



# REQUESTING THE MINIMUM DISTRIBUTION OPTION FROM AN INVESTMENT SOLUTIONS IRA

To get:

- account information
- a copy of the booklet "A Guide to TIAA-CREF's Minimum Distribution Option"
- the status of your request
- answers to your questions

Call **800 842-2776**

Monday – Friday  
8 a.m. – 10 p.m. (ET)

Saturday  
9 a.m. – 6 p.m. (ET)

Or visit us online at  
**tiaa-cref.org** 24 hours a day.  
Have your user ID and  
password ready.

## WHAT IS THE MINIMUM DISTRIBUTION OPTION?

The Minimum Distribution Option is designed to help you meet the federal required minimum distribution without requesting withdrawals each year or starting lifetime annuity income.

Every year, we'll calculate and pay you the minimum amount you're legally required to take from the annuities you list on this form. Your remaining account balance will continue to earn interest in the TIAA Traditional Annuity or remain fully invested in the TIAA-CREF variable accounts and mutual funds.

## YOUR CHECKLIST

- Provide all the personal information requested and tell us how often you want to receive your minimum distributions. (Sections 1 and 2)
- You must name a beneficiary for your new Minimum Distribution Option contract. (Section 7)
- Let us know where to send your withdrawal: direct deposit to your bank account, by check to your address, or to another TIAA-CREF account. (Section 8)
- Remember to sign and date this form. (Section 9)
- Mail all pages of your completed form to: **TIAA-CREF, P.O. Box 1268, Charlotte, NC 28201-1268.**

## KEY INFORMATION TO CONSIDER

- We are required to withhold state tax if you reside in: AR, CA, DE, GA, IA, KS, MD, ME, MA, NE, NC, OK, OR, VT or VA. If your state tax form isn't included with this form, go to **tiaa-cref.org/forms**, under General Tax Forms.
- If we don't have your Individual Taxpayer Identification or Social Security number on file, we included Form W-7 with your forms. Please complete and return Form W-7 to the Internal Revenue Service to apply for an Individual Taxpayer Identification number.
- If you aren't a U.S. citizen or a U.S. resident alien, we must withhold 30% of your withdrawals for federal income tax. If you reside in a country that has a reciprocal tax treaty with the United States, you may be exempt from this or eligible for a reduced withholding rate. To claim the exemption or a reduced rate, you must provide us with a certification of your foreign status and provide us with a valid Individual Taxpayer Identification number or Social Security number.



REQUESTING THE  
**MINIMUM DISTRIBUTION OPTION**  
FROM AN INVESTMENT SOLUTIONS IRA

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

We need your citizenship and state of residence for tax reasons.

This form can be used to start minimum distributions from multiple TIAA-CREF IRA contracts. If you want to list more than 5 sets of contracts, please attach a separate page.

**1. PROVIDE PERSONAL INFORMATION AND ACCOUNT INFORMATION**

First Name  Middle Initial

Last Name

Social Security Number/Taxpayer Identification Number  -  -  Date of Birth (mm/dd/yyyy)  /  /

Daytime Telephone Number  -  -  Extension

State of Residence (if outside the U.S., write in Country of Residence)  Citizenship (if not U.S.)

1. TIAA Number	CREF Number
<input type="text"/>	<input type="text"/>
2. TIAA Number	CREF Number
<input type="text"/>	<input type="text"/>
3. TIAA Number	CREF Number
<input type="text"/>	<input type="text"/>
4. TIAA Number	CREF Number
<input type="text"/>	<input type="text"/>
5. TIAA Number	CREF Number
<input type="text"/>	<input type="text"/>

**2. TELL US HOW OFTEN YOU WANT TO RECEIVE YOUR MINIMUM DISTRIBUTIONS**

I want to receive my minimum distributions:

Monthly  Quarterly  Semiannually  Annually



\* For your ongoing minimum distributions, pick a date from the 1st to the 28th of the month. This is called the effective date. It's the date we use to value your account and the date we'll use to make ongoing minimum distributions. Whenever the effective date is not a business day, we use the next business day. You'll receive each distribution shortly after the effective date.

### 3. WHEN YOU WANT TO START MINIMUM DISTRIBUTIONS

Complete this part if you are starting minimum distributions in the same year you turn 70½ or retire.

Start my ongoing withdrawals on:\* Date (mm/dd/yyyy)  
 /  /

**OR**

Complete this part if you are starting minimum distributions between January 1 and March 28 of the year after you turn age 70½ or retire.

