

TIAA-CREF TRUST COMPANY, FSB TRADITIONAL, ROTH, AND SIMPLIFIED EMPLOYEE PENSION IRA ADOPTION AGREEMENT



Please check the appropriate box:

Traditional Roth Simplified Employee Pension (SEP)

By signing this form, I certify that:

I have the authority and legal capacity to establish this IRA and to direct the purchase of mutual fund shares; am of legal age in my state; and believe each investment is a suitable one for me.

I have received, read and agree to the TIAA-CREF Individual Retirement Accounts Disclosure Statement and the TIAA-CREF Trust Company, FSB Custodial Agreement.

I understand that I may revoke this Agreement by notifying the Custodian, in writing, within seven days after receiving the Disclosure Statement.

I authorize the TIAA-CREF Trust Company, FSB, and their designees to act on any instructions believed to be genuine for any service authorized in the Custodial Agreement, Enrollment Form, and Contribution Allocation Administrative Form. I believe the TIAA-CREF Trust Company, FSB, and their designees use reasonable procedures to confirm that instructions given by telephone or electronic means are genuine and are not liable for acting on these instructions. All services are subject to conditions set forth in the prospectuses.

I understand that each TIAA-CREF Funds IRA will correspond to one of my existing sets of TIAA and CREF Individual Retirement Annuity contracts. I understand that the beneficiary designation information applicable to my TIAA and CREF Individual Retirement Annuity contracts will apply to the corresponding TIAA-CREF Funds IRA.

If I am an existing owner of TIAA and CREF Individual Retirement Annuity contracts, this Agreement applies to:

all my TIAA-CREF IRAs or
 only the following TIAA-CREF IRA contract numbers:

Under penalties of perjury, I certify that the Taxpayer Identification Number (TIN) shown on this form is my correct Social Security Number (SSN) and I am a U.S. person.

The Internal Revenue Service does not require your consent to any provision of this document.

Please print your name here:

Social Security Number

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Please sign here:

Signature (Owner, Depositor)

Date (mm/dd/yyyy)

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Receipt by the Depositor of a confirmation of the purchase of the fund shares indicated in a manner acceptable to TIAA-CREF Trust Company, FSB will serve as notification of the acceptance by TIAA-CREF Trust Company, FSB as Custodian of the Depositor's Account as of the date of such confirmation.

