



TIAA-CREF Brokerage Services Cash Solutions Account Application

As a TIAA-CREF Brokerage Services Account Holder, you may be entitled to receive checking account privileges and a debit card if you so desire. Please indicate your acceptance of the following features as detailed below. Complete this form to establish and accept these account features.

1. CASH SOLUTIONS ACCOUNT INFORMATION

- Cash Solutions Account — Silver (\$5,000 initial balance; minimum balance fee applies)
- Cash Solutions Account — Gold (\$25,000 initial balance; annual fee applies)
- Cash Solutions Account — Platinum (\$250,000 initial balance; annual fee applies)

TIAA-CREF Brokerage Services account number -

Please provide the following information as it appears on your current account:

Account Owner's Name _____

Joint Account Owner's Name _____

Joint Account Owner's Social Security # - -

2. SECURITY (MANDATORY)

For security purposes, please indicate your mother's maiden name below for each account owner. The information is mandatory for all account types.

Mother's maiden name of Primary Account Owner _____

Mother's maiden name of Joint Account Owner _____

3. CHECKS

Please select from one of the following:

- Personal Style Checks First set of checks free; \$15 for re-orders of 200
- Business Style Checks \$50 for initial order of 504 checks with binder*

* Only available for Gold and Platinum

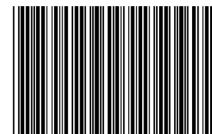
IMPORTANT: Your name and address will appear on your checks as they appear on your Account Registration. You may add one additional line of information on your checks (for instance, your telephone number). On the line below, please include any additional information you would like to appear on your checks, or indicate "No Address" if only your name should appear.

NOTE: Checking account activity will be displayed on your account statement. Individual checks are not returned, but are available upon request at an additional fee.

Mailing Address for Checks and/or Debit Cards (if different from the primary residence that appears on your registration):

Sign here if an alternate mailing address is requested: Account Owner's Signature and Date

Preferred Starting Check Number (if left blank, your check number will start at 101)



4. DEBIT CARDS - Not available for Silver or Custodial accounts.

If you would like to receive a debit card, please indicate yes or no. If you do not make a selection, a debit card will be sent to you automatically.

YES NO

5. CASH SOLUTIONS ACCOUNT AGREEMENT

To open a Cash Solutions Account, please read the following section carefully and sign in section 6 to accept the terms.

I (We) have requested TIAA-CREF Individual & Institutional Services, LLC to open a brokerage account in my (our) name(s) with Pershing LLC ("Pershing") in the name(s) listed as account holder(s) on this application. I (We) further request JPMorgan Chase Bank, N.A. (the "Bank") to issue checks and/or MasterCard debit card(s) as indicated on this Application. Prior to signing this application below, I have received and read the Customer Account Agreement, including Cash Solutions Account and Margin sections, and my signature below is my agreement to the terms and conditions of the Customer Account Agreement as currently in effect and as subsequently amended from time to time. I agree that my use of the Cash Solutions Account check writing privilege and/or MasterCard Debit Card is governed by the Customer Account Agreement and that I am bound by the Customer Account Agreement. Interest on debit balances will be charged and compounded in accordance with the Customer Agreement. New York Stock Exchange Rule 407 prohibits certain account holders from engaging in margin transactions without their employer's written consent. I understand that unless otherwise indicated, the Cash Solutions Gold or Platinum Account will have margin privileges and that Pershing will grant me margin privileges for my Cash Solutions Gold or Platinum Account unless prohibited by law, or by my written request, indicated by checking the box below.

I do not want margin privileges in my Cash Solutions Gold or Platinum Account.

Pershing may suspend execution of any trades in my account pending receipt of this consent. This Customer Account Agreement, with respect to all portions of Cash Solutions Account, including interest charges on loans Pershing may make to me, will be governed by, and interpreted under, the laws of the State of New York. The terms of my agreement with JPMorgan Chase Bank, N.A. are governed by Ohio law. By signing this Application, the undersigned acknowledges that securities not fully paid for by the undersigned may be loaned to Pershing or loaned out by Pershing to others. By signing this Application, I accept the terms of the Customer Account Agreement. Please be sure that all account owners sign this Application.

I acknowledge that I have read, understand, and agree to the terms and conditions of the TIAA-CREF Brokerage Customer Agreement, including the Margin Agreement, and Margin Disclosure statement which details the risks associated with a margin account, and I have read and understand the credit terms explained in the disclosure statement. **I also acknowledge that I have received and read the Predispute Arbitration Clause on Page 2, Paragraph 13 of the TIAA-CREF Brokerage Customer Agreement.**

6. ACCOUNT OWNER(S) SIGNATURE(S)

X _____
Signature (Primary Account Owner)

X _____
Signature (Joint Account Owner, if applicable)

TIAA-CREF Brokerage Services Only:

To be approved by an authorized person at TIAA-CREF Brokerage Services. The signatures on this application is/are that of the account holder(s) or is/are authorized by the account holder(s). We approve the above listed account if applicable for margin trading.

TIAA-CREF Brokerage Services

Name (please print) Title

X _____
Signature Date

Account Number (for office use only)