



CASH WITHDRAWAL from your Retirement Investments for Plans Not Subject to QJSA



IMPORTANT INFORMATION

PLEASE **READ BEFORE** FILLING OUT FORM

Questions?

For account information, to check the status of your request or any other questions, **call: 800 842-2252**, Monday - Friday, 8 AM - 10 PM ET, Saturday, 9 AM - 6 PM ET, OR visit **tiaa-cref.org 24 hours daily**. Have your user ID and password ready.

General Information

Any tax advice included in this written or electronic communication was not intended or written to be used, and it cannot be used by the taxpayer, for the purpose of avoiding any penalties that may be imposed on the taxpayer by any governmental taxing authority or agency.

Your account will be valued as of market close on the date we receive this form in good order. If your request is received after market close on a business day, your account will be valued at the close of the next business day. If the address on file has been changed within 14 days prior to your withdrawal request, a Bank Letter is required; otherwise, please wait 14 days after the address change to submit the withdrawal request.

The signature on the withdrawal form is valid for 365 days.

Withdrawals

If you are withdrawing due to hardship, withdrawing funds from an account other than your retirement investments, or making a change in your systematic withdrawals, please **call: 800 842-2252**.

We will send you the withdrawal amount after we receive your completed forms. To avoid delays, be sure to complete all sections.

Direct Deposit/EFT to your Account

For any Direct Deposit to an existing bank account, you may online upload or fax the completed forms to us at **800 914-8922**.

For any Direct Deposit to a new Checking or Savings Account, you must mail us either an original voided check or a bank letter with the completed forms package. (We cannot accept online uploaded or faxed copies).





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Tax Information

Certain plan restrictions may apply to withdrawals under the following circumstances: in-service, separated from service, disabled, or have encountered a hardship as defined by the Internal Revenue Service (IRS).

You may be subject to a 10% federal tax penalty for early withdrawal if you were under age 55 when your employment ended, or if you are under age 59½ when you take this withdrawal. Please see your tax advisor.

A withdrawal is taxable if it is not rolled over to another tax-deferred account. For rollover eligible withdrawals we are required to withhold 20% for federal taxes.

All cash distributions, with the exception of a distribution solely of a Required Minimum Distribution will be subject to a minimum 20% federal income tax withholding.

You can download Tax Form W4-P from **www.tiaa-cref.org/forms**, under General Tax Forms.

We may be required to withhold state tax if you reside in: AR, CA, DE, DC, GA, IA, KS, ME, MD, MA, MI, NE, NC, OK, OR, VT, and VA. To review your state options or if your state tax form is not included go to **www.tiaa-cref.org/forms**, under General Tax Forms.

PLEASE NOTE: A cash withdrawal from your TIAA Traditional Account may not be available. If you want to make a withdrawal from your TIAA Traditional Account, please call us. There are different rules for a withdrawal from a TIAA Traditional Account that require completing separate forms. Please call us for your options at **800 842-2252**.

After-Tax Retirement Annuities Federal Taxation

Your contributions are not subject to taxation because you already paid taxes on them. All earnings are subject to income taxation.

There are Internal Revenue Services (IRS) rules to determine the order in which contributions and earnings are paid to you when you request a withdrawal.

- Contributions made prior to August 14, 1982, are withdrawn before earnings on those amounts.
- For contributions made after August 13, 1982, earnings are withdrawn before contributions. If you are under age 59½, these earnings may be subject to a 10% early withdrawal penalty tax in addition to income tax.

If you made contributions before and after August 14, 1982, contributions made, followed by amounts earned, prior to August 14, 1982 are withdrawn first for tax purposes. Then, amounts earned after August 13, 1982, followed by contributions made after this date, are withdrawn for tax purposes.

NOTE: Another IRS rule applies to all nonqualified deferred annuities issued on and after October 21, 1998. If you own a TIAA After-Tax Retirement Annuity, Teachers Personal Annuity, TIAA-CREF Life Personal Annuity Select, TIAA-CREF Life Lifetime Fixed V Annuity, and/or a TIAA-CREF Life Lifetime Variable Select Annuity, issued in the same calendar year, the IRS requires that the total of all monies in these non-qualified deferred annuities be combined in order to determine the taxable amount when you request a withdrawal.





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PLEASE PRINT IN ALL CAPITAL LETTERS USING BLACK OR DARK BLUE INK.

