Advisor Services
Working with **TIAA-CREF**

Becoming a TIAA-CREF authorized Advisor gives you the opportunity to better manage your clients TIAA-CREF assets and broadens the list of quality low-cost products available to you and your clients.

TIAA-CREF currently offers the following product-related services to authorized advisors:

- For Retirement, IRA and Keogh contracts
  - Trading authority, duplicate statements & online access — ***Please complete steps 1, 2 & 4***
- For TIAA-CREF Section 529 accounts
  - Trading authority and duplicate statements — ***Please complete steps 1-4***
  - DST Downloads — ***Please complete steps 1-5***
- For TIAA-CREF after-tax annuities (PAS)
  - Trading authority and online access — ***Please complete steps 1, 2 & 4***
  - DST Downloads — ***Please complete steps 1-5***

---

1 Register Online with TIAA-CREF

- If you have already registered, please continue to step 2.
- Go to **www.tiaa-cref.org/advisors** and click on "Register" in the Welcome section.
- Complete the first step, called the "Registration Process".
- When deciding to register as a firm or individual, please keep in mind that all future documents need to reflect the same authorized entity name in order to assure that they are properly linked.
- Once you have successfully registered please print the screen that shows your user ID and write your password on it for your records.
- Click on "Exit Secure Area". You will be able to use your web access after you have completed steps 2 & 4.

2 Complete TIAA-CREF's Advisor Agreement

- For Retirement Annuities, After-tax Annuities and direct-sold Mutual Funds
  - Registered Investment Advisors: Complete the **Master Agreement** and return them to the indicated address.
  - Please continue to step 3 if you previously completed a Master Agreement with TIAA-CREF.
- For all TIAA-CREF 529 Programs
  - Please contact Advisor Services at ***877-ADVS-529***, Monday through Friday, 8am–5pm ET.
- We will notify you when these documents take effect.

3 E-Mail Your Firm's Information to TIAA-CREF

- Contact TIAA-CREF Advisor Services to let us know that you are interested in working with TIAA-CREF on our 529s and/or our After-tax annuities. We will then send you an excel spreadsheet requesting specific information necessary to establish your unique Dealer/Branch/Rep IDs at DST (DBR#s). The DBR#s are required to link you as an advisor to your clients' 529 accounts or their after-tax annuity contracts.
- You can contact us via email at **advisorservices_ny@tiaa-cref.org** or phone at 888-842-0318 option 1.
- Complete and return the spreadsheet to **advisorservices_ny@tiaa-cref.org**.
- Once processed you will be contacted by a TIAA-CREF representative with your DBR#s.

4 Obtain Client Authorization

- **Downloadable applications** for all TIAA-CREF products are available on the Advisor Web Site **www.tiaa-cref.org/advisors**. Click on "Enroll Your Client".
- Have each client complete and sign the appropriate **Authorization to Access TIAA-CREF Client Accounts**.
    - There are two Authorization Forms, one for 529 direct-sold accounts and one for all other products. If you are downloading 529 and/or after-tax annuities data, be sure to enter your DBR#s in the "Firm Use Only" section. Retirement annuities, IRAs, and Keoghs do not require a DBR#.
- For new accounts, write your DBR#s in the top margin of the application. Send both the application and authorization form to the address on the application.
- Authorizations for existing accounts should be sent to the address noted on the form.

5 Register with DST FAN Mail for Downloads

- Downloads through DST require a special interface that you may need to purchase from your software vendor. Please contact your software vendor for more information.
- You will need the Social Security Number of an existing client account that has been linked to your DBR#s.
- DST FANMail registration is done entirely online. Go to **www.dstfanmail.com**. Call DST FANMail at 800-435-4112 if you need assistance.
- If you are not already registered, click on "Enroll in FAN Mail".
- If you are already registered, log on and click on "Add Management Companies".
    - The TIAA-CREF 529 plans are included in the Mutual Funds category.
    - The After-tax annuities are included in the Variable Annuity category.
- DST will forward your request to TIAA-CREF's Advisor Services for approval. Once approved, it will take several business days to receive your initial download.