



FINANCIAL SERVICES  
FOR THE GREATER GOOD®

<sup>1</sup> Available for wire transfer and checks. All others are available for wire transfer only. If you need to transfer a currency not listed, please call us at 877 518-9162.

<sup>2</sup> Due to governmental action, issuing checks in this currency has been temporarily suspended. You may still receive payments by wire transfer. Please call TIAA-CREF to determine if the check option is available.

## GLOBAL PAY<sup>SM</sup> CURRENCIES

These are the current currency offerings for GlobalPay payments.

<b>AED</b> U.A.E. Dirham <sup>1</sup>	<b>HNL</b> Honduran Lempira	<b>RWF</b> Rwandan Franc
<b>ANG</b> Netherlands Antillean Guilder	<b>HTG</b> Haitian Gourde	<b>SAR</b> Saudi Riyal <sup>1</sup>
<b>ARS</b> Argentine Peso	<b>HUF</b> Hungarian Forint	<b>SBD</b> Solomon Islands Dollar
<b>AUD</b> Australian Dollar <sup>1</sup>	<b>IDR</b> Indonesian Rupiah <sup>1,2</sup>	<b>SCR</b> Seychelles Rupee
<b>BBB</b> Barbados Dollar	<b>ILS</b> Israeli Shekel INR Indian Rupee <sup>1</sup>	<b>SEK</b> Swedish Krona <sup>1</sup>
<b>BDT</b> Bangladesh Taka	<b>ISK</b> Icelandic Krona	<b>SGD</b> Singapore Dollar <sup>1</sup>
<b>BHD</b> Bahraini Dinar <sup>1</sup>	<b>JMD</b> Jamaican Dollar	<b>SKK</b> Slovakia Koruna
<b>BIF</b> Burundi Franc	<b>JOD</b> Jordanian Dinar	<b>SLL</b> Sierra Leone Leone
<b>BMD</b> Bermuda Dollar	<b>JPY</b> Japanese Yen <sup>1</sup>	<b>THB</b> Thai Baht <sup>1</sup>
<b>BND</b> Brunei Dollar <sup>1</sup>	<b>KES</b> Kenya Shilling <sup>1</sup>	<b>TND</b> Tunisian Dinar <sup>1</sup>
<b>BOB</b> Bolivian Boliviano	<b>KRW</b> Korean Won	<b>TOP</b> Tongan Pa'anga
<b>BSD</b> Bahamian Dollar	<b>KWD</b> Kuwaiti Dinar <sup>1</sup>	<b>TRL</b> Turkish Lira <sup>1</sup>
<b>BWP</b> Botswana Pula	<b>LBP</b> Lebanese Pound	<b>TTD</b> Trinidad and Tobago Dollar
<b>BZD</b> Belize Dollar	<b>LKR</b> Sri Lanka Rupee	<b>TWD</b> Taiwan New Dollar
<b>CAD</b> Canadian Dollar <sup>1</sup>	<b>MAD</b> Moroccan Dirham <sup>1</sup>	<b>TZS</b> Tanzanian Shilling
<b>CHF</b> Swiss Franc <sup>1</sup>	<b>MGF</b> Madagascar Malagasy Franc	<b>USD</b> U.S. Dollar <sup>1</sup>
<b>CLP</b> Chilean Peso	<b>MTL</b> Maltese Lira	<b>UYU</b> Uruguayan New Peso
<b>COP</b> Colombian Peso	<b>MUR</b> Mauritius Rupee	<b>VEB</b> Venezuelan Bolivar
<b>CRC</b> Costa Rican Colon	<b>MWK</b> Malawi Kwacha	<b>VUV</b> Vanuatu Vatu
<b>CYP</b> Cyprus Pound <sup>1</sup>	<b>MXN</b> Mexican Peso <sup>1</sup>	<b>WST</b> Samoan Tala
<b>CZK</b> Czech Koruna	<b>NGN</b> Nigerian Naira	<b>XAF</b> Central African States
<b>DJF</b> Djibouti Franc	<b>NOK</b> Norwegian Krone <sup>1</sup>	<b>CFA</b> Franc BEAC
<b>DKK</b> Danish Krone <sup>1</sup>	<b>NPR</b> Nepal Rupee	<b>XCD</b> Eastern Caribbean Dollar
<b>DOP</b> Dominican Peso	<b>NZD</b> New Zealand Dollar <sup>1</sup>	<b>XOF</b> Central African States
<b>EGP</b> Egyptian Pound	<b>OMR</b> Omani Rial <sup>1</sup>	<b>CFA</b> Franc BCEAO
<b>EUR</b> EMU Euro <sup>1</sup>	<b>PEN</b> Peruvian New Sol	<b>XPF</b> Central Pacific Franc
<b>FJD</b> Fiji Dollar <sup>1</sup>	<b>PGK</b> Papua New Guinea Kina	<b>YER</b> Yemeni Rial
<b>GBP</b> U.K. Pound Sterling <sup>1</sup>	<b>PHP</b> Philippine Peso <sup>1</sup>	<b>ZAR</b> South African Rand <sup>1</sup>
<b>GHC</b> Ghana Cedi	<b>PKR</b> Pakistani Rupee	<b>ZMK</b> Zambia Kwacha
<b>GMD</b> Gambian Dalasi	<b>PLN</b> Polish Zloty	<b>ZWD</b> Zimbabwe Dollar
<b>GTQ</b> Guatemalan Quetzal	<b>PYG</b> Paraguayan Guarani	
<b>HKD</b> Hong Kong Dollar <sup>1</sup>	<b>QAR</b> Qatari Rial	

