



For account information, or to check the status of your request or any questions:

Call **800-842-2252**

Weekdays

8 a.m. – 10 p.m. (ET)

Saturday

9 a.m. – 6 p.m. (ET)

Or visit us online at

TIAA.org 24 hours a day. Have your user ID and password ready.

KEY INFORMATION TO CONSIDER

- We'll send the withdrawal amount after we receive your completed forms. The completed forms must be in good order. To avoid delays, be sure to complete all sections.
- You must take a distribution of any money/funds that are currently available for a loan or other cash distribution from any plan of your employer before your hardship distribution. Any cash distribution taken prior to a hardship withdrawal will be taxed at a Federal tax withholding rate of 20% and, if applicable, state withholding will apply.
- Internal Revenue Service (IRS) regulations governing withdrawals due to hardship provide that:
 - Withdrawals due to hardship are not eligible to be rolled over, and
 - They may be subject to optional income tax withholding. The default tax withholding is 10%.
- We may be required to withhold state tax if you reside in: AR, CA, DC, DE, GA, IA, KS, MD, ME, MA, MI, NE, NC, OK, OR, VT or VA. If your state tax form isn't included, go to **TIAA.org/forms**, and scroll to Find tax forms.
- A hardship withdrawal from your TIAA Traditional Annuity within RA, GRA and RC contracts is not available.





Print in upper case using black or dark blue ink and provide all information requested.

IMPORTANT: A full Social Security Number is required to process your request.

If you claim residence AND citizenship outside the U.S., you must complete Form W-8BEN in addition to this form to certify your foreign tax status. To print the W-8BEN form, go to TIAA.org/forms, and scroll to Find tax forms.

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 Citizenship (if not U.S.)

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

* The Plan and Sub Plan Numbers should have been provided when you requested the form. If you do not have them, please reference your quarterly statement.

2. PROVIDE YOUR CONTRACT NUMBERS

TIAA Number CREF Number

Plan Number* Sub Plan Number*

Plan Name (Contributing Employer's Plan)

Withdrawals from certain mutual funds may be subject to redemption fees and may not be eligible for hardship. See the fund prospectus for additional information. Not all of your account balances may be available for hardship distribution. The amount eligible will be calculated based on the requirements of your employer's plan documents and applicable IRS regulations.

Remember, account balances change daily based on market performance. Log in to your account at TIAA.org or call us for automated up-to-date account information.

3. TELL US HOW MUCH YOU WANT TO WITHDRAW (CHOOSE ONE)

A. I want to withdraw the entire amount available for hardship.**
(The amount of the distribution may not exceed the amount of the documented financial need.)

Please indicate whether this is a net or gross amount.

Net (amount after taxes) Gross (amount before taxes)

(The amount will default to gross if no selection is made.)

OR

B. I want to withdraw only a portion of my available account balances as indicated.**
(If you are not withdrawing your entire available hardship balance, indicate the dollar amount.)

Dollar Amount**
\$

Please indicate whether this is a net or gross amount.

Net (amount after taxes) Gross (amount before taxes)

(The amount will default to gross if no selection is made.)

** Your hardship payment will be made proportionately based on all of your available funds.



4. PROVIDE PAYMENT INSTRUCTIONS

NOTE: If TIAA is unable to validate your bank account information for any reason, or you do not make a selection below, we will automatically mail a check to your current address on file.

Please indicate where you would like us to send the money:

Direct Deposit to my bank account already on file:

Bank Name:

Account Number ending in:

Direct Deposit to my new Checking or Savings Account:

Checking Account

OR

Savings Account

Provide documentation described in item A, B or C below.

A. Mail or upload a photo of an original voided check with this form. Starter checks, deposit slips and third-party checks are not acceptable.

OR

B. Mail an original letter from your bank with the following information:

- On bank letterhead, which includes address of bank
- Name on your account
- Address on your account
- Bank/ABA routing number
- Account number
- Account type (Personal checking account or personal savings account)
- Signature of the financial institution's representative. This signature must either be notarized by the financial institution's notary; or, it must be a signature guarantee including the stamp or seal from the financial institution's authorized representative.
- If any of the bullet points above are missing, we will send your payment to the current address on file.

OR

C. Mail or upload a Bank Generated Deposit Set Up Form from your bank that includes the following information:

- Name on your account
- Address on your account
- Bank/ABA routing number
- Account number
- Account type (Personal checking account or personal savings account)

Mail a check to my current address on file.

