



Please call us at **844-567-9001**, weekdays, 8 a.m. to 5 p.m. (ET) if you have questions. Print using black ink.

**1. TELL US WHERE YOUR CONVERSION IS COMING FROM**

IRA Account Number	IRA Account Name	Date of Birth	Social Security Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**2. TELL US WHERE TO SEND CONVERSION**

Existing Roth IRA Account Number  **OR**  A new Roth IRA to be established with TIAA Trust, N.A. ("TIAA Trust")

**3. CONVERSION INSTRUCTIONS**

Full conversion—transfer all cash and securities in kind in my IRA.

Full conversion—liquidate all assets and transfer the cash proceeds.

Partial conversion—transfer only cash in the amount of: \$

**4. FEDERAL INCOME TAX WITHHOLDING**

**NONPERIODIC DISTRIBUTIONS THAT ARE NONROLLOVER ELIGIBLE (CHECK ONE.)**

A nonperiodic distribution that is nonrollover eligible is a single withdrawal or a payment stream of one year or less that can't be rolled over to another tax-deferred plan.

If you leave this section blank, then TIAA will apply the default federal tax withholding.

I decline to provide the Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions Substitute Form W-4R below. I understand that federal withholding will be withheld at the default rate of 10%. **Please skip Step 2 below and go to the next section.**

I am making a federal withholding election by entering a rate of 0% to 100% in **Step 2 on Line 2** below in the Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions Substitute Form W-4R. See Form W-4R Instructions below for more information.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you'll generally be due a refund when you file your tax return.

Generally, you're not permitted to elect to have federal income tax withheld at a rate of less than 10% (including 0%) on payments to be delivered outside of the United States and its territories.

If you're a nonresident noncitizen of the United States, please be aware that the below Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions Substitute Form W-4R **does not apply to you**. As a nonresident, non-U.S. citizen, you must certify your foreign tax status by providing IRS Form W-8BEN prior to requesting a distribution. A W-8BEN is maintained on file for a three-year period. To print the W-8BEN form, go to [tiaa.org/forms](http://tiaa.org/forms) and scroll to "Find tax information."





WITHHOLDING CERTIFICATE FOR NONPERIODIC PAYMENTS AND ELIGIBLE ROLLOVER DISTRIBUTIONS SUBSTITUTE FORM W-4R

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.

STEP 2

Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the IRS Form W-4R Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions General Instructions and the Marginal Rate Tables attached at the end of this form for additional information.

Enter the rate as a whole number (no decimals)..... Line 2 %

STATE TAX WITHHOLDING

State income tax withholding may be required for your required minimum distribution (RMD).

If state withholding is mandatory, we'll withhold at the rate required by your state. Please note: The state may allow you to elect not to have withholding applied, to choose additional withholding, or to specify the rate of withholding. For more information on state tax withholding, go to tiaa.org/public/tax-withholding.

State of Residence: [ ] None [ ] Deduct [ ] % or \$ [ ]

5. REQUIRED MINIMUM DISTRIBUTION

I hereby confirm that my current-year required minimum distribution has been distributed to me. I understand that required minimum distributions are not eligible for conversion to a Roth IRA and must be satisfied prior to converting funds to a Roth IRA.

I authorize TIAA Trust to convert my Traditional IRA to a Roth IRA. By signing below, I acknowledge that I understand that a conversion from a Traditional IRA to a Roth IRA is treated as a taxable distribution subject to federal tax withholding unless I have specifically requested above that TIAA Trust not withhold federal taxes and I am eligible to opt out of withholding; state tax withholding rules may also apply; and the distribution is not eligible for capital gains treatment or income averaging. Under penalties of perjury, I certify that the taxpayer identification number shown on this form is my correct Social Security number. The Internal Revenue Service does not require my consent to any provision of this document.

My signature below validates all elections made herein as legally valid and in effect, including all federal substitute withholding certificate elections I have made herein.

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.

Your Signature

Today's Date (mm/dd/yyyy)

[Signature line]

[Date line: / / 20 ]





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

Please return **all** numbered pages, including any pages you didn't need to complete.

**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**.

Scan the **QR Code** to upload your documents.

**OR**

Tap the **Profile** icon in the lower-right corner of your screen, then tap **Upload files** and follow the step-by-step instructions.



**OPTION 2: Use your personal computer to quickly upload your completed document(s).**

Go to [tiaa.org/upload](https://tiaa.org/upload), select **Upload files**, and follow the step-by-step instructions.

**OPTION 3: If you prefer to fax or mail your completed documents, use the information provided below.**

**FAX:**  
**314-244-5012**

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

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

