



MIT
P.O. Box 1256
Charlotte, NC 28888-1289

Dear MS KELLI PANNAMARIA

Congratulations on beginning your annuity income. We're pleased to provide your contract(s), which outline all of the provisions of your annuity. Below, you'll find a summary of your payment arrangements:

Personal Identification Number (PIN):	3713741
Contract Number(s)	
TIAA Traditional:	Y1387284
CREF:	Z142101-6
First Annuitant	KELLI C PANNAMARIA
Second Annuitant:	None
Beneficiary:	John Smith
Income Start Date:	January 1, 2022
Payment Frequency:	Monthly
Gross Settlement Amount	
TIAA Traditional:	\$8,400.00
CREF:	\$8,438.25
TIAA Separate Account:	\$9,438.75

Additional Income:

If premiums are added to your contract up to seventy days after your annuity start date, those premiums plus earnings will be used to purchase additional income. We will send you a confirmation of the new income amount.

Income Option:

One-Life Annuity with a 14-year guaranteed period

Under this option, you receive income for as long as you live. If you die within the first 14 years of payments, income will continue to your beneficiary for rest of the guaranteed period.

We understand that you may need some flexibility when you're receiving annuity income. That's why we offer several ways for you to revisit some of your initial choices and to make adjustments. To learn more, please read our brochure, How to make changes to your annuity income, online at MIT.org/MakingChanges.

If you have any questions, please call us at 800-222-2222 weekdays from 8 a.m. to 10 p.m. (ET). You can also visit MIT.org for more information.

A handwritten signature in black ink that reads "Brian Smith". The signature is written in a cursive style with a large, stylized "B" and "S".

President and Chief Executive Officer