Note: To ensure your account is secure, we can't send a check to a mailing address that has changed in the last 14 days. So, if you're requesting that we send the payment to your mailing address and you've recently changed it, we may not be able to process your current request. Call us so we can discuss some of your options for completing your request.

If you select direct deposit, you will usually receive funds within two (2) business days once we have all the required approvals and documentation.

You may fax copies of forms and documents if you request that we send the payment via direct deposit using banking information we already have on file. Otherwise, you must mail or upload original documents (not faxed copies) with this form.

If you choose to receive a check, we send it by standard U.S. Mail and it may take up to 8 - 10 business days for you to receive it.



You must provide a copy of the applicable documentation with this form or your request for a distribution will be rejected.

The amount of the distribution may not exceed the amount of the documented financial need. If the total requested in Section 3 exceeds the amount of the documented need, then only the amount of the documented need will be paid.

5. EARLY WITHDRAWAL CERTIFICATION — HARDSHIP

Please check the reason for your hardship withdrawal. Listed below each reason is acceptable supporting documentation of the unpaid/outstanding expenses.

Reason for Hardship	Documentation Required	Date of Documentation
<input type="checkbox"/> Expenses directly related to the purchase of my principal residence	Copy of purchase contract signed by buyer and seller AND Copy of estimated closing costs documented by a financial institution. A Good Faith Estimate/Closing Cost worksheet has the estimated amount needed at closing.	Dated within the last 6 months and must not have been paid.
<input type="checkbox"/> Funds needed to prevent eviction from my principal residence or foreclosure of mortgage on my principal residence	Copy of eviction notice/letter clearly stating the principal residence address, dollar amount that is due and the date it is due to prevent eviction. Supporting documentation from a private landlord must include the residential address and the contact information of the landlord inclusive of the telephone number, the name and signature of the landlord. OR Copy of foreclosure notice/letter from mortgage company clearly stating the dollar amount that is due and the date it is due to prevent foreclosure proceedings. Default notices must state the loan will be accelerated and/or foreclosure proceedings will begin if default is not cured.	Dated within the last 3 months and must not have been paid.
<input type="checkbox"/> Expenses related to repair of damage to my principal residence incurred as a result of certain casualty damage IRS defines deductible casualty event as the damage, destruction, or loss of property resulting from an identifiable event that is sudden, unexpected, or unusual (i.e., floods, hurricanes, tornadoes, terrorist attacks, vandalism and volcanic eruptions). Sudden is swift, not gradual or progressive. Unexpected is ordinarily unanticipated and unintended. Unusual is not a day-to-day occurrence and that is not typical of the activity in which you were engaged.	Copy of unpaid repair bill that indicates the address at which the work is performed. Insurance letter showing proof that the casualty loss is not reimbursable. By signing the form requesting a hardship withdrawal, I certify that the damage covered by the attached bill occurred to my primary residence AND qualifies for a casualty loss deduction under Internal Revenue Code Section 165 that is not reimbursable by insurance. Note: This does not include home improvements, additions, remodeling, routine upkeep and maintenance or progressive deterioration.	Dated within the last 6 months and must not have been paid.



5. EARLY WITHDRAWAL CERTIFICATION — HARDSHIP (CONTINUED)

Reason for Hardship	Documentation Required	Date of Documentation
<input type="checkbox"/> Medical expenses that would be deductible under the Internal Revenue Code for Me, My Spouse and/or My Dependent IRS Publication 502, Medical and Dental Expenses is a useful tool for determining which expenses are deductible. Please use the following link to access a list of deductible medical expenses: irs.gov/publications/p502 .	Copies of insurance statements showing amounts not reimbursed, along with unpaid bills. If there is no insurance coverage, provide copies of medical bills showing the uninsured portion of the medical expenses, and Medical expenses/co-payments must clearly be outstanding. These expenses can also be incurred by your spouse or your dependent, so please indicate who is incurring the expense. Relationship to the employee must be indicated on the form and proof of dependency will be required (i.e., copies of tax forms, marriage license, etc.)	Dated within the last 6 months and must not have been paid.
<input type="checkbox"/> Tuition, related educational fees, and room and board expenses, for up to the next 12 months of postsecondary education for Me, My Spouse and/or My Dependent	Copies of unpaid tuition bill or statement from school/college/university for up to the next 12 months AND/OR Copies of unpaid bills or receipts for other related fees and expenses (i.e., books) or room and board for the next 12 months. These expenses can also be incurred by your spouse or your dependent, so please indicate who is incurring the expense. Relationship to the employee must be indicated on the form and proof of dependency will be required (i.e., copies of tax forms, marriage license, etc.). Note: Bills for previously attended semesters, or student loans, are not acceptable documentation. Must have an actual bill or invoice; hardship withdrawals cannot be processed for estimated costs of attendance.	Dated within the last 6 months and must not have been paid.
<input type="checkbox"/> Burial or funeral expenses that would be deductible under the Internal Revenue Code for a Parent, Spouse or Dependent	Copy of unpaid bill for funeral or burial expenses. These expenses can also be incurred by your spouse or your dependent, so please indicate who is incurring the expense. Relationship to the employee must be indicated on the form and proof of dependency will be required (i.e., copies of tax forms, marriage license, etc.)	