STEP ONE

PERSONAL INFORMATION

If you claim residence **AND** citizenship outside the U.S., you must complete Form W-8BEN in addition to this form to certify your foreign tax status. To print this form, go to www.tiaa-cref.org/forms, and see General Tax Forms. For questions call TIAA-CREF at 800 842-2252.

TIAA-CREF CONTRACT/CERTIFICATE

This information is required in order to process your request.

Name _____
first middle initial last

State of Legal Residence _____ Citizenship _____
if outside US, write in country

Contact Phone # _____

SSN or TIN

X	X	X	X	X				
---	---	---	---	---	--	--	--	--

TIAA #

--	--	--	--	--	--	--	--

CREF #

--	--	--	--	--	--	--	--

NOTE: You can use either your TIAA number **OR** your CREF number. **DO NOT USE DASHES.**

PLAN INFORMATION

The Plan and Sub Plan numbers should have been provided to you. **If you do not have them, please contact us at 800 842-2252.**

Plan Name _____

Plan #

--	--	--	--	--	--

Sub Plan #

--	--	--	--	--	--

Was this contract issued as a result of a Divorce (QDRO)? ☐ YES ☐ NO

Go to STEP TWO.

STEP TWO

ANNUITY LOAN REPAYMENT

If you choose to pay off 100% of your loan, the loan repayment is subject to tax withholding and the payment will be pro-rated across all available funds. Payoff of the loan will reduce the withdrawal amount.

If you do not have a loan, go to STEP THREE.

☐ **OPTION 1:** Repay all outstanding loan balances and take a withdrawal.
Check here and go to STEP THREE.

☐ **OPTION 2:** DO NOT pay off loan(s), the collateral amount will remain in the account.
Check here and go to STEP THREE.

☐ **OPTION 3:** Payoff entire loan amount.
Check here and go to STEP TEN.

Loan # _____

NOTE: If there is not enough monies to payoff loans noted above, we will default to paying the largest or oldest loan, whichever we deem to be the default.



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STEP THREE

ROTH ACCUMULATIONS

PLEASE NOTE: Since you have already paid taxes on Roth 403(b)/401(k) contributions, withdrawals of these contributions will not be subject to federal tax withholding because taxes were already paid on them. However, the earnings on the Roth 403(b)/401(k) contributions are subject to federal income tax, unless the withdrawal occurs at least five years after January 1st of the year of your first Roth contribution and you are 59½ or older or become disabled or upon your death.

Do you have Roth accumulations?

☐ YES ☐ NO

If NO, go to STEP FOUR. If YES, continue below.

Are you requesting ONLY non-Roth accumulations in withdrawal?

☐ YES ☐ NO

OR

Are you requesting ONLY Roth accumulations in withdrawal?

☐ YES ☐ NO

OR

Are you requesting BOTH Roth and non-Roth accumulations in withdrawal?

☐ YES ☐ NO

Go to STEP FOUR.

STEP FOUR

REQUIRED MINIMUM DISTRIBUTION

NOTE: If you would like additional cash dispersed above the Required Minimum Distribution amount, you must submit another Cash Withdrawal Form for that request.

☐ This is to satisfy my required minimum distribution (current year only).

☐ I have provided my own calculation. \$ _____

☐ I want TIAA-CREF to calculate my minimum distribution.

Are you married?

☐ YES ☐ NO

Spouse's Name (please print) _____
first last

Spouse's Date of Birth _____

Go to STEP FIVE.

STEP FIVE

TAX WITHHOLDING

NOTE: For rollover eligible withdrawals, TIAA-CREF is required to withhold 20% for federal taxes.

If this withdrawal is for a **non-rollover eligible** account or is being used to satisfy a required minimum distribution, please specify the following. Otherwise, we will withhold 10% federal tax from your withdrawal and any applicable state taxes.

☐ No withholding

☐ Default Federal Withholding of 10%

☐ Fixed percentage _____ %

Go to STEP SIX.



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STEP SIX

WITHDRAWAL AMOUNT

Withdrawals from certain mutual funds may be subject to redemption fees. See fund prospectus for additional information.

PLEASE NOTE: Your account will be valued as of the close of business on the date we receive this form in good order.