**READY TO APPLY?**

Please complete this application and return it via mail, e-mail or fax. You do not need to contact us or complete this application in order to continue your current method of receiving annuity payments. If you are signing up for wire transfer, please include a voided check or preprinted deposit slip.

**QUESTIONS?**

Call **877 518-9162**  
Monday – Friday  
8 a.m. – 10 p.m. (ET)  
Saturday  
9 a.m. – 6 p.m. (ET)

Or visit us online at [tiaa-cref.org](http://tiaa-cref.org) 24 hours a day. Have your User ID and password ready.

Mail form to:  
TIAA-CREF  
P.O. Box 1259  
Charlotte, NC 28201-1259

Fax to:  
800 914-8922  
or 704 988-7653

**DO YOU WANT TO RECEIVE YOUR TIAA-CREF ANNUITY PAYMENTS FASTER, MORE EASILY, AND WITHOUT CONVERSION FEES?**

This form describes why wire transfer is the best way to receive your TIAA-CREF annuity payments. When you're ready to sign up, just complete and mail the attached form.

**Why is wire transfer more convenient than receiving annuity payments in the mail?**

Your annuity payments will be automatically deposited into your account and available immediately.

**When do wire transfer payments begin?**

Wire transfer payments will begin as soon as possible after we receive a properly completed enrollment form. In general, if we receive your form by the 10th of the month, we will electronically deposit your next annuity payment by the first business day of the following month.

**How much does it cost to sign up for wire transfer?**

TIAA-CREF does not charge a fee. However, your bank may impose a transfer fee.

**How do I know that wire transfer is reliable?**

TIAA-CREF has extensive experience managing direct deposit programs. In fact, TIAA-CREF currently uses wire transfer to deposit approximately 4.5 million annuity payments per year.

**How will I know the money has been deposited in my account?**

The statement provided by your bank or financial institution will provide deposit details. (Providing the proper Bank Code Type in Section 3 of the form helps ensure that we deposit your payments according to your instructions.)

**I would like to continue receiving checks in U.S. dollars. Should I contact you?**

There's no need to contact us or complete any forms.

**Do all banks accept electronic payments in U.S. dollars?**

No. Please check with your bank before switching to wire transfer in U.S. dollars.

**How will TIAA-CREF stay in contact with me?**

Although you'll no longer receive a payment stub from us, we will continue to send you all our regular mailings, statements, and notices of any changes to the amount of your payment.

