



TIAA TRUST, N.A.
PRIVATE ASSET MANAGEMENT
REQUEST FOR A DIRECT TRANSFER FROM IRA CONTRACTS

NEED HELP? Call TIAA at
800-842-2252, weekdays,
8 a.m. – 10 p.m. (ET).

IMPORTANT INFORMATION

Complete this form to request a direct transfer from your Investment Solutions IRA contracts.

Print in uppercase using black ink and provide all information requested.

TAXATION OF WITHDRAWALS AND INCOME TAX WITHHOLDING

This information applies to U.S. citizens and resident aliens. U.S. citizens living outside the United States must elect income tax withholding. Nonresident aliens must complete Form W-8BEN. If we did not include a copy, please visit us online at TIAA.org, or call us at **800-842-2252**. Form W-8BEN is also available on the Internal Revenue Service (IRS) website at irs.gov.

The IRS has different rules for the three types of IRAs TIAA offers. To identify the type of IRA you have, look at the first two characters of your TIAA and CREF numbers. Listed below are the TIAA and CREF number ranges for each type.

	Traditional IRA	Roth IRA	SEP IRA
TIAA Number Begins with	K9; N7-N9; NE-NF	N2-N5; NA-NB	N6; NC-NC9
CREF Number Begins with	J9; T7-T9; TE-TF	T2-T5; TA-TB	T6; TC-TC9

KEY INFORMATION TO CONSIDER

- When you make a direct transfer to another IRA of the same type, we'll send the payment directly to the other IRA.
- To request a new IRA enrollment form, visit our website at TIAA.org or call us. You may also enroll online at TIAA.org/iras.
- If your Traditional IRA accumulation includes after-tax contributions, they cannot be rolled over to another qualified plan. Please call us to discuss your options for after-tax contributions.





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Please print using black ink.

IMPORTANT: A full Social Security Number/Taxpayer Identification Number is required to process your request.

If you claim residence and citizenship outside the U.S., you must certify your foreign tax status by providing IRS Form W-8BEN within the last three years or submit a W-8BEN in addition to this form. To print the W-8BEN form, go to TIAA.org/forms and scroll to 'Find tax information.'

1. PROVIDE YOUR INFORMATION

Title	First Name	Middle Name
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Last Name		Suffix
<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
Social Security Number/ Taxpayer Identification Number		Contact Telephone Number Extension
<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
State of Legal Residence (Including U.S. territories. If outside the U.S., write in Country of Residence.)		Citizenship (if not U.S.)
<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>

2. TELL US WHICH IRA PLAN YOU WANT TO RECEIVE YOUR DISTRIBUTION FROM

The following contract:

TIAA Number	TIAA Number*
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
CREF Number	
<input style="width: 100%;" type="text"/>	

*This field only applies to those with both an "open" and "closed" TIAA contract in their IRA plan.

IMPORTANT

If you have an IRA with a "closed" TIAA contract, please keep in mind that once you withdraw funds from TIAA Traditional and/or TIAA Real Estate in your "closed" contract, you can't move funds back into those same accounts later, and funds distributed from TIAA Traditional will no longer receive the 3% guaranteed minimum rate and any applicable additional amounts. New funds added to TIAA Traditional will go to the account in your "open" TIAA contract, which has a guaranteed minimum rate between 1% and 3% (plus any applicable amounts). If your withdrawal request is unclear as to which IRA contract (open/closed) funds are to be withdrawn from, they will be distributed proportionately across all investments within that IRA plan (Traditional, Roth or SEP).





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Complete this part to request transfer in specific amounts from selected accounts.

If your withdrawal request is unclear as to which IRA contract (open/closed) funds are to be withdrawn from, they will be distributed proportionately across all investments within that IRA plan (Traditional, Roth or SEP).

3. TELL US HOW MUCH YOU WOULD LIKE TO TRANSFER (CHECK ONE)

Tell us how much of the available amount you want to transfer from each of your eligible accounts.

I want to transfer the entire amount from all my accounts.

OR

I am requesting a partial transfer from the following:

	Fund/Account Name	Amount or percentage to be transferred
1.	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>
5.	<input type="text"/>	<input type="text"/>

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.

4. DIRECT TRANSFER TO TIAA TRUST (SELECT ONE)

Account Number

Please select one of the options listed below:

- Direct transfer to a Traditional IRA at TIAA Trust
- Direct transfer to a Roth IRA at TIAA Trust
- Direct transfer if this is an Inherited IRA at TIAA Trust and you are the beneficiary
- Direct transfer to a SEP IRA at TIAA Trust

TIAA Trust
 Attn: Account Services
 211 N. Broadway, Suite 1000
 St. Louis, MO 63102-2733

PIN (FOR OFFICE USE ONLY)





5. YOUR SIGNATURE

By signing below:

- You authorize TIAA to make withdrawals as stated in this request for a direct transfer. If you receive distributions, such as dividends, return of capital, or a capital gains distribution, to an account after you have requested a full transfer from it, that distribution will be paid to you.
- If you chose to have your payment(s) sent directly to an IRA, your signature also authorizes this transaction. If your payment is not sent directly to a traditional IRA or a retirement plan, or if you are directing your withdrawal to a Roth IRA, you understand the tax consequences of your election.
- If you make a direct transfer into an IRA at another financial institution, you understand your right to receive a distribution of these funds will be determined by the plan that is accepting the direct transfer and the funds in which your direct transfer is invested.

For your protection, TIAA may require additional verification of your identity before accepting your transaction as in good order. You agree that your transaction will be valued as of the market close on the business day that all of the steps necessary to verify your identity and the transaction to be in good order have been completed. You also agree that in the event these steps are completed after the market close on a business day, then your transaction will be valued as of the market close on the next business day. The amount of money that you receive will depend on the share or unit price on the day on which your transaction is deemed to be in good order. Due to market fluctuations, the price your shares or units ultimately receive could be less than the share or unit price when you initiated this transaction. It is also possible that if we are unable to reach you to verify this transaction within five days, this transaction may be canceled.

If I am a non-resident non-citizen of the United States, I acknowledge that the below tax certifications do not apply to me. I have provided TIAA with an IRS Form W-8BEN within the last three years or will submit a W-8BEN prior to requesting a distribution from this account. I acknowledge that I must have a W-8BEN on file to request a distribution.

If you need to print the IRS Form W-8BEN, go to TIAA.org/forms and scroll to 'Find tax information.'

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.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding (as detailed in the box above).

Please sign your full legal name with suffix, if applicable, using black ink, or online using TIAA's digital signing experience. ▶

Your Signature

Today's Date (mm/dd/yyyy)

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OPTIONS TO RETURN COMPLETED FORM(S)

OPTION 1: 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 2: 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 3: If you prefer to fax or mail this form, use the information provided below:

FAX:
314-244-5012 (within U.S.)

STANDARD MAIL:
TIAA Trust
Attn: Account Services
211 N. Broadway, Suite 1000
St. Louis, MO 63102-2733

OVERNIGHT DELIVERY:
TIAA Trust
Attn: Account Services
211 N. Broadway, Suite 1000
St. Louis, MO 63102-2733

CHECKLIST

Remember to:

- Complete all necessary personal information and indicate how much you want to transfer.
- Sign and date this form.
- Complete all necessary tax forms, if applicable.

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, D.C., 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.