- ☐ **OPTION 1:** Withdraw entire amount available.
If I have TIAA Traditional accumulations in a RA, GRA or RC contract that qualify for a Small Sum Transfer, I authorize the transfer of any eligible accumulation into the CREF Money Market account for the purposes of this distribution.
Check here and go to STEP NINE.

- ☐ **OPTION 2:** Withdraw only a portion of account balance.
Check here and provide detail in STEP SEVEN.

If you have chosen **OPTION 1** or **OPTION 2** above and do not want these monies sent to you immediately please specify a future date for TIAA-CREF to send the funds to you.

- ☐ **FUTURE DATE:** Please process my withdrawal request on: _____
mm/dd/yyyy

- ☐ **OPTION 3:** Systematic Withdrawal
Check here and continue to STEP SEVEN.

STEP SEVEN

WITHDRAWAL INVESTMENTS

Investment Account/
Fund Name

Complete Section 7 only if you want your withdrawal taken from specific funds. Otherwise your withdrawal will be taken proportionately from all of your funds. **IMPORTANT NOTE:** If you are currently using the Custom Portfolio Service and you choose specific funds, your account will be subsequently rebalanced using your Customer Portfolio Service instructions on file.

*Indicate either the dollar amount **OR** percentage from each account/fund.*

Investment Account/ Fund Name	Withdrawal Amount	Percent of Fund Value
<i>Amounts OR percentages MUST be whole numbers.</i>		
_____	\$ _____	OR _____ %
_____	\$ _____	OR _____ %
_____	\$ _____	OR _____ %
_____	\$ _____	OR _____ %
_____	\$ _____	OR _____ %
_____	\$ _____	OR _____ %
_____	\$ _____	OR _____ %

Go to STEP EIGHT.



CASH WITHDRAWAL from your Retirement Investments for Plans Not Subject to QJSA

STEP EIGHT

SYSTEMATIC WITHDRAWALS

Your last payment may be less than your requested amount. The last payment amount will be the balance left in your account at the time that the last payment transaction occurs.

If you are **NOT** requesting systematic withdrawals, skip to **STEP NINE**.

If you are using this form to request a Required Minimum Distribution (step # 4) on this form, skip this section. This option is not used for an RMD.

How often do you want to receive withdrawals: (*check one*)

☐ **MONTHLY** ☐ **QUARTERLY** ☐ **SEMI-ANNUALLY** ☐ **ANNUALLY**

Your payments will continue as above until there are no monies in designated funds.

When do you want to start receiving withdrawals? If your plan is funded by a Transfer Payout Annuity (TPA), you may choose any date from the 5th to the 28th of the month. All others may choose any date from the 1st to the 28th.

Start Date _____
mm/dd/yyyy

You can stop recurring payments at any time by calling 800 842-2252.

Stop Date _____
mm/dd/yyyy

Go to STEP NINE.





CASH WITHDRAWAL

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STEP NINE

DELIVERY INSTRUCTIONS

This is where you tell us how you want to receive your money.

DIRECT DEPOSIT INSTRUCTIONS

If you select direct deposit, you will usually receive funds within two (2) business days once we have all the required approvals and documentation.

The address listed on the check or bank letter must match your current address on file at TIAA-CREF.

Please choose only one of the three options below.

NOTE: If TIAA-CREF is unable to validate your bank account information for any reason, or you do not make a selection below, we will automatically mail a check to your current address on file.

☐ **Direct Deposit to my bank account already on file:**

Bank Name: _____

Account Number ending in:

--	--	--	--

☐ **Direct Deposit to my new Checking or Savings Account:**

☐ **Checking Account:**

OR

☐ **Savings Account:**

Provide documentation described in item A or B below.

A. Mail an original voided check with this form. Starter checks, deposit slips and third-party check are not acceptable.

OR

B. Letter from your bank with the following information:

- On bank letterhead
- Name on your account
- Address on your account
- Bank/ABA routing number
- Account number
- Signature of the financial institution's representative. This signature must either be notarized by the financial institution's notary; or, it must be a signature guarantee including the stamp or seal from the financial institution's authorized representative.



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STEP TEN YOUR SIGNATURE

Please sign your full legal name with suffix, if applicable, using black or dark blue ink. Digital signatures are not accepted.

By signing below:

You authorize TIAA-CREF to make withdrawals from your account balances with TIAA-CREF, as stated in this form.