You must receive two distributions in the first year. Tell us when you want your first distribution, and then tell us when you want to start your ongoing distributions.

I want my first minimum distribution to take place on: Date (mm/dd/yyyy)  
 /  /

Start my ongoing minimum distributions on:\* Date (mm/dd/yyyy)  
 /  /

### 4. TELL US IF YOU WANT US TO INCLUDE YOUR PREVIOUS WITHDRAWALS IN THE CALCULATION

Check the box below, if the following statement applies.

Yes, I want you to include all applicable IRA cash withdrawals I've already taken and have TIAA-CREF calculate my required minimum distribution.

If you are not a citizen of the U.S. and have residency outside of the U.S., you must complete Form W-8BEN. If we did not include a copy, visit us online at [tiaa-cref.org](http://tiaa-cref.org) to print Form W-8BEN, or call 800 842-2776.

### 5. DECIDE ON YOUR FEDERAL TAX WITHHOLDING

To U.S. citizens and resident aliens:  
(If you're a U.S. citizen residing outside the United States, you must elect federal income tax withholding.)

Yes, I want you to withhold the following amount from my minimum distribution for federal income taxes.  
 \$  **OR**  %

**OR**

No, I don't want you to withhold federal income tax from my minimum distribution.

If you don't check one of the boxes above we'll withhold federal taxes at the default rate of 10%.

Some states require that state tax be withheld from distributions. If you live in one of these states we included the form for your state based on your address on file. If you need an additional copy, visit us online at [tiaa-cref.org](http://tiaa-cref.org) for the form or call 800 842-2776.

## 6. DECIDE ON YOUR VOLUNTARY STATE TAX WITHHOLDING

If you aren't subject to mandatory state withholding, but would like to withhold state taxes from your distributions, please tell us the amount below.

Withhold the percent indicated below from my distributions for voluntary income tax withholding.

Withhold  % State

More information about choosing a beneficiary can be found in the enclosed booklet "A Guide to TIAA-CREF's Minimum Distribution Option".

A beneficiary can be an individual, an institution, a trust, or your estate.

Beneficiaries can also be the children of the beneficiaries that you list on this form.

You can choose primary beneficiaries and contingent beneficiaries. Your primary beneficiaries receive benefits after your death. If no primary beneficiary is living, the benefits become payable to your contingent beneficiaries. If none of the beneficiaries are living at the time of your death, the benefits go to your estate.

## 7. CHOOSE YOUR BENEFICIARIES

The beneficiaries you name will receive any remaining account balance in your Minimum distribution Option contract when you die.

Check this box and attach a separate page, to list additional beneficiaries or to provide additional instructions. Include your name, TIAA-CREF contract numbers, and Social Security number on your signed and dated page.

### PRIMARY BENEFICIARIES

1.	Name	Percentage (optional)
	<input type="text"/>	<input type="text"/>
	Social Security Number	Relationship
	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/>
	Date of Birth (mm/dd/yyyy)	Gender
	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="checkbox"/> F <input type="checkbox"/> M
2.	Name	Percentage (optional)
	<input type="text"/>	<input type="text"/>
	Social Security Number	Relationship
	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/>
	Date of Birth (mm/dd/yyyy)	Gender
	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="checkbox"/> F <input type="checkbox"/> M

CONTINUED ON NEXT PAGE

If you have more than one primary beneficiary, benefits will be divided equally among the living primary beneficiaries unless you specify the percentage. The percentages for all of the primary beneficiaries must total 100%. This all applies to contingent beneficiaries too.

If you do not provide a beneficiary, your account balance will go to your estate, which will limit the options for your beneficiaries.

**7. CHOOSE YOUR BENEFICIARIES (CONTINUED)**

**CONTINGENT BENEFICIARIES**

**1.** Name  Percentage (optional)

Social Security Number  -  -  Relationship

Date of Birth (mm/dd/yyyy)  /  /  Gender  F  M

**2.** Name  Percentage (optional)

Social Security Number  -  -  Relationship

Date of Birth (mm/dd/yyyy)  /  /  Gender  F  M

**Helpful Hint:** Direct deposit gives you the quickest access to your funds.

**8. TELL US WHERE TO SEND YOUR MINIMUM DISTRIBUTIONS (CHOOSE ONE)**

- A. Direct Deposit to my bank account. (Also complete Section 8A)
- OR**
- B. To another TIAA-CREF account. (Also complete Section 8B)
- OR**
- C. Send a check to my mailing address on file.

