



Financial Services

# ROLLOVER, TRANSFER OR EXCHANGE into your account at TIAA-CREF

## IMPORTANT INFORMATION

PLEASE **READ BEFORE** FILLING OUT FORM

### Questions?

If you have questions regarding the completion of this form, please contact your existing TIAA-CREF representative or TIAA-CREF customer service at **800 842-2252**, Monday - Friday, 8 AM - 10 PM ET, Saturday 9 AM - 6 PM ET.

Complete this form to authorize the rollover or transfer of funds from another financial institution into your TIAA-CREF employer-sponsored plans. For IRA Rollovers, please use the **TIAA-CREF Investment Solutions IRA Transfer or Rollover Authorization Form (F10463)**.

Our goal is to complete your rollover, transfer or exchange as quickly and accurately as possible. Please read the "Important Information" below and review the checklist at the end of this form.

### • Transaction Definitions

- **Rollover:** Separation from service, disability or attainment of age 59½ may qualify you for a rollover of assets from one account to another account. A direct rollover may be to any eligible retirement plan that agrees to accept the rollover and that includes qualified plans under 401(a)/403(a) (including 401(k) plans), 403(b) plans, governmental 457(b) plans, and IRAs. An indirect rollover is a distribution to an employee who rolls it over to another tax-qualified plan or IRA within 60 days from distribution.
- **Investment Transfer (457(b) or Qualified Retirement Plan (Direct transfer)):** An investment transfer is a change of investments from one vendor to another within your qualified retirement plan (for example, a 401(a) or a 401(k) plan or 457(b) plan). A transfer will allow you to move all or a portion of your employer-sponsored retirement account from one vendor to another. Both vendors must be part of the same employer's plan and the vendor receiving the assets must be an approved vendor in your employer-sponsored plan.
- **Contract Exchange:** If you have not experienced a qualifying event (separation of service, disability or attainment of age 59½) you may move your 403(b) assets within your current employer's plan from one carrier to another carrier, via a contract exchange, if permitted by the plan.
- **Plan-to-Plan Transfer (403(b), 457(b) or Qualified Retirement Plan):** A plan-to-plan transfer is a transfer of assets from one employer's plan into another of the same plan type. For example, if you have changed employers and would like to move your account from your former employer's plan into your current employer's plan, you may initiate a plan-to-plan transfer. Call your representative or TIAA-CREF customer service to confirm availability of this option at **800 842-2252**.
- 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 contributions or to a Roth IRA.
- If you're transferring/rolling over Roth funds, your current financial institution or fund provider must provide us with additional information regarding your Roth contributions and earnings within five (5) business days of receiving the money, or TIAA-CREF will be required to refund the Roth portion of your transfer back to the financial institution/fund provider that sent the funds.
- If you are requesting a contract exchange or direct transfer, the name of your employer and your plan name is necessary to complete the transaction.
- Funds in 457(b) private plans can only be transferred to other 457(b) private plans that accept the transfer. These 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.
- Some financial institutions or fund providers require a medallion signature guarantee. Contact your financial institution or fund provider for their transfer/rollover requirements, including their forms and whether a medallion signature is required. A medallion signature guarantee is not the same as a notarized signature. You must obtain a medallion signature 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.
- Employer authorization may be required to consolidate/transfer/roll over retirement assets. Please contact your employer, your representative or TIAA-CREF customer service to determine requirements.





# ROLLOVER, TRANSFER OR EXCHANGE into your account at TIAA-CREF

PLEASE PRINT IN ALL CAPITAL LETTERS USING BLACK OR DARK BLUE INK.  
A separate form is required for each account being rolled over or transferred.

## STEP ONE

### TELL US ABOUT YOURSELF & YOUR TIAA-CREF ACCOUNT

Contract/Plan numbers can be located on your Quarterly Statements, by logging onto TIAA-CREF's Secure Website or by contacting TIAA-CREF customer service at **800 842-2252**, Monday - Friday, 8 AM - 10 PM ET, Saturday 9 AM - 6 PM ET.

Name \_\_\_\_\_  
*first middle initial last*

SSN or TIN 

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*Please omit dashes*

Date of Birth \_\_\_\_\_

Contact Phone # \_\_\_\_\_

Name of Employer/Plan # \_\_\_\_\_  
*include name of plan associated with account below*

**OPTION 1:** Apply funds to my existing account.

TIAA # 

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 CREF # 

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*Please omit dashes*

**OPTION 2:** Apply funds to my new TIAA-CREF account. Please select one.

- RA  GRA  SRA
- GSRA  Retirement Choice  Retirement Choice Plus
- 457(b) Private  457(b) Public
- Keogh Money Purchase  Keogh Profit Sharing

**Go to STEP TWO.**

## STEP TWO

### TELL US WHAT YOU WOULD LIKE TO DO

Rollovers and transfers may be subject to the new plan's rules.

See cover page for definitions of each transaction.

- OPTION 1:** Rollover, please indicate the type of account.
- 401(a)  401(k)  401(a)/414(h)
  - 403(b)  457(b) Public  Roth 403(b)
  - Public 457(b) Roth  Roth 401(k)  Traditional IRA
  - SIMPLE IRA\*  SEP IRA
  - Keogh Profit Sharing  Keogh Money Purchase

\* SIMPLE IRA must have been established for at least two years. If prior to the two year holding period, and is otherwise an early distribution, the additional tax imposed by the IRS (because of the early distribution) is increased from 10% to 25% of the amount distributed.