If you requested that your withdrawal be directly deposited, you authorize that the bank charge your account and refund any overpayments to TIAA-CREF. You release your bank from any liability to TIAA-CREF for overpayment above the amount of the funds available at the time TIAA-CREF requests a refund.

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen or other U.S. person; and (4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. For contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. Item 4 reproduces the wording in the official Form W-9, but does not apply to you with respect to any intended use of this Form. Please disregard item 4 when completing this Form.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.



Your Signature _____

Today's Date / / 20

Go to STEP ELEVEN.



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STEP ELEVEN

ADDITIONAL INFORMATION

If you answer yes to any of the options, then an Employer Authorization is required by the employer that contributed to your plan for TIAA-CREF to process your withdrawal request. Please check the appropriate boxes.

If your plan has a vesting schedule, then the plan representative **MUST confirm your vesting status, provided that the plan representative has not already provided this information prior to this request.*

PLEASE NOTE: If this section is not completed and, if it is a requirement for your plan, TIAA-CREF will not be able to process your withdrawal request.

1. Do you qualify for this withdrawal based on the Heart Act of 2008 Legislation? (being a qualified reservist called to active duty for at least 180 days?) ☐ YES ☐ NO

If **YES**, provide date of leave *mm/dd/yyyy*

2. Are you separated from service? ☐ YES ☐ NO

3. Are you requesting an in-service withdrawal? ☐ YES ☐ NO

If this in-service withdrawal is related to an Employer Authorized Phased Retirement Program, please check this box. ☐

4. Are you currently disabled? (Proof of disability must be provided in order to process your request.) ☐ YES ☐ NO

If **YES**, provide date of disability *mm/dd/yyyy*

5. Other

6. My vested account balance available as a cash withdrawal in accordance with my retirement plan provision is:

☐ 0%* ☐ 20%* ☐ 40%* ☐ 60%* ☐ 100%* OR ☐ _____ %*

By the employer signing this form, the nonvested account balance will be forfeited and the vested account balance will be available to the participant.

STEP TWELVE

PLAN REPRESENTATIVE APPROVAL



By signing, you are approving this request.

Date of Separation of Service *mm/dd/yyyy*

Plan Representative's Signature

Today's Date / / 20

Plan Representative's Name (please print)

Title

Go to STEP THIRTEEN.





CASH WITHDRAWAL from your Retirement Investments for Plans Not Subject to QJSA

STEP THIRTEEN

PLEASE RETURN COMPLETED FORMS PACKAGE TO:

Please Note: Include **ALL**
documents in **ONE** package.

FAX:
800 914-8922 (within U.S.)
704 988-7653 (outside U.S.)

STANDARD MAIL:
TIAA-CREF
P.O. Box 1268
Charlotte, NC 28201-1268

OVERNIGHT:
TIAA-CREF
8500 Andrew Carnegie Blvd
Charlotte, NC 28262

If you are providing new bank information for direct deposit via EFT, please mail your original documents and the completed form.

SEND US YOUR FORM ONLINE:

- Log into your account at ttaa-cref.org, and click on the "Manage My Portfolio" tab
- Select "Upload Documents" from the menu, and follow the instructions to upload your completed form

CHECKLIST

- ☐ Complete all necessary personal information and indicate how much you want to withdraw by account or fund. **(STEPS ONE, SIX & SEVEN)**
- ☐ Include an original voided check or bank letter with the completed forms package if you chose direct deposit to a **NEW** checking or savings account. (We cannot accept faxed copies or online uploads.) **NOTE:** You do not have to send this documentation if you chose direct deposit to a bank account we already have on file.
- ☐ Remember to sign this form **(STEP TEN)**
- ☐ The employer who contributed to the plan you are making the withdrawal from must provide the date you separated from service. **(STEP TWELVE)**
- ☐ If applicable, complete all necessary tax forms.
- ☐ If you are disabled, remember to provide proof of disability with this form.

FRAUD WARNING

FOR YOUR PROTECTION, WE PROVIDE THIS NOTICE / WARNING REQUIRED BY MANY STATES

This notice/warning does not apply in New York.

Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or a statement of claim for insurance benefits containing materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may be subject to criminal penalties, including confinement in prison, and civil penalties. Such action may entitle the insurance company to deny or void coverage or benefits.

Colorado residents, please note: Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Virginia and Washington, DC residents, please note: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