If you don't provide all of the required direct deposit information, we'll send you the minimum distributions by check to your mailing address on file.

Your bank routing number is 9 digits and is usually on the bottom left of your checks, before your account number. It may take your bank 24 to 72 hours to make your funds available.

For your direct deposit request, if you do **not** attach a voided check, and your banking information is not in our files, or, your minimum distribution is over \$10,000, a bank or Federal Savings and Loan representative must complete this section and must use a stamp or seal indicating "Signature Guaranteed."  
A notary public's signature is not acceptable.

Complete this section if you want your minimum distributions sent to another TIAA-CREF account. You can choose up to two accounts from the list. You must use whole numbers for the percentages.

\* You cannot contribute to a Roth IRA unless you have earned income.

**8A. DIRECT DEPOSIT**

Bank's Name

Street Address or P.O. Box

City  State  Zip Code

Contact Telephone Number  -  -  Extension

Account Number

Bank Transit Routing Number

**ACCOUNT TYPE (CHOOSE ONLY ONE)**  
 **Checking** (*ATTACH A VOIDED CHECK. Otherwise, the Signature Guarantee must be completed.*)

**OR**  
 **Savings** (*The Signature Guarantee must be completed.*)

**SIGNATURE GUARANTEE OF BANK OR FEDERAL SAVINGS AND LOAN REPRESENTATIVE**  
 I certify the bank routing number is correct and the person described above, whose identity is known or has been proven to me, personally appeared before me and signed this request on:

Date (mm/dd/yyyy)  /  /  City  State

Bank or Federal Savings and Loan Representative Signature  Date (mm/dd/yyyy)  /  /

**8B. SEND MINIMUM DISTRIBUTIONS TO ANOTHER TIAA-CREF ACCOUNT**

	Account Number	Percentage
<input type="checkbox"/> TIAA-CREF Mutual Funds	<input type="text"/>	<input type="text"/> %
<input type="checkbox"/> TIAA-CREF Personal Annuity	<input type="text"/>	<input type="text"/> %
<input type="checkbox"/> TIAA-CREF After-Tax Annuity	<input type="text"/>	<input type="text"/> %
<input type="checkbox"/> TIAA-CREF Brokerage Services	<input type="text"/>	<input type="text"/> %
<input type="checkbox"/> TIAA-CREF Roth IRA (as a contribution)*	<input type="text"/>	<input type="text"/> %



# REQUESTING THE MINIMUM DISTRIBUTION OPTION FROM AN INVESTMENT SOLUTIONS IRA

You must sign and date this section in order to start minimum distributions.

## 9. SIGN YOUR FORM

### By signing below:

- You authorize TIAA-CREF to make withdrawals from your TIAA-CREF account balances, as stated in this form;
- The date we start minimum distributions cannot be before TIAA-CREF receives all necessary papers;
- Once you use your entire existing contract for Minimum Distribution Option withdrawals, your existing contract will have no value;
- Only the withdrawal options available to you from your existing contract will be available to you later;
- We may issue separate TIAA and/or CREF Minimum Distribution Option annuities for account balances from retirement plans covered by different sections of the Internal Revenue Code. The beneficiaries you name will apply to all Minimum Distribution Option contracts we issue to you.
- **If you requested that your withdrawals 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, you certify that:

1. The number shown on this form is my correct social security number/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.

Your Signature

Today's Date (mm/dd/yyyy)

 /  /

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## FRAUD WARNING

For your protection, some states and the District of Columbia require a warning against fraud to appear on this form. These states, including but not limited to Alaska, Arizona, Arkansas, California, Delaware, Indiana, Kentucky, Louisiana, Maine, Minnesota, New Hampshire, New Mexico, Ohio, Oklahoma, Pennsylvania, Tennessee and Virginia require a warning substantially similar to the following.

*People who file applications for insurance or statements of claim commit a fraudulent insurance act if they knowingly do so with intent to injure, defraud or deceive any insurance company or another person; and/or knowingly include in their application or statement of claim any materially false or misleading information; and/or knowingly conceal information, for the purpose of misleading, concerning any fact material to the application or claim.*

**A fraudulent insurance act is a crime, and penalties may include imprisonment, fines, denial of insurance and civil damages.**

**New York residents, please note:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any 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 shall also be subject to a civil penalty not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation.

**Colorado residents, please note:** It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. 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.

**Florida residents, please note:** Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information, is guilty of a felony of the third degree.

**New Jersey residents, please note:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.