



Thank you for your interest in moving funds to TIAA-CREF. We look forward to helping you meet your financial goals.

We understand this transfer is important to you, so we're here to guide you through the process and make it as easy as possible. Once we receive your completed form, we will:

- Review the information you provided for completeness.
- Contact your current financial institution and request that your assets be transferred to TIAA-CREF.
- Apply the funds based on your instructions in the form once they are received.
- Mail you a confirmation statement.

Please keep in mind that the entire process can take up to six weeks, depending on how quickly your current financial institution responds to the request. To help avoid delays, it's important that we receive all the required documents (including the latest statement for the account(s) you are moving to TIAA-CREF) and that forms are completed correctly. So if you need help, remember to call us.

If you have questions or need assistance, call us at **800 842-2252**. TIAA-CREF Consultants are available Monday to Friday from 8 a.m. to 10 p.m. and Saturday from 9 a.m. to 6 p.m. (ET).





Financial Services

## MOVING FUNDS TO AN EMPLOYER-SPONSORED RETIREMENT PLAN AT TIAA-CREF

NEED HELP? 800 842-2252

Monday to Friday

8 a.m. – 10 p.m. (ET)

Saturday

9 a.m. – 6 p.m. (ET)

Or visit [tiaa-cref.org](http://tiaa-cref.org).

Complete and return this form to authorize movement of funds from another financial institution into your employer-sponsored plans at TIAA-CREF. If you want to roll over to an IRA, do not complete this form. For IRA Rollovers, please use the TIAA-CREF Investment Solutions IRA Transfer or Rollover Authorization Form (F10463).

### HOW TO MOVE YOUR FUNDS

#### OPTION 1

- **Rollover:** You may be eligible to do a rollover of retirement funds from one account to another if you have one of the following qualifying events: separation from service, disability or reaching age 59½. There are two ways to roll over your funds; you can do either a direct or indirect rollover. With a direct rollover, you may move funds directly to any eligible retirement plan that agrees to accept the rollover. Eligible plans may be tax-qualified plans under 401(a)/403(a) (including 401(k) plans), 403(b) plans, governmental 457(b) plans and IRAs. With an indirect rollover, you may receive a distribution from a tax-qualified plan, and then within 60 days of the distribution, you roll it over to another tax-qualified plan or an IRA.

#### OPTION 2

- **Direct Transfer:** A transfer enables you to move all or a portion of your retirement funds from one investment provider to another within your qualified retirement plan (examples of qualified plans include 401(a), 401(k) and 457(b) plans). Both investment providers must be part of the same employer's plan and the one receiving the funds must be an approved provider in your employer-sponsored plan.
- **Contract Exchange (403(b) plans only):** If available under your current employer's plan, a contract exchange enables you to move your 403(b) retirement funds from one investment provider to another within your retirement plan. A contract exchange is permitted even if you have not had one of the following qualifying events: separation from service, disability or reach age 59½.
- **Plan-to-Plan Transfers: (403(b), 457(b) or Qualified Retirement Plan):** A plan-to-plan transfer enables you to move funds from one employer's plan to another as long as it is the same type of retirement plan. For example, if you have changed employers and would like to move your account from your former employer's 403(b) plan to your current employer's 403(b) plan, you may initiate a plan-to-plan transfer. Call your TIAA-CREF representative or our National Contact Center at 800 842-2252 to confirm the availability of this option.

### GETTING STARTED

Attach a complete copy of your most recent statement for the account(s) you are transferring to TIAA-CREF.

- If your request includes securities held in brokerage accounts or mutual funds, you must liquidate them before TIAA-CREF contacts your financial institution.
- Roth 403(b)(1/7), Roth 401(k) and Public 457(b) Roth contributions can only be transferred/rolled over to another 403(b)/401(k) plan that will accept the funds or to a Roth IRA.
- If you're transferring/rolling over Roth funds, your current financial institution or investment provider must send us additional information about your Roth contributions and earnings. If we don't receive this information within five (5) business days of receiving the funds, TIAA-CREF must refund the Roth portion of your transfer back to the original financial institution or investment provider.
- If you are requesting a direct transfer or contract exchange, we must know the name of your employer and the retirement plan name before we can complete the transaction.
- Funds in 457(b) private plans can only be transferred to other 457(b) private plans that accept the transfer. Please note that the funds are going into a contract that is part of your employer's general assets and is subject to the claims of your employer's creditors. Please check with your Plan Administrator if you are unsure of the type of plans that you have.



