agree to the distribution in a form other than the QJSA. You do not have to sign this form. If you do not, you will receive the QJSA survivor benefit described in the Explanation of the Qualified Joint and Survivor Annuity.

Important: You must have your signature witnessed by a Notary Public OR the contributing employer’s Plan Representative. And you must sign and date this waiver on or after your spouse has signed the distribution form.

By signing I confirm that I have read and understand the Explanation of the Qualified Joint and Survivor Annuity, which includes information about the QJSA and the requirements for spousal consent. I hereby agree to this distribution and understand that the amount to be distributed will not be available as a QJSA survivor benefit. I also understand that this waiver applies to this request only; it does not apply to future requests.

First Name

Last Name

Signature

Today's Date (mm/dd/yyyy)

NOTARY PUBLIC CERTIFICATION

State

County

Notar y Expiration Date (mm/dd/yyyy)

On the date noted below the subscriber known to me to be the person described in and who executed the foregoing instrument and he/she acknowledged to me that he/she executed the same.

Notary Public's Signature

Today's Date (mm/dd/yyyy)

FOR NOTARY PUBLICS IN MA

Indicate the type of identification:

☑ Valid federal or state ID

☐ Testimony of a credible witness

☐ Personal knowledge of the subscriber

PLAN REPRESENTATIVE CERTIFICATION

By signing, you are certifying you witnessed the spouse’s signature.

Plan Representative’s Signature

Today's Date (mm/dd/yyyy)

Plan Representative’s Name (Please print)

Title
10. EMPLOYER’S PLAN REPRESENTATIVE SIGNATURE

1. Do you qualify for this withdrawal based on the Heart Act of 2008 Legislation?  
(being a qualified reservist called to active duty within provisions of the Heart Act of 2008)  
☐ Yes ☐ No

☐ If Yes, provide date of leave:  /  /  

2. Have you separated from service from your employer?  
☐ Yes ☐ No

3. Are you requesting an in-service withdrawal?  
☐ Yes ☐ No

☐ Check here if this in-service withdrawal is related to an Employer Authorized Phase Retirement Program.

4. Are you currently disabled? (proof of disability must be provided upon request)  
☐ Yes ☐ No

☐ If Yes, provide date of disability:  /  /  

5. Other

6. My vested account balance available as a cash withdrawal in accordance with my retirement plan provision is:  
☐ 0% ☐ 20%* ☐ 40%* ☐ 60%* ☐ 100%*  OR ☐ %*

By the employer signing, the employer will receive the nonvested account balance and the vested account balance will be available to the participant.

PLAN REPRESENTATIVE APPROVAL

By signing, you are approving this request.

Separation of Service Date (mm/dd/yyyy)  /  /  

Plan Representative's Signature  

Today's Date (mm/dd/yyyy)  /  /  

Plan Representative's Name (Please print)  

Title
RETURN COMPLETED FORM(S) TO:

FAX: 800-914-8922 (within U.S.) 704-595-5795 (outside U.S.)
STANDARD MAIL: TIAA
OVERNIGHT: TIAA
P. O. Box 1268
Charlotte, NC 28201-1268
8500 Andrew Carnegie Blvd.
Charlotte, NC 28262

SEND US YOUR FORM ONLINE:
- Log in to your account at TIAA.org. On the main menu, under “My Account,” select the “Upload documents” link.
- Within the “Shared Files” tab in “Message Center,” select the “Upload Files” button.

MOBILE UPLOAD:
- Log in to your TIAA app, and click on “Message Center” from the top right menu.
- Click on “Shared Files.”
- In the bottom right corner, click on the upload icon and select the folder to upload to.
- Follow the instructions to take a picture and upload your completed form.

CHECKLIST
Did you remember to:

☐ Complete all necessary personal information and indicate how much you want to roll over by account or fund.
☐ Make sure if you are completing Section 6B that your new investment company information is complete.
☐ Remember to sign Unmarried Verification or Spouse’s Waiver.
☐ Remember to sign this form.
☐ The employer who contributed to the plan you are making the rollover from must provide the date you separated from service.
☐ If you are disabled, remember to provide proof of disability with this form.
☐ Call TIAA if you have any questions or need assistance at 800-842-2252.
FRAUD WARNING

FOR YOUR PROTECTION, WE PROVIDE THIS NOTICE/WARNING REQUIRED BY MANY STATES.

This notice/warning does not apply in New York.

Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or a statement of claim for insurance benefits containing materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may be subject to criminal penalties, including confinement in prison, and civil penalties. Such action may entitle the insurance company to deny or void coverage or benefits.

Colorado residents, please note: Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Virginia and Washington, DC residents, please note: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
Before you complete your request, we want you to know that making a withdrawal may eliminate other income options in the future—options that could be more appropriate for you in retirement. The charts below show annual income examples from some of our lifetime annuity choices. On the following page you’ll also find charts showing payments over a fixed period of time. The Life Annuity options offer income you can’t outlive—an important consideration when planning for retirement. Conversely, Fixed Period options pay out amounts over a period of years. However, these are only a few of the income options available to you.

