



Complete this form if you'd like to expand your IRA to include access to stocks, bonds, ETFs, CDs and nonproprietary mutual funds through TIAA Brokerage.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions, including us, to obtain, verify and record information that identifies each person who opens an account.

**What this means for you:** When you open an account, we will ask for your name, residential address, date of birth, Social Security Number and other information that will allow us to identify you, such as your home telephone number. We may also ask to see your driver's license or other identifying documents. Until you provide the information we need, we may not be able to open an account or effect any transactions for you.

Questions? Please call 800-842-2252, weekdays, 8 a.m. - 7 p.m. (ET).

**STEP 1: BROKERAGE ACCOUNT REGISTRATION (REQUIRED)**

Complete this form only if you want access to stocks, bonds, CDs and third-party mutual funds through brokerage services.

Choose only one option:

Traditional IRA  Roth IRA  SEP IRA

**STEP 2: ACCOUNT OWNER INFORMATION (REQUIRED)**

Title  First Name  M. I.

Last Name  Suffix

Social Security Number  Date of Birth (mmddyyyy)  Gender  Male  Female

Citizenship (If not U.S.)

U.S. Residential Street Address (No P.O. Boxes)  City  State  Zip Code

Mailing Address (If different from your residential address)  City  State  Zip Code

Phone Number  Phone Number Type  Mobile  Home  Business Email Address





EMPLOYMENT INFORMATION FOR ACCOUNT OWNER (REQUIRED)

Unemployed Retired Employed or Self Employed, complete the following:

Employer's Name, Your Occupation/Title, Business Street Address, City, State, Zip Code

Complete if applicable:

I am, or an immediate family member is, a director, a 10% shareholder, or a policy-making executive of a publicly traded company.

Name of Person, Company Name/Symbol

I am, or an immediate family member is, affiliated with or working for another member firm, stock exchange, or FINRA, including TIAA or as an affiliated person will have any financial interest in or discretionary authority over this account.

Relationship to Person, Name of Person, Name of Firm

I am, or a person with interest in this account is (i) a senior military, governmental or political official in a non-U.S. country, or (ii) closely associated with or an immediate family member of such an official.

STEP 3: SWEEP PROGRAM

TIAA Sweep Product: TIAA Brokerage Sweep Account

Your account includes a Sweep Program feature which automatically invests available uninvested cash in your account at the end of each business day. Two separate bank sweeps will be used: (1) the TIAA Brokerage Sweep Account, to be used as the primary bank sweep for uninvested cash balances in your account up to a maximum amount set by the bank (not to exceed the current per individual depositor FDIC insurance limits); and (2) the Liquid Insured Deposits, to be used for uninvested cash balances in your account in excess of the maximum amount accepted by the bank. Interest rates may change at any time. Current rates, agreements, disclosures and bank information for each can be accessed at TIAA.org/public/invest/financial-products/brokerage-accounts/interest-rate-disclosure or by calling 800-842-2252.

TIAA Brokerage provides several options for managing cash balances in your brokerage account. Availability of the options is based on account type. Not all options are available in every account type.

STEP 4: YOUR INVESTMENT PROFILE (REQUIRED)

Annual income (from all sources), Approximate net worth, excluding residence, Investment objective (choose one)





STEP 5: AGREEMENT AND SIGNATURE (REQUIRED)

Under penalties of perjury, I certify that:

I acknowledge that the account application is not for a foreign financial institution or a private banking account.

I acknowledge, by signing this agreement, that I have received, have read, understand, and agree to the terms and conditions as described in the enclosed TIAA Brokerage Customer Account Agreement and the Custodial Agreement and Disclosure Statement. I understand the eligibility requirements for the type of IRA deposit I am making and state that I do qualify to make the deposit. I also understand it is my responsibility to understand contribution limits for IRAs. Over-contributions may result in IRS penalties. If I am rolling over funds from an employer-sponsored retirement plan, I have reviewed the "Your Money. Your Future. Your Options." document located at TIAA.org/knowyouroptions. I have determined that an IRA rollover is the right option for me. I understand that TIAA does not provide tax or legal advice. Additionally, TIAA does not provide fiduciary investment advice with respect to the advisability of rolling over funds to an IRA.

I understand that the Account includes a sweep option feature which automatically transfers uninvested cash balances in the Account at the end of each business day to the bank sweep deposit option (a "Sweep Option," and together the "Sweep Program") and facilitates the transfer of uninvested cash balances to cover purchases of securities and other debits in the Account. I direct Services LLC to use the default Sweep Option provided within this Account Application. A prospectus or similar disclosure document for the Sweep Option is available by calling 800-842-2252. I agree to review this disclosure document prior to opening the Account. TIAA may change the terms and conditions of the Sweep Program and the Sweep Options available for the Account, in its sole discretion. I understand that TIAA will provide me with written notice in advance of adding, changing or deleting Sweep Options for the Account or making other changes to the Sweep Program to the extent required by applicable law.

I understand that the beneficiary designations I have chosen for my IRA, or if I own a qualified CREF annuity contract, the beneficiary I've designated for that contract, will be the same for my TIAA Brokerage Account.

I also certify that the information that I have provided is true and that I am of legal age and have legal capacity to make this investment.

I hereby adopt the TIAA Brokerage Customer Account Agreement. I acknowledge this agreement contains a predispute Arbitration Clause at paragraph 15 on pages 3 and 4.

Substitute W-9 Request for Taxpayer Identification Number and Certification

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 (as defined in the form W-9 instructions); and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Your Signature (Account Owner)

Print Name and Title (if applicable)

Today's Date (mm/dd/yyyy)

Investment products are provided by TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC. Member FINRA and SIPC. Securities are not FDIC insured and are not a deposit or other obligation of or guaranteed by any bank or TIAA. Securities are subject to investment risk, including possible loss of the principal amount invested.

Brokerage accounts are carried by Pershing LLC, a subsidiary of The Bank of New York Corporation, Inc. Member FINRA, NYSE, SIPC.





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**OPTIONS TO RETURN COMPLETED FORM(S)**

**Option 1: Digitally sign and submit your form.**

- If you received a digital form, complete the online signature digital process.

**OPTION 2: Use the TIAA mobile app to quickly upload your completed document(s). It's as simple as taking a picture. Haven't downloaded the TIAA mobile app? Get it today in the [App Store](#) or [Google Play](#).**

- Tap the **Message Center** icon in the upper-right corner of your main screen.
- Go to the **Files** tab, select **Upload** and then follow the instructions.

**OPTION 3: If you are using your personal computer, here's what you'll need to do to upload your completed document(s):**

- Log in to your [TIAA.org](#) account and select the **Actions** tab.
- Choose **Upload document(s)** from the options presented.
- Select **Upload Files** and follow the step-by-step instructions.

**OPTION 4: If you prefer to fax or mail this form, use the information provided below:**

**FAX:**

**800-914-8922** (within U.S.)

**704-595-5795** (outside U.S.)

**STANDARD MAIL:**

TIAA

P.O. Box 1280

Charlotte, NC 28201-1280

**OVERNIGHT DELIVERY:**

TIAA

8500 Andrew Carnegie Blvd.

Charlotte, NC 28262