Enter the percentage if you want taxes withheld. If you are a U.S. citizen residing outside the United States, you must elect income tax withholding. If no selection is made, federal taxes will default to 10%.

5. EARLY WITHDRAWAL CERTIFICATION — HARDSHIP (CONTINUED)

TAX WITHHOLDING

A Hardship withdrawal is considered a non-rollover eligible withdrawal because of taxation rules. Please select one option below for how we should handle the federal income tax from your payment.

- No withholding; I will satisfy any tax obligation separately.
- Default Federal Withholding of 10%
- Fixed percentage % (must be greater than 10%)

If you do not make an election above, we will apply the default withholding rate, which is 10% of the taxable amount for U.S. citizens residing in the U.S.

SIGNATURE (Please read the following and sign your name to this form in the "Your Signature" box on the next page.)

- I affirm that I have an immediate and heavy financial need for the reason(s) indicated on previous page.
- I certify that the amount of the distribution that I have requested is not in excess of this immediate and heavy financial need.
- I certify that the documentation that I have provided with this form is authentic.
- I certify that I have obtained all distributions and loans (other than hardship distributions) currently available from all funding vehicles under all plans of my employer and any other employer that is related to my employer. Maximizing loan availability may require a transfer of assets between funding vehicles. I understand that TIAA may verify this information at the direction of the employer and that TIAA will be entitled to rely on that verification to determine my eligibility for hardship withdrawal requests.
- I understand that TIAA will process my hardship distribution when all required documentation has been received and all required verification has been completed.
- I understand that the amount of my hardship distribution cannot exceed the amounts available for hardship in my contract and that the amounts available for hardship can fluctuate based on market conditions. I understand that the amount verified as available for hardship distribution may be less than the amount that I have requested and less than the amount indicated on the documentation that I have submitted.
- I understand that my hardship distribution may not be sent as a rollover to an IRA or to an employer's retirement plan. I understand that I will be prohibited from making elective contributions and employee contributions to any plan maintained by my employer for a period of at least six months from receipt of the hardship distribution and that this could impact employer-matching contributions as well. I must contact my employer's benefits office to determine how to restart contributions.



If you're married, you must sign and date this section before your spouse signs Section 6B.

5. EARLY WITHDRAWAL CERTIFICATION — HARDSHIP (CONTINUED)

- I understand that the tax consequences of any withdrawal are my responsibility to determine and satisfy. I am aware that a 10% early distribution tax penalty may be assessed by the IRS if I am under the age of 59½.
- I hereby authorize TIAA, its authorized representatives and the Plan Sponsor to use my personal information, including personal medical information, for the purpose of processing my hardship withdrawal request. Except where ordered by a court of law or by a governmental agency, TIAA, its authorized representatives, and Plan Sponsor shall not release any personal information used to process my request to any party without my prior written approval.
- I understand that my account will not be liquidated until TIAA receives this form and has verified my eligibility for a hardship distribution under the terms of my employer's plan and applicable tax law. This verification may take up to one (1) business day after the day TIAA has received this form. If my form is received after market close on a business day, then the process of determining my eligibility for a hardship distribution may not begin until the next business day. The amount of money that I receive will depend on the price at which TIAA can liquidate my account. Due to market fluctuations, such liquidation price could be less than the price at the time I submit this form to TIAA. As a result, the amount of money that I receive as a result of the liquidation of my account for a hardship distribution could be less than the market value as of the date that I submit this form.