Keep in mind that these illustrations are only examples and are not guaranteed. The amounts illustrated do not necessarily reflect what you’re eligible to receive.

The purpose of these illustrations is to ensure that you understand the financial effect of withdrawing a portion or all of your balance. A withdrawal will limit what you’ll have available for lifetime income or fixed-period income in the future. Our brochure, _Lifetime Retirement Income—The Foundation to a Secure Future_, details the income choices available and will help you choose the right option for your needs. It is available on our website at: [TIAA.org/pubs/pdf/lifetime_retirement_income.pdf](http://TIAA.org/pubs/pdf/lifetime_retirement_income.pdf).

Please carefully review these illustrations before completing the appropriate withdrawal forms.

If you have questions or need any assistance, our consultants are ready to help. Just call **800-842-2252** weekdays from 8 a.m. to 10 p.m. or Saturday from 9 a.m. to 6 p.m. (ET). To contact us by phone internationally, please log in to [TIAA.org](http://TIAA.org) and click on the **Contact Us** link at the top right-hand corner of the page. Scroll down the page to click on **more phone numbers**. In the **Call toll-free from abroad** section, click on **Instructions** to view the AT&T international dialing guide where you can locate your international dialing code and dialing instructions. If you would like this illustration and the booklet _Lifetime Retirement Income_ mailed to you, please call **800-842-2252**.

For additional income choices not illustrated, please see the last page.

**SINGLE-LIFE ANNUITY**

You’re guaranteed income for life. Income ends at your death unless you have a guaranteed payment period, in which case your estate or beneficiary will continue to receive income until the end of that period.

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>AGE 35</th>
<th>AGE 45</th>
<th>AGE 55</th>
<th>AGE 60</th>
<th>AGE 65</th>
<th>AGE 70</th>
<th>AGE 75</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$462</td>
<td>$502</td>
<td>$567</td>
<td>$615</td>
<td>$682</td>
<td>$774</td>
<td>$905</td>
</tr>
<tr>
<td>100,000</td>
<td>4,622</td>
<td>5,016</td>
<td>5,669</td>
<td>6,155</td>
<td>6,818</td>
<td>7,742</td>
<td>9,048</td>
</tr>
<tr>
<td>500,000</td>
<td>23,109</td>
<td>25,082</td>
<td>28,347</td>
<td>30,773</td>
<td>34,089</td>
<td>38,711</td>
<td>45,238</td>
</tr>
</tbody>
</table>
TWO-LIFE ANNUITY WITH 50% TO ANNUITY PARTNER
You're guaranteed income for life. If you die first, your annuity partner's income is reduced to 50% of the original amount. Your income isn’t reduced if your annuity partner dies first.

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>AGE 35</th>
<th>AGE 45</th>
<th>AGE 55</th>
<th>AGE 60</th>
<th>AGE 65</th>
<th>AGE 70</th>
<th>AGE 75</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 10,000</td>
<td>$ 450</td>
<td>$ 483</td>
<td>$ 536</td>
<td>$ 576</td>
<td>$ 631</td>
<td>$ 706</td>
<td>$ 812</td>
</tr>
<tr>
<td>100,000</td>
<td>4,501</td>
<td>4,826</td>
<td>5,364</td>
<td>5,764</td>
<td>6,308</td>
<td>7,060</td>
<td>8,116</td>
</tr>
<tr>
<td>500,000</td>
<td>22,505</td>
<td>24,131</td>
<td>26,822</td>
<td>28,822</td>
<td>31,538</td>
<td>35,298</td>
<td>40,579</td>
</tr>
</tbody>
</table>

TWO-LIFE ANNUITY WITH TWO-THIRDS TO SURVIVOR
You're guaranteed income for life. However, income is reduced to two-thirds of the amount after the death of *either* you or your annuity partner.

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>AGE 35</th>
<th>AGE 45</th>
<th>AGE 55</th>
<th>AGE 60</th>
<th>AGE 65</th>
<th>AGE 70</th>
<th>AGE 75</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 10,000</td>
<td>$ 454</td>
<td>$ 489</td>
<td>$ 546</td>
<td>$ 589</td>
<td>$ 647</td>
<td>$ 727</td>
<td>$ 840</td>
</tr>
<tr>
<td>100,000</td>
<td>4,540</td>
<td>4,888</td>
<td>5,462</td>
<td>5,889</td>
<td>6,469</td>
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<td>27,312</td>
<td>29,444</td>
<td>32,345</td>
<td>36,367</td>
<td>42,022</td>
</tr>
</tbody>
</table>

TWO-LIFE ANNUITY WITH 75% TO ANNUITY PARTNER
You're guaranteed income for life. If you die first, your annuity partner's income is reduced to 75% of the original amount. Your income isn’t reduced if your annuity partner dies first.