**What happens if I change banks (or move to another country) after I sign up?**

We will continue to use your bank of choice until you instruct us to change. To do this, simply complete a new form and send it to us via mail, email or fax. You can request a new form by e-mailing us at [GlobalPay@tiaa-cref.org](mailto:GlobalPay@tiaa-cref.org), calling our Service Center toll-free at **877 518-9162**, Monday to Friday from 8 a.m. to 10 p.m. (ET) and Saturday from 9 a.m. to 6 p.m. (ET) or online at [www.tiaa-cref.org/forms](http://www.tiaa-cref.org/forms).

Please leave your old account open for an extra month until we process your form and send the payment to your new account.

**Should I contact you if my country's currency changes to the Eurodollar?**

We'll automatically convert your payments to Eurodollars. There's no need to contact us or complete any forms.

**Where can I find information about my payments?**

You can find detailed information on annuity income and other payments by logging on to our website at [tiaa-cref.org](http://tiaa-cref.org).

Please be sure you provide all of the information requested. We need your citizenship and state of residence for tax reasons.

**1. YOUR PERSONAL INFORMATION**

First Name

Middle Initial

Last Name

Street Address



City

State

Zip Code

Social Security Number

 —  — 

Telephone Number

 —  — 

Citizenship

**2. BANK INFORMATION**

Name of Bank

Street Address



City

State

Zip Code

Telephone Number

 —  — 

Please contact your bank for this information, which must be provided in order to receive wire transfer payments.

**3. YOUR ACCOUNT INFORMATION (FOR WIRE TRANSFER ONLY)**

Checking Account Number

Bank Account Type

 Checking  Savings

CONTINUED ON NEXT PAGE



**3. YOUR ACCOUNT INFORMATION (FOR WIRE TRANSFER ONLY) (CONTINUED)**

**Bank Routing Method**

Swift/BIC    Chip    Chap    BSB

Other (please specify)

**Bank Routing Code Number**

**International Bank Account Number (IBAN)**

**Intermediary Bank Routing Number**

Please check only one of the boxes to change your method of receiving annuity payments.

\* Please confirm that your bank can accept U.S. dollars.

\*\* This option is not available for all participants. Please reference the cover letter of this form to indicate if banking regulations prohibit us from sending checks in your local currency.

**4. YOUR NEW ANNUITY PAYMENT METHOD**

**Choose One:**

Electronically deposit my TIAA-CREF annuity payments in my local currency.

Electronically deposit my TIAA-CREF annuity payments in U.S. dollars.\*

Mail me a check in my local currency.\*\*

CONTINUED ON NEXT PAGE

If you do not select one of the boxes, TIAA-CREF will automatically make wire transfer or check payments from **all** your contracts.

**5. CONTRACTS AND PAYMENT**

From which TIAA-CREF annuity contract(s) should we make your payments?

Please make wire transfers or check payments from **all** my TIAA and CREF contracts.

**OR**

Please make wire transfers or check payments from only the contract(s) listed below.

My TIAA contract(s)


My CREF contract(s)


**QUESTIONS?**

Call **877 518-9162**  
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Saturday  
9 a.m. – 6 p.m. (ET)

Or visit us online at  
**tiaa-cref.org** 24 hours  
a day. Have your User ID  
and password ready.

**Mail form to:**  
TIAA-CREF  
P.O. Box 1259  
Charlotte, NC 28201-1259

**Fax to:**  
800 914-8922  
or 704 988-7653

**6. AUTHORIZATION AND SIGNATURE (REQUIRED FOR ALL PARTICIPANTS)**

- I understand that although my TIAA-CREF payments may not normally change from month to month, any payments received in local currency will fluctuate based upon changes in the exchange rate.
- If I have elected to receive wire transfer payments, TIAA-CREF is authorized to credit my annuity payments to my account at the bank designated above. I also authorize the bank to charge my account and to refund any overpayments to TIAA-CREF.
- I understand that I cannot authorize TIAA-CREF to credit my annuity payments to another person's account(s).

**Signature**

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**Date** (mm/dd/yyyy)

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**Print Name**

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