AUTHORIZE YOUR REQUEST

By signing this form in the "Your Signature" box below:

- You authorize TIAA to make withdrawals from your TIAA account balances, as stated in this form.
- If you requested that your withdrawal be directly deposited, you authorize that the bank charge your account and refund any overpayments to TIAA. You release your bank from any liability to TIAA for overpayment above the amount of the funds available at the time TIAA requests a refund.
- 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.

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 your full legal name with suffix, if applicable, using black or dark blue ink.

Your Signature

Today's Date (mm/dd/yyyy)

 / / 20



Unmarried Verification: If you are unmarried, ONLY complete Section 6.

6. ADDITIONAL REQUIREMENTS BASED ON MARITAL STATUS

NOTE: If you are unmarried, ONLY complete Part A. If you are married, your spouse will ONLY need to complete Part B.

Your spouse has the right to receive a survivor benefit of at least 50% of your account balance. Your spouse can give up, or waive, this right by consenting to this withdrawal.

6A. UNMARRIED DETERMINATION

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.

Please sign using black or dark blue ink.

Your Signature

Today's Date (mm/dd/yyyy)

 / / 20

NOTE: The Plan Representative must attest that you're not married by completing this section.

PLAN REPRESENTATIVE CERTIFICATION

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

Plan Representative's Signature

Today's Date (mm/dd/yyyy)

 / / 20

Plan Representative's Name (Please print)

Title



To the participant: If you are married, ONLY your spouse will need to complete Section 6B.

Remember, spouse must sign and date this waiver on or after the participant has signed this form.

Please sign using black or dark blue ink.

This section must be completed by either a Notary Public or Plan Representative. If you reside outside the U.S., then you need to go to a U.S. Embassy/U.S. Consulate or U.S. Bank Branch to obtain a Notary Public's signature.

Please contact your benefits office to complete the Plan Representative Certification instead of a Notary Public Certification.

6B. 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) / / 20

NOTARY PUBLIC CERTIFICATION

State County Notary Expiration Date (mm/dd/yyyy) / / 20

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) / / 20

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

In this space, the Notary Public must provide his/her notarial number and the date the appointment expires. Provide the notarial seal if outside New York state.

PLAN REPRESENTATIVE CERTIFICATION

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

Plan Representative's Signature Today's Date (mm/dd/yyyy) / / 20

Plan Representative's Name (Please print) Title





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

RETURN COMPLETED FORM(S) TO:

If this is your first or new direct deposit to the bank account listed, you must include an original check or an original letter from your bank or a bank generated deposit set up form. You do not have to send this documentation if you chose direct deposit to a bank account we already have on file.

STANDARD MAIL:

TIAA
P.O. Box 1259
Charlotte, NC 28201-1259

OVERNIGHT:

TIAA
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.

FAX: (Faxes are only acceptable if you chose direct deposit to a bank account we already have on file.)

800-914-8922 (within U.S.)

704-595-5795 (outside U.S.)

CHECKLIST

Did you remember to:

- Complete all necessary personal information and indicate how much you want to withdraw. (Sections 1, 2 and 3)
- Let us know where to send your withdrawal: direct deposit to your bank account, or by check to your address on file. (Section 4)
- If you chose direct deposit to a **NEW** checking or savings account, include an original voided check or an original letter from your bank or a bank generated setup form with the completed forms package. **(We cannot accept faxed copies.)** **NOTE:** You do not have to send this documentation if you chose direct deposit to a bank account we already have on file.
- Remember to sign and date this form. (Section 5)
- Complete the “Additional Requirements Based on Marital Status” section. If you’re single, complete section 6A; if you’re married, your spouse must complete Section 6B in front of a notary public or your contributing employer’s plan representative.
- Remember, spouse must sign and date the spousal waiver on or after the participant has signed the distribution form. (Section 6B)



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.





YOU HAVE ALTERNATIVES TO CASH WITHDRAWALS

How much annual annuity income could you receive as an alternative to a cash withdrawal?

Find the age when you may start receiving income and see the corresponding annual lifetime income for different amounts you could convert to an annuity.

If you want income for your lifetime only, use the Single-Life Annuity chart. For income for the lifetime of you and an annuity partner (usually a spouse) use the Two-Life Annuity charts.

These charts are purely hypothetical and do not illustrate past or projected performance of any TIAA and CREF annuity product. These charts use mortality tables that may change in the future, and assume life expectancy at age 65 of approximately 24 years.

