



TRANSFER/ROLLOVER TO A TIAA-CREF KEOGH ANNUITY

In order to transfer or rollover eligible qualified or tax-exempt funds to TIAA-CREF, you must complete the Transfer/Rollover form and the Plan Contribution Allocation Administrative form. When these are ready, simply return your completed forms to: TIAA-CREF, Keogh Department, P.O. Box 1272, Charlotte, NC, 28211.

If you are sending a check via overnight delivery, please include your plan or contract number and return to: TIAA-CREF, Keogh Department, 8500 Andrew Carnegie Blvd., Charlotte, NC, 28262.

Once we receive your forms, we will contact your current insurance company (carrier) or fund provider and send you a letter of acknowledgment.

Your current carrier or fund provider may:

- take 3 to 4 weeks to process this transaction;
- ask that you complete additional forms;
- charge a wire transfer fee;
- send you a check.

If you receive a check from your current carrier or fund provider, **DO NOT CASH IT**. Cashing the check would constitute a 60-day rollover rather than a direct rollover, and can be considered a taxable event by the IRS.

STEP ONE

COMPLETE YOUR FORM

The instructions will guide you through completing your form. Please be sure to read the agreement in section 6 before signing and dating the form.

STEP TWO

SELECT YOUR ALLOCATION

Select the accounts to which you would like to allocate your contributions by completing the Plan Contribution Allocation Administrative Form. For information about the accounts available, please see the accompanying “**Your Investment Choices**.” There may be transfer and withdrawal restrictions on some or all of the accounts and funds. You may change your allocation at any time in the future.

If your allocation is invalid in any way, your contributions will be allocated to the CREF Money Market Account. Upon receiving clarification from you, we will apply all future contributions according to your instructions.

Need Help? For assistance in choosing an allocation or filling out your form, please call us at **800 842-2776** Monday to Friday from 8 a.m. to 10 p.m. or Saturday from 9 a.m. to 6 p.m. (ET).





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TRANSFER/ROLLOVER TO A TIAA-CREF KEOGH ANNUITY

Teachers Insurance and Annuity Association of America-College Retirement Equities Fund
New York, NY

Please print in upper case using black or dark blue ink and provide all information requested.

1 Provide your personal information

Title: Mr, Mrs, Dr, other First Name Middle Name

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Last Name Suffix: Jr, Sr, other Social Security Number

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Date of Birth (mm/dd/yyyy)

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Daytime Telephone Number Extension Evening Telephone Number

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Residence Address (no P.O. boxes)

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City State Zip Code

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Important information about your allocation of plan contributions

All contributions will be allocated to the CREF Money Market Account unless you complete the Plan Contribution Allocation Administrative Form.

2 Current carrier or fund provider account information

Please provide a copy of your most recent account statement with your completed form.

Name of current carrier or fund provider

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Telephone Number Extension

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Street Address

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City State Zip Code

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Account Number

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Liquidation and transfer instructions (continued)

MUTUAL FUNDS

Requests to sell mutual fund positions are dependent upon the delivering firm receiving and processing the request. This process may take several weeks to complete.

Account Number

Name of Fund

Quantity

\$, , . OR % OR No. of shares

CERTIFICATES OF DEPOSIT

Account Number

Maturity Date (mm/dd/yyyy)

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Please liquidate the CD **IMMEDIATELY**. I am aware of and acknowledge the penalty that I will incur from any early withdrawal.

Please liquidate the CD **AT MATURITY**. (Please submit this request at least 30 days prior to maturity date. TIAA-CREF is not liable if your bank or carrier transfers the money earlier despite instructions that they transfer only upon maturity.)

OTHER (e.g.: insurance, annuity)

Account Number

Type of Asset

Amount to be liquidated and transferred:

My entire account OR

\$, , . OR % OR No. of shares

WIRE TRANSFER REQUEST Check here if you want the funds to be sent to TIAA-CREF as a wire transfer.

A fee may be imposed by your current carrier or fund provider for this service. Also, some firms may not provide this service.



6 Authorization, rollover waiver and signature

If you are over age 70½, you may need to begin distributions on this amount during this calendar year. Please contact us at **800 842-2776**.

I authorize the current carrier or fund provider listed in Section 2 to transfer/roll over the assets from my account(s) as stated in Section 5 for immediate deposit into my funds listed in the Plan Contribution Allocation Administrative Form. If necessary for the purpose of this transfer/rollover, I also authorize the current carrier or fund provider to liquidate immediately, and transfer the proceeds in the form of a check into my funds listed in the Plan Contribution Allocation Administrative Form, any mutual fund shares, company stocks, bonds, or other financial investments held in the account(s) listed in Section 5. The current carrier or fund provider may release information pertaining to the contributions and earnings attributable to the transfer/rollover amount, as requested by TIAA-CREF. I also authorize TIAA-CREF to contact my current carrier or fund provider on my behalf to arrange the transfer/rollover of these funds.

I understand that if I rollover a distribution from another plan into a Keogh contract, to the extent the plan accepts rollovers and is subject to the Employee Retirement Income Security Act (ERISA), my right to receive a distribution of these funds from the employer sponsoring the plan will depend on the terms of that plan and the TIAA-CREF account to which the funds are being rolled over.

I further understand that if I rollover a distribution from another plan into a Keogh contract, to the extent the plan accepts rollovers and is subject to ERISA, spousal rights will apply to the funds. I may need a signed waiver from my spouse in order to receive a distribution of these funds, to the extent the distribution is permitted by the new plan and receiving contract account.

I have read and understand the above conditions and I request that TIAA-CREF accept a rollover of funds to my TIAA-CREF account under a qualified plan. I agree to all provisions of this form.

Signed

Date (mm/dd/yyyy)

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IMPORTANT NOTE TO CURRENT CARRIER OR FUND PROVIDER: Our client authorizes you, as the current carrier or fund provider, to forward any forms that are required to complete this transaction to their attention immediately.

7 Signature Guarantee (If Applicable)

Some carriers or fund providers may require a signature guarantee. If your current carrier or fund provider does, please complete the following section and have it medallion-stamped by an authorized bank. A notary public is not an acceptable medallion signature guarantee.

MEDALLION SIGNATURE GUARANTEE

Signature of Guarantor

Name of Institution

Title

Date (mm/dd/yyyy)

 / /

Authorized Officer to Place Stamp Here





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SELECT YOUR ALLOCATION FOR YOUR KEOGH PLAN PLAN CONTRIBUTION ALLOCATION ADMINISTRATIVE FORM

If you want to maintain your current allocation on file, check here. Otherwise, select one or more investments for your Keogh plan.

For information about the investments available in your Keogh plan, please review "Your Investment Choices." If you need help creating an allocation, you can use our **Asset Allocation Evaluator** at www.tiaa-cref.org/calcs. You can also have a custom portfolio prepared for you by calling us at **800 842-2776**.

Please refer to "Your Investment Choices" for the names and three-digit numbers of your investment choices, and enter in the spaces provided. Please use only whole numbers and make sure your total allocation equals 100%. If the number and name don't match, we will use the number for your allocation choice. If you are allocating to more than ten accounts or funds, you may copy this page and include your name and Social Security number to indicate your instructions.

	Account/Fund Number	Account/Fund Name	Allocation Percent
1.	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
2.	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
3.	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
4.	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
5.	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
6.	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
7.	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
8.	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
9.	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
10.	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
			100%

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please read the prospectuses for the accounts and funds carefully before you invest. This form must be accompanied or preceded by current prospectuses. For additional copies, call 877 518-9161 or visit www.tiaa-cref.org.

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