



FINANCIAL SERVICES
FOR THE GREATER GOOD®

TIAA-CREF 1035 EXCHANGE AUTHORIZATION FROM AN ALTERNATE INVESTMENT COMPANY TO A TIAA-CREF AFTER-TAX RETIREMENT ANNUITY

Use this form to authorize the exchange of the contract referenced in Section 2 for a TIAA-CREF After-Tax Retirement Annuity. When we have received your completed form, we'll send you a letter of acknowledgement and contact your current investment company for the funds and any other additional information that may be required.

QUESTIONS?

800 842-2776

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

Monday – Friday
8 a.m. – 10 p.m. (ET)

Saturday
9 a.m. – 6 p.m. (ET)

tiaa-cref.org

24 hours daily
Have your user ID and password ready.

IMPORTANT NOTE TO CURRENT INVESTMENT COMPANY:

Our client named above authorizes you, as the current Investment Company or fund provider, to forward any forms that are required to complete this transaction to their attention immediately.

If you are not both account owner and annuitant of this policy, call us at the number above for more information. You must be both to make an exchange/transfer between the same type of accounts.

1. PROVIDE PERSONAL AND ACCOUNT INFORMATION

First Name Middle Initial

Last Name

Street Address

City State Zip Code

Telephone Number – – Social Security Number (or Taxpayer ID Number) – –

State of Residence (if outside the U.S., write in Country of Residence) Citizenship (if not U.S.)

2. CURRENT INVESTMENT COMPANY

Name of Investment Company which issued the contract to be exchanged

Street Address or P.O. Box for Funds Transfer

City State Zip Code

Contact Telephone Number – – Extension

Account Number

Are you the account owner/annuitant? Yes No

Are you the annuitant of this policy? Yes No

Check one: Contract lost Contract enclosed

Please indicate the value to be transferred: Total amount **OR** \$



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Generally, when a nonqualified annuity from one insurance company is exchanged for a nonqualified annuity with another insurance company, it is treated as an exchange under Section 1035 of the Internal Revenue Code ("1035 Exchange"). Generally, a 1035 Exchange must be reported to the IRS.

The minimum exchange amount is \$1,000 per account (or the full value if less).

3. 1035 EXCHANGE INSTRUCTIONS

Please authorize TIAA or CREF to process your exchange and accept the contract funds (indicate below which company you are transferring funds to):

TIAA CREF

What type of funds are you transferring?

Nonqualified Annuity to Nonqualified Annuity Life Insurance to Nonqualified Annuity

Are you transferring your funds to a new or existing TIAA-CREF After-Tax Retirement Annuity account?

Apply the funds to my **new** TIAA-CREF After-Tax Retirement Annuity
Please complete the After-Tax Retirement Annuity Enrollment form included with this kit. If you did not receive a TIAA-CREF After-Tax Retirement Annuity Enrollment form, please call our Telephone Counseling Center at **800 842-2776**, Monday to Friday from 8:00 a.m. to 10:00 p.m. and Saturday from 9:00 a.m. to 6:00 p.m. ET.

Apply the funds to my **existing** TIAA-CREF After-Tax Retirement Annuity

Number

Please note: Your funds will be allocated according to the information you provided in the allocation section of the After-Tax Retirement Annuity Enrollment form, or your current allocation on file.

4. SUBSTITUTE FORM W-9

If you are a U.S. citizen, or a non-U.S. citizen who resides in the U.S., please read and sign this section. If you are a non-U.S. citizen who resides outside the U.S., do not complete this section. You must complete form W-8BEN.

Under penalties of perjury, I certify that the taxpayer identification number shown on this form is my correct Social Security number; and I am not subject to backup withholding due to failure to report interest and dividend income; and I am a U.S. person.

Signature

Date (mm/dd/yyyy)

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5. YOUR SIGNATURE

Please check here if you are transferring an insurance contract.

Please note: TIAA-CREF After-Tax Retirement Annuity contracts cannot be owned by two people or have two annuitants.

1. By signing this Agreement, I authorize the immediate exchange of the contract, referenced in Section 2 above (the "Referenced Contract") for a TIAA-CREF After-Tax Retirement Annuity on the same life and having the same owner as the Referenced Contract, for which I have submitted an application to TIAA-CREF.
2. I hereby assign and transfer all right, title, and interest in the Referenced Contract to the accepting company(s) authorized in Section 3, above (the "Authorized Company(ies)").
3. I intend this assignment to be part of an exchange of insurance policies under Internal Revenue Code Section 1035. The undersigned is aware that the Authorized Company(ies) intends to surrender this contract for its cash value (no portion of which shall be received actually or constructively by me) and to issue the new TIAA-CREF After-Tax Retirement Annuity in exchange therefore.
4. This form is being furnished to me for my convenience and at my request and TIAA-CREF assumes no liability or responsibility and makes no representations as to the validity or effectiveness of this exchange under Section 1035 or otherwise.
5. I represent and warrant that no person, firm, or corporation has an interest in the captioned contract except the undersigned, and that no proceedings of either a legal or equitable nature are pending which might affect the said contract.
6. I understand and agree that in the event the new TIAA-CREF After-Tax Retirement Annuity is returned under the "free look" provision, the Authorized Company(ies) shall be discharged of all further liability to me in connection with this transaction. If the exchange of contracts is not completed within a reasonable time, the Authorized Company(ies) will assign the contract back to the owner, unless the Authorized Company(ies) has already submitted the contract for surrender, and in that event, the amount received by the Authorized Company(ies) shall be paid over in full to me when received.
7. I represent that a photographic copy of this original assignment shall be as valid as the original.
8. I acknowledge that this assignment is not effective unless and until accepted by the Authorized Company(ies) and such acceptance is recorded at the end of this form.

All other parties, if any, having an interest in the above-referenced contract must sign (e.g., all irrevocable beneficiaries, etc.).

Owner/Annuitant Signature (REQUIRED)

Date (mm/dd/yyyy)

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PLEASE RETURN COMPLETED FORMS TO:

TIAA-CREF After-Tax Retirement Annuity
P.O. Box 1268
Charlotte, NC 28201-1268



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Your current Investment Company or Fund Provider may require a Signature Guarantee to complete this transaction.

Please check with them prior to sending this form. A signature guarantee is not the same as a notarized signature. You must obtain a signature guarantee from a national or state bank, federal savings and loan association or member of a national stock exchange.

6. SIGNATURE GUARANTEE

I certify that the person described on Page 1, whose identity is known or proven to me, personally appeared before me on the date below and signed this request.

Financial Institution

Name of Certifying Officer

Authorized Signature

Date (mm/dd/yyyy)

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Title

Telephone Number

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For Internal Use Only

NOTIFICATION OF ACCEPTANCE

Please check one:

 TIAA CREF

Accepted By

Signature

Date (mm/dd/yyyy)

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