Assumptions

- Annual return of 4%
You and your annuity partner are the same age
Your annuity partner's income is reduced upon your death unless you select the Two-Life Annuity with 100% to annuity partner.

*Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

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.

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 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 with 8 columns: AMOUNT, AGE 35, AGE 45, AGE 55, AGE 60, AGE 65, AGE 70, AGE 75. Rows for \$10,000, 100,000, and 500,000.



**YOU HAVE ALTERNATIVES TO CASH WITHDRAWALS**

If the income is from a variable account, such as a CREF account, your income in the first year will be approximately the same as shown. Your income may go up or down in future years, depending on the income option and the investment you select.

Note: Different assumptions would yield other results. For example, having an annuity partner younger than you would mean a lower annual income; an annuity partner older than you would provide higher annual income. Also, if you choose to add a guaranteed period to the annuity, the annual income will be lower than the numbers illustrated. For the very young, the difference can be less than one dollar.

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.

AMOUNT	ANNUAL INCOME YOU WOULD RECEIVE IF YOU BEGIN INCOME AT:						
	AGE 35	AGE 45	AGE 55	AGE 60	AGE 65	AGE 70	AGE 75
\$ 10,000	\$ 450	\$ 483	\$ 536	\$ 576	\$ 631	\$ 706	\$ 812
100,000	4,501	4,826	5,364	5,764	6,308	7,060	8,116
500,000	22,505	24,131	26,822	28,822	31,538	35,298	40,579

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.

AMOUNT	ANNUAL INCOME YOU WOULD RECEIVE IF YOU BEGIN INCOME AT:						
	AGE 35	AGE 45	AGE 55	AGE 60	AGE 65	AGE 70	AGE 75
\$ 10,000	\$ 454	\$ 489	\$ 546	\$ 589	\$ 647	\$ 727	\$ 840
100,000	4,540	4,888	5,462	5,889	6,469	7,273	8,404
500,000	22,702	24,440	27,312	29,444	32,345	36,367	42,022

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.

AMOUNT	ANNUAL INCOME YOU WOULD RECEIVE IF YOU BEGIN INCOME AT:						
	AGE 35	AGE 45	AGE 55	AGE 60	AGE 65	AGE 70	AGE 75
\$ 10,000	\$ 444	\$ 474	\$ 522	\$ 559	\$ 608	\$ 676	\$ 772
100,000	4,443	4,737	5,224	5,587	6,080	6,761	7,718
500,000	22,214	23,683	26,119	27,936	30,400	33,807	38,592

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.

AMOUNT	ANNUAL INCOME YOU WOULD RECEIVE IF YOU BEGIN INCOME AT:						
	AGE 35	AGE 45	AGE 55	AGE 60	AGE 65	AGE 70	AGE 75
\$ 10,000	\$ 439	\$ 465	\$ 509	\$ 542	\$ 587	\$ 649	\$ 736
100,000	4,386	4,650	5,090	5,421	5,868	6,488	7,358
500,000	21,931	23,250	25,452	27,103	29,342	32,438	36,790





YOU HAVE ALTERNATIVES TO CASH WITHDRAWALS

Fixed Period Annuities

A Fixed Period, often referred to as an Annuity Certain, pays money out at regular intervals over a period of years. At the end of the period, all payments cease. It does not guarantee lifetime income; rather it guarantees income only for a specific period of time.

Assumptions

- Annual return of 4%
- Annual return of 6%

Note: Different assumptions would yield other results.

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.

AMOUNT	ANNUAL INCOME IF YOU RECEIVE PAYMENTS FOR THE FOLLOWING FIXED NUMBER OF YEARS		
	10 YEARS	20 YEARS	30 YEARS
\$ 10,000	\$ 1,207	\$ 720	\$ 566
100,000	12,069	7,203	5,661
500,000	60,346	36,015	28,305

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.

AMOUNT	ANNUAL INCOME IF YOU RECEIVE PAYMENTS FOR THE FOLLOWING FIXED NUMBER OF YEARS		
	10 YEARS	20 YEARS	30 YEARS
\$ 10,000	\$ 1,316	\$ 845	\$ 704
100,000	13,163	8,446	7,038
500,000	65,814	42,232	35,191

For information on all of your available withdrawal options, or for personalized income illustrations, please call us at 800-842-2252.

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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