Print in uppercase using  
black or dark blue ink.

## 1. PROVIDE YOUR INFORMATION

First Name			Middle Initial	
Last Name			Suffix	
Social Security Number/ Taxpayer Identification Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Contact Telephone Number	Extension

Rollovers and transfers may  
be subject to the rules of the  
retirement plan that you are  
moving the funds to.

See cover page for  
descriptions of Options 1  
and 2.

## 2. TELL US WHAT YOU WOULD LIKE TO DO

- ☐ **OPTION 1: Rollover**
- ☐ **OPTION 2: Direct Transfer/Contract Exchange/Plan-to-Plan Transfer**

**PLEASE NOTE:** If you do not complete this section, we will process your request in the following order if allowed. Rollover; Direct Transfer/Contract Exchange/Plan-to-Plan Transfer.

We need a complete copy of  
your most recent statement  
to process your rollover or  
transfer request.

You must complete a  
separate form for each  
account that you are  
transferring or rolling over to  
TIAA-CREF.

## 3. TELL US ABOUT THE FUNDS YOU WANT TO MOVE TO TIAA-CREF

Financial Institution's Name			
Address			
City	State	Zip Code	
	<input type="text"/> <input type="text"/>		
Contact Telephone Number	Extension		
Employer			
Plan Name			

Are you still employed at the Employer named above? ☐ Yes ☐ No

If you selected a Direct Transfer/Contract Exchange in Section 2, please tell us who made contributions to the account you are transferring. You, your Employer or both of you.

☐ Employer Contributions ☐ Your (Employee) Contributions ☐ Both



If you need additional space for your instructions, please write them on a separate page and attach it to this form.

If you don't know the type of plan, check with your employer.

**NOTE:** Do not submit this form more than 30 days before the maturity date of your CD. TIAA-CREF is not liable if your CD term is renewed or if penalty fees are incurred as a result of transferring/rolling over funds from a CD.

**NOTE:** Your current financial institution may charge a fee for this service.

### 3. TELL US ABOUT THE FUNDS YOU WANT TO MOVE TO TIAA-CREF (CONTINUED)

Choose Liquidation Instructions A or B

#### A. LIQUIDATION INSTRUCTIONS FOR INVESTMENT ACCOUNTS

Account Number

If any of the funds you are transferring include a Roth contribution, indicate the type of retirement plan they were contributed under:

☐ Roth 403(b)(1/7) ☐ Roth 401(k) ☐ Public 457(b) Roth

☐ **OPTION 1:** Liquidate (cash out) my entire account and move the proceeds to TIAA-CREF.

☐ **OPTION 2:** Liquidate (cash out) only the following amount and move the proceeds to TIAA-CREF.

Fund Name	Number of Shares	Percent	Dollar Amount
<input type="text"/>	<input type="text"/>	OR <input type="text"/> % OR \$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	OR <input type="text"/> % OR \$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	OR <input type="text"/> % OR \$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	OR <input type="text"/> % OR \$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	OR <input type="text"/> % OR \$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	OR <input type="text"/> % OR \$ <input type="text"/>	<input type="text"/>

#### B. LIQUIDATION INSTRUCTIONS FOR CERTIFICATES OF DEPOSIT (CDs)

Account Number

☐ **OPTION 1:** Liquidate (cash out) my CD **IMMEDIATELY** and move the proceeds to TIAA-CREF. I am aware of and acknowledge the penalty I may incur from any early withdrawal.

☐ **OPTION 2:** Liquidate (cash out) my CD at **MATURITY** and move the proceeds to TIAA-CREF.

### 4. WIRE TRANSFER REQUEST

Would you like to request that your funds be sent to TIAA-CREF via a wire transfer?

☐ Yes ☐ No





## 7. AUTHORIZATION AND ACKNOWLEDGEMENT

I authorize the current financial institution or investment provider to roll over/transfer the funds from my account(s) as stated on this form for immediate deposit into my TIAA-CREF account.

If necessary for the purpose of this rollover/transfer, I also authorize the current financial institution or investment provider to liquidate any mutual fund shares, company stocks, bonds, or other financial investments held in the account(s) immediately, and transfer the proceeds in the form of a check to my funds listed on this form.