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>AGE 35</th>
<th>AGE 45</th>
<th>AGE 55</th>
<th>AGE 60</th>
<th>AGE 65</th>
<th>AGE 70</th>
<th>AGE 75</th>
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<tr>
<td>$ 10,000</td>
<td>$ 444</td>
<td>$ 474</td>
<td>$ 522</td>
<td>$ 559</td>
<td>$ 608</td>
<td>$ 676</td>
<td>$ 772</td>
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<td>100,000</td>
<td>4,443</td>
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<td>5,224</td>
<td>5,587</td>
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<td>500,000</td>
<td>22,214</td>
<td>23,683</td>
<td>26,119</td>
<td>27,936</td>
<td>30,400</td>
<td>33,807</td>
<td>38,592</td>
</tr>
</tbody>
</table>

TWO-LIFE ANNUITY WITH 100% TO ANNUITY PARTNER
You're guaranteed income for life. Income continues for the full amount following the death of either you or your annuity partner.

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>AGE 35</th>
<th>AGE 45</th>
<th>AGE 55</th>
<th>AGE 60</th>
<th>AGE 65</th>
<th>AGE 70</th>
<th>AGE 75</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 10,000</td>
<td>$ 439</td>
<td>$ 465</td>
<td>$ 509</td>
<td>$ 542</td>
<td>$ 587</td>
<td>$ 649</td>
<td>$ 736</td>
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<tr>
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<td>4,386</td>
<td>4,650</td>
<td>5,090</td>
<td>5,421</td>
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<td>21,931</td>
<td>23,250</td>
<td>25,452</td>
<td>27,103</td>
<td>29,342</td>
<td>32,438</td>
<td>36,790</td>
</tr>
</tbody>
</table>
**Fixed Period Annuity (Assuming 4% Return)**

Unlike the Life Annuity options above, Fixed Period Annuities make payments for a fixed number of years and then cease. The number of years for which payments are available is based on your account type and/or your contributing employer's plan rules.

This chart assumes a 4% return.

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>10 YEARS</th>
<th>20 YEARS</th>
<th>30 YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 10,000</td>
<td>$ 1,207</td>
<td>$ 720</td>
<td>$ 566</td>
</tr>
<tr>
<td>100,000</td>
<td>12,069</td>
<td>7,203</td>
<td>5,661</td>
</tr>
<tr>
<td>500,000</td>
<td>60,346</td>
<td>36,015</td>
<td>28,305</td>
</tr>
</tbody>
</table>

**Fixed Period Annuity (Assuming 6% Return)**

Payments are made for a fixed number of years and then cease. The number of years for which payments are available is based on your account type and/or your contributing employer's plan rules.

This chart assumes a 6% return.

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>10 YEARS</th>
<th>20 YEARS</th>
<th>30 YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 10,000</td>
<td>$ 1,316</td>
<td>$ 845</td>
<td>$ 704</td>
</tr>
<tr>
<td>100,000</td>
<td>13,163</td>
<td>8,446</td>
<td>7,038</td>
</tr>
<tr>
<td>500,000</td>
<td>65,814</td>
<td>42,232</td>
<td>35,191</td>
</tr>
</tbody>
</table>

**Additional Income Choices**

You also have the flexibility to receive income through the choices listed below. Depending on your needs and goals, these may help you build a flexible income stream.

**Interest-Only Income**

Interest-Only offers you the flexibility of receiving income without drawing down your TIAA Traditional balance in Retirement Annuity, Group Retirement Annuity and Retirement Choice contracts. Your income includes a guaranteed interest rate of 3% (for most contracts) plus any additional amounts declared above the guaranteed rate. As interest rates change, so does your income. It's an ideal way to supplement your income during a transition to full retirement or if you are working part time. Once you reach age 70½, we generally recommend that you switch to another income choice designed to meet the Internal Revenue Service's (IRS's) required minimum distributions.
MINIMUM DISTRIBUTION WITHDRAWALS

Generally available for participants who have reached age 70½, this option pays you only the amount needed to meet federal required minimum distributions. That way, your remaining balance can continue to grow tax deferred.

TRANSFER PAYOUT ANNUITY

The TIAA Traditional Annuity’s primary goal is to protect your principal while providing the highest potential return.* In order to uphold these benefits, withdrawals are limited to a portion of your balance each year. For income from your TIAA Traditional balance in a Retirement Annuity or Group Retirement Annuity, you can receive 10 annual withdrawals through the Transfer Payout Annuity. Group Retirement Annuities may also offer the choice of annual fixed-period withdrawals between 5 and 30 years. And Retirement Choice Annuity contracts offer an 84-month withdrawal option.

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 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 your shares or units 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.

*All guarantees are based on TIAA’s claims-paying ability.

Investment products, insurance and annuity products: are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY

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