

3

1040 FORM INSTRUCTIONS

Please see the sample refund section of IRS Form 1040 below for assistance in completing the information necessary to have your refund deposited directly into your TIAA-CREF Funds Account. Please keep in mind that you cannot establish direct deposit of your IRS refund without an established TIAA-CREF Funds Account Number. If you would like to use your tax refund to fund a new account, this form must be accompanied by a New Account Application. Please note that your refund amount must meet the established minimum initial investment amount as outlined in the prospectus. **Please do not complete anything in this sample section. It is for illustration purposes only.**

1. Line **74b**: On the 1040 Form input the ABA routing number for State Street Bank (011000028).
2. Line **74c**: Place an "X" to indicate "Checking." Checking must be indicated to activate the direct deposit option.
3. Line **74d**: Enter the TIAA-CREF Funds Direct Deposit Account (DDA) number (99052771), followed by your Social Security Number. Do not use dashes.

REFUND

Direct deposit?
See page 59 and fill
in 74b, 44c, and 70d.

▶ **B** Routing Number

0	1	1	0	0	0	0	2	8
---	---	---	---	---	---	---	---	---

 ▶ **C** Type Checking Savings

▶ **D** Account Number

9	9	0	5	2	7	7	1
---	---	---	---	---	---	---	---

 followed by your SSN number