If the current financial institution or investment provider does not provide the required information about the type of contribution in my account (i.e., employer and/or employee) of your requested transfer amount and in the absence of instruction from the employer/plan sponsor, TIAA-CREF will determine the availability of this transfer amount using the most restrictive rules for this retirement plan and may reject the transfer and return it to the current financial institution. I understand this means the transfer is subject to the delayed vesting schedule (if any) of my current employer's plan and the amount available to me for a loan and in-service or hardship withdrawal will be limited by the plan's rules.

I understand that if I roll over a distribution from another plan into a TIAA-CREF Retirement Annuity, Group Retirement Annuity, Retirement Choice, Retirement Choice Plus, Supplemental Retirement Annuity or Group Supplemental Retirement Annuity contract: i) my right to receive a distribution of these funds prior to or following my termination of employment from the employer sponsoring the plan that is accepting the rollover, will depend on the terms of that plan and the TIAA-CREF account to which the funds are being rolled over; and ii) to the extent the plan accepting the rollover is subject to the Employee Retirement Income Security Act (ERISA), spousal rights will apply to the funds and I may need a signed waiver from my spouse in order to receive a subsequent distribution of these funds to the extent the distribution is permitted by the new plan and receiving contract account.

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

I understand that I am responsible for determining my eligibility to roll over or transfer within the limits set forth by tax laws, related regulations, plan regulations and plan agreements. I assume responsibility for any tax consequences or penalties that apply to the requested transactions.

I direct TIAA-CREF to treat all salary reduction monies as pretax contributions made after 12/31/88 unless the financial institution identified above provides TIAA-CREF with account balances as of 12/31/88.

For transfers involving amounts in a 403(b) plan, I direct TIAA-CREF to treat the entire balance as subject to current minimum distribution requirements unless the financial institution identified above provides TIAA-CREF with account balances as of 12/31/86.

I have read and understand the above conditions and I request that TIAA-CREF accept a rollover/transfer of funds to my TIAA-CREF account under a qualified retirement plan. **By signing below, I agree to be bound by these conditions.**

Your Signature

Today's Date (mm/dd/yyyy)

		/			/	2	0		
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## 8. MEDALLION SIGNATURE GUARANTEE

Many financial institutions or investment providers require a Medallion Signature Guarantee. If required by your current financial institution or investment provider, please have a member of the medallion signature guarantee program complete this section and have it medallion-stamped. A Medallion Signature Guarantee is not the same as a notarized signature. You must obtain a Medallion Signature Guarantee from a national or state bank, federal savings and loan association, savings bank or member of a national stock exchange who is a member of the medallion signature program. TIAA-CREF can provide this service.

**I certify that the above-named person as described whose identity is known or proven to me, personally appeared before me.**

Authorized Officer to Place Stamp Above



You may need to get your employer's authorization before you can roll over, transfer or exchange retirement funds. To determine if the employer you specified in **STEP 3** needs to complete this section, please contact your employer, your TIAA-CREF representative or our National Contact Center at **800 842-2252**.

Monday to Friday  
8 a.m. - 10 p.m. (ET)  
Saturday  
9 a.m. - 6 p.m. (ET)

## 9. EMPLOYER AUTHORIZATION

**I am a representative of the Employer, Plan Sponsor, or Third-Party Administrator. I certify that the participant is eligible for the requested transaction.**

Plan Representative's Name

Title

Telephone Number

Extension

Plan Representative's Signature

Today's Date (mm/dd/yyyy)

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## 10. RETURN COMPLETED FORM WITH A COPY OF YOUR STATEMENT TO:

**STANDARD MAIL:**

TIAA-CREF

P.O. Box 1260

Charlotte, NC 28201-1260

**OVERNIGHT:**

TIAA-CREF

8500 Andrew Carnegie Blvd.

Charlotte, NC 28262

## CHECKLIST

Did you remember to:

☐

Provide a complete copy of your most recent statement from your current financial institution. Your request cannot be processed without this information.

☐

Sign and date this form in Step 7.

☐

Confirm with your current financial institution whether a Medallion Signature Guarantee is required. If required, TIAA-CREF can provide that service.

☐

Call TIAA-CREF if you have any questions or need assistance at **800 842-2252**.

## FOR INTERNAL USE ONLY

☐

No Letter of Acceptance Required. Transfer has been initiated with current financial institution.



## **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, DC 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.

