



FINANCIAL SERVICES
FOR THE GREATER GOOD®

TIAA-CREF INVESTMENT SOLUTIONS IRA ROTH CONVERSION FORM

Please print in upper case using black or dark blue ink and provide all the information requested.

If you have questions regarding converting assets to a Roth IRA please contact our Telephone Counseling Center at **800 842-2776** Monday to Friday from 8 a.m. to 10 p.m. and Saturday from 9 a.m. to 6 p.m. (ET)

Return this form in the envelope provided in your enrollment kit, or to:

TIAA-CREF
Box 1268
Charlotte, NC
28201-9935

Use this form to convert TIAA-CREF Investment Solutions Traditional IRA assets to a TIAA-CREF Investment Solutions Roth IRA. *This one form can be used to convert TIAA-CREF annuities and mutual funds, as well as self-directed brokerage assets in the account, to your TIAA-CREF Investment Solutions Roth IRA.* You may also use this form to convert a TIAA-CREF Investment Solutions Traditional IRA to any of the TIAA-CREF affiliate Roth IRAs.

If you are converting assets from another carrier, do not complete this form; use the TIAA-CREF Investment Solutions IRA Transfer/Rollover Form.

If you are converting assets from a TIAA-CREF retirement plan, do not complete this form; use the Cash Withdrawal or Rollover From Your Retirement Annuity Form.

PERSONAL INFORMATION

Title First Name Middle Name

Last Name

Social Security Number Citizenship

Daytime Telephone Number Extension Evening Telephone Number

E-mail Address State of Residence

Your delivering TIAA-CREF Traditional IRA Contract Information

TIAA CREF

Choose One:

Your receiving TIAA-CREF Roth IRA Contract/Account Number Information (Choose One)

Investment Solutions Contract Numbers TIAA CREF

Brokerage Services Contract/Account Number

Portfolio Advisor Contract/Account Number

Mutual Funds Contract/Account Number

Trust Company Contract/Account Number

I am opening a new TIAA-CREF Roth IRA (contract/account numbers are pending).

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TIAA-CREF INVESTMENT SOLUTIONS IRA ROTH CONVERSION FORM

Conversions from an Investment Solutions Traditional IRA to an Investment Solutions Roth IRA will be done in-kind (without liquidating).

Amounts to be converted to your TIAA-CREF Roth IRA: (select only one)

Convert my entire account. This will include all annuity accounts, all mutual funds and all assets held in Brokerage.

Conversions from an Investment Solutions Traditional IRA to a TIAA-CREF affiliate Roth IRA are converted in cash and invested in the designated sweep account.

Investment description*	# of shares or "ALL"	Dollar Amount
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>

* Use a separate sheet of paper to list additional assets, if necessary.

Note: The full amount of cash required for tax withholding for both Federal and State **MUST** be available within non-Brokerage assets (TIAA-CREF annuities and/or TIAA-CREF mutual funds).

TAX WITHHOLDING ELECTION (PLEASE READ THE TAX WITHHOLDING INFORMATION)

Tax Withholding Election Information (Rates are subject to change without notice)

Unless instructed otherwise, we are required to withhold federal income tax (and state income tax, depending on your residency) from Roth conversions. You may elect not to have federal income tax withheld by completing this section. In some cases, you may elect not to have state income tax withheld. If no election is made, 10% federal income tax and applicable state income tax will be withheld unless you indicate otherwise. You may owe a federal early withdrawal penalty on the funds if you are not yet 59½ (because the IRS will treat this money as a withdrawal from your IRA), and you will also owe income taxes. Penalties may be incurred under the estimated tax rules if your withholding and/or tax payments are not sufficient for the tax year. You may revoke your election at any time before your Roth conversion is processed. Your election remains effective until revoked. Taxes withheld from your conversion in accordance with your instructions will not be reversed. For additional information regarding federal and state tax withholding, contact your tax professional.

CONTINUED ON NEXT PAGE



Note: State income tax withholding may be required when you elect federal income tax withholding.

TAX WITHHOLDING ELECTION (CONTINUED)

Federal Income Tax Withholding (select one)

If an election is not made below, federal specific default elections will be applied.

- Do not withhold Federal Income Tax from the Roth Conversion Amount.
- Withhold 10% Federal Income Tax from the Roth Conversion Amount.
- Withhold % or \$ Federal Income Tax from the Roth Conversion Amount.

State Income Tax Withholding (select one)

Your state of residence withholding will apply as a minimum (when applicable). If an election is not made below, state specific required withholding will be applied.

- Do not withhold State Income Tax from the Roth Conversion Amount.
- Withhold State Income Tax from the Roth Conversion Amount according to my state of residency.
- Withhold % or \$ State Income Tax from the Roth Conversion Amount.

YOUR SIGNATURE

I authorize TIAA-CREF to convert my TIAA-CREF Traditional IRA to a TIAA-CREF Roth IRA. By signing below, I acknowledge that I understand that a conversion from a Traditional IRA to a Roth IRA is treated as a taxable distribution subject to federal tax withholding unless I have specifically requested above that TIAA-CREF not withhold federal taxes and I am eligible to opt out of withholding; state tax withholding rules may also apply; and the distribution is not eligible for capital gains treatment or income averaging.

Under penalties of perjury, you certify that the taxpayer identification number shown on this form is your correct Social Security number. The Internal Revenue Service does not require your consent to any provision of this document.

Your Signature (required)

Date (mm/dd/yyyy)