**OPTION 2:** Direct Transfer/Contract Exchange.

**OPTION 3:** Plan-to-Plan Transfers. Call your representative or TIAA-CREF customer service to confirm availability of this option.

If option 2 or 3 selected above, indicate source(s) of contribution.

- Employer Contributions**  **Your (Employee) Contributions**

**Go to STEP THREE.**





# ROLLOVER, TRANSFER OR EXCHANGE into your account at TIAA-CREF

## STEP THREE TELL US ABOUT THE ASSETS YOU WANT TO TRANSFER



We require a complete copy of your most recent statement to process your request.

Financial Institution's Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Contact Phone # \_\_\_\_\_

Employer and Plan name from which retirement plan funds originated.

\_\_\_\_\_  
Refer to your retirement plan statement.

Are you still employed at the Employer named above?  YES  NO

### For Investments

If additional space is needed, please attach a separate page and provide instructions.

Account # \_\_\_\_\_

**OPTION 1:** Liquidate (sell) my entire account and transfer the proceeds.

**OPTION 2:** Liquidate (sell) only the following assets and transfer the proceeds.

Fund Name	# of Shares	<b>OR</b> Percent	<b>OR</b> Dollar Amount
_____	_____	_____ %	\$ _____
_____	_____	_____ %	\$ _____
_____	_____	_____ %	\$ _____

Were any of the funds you are transferring over made as a contribution to one of the following:

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

### For Certificates of Deposit

**NOTE:** Do not submit this form more than 30 days prior to 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.

Account # \_\_\_\_\_

**OPTION 1:** Liquidate my CD **IMMEDIATELY**. I am aware of and acknowledge the penalty I may incur from any early withdrawal.

**OPTION 2:** Liquidate my CD at **MATURITY**.

**Go to STEP FOUR.**







# ROLLOVER, TRANSFER OR EXCHANGE into your account at TIAA-CREF

## STEP SIX AUTHORIZATION AND ACKNOWLEDGEMENT

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

If necessary for the purpose of this transfer/rollover, I also authorize the current financial institution or fund 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 fund provider does not provide the required information about contribution source (e.g., employer and/or employee) of your requested direct transfer amount and in the absence of direction 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 back to the current financial institution. I understand this means the direct 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 rollover 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.

I understand that I am responsible for determining my eligibility to transfer or roll over 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 403(b) plan assets, I direct TIAA-CREF to treat the entire balances 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 transfer/rollover of funds to my TIAA-CREF account under a qualified retirement plan.

 **Your Signature** \_\_\_\_\_ **Today's Date**  /  /  20

## STEP SEVEN MEDALLION SIGNATURE GUARANTEE

Many financial institutions or fund providers require a Medallion Signature Guarantee. If required by your current financial institution or fund 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.

I certify that the above named person as described whose identity is known or proven to me, personally appeared before me on the date and location listed below.

**Today's Date**  /  /  20

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**Signature of Certifying Officer** \_\_\_\_\_

Print Name of Certifying Officer \_\_\_\_\_

Title of Certifying Officer \_\_\_\_\_

**Go to STEP EIGHT.**





# ROLLOVER, TRANSFER OR EXCHANGE into your account at TIAA-CREF

## STEP EIGHT

### EMPLOYER AUTHORIZATION

Employer authorization may be required to roll over, transfer or exchange retirement assets. To determine if the employer you specified in **STEP ONE** needs to complete this section, please contact your employer, or call your representative or the TIAA-CREF customer service at **800 842-2252**, Monday - Friday, 8 AM - 10 PM ET, Saturday, 9 AM - 6 PM ET.



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 Name (please print) \_\_\_\_\_  
*first* *last*

Title \_\_\_\_\_

Telephone Number \_\_\_\_\_

Plan Representative Signature \_\_\_\_\_

Today's Date  /  /

**Go to STEP NINE.**

## STEP NINE

### PLEASE RETURN COMPLETED FORMS PACKAGE

for **STANDARD MAIL:**  
 TIAA-CREF  
 ATTN: Transfer/Rollover Department  
 P.O. Box 1260  
 Charlotte, NC 28201-1260

for **OVERNIGHT:**  
 TIAA-CREF  
 ATTN: Transfer/Rollover Department  
 8500 Andrew Carnegie Blvd.  
 Charlotte, NC 28262

### CHECKLIST

Our goal is to complete your rollover, transfer or exchange as quickly and accurately as possible. Please read the "Important Information" on the cover page and follow the checklist.

- Complete all personal information and tell us about the TIAA-CREF accounts where your assets will be transferred. **(STEP ONE)**
- Tell us if you wish to do a Rollover, Direct Transfer/Contract Exchange, or Plan-to-Plan Transfers. If you selected Plan-to-Plan Transfers, call your representative or TIAA-CREF customer service to confirm availability of this option. **(STEP TWO)**
- Provide details about your current financial institution and attach a complete copy of your most recent statement for the accounts you are transferring. **(STEP THREE)**
- Remember to sign and date this form. **(STEP SIX)**
- Obtain a Medallion Signature Guarantee stamp if required by your current financial institution. **(STEP SEVEN)**

