Guide to online withdrawals



Streamlined withdrawal processing

The online withdrawal process on the secure My TIAA-CREF website has the same easy-to-use navigation and functionality as other websites that you visit regularly to shop, pay bills or apply for credit cards. Submitting withdrawals through this streamlined approach saves time and eliminates the need for paper forms.

This guide is designed to help you request withdrawals from your My TIAA-CREF retirement accounts. It includes helpful tips and step-by-step instructions for completing a transaction from either an employer-sponsored retirement plan (retirement plan account) or an Individual Retirement Account (IRA). We encourage you to keep it close at hand for easy reference if you need to take a withdrawal.

Click on a topic to be taken to that topic.

Overview and helpful tips

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Take time to consider

- There's another option if you are changing jobs. In most cases, you can simply leave your money in your TIAA-CREF retirement account; no withdrawal is required.
- A loan, if available under your employer's retirement plan, may make more sense economically than a cash withdrawal, depending on your situation.

Types of withdrawals

Below are the types of withdrawals you can request through your My TIAA-CREF account. **Please note:** Not all of your retirement plan accounts may offer online withdrawals at this time. You can view which retirement plans have this feature as part of the submission process.

Before requesting a withdrawal, it's extremely important to understand the different options and the potential tax consequences.

- Direct transfer: This option is only available when your employer's retirement plan includes other service providers in addition to TIAA-CREF. It allows you to move money in your TIAA-CREF retirement plan account to one of the other providers. Direct transfers are not taxable.
- Rollover: This type of withdrawal is often used when people retire, change jobs or want to consolidate their retirement assets. The available rollover options depend on the type of account from which you are withdrawing your money (see page 7 for complete information).

Like direct transfers, rollovers are **not** taxable. Before requesting a rollover from a retirement plan account to a new employer's plan, you should check to make sure the new plan will accept it. (During the rollover request process, you will have the option to establish a new IRA with TIAA-CREF, if you don't already have one.)

Cash withdrawal: With this option, you take either a one-time payment or a series of systematic payments from your retirement plan account or IRA. The payments are usually deposited directly into your bank account, but you can also request a physical check. Depending on your situation, the withdrawal may be taxable, and additional tax penalties may apply if you are under age 59½.

When you log in to your My TIAA-CREF account and initiate a request, you will see the amount available for your withdrawal. You may not see all of the above withdrawal options. You'll only see the ones you are eligible to take. For example, the rollover option for retirement plan accounts will generally not appear unless you are separating from service (e.g., retiring or changing jobs), and the direct transfer option isn't included for IRAs.¹

If you are not sure which type of withdrawal you may need or if you need to take one at all, please call us at **800 842-2252** to discuss your options with one of our consultants.

¹ Participants over age 59½ may be eligible for a rollover while still working for their employer, depending on the terms of the retirement plan document.

How to compare different withdrawal options

A side-by-side comparison of the different types of withdrawals and their taxation is available in the **Choose Withdrawal Type** section of the site and may help you decide which option is most appropriate based on your needs.

- To view the chart, simply click **Compare Distribution Options** under **Learn More**.
- The comparison may include loans if your employer's retirement plan offers this feature.
- You can also view frequently asked questions for more detailed information before proceeding with your withdrawal or loan request, if available.



Choose Withdrawal Type	Distribution Options				
Choose Withdraw	# YOU WANT TO		OPTIONS		
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You have funde available for all withdowal request. Within your vesting, outstanding loans, and	Avoid taxes and/or penalties when funds are received.	8		જ	Nore Intere Distribution Options
Withdrawal Request Ave	Allow funds to stay within my referencent account.	8		ø	out FAQs
Rollover to Another Account	Payback funds into my retirement account.	ø			
Cash Withdrawal	Pay taxes and potential penalties at the time of distribution.		a		
Transfer to Another	Remove funds from my retirement account.		ø		
Institution	"Please seek tax assistance from a tax pr	plessional when	discussing potential tax imp	plications.	
	review Plan Rules before making your wi	hdrawal reques	t.	e plan, e rease	
Go Back	For more information:				
	View Wendraww FAQs View View Loan FAQs				

Important deadlines for retirement plan withdrawals

Once you have submitted a withdrawal request, it is automatically sent to your employer for review if they need to confirm information or approve the transaction.

To help ensure timely processing of your requests, we need to receive any supporting documentation and approvals within the following time frames:

- Your employer must review the pending transaction and provide the required information and/or approval within five business days. They can also request a five-business-day extension if they need more time to complete their review.
- You must send a spousal waiver form, if required, to TIAA-CREF within 10 days.² If your plan requires withdrawals to be approved, the five-business-day review period begins once we receive the waiver.

TIAA-CREF sends daily email reminders to your employer if there are transactions requiring review. However, if TIAA-CREF does not receive the required documentation or approvals from your employer within the designated time frames, your withdrawal will expire and you'll need to start the request over again from the beginning. This also applies if we do not receive a completed spousal waiver form, if required.

Requesting a rollover

You'll want to select the rollover withdrawal option if your intention is to:

- Move all or portion of your TIAA-CREF retirement plan account to an IRA or your new employer's retirement plan
- Move all or a portion of your TIAA-CREF IRA to another IRA³

You may direct rollover proceeds from your TIAA-CREF IRA or retirement plan account to a new or existing Investment Solutions IRA or an existing TIAA-CREF brokerage, mutual fund or trust IRA.

After logging in to your My TIAA-CREF account, follow these steps to submit your request:

Step 1: Select Submit a Withdrawal from the Manage My Portfolio menu. This will bring you to the Get Started page.

			Quote:	Enter Name or	Dynthes 😥	Open An Accourt
ACCOUNT HOME * MANAGE MY	PORTFOLIO . ADVICE	& GUIDANCE •	PRODUCTS & S	SERVICES •	RESEARCH	A PERFORMANCE
Brokerage	Retirement Plans	Direc	tly Held Mutual F	unds	Quick Links	
Make a Trade	Change Investments	Purch	ase Shares		Open an Acco	unt
View Order Status	View/Cancel Pending Chi	inges Exchi	ange Shares		Update Profile	& Preferences
Manage Alerts	Change Allocation of	Rede	em Shares		Beneficiaries	
Brokerage Statements & Reports	Contributions	Cost	Cost Basis Settings	Upload Documents		
	Rebalance Account	Mana	ge Automatic Plan	s	Download For	ms
	Manage Contributions Am	nounts			Quicken Down	bad
	Apply for a New Loan	More	Account Types			
	Managa Loons	Broke	rage			

² Spousal waiver forms are required for cash withdrawals.

³ Requests to move money from an IRA to another IRA are coded as direct transfers to avoid possible taxation issues and restrictions for IRA rollovers.

If you answer "no" to any of the questions on this page, you may be asked to provide additional information. You may also be asked to verify a one-time passcode, which TIAA-CREF will send to you via email or postal mail based on your communication preferences on file. **Step 2**: Confirm your employment status and personal information, and indicate if you want to receive account information electronically. Please note: You will not need to verify your employment information if you have only an IRA. Then click **Next** to continue.

CCOUNT HOME .	MANAGE MY PORTFOLIO *	ADVICE & GUIDANCE *	PRODUCTS & SERVICES •	RESEARCH & PERFORMANCE •
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ase confirm a few deta	its and answer questions so that w	e can customize your request.		
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Please verify a few de EMPLOYER ABC ORGANIZATIO	tails and answer questions so that a	ve can customize your request. Exercia Activ	oyment status	conmail @ Yes O No

Step 3: Choose Rollover from the list of available withdrawal options.

ACCOUNT HOME *	MANAGE MY PORTFOLIO *	ADVICE & GUIDANCE ·	PRODUCTS & SERVICES *	RESEARCH & PERFORMANCE *
Choose Withdrawal Type	Specify Amount 💚 Tax Withho	iding 🔵 Payment Information	Review and Submit.	
Choose Withdra	wal Type			
rou have funds available for withdrawal request. Within yo vesting, outstanding loans, a	withdrawal requests. In some cal or accounts, you may not be able nd employment status.	ses, some of your accounts mi a to withdraw your total balance	y not be available for an online , depending on factors like	Learn More Compare Distribution Options Withdrawal FAQs
Withdrawal Request A	Available Online			Loan FAQs
Rollover to Another Account	Take money out of one or m into another tax-deferred invo may defer taxes and avoid p	ore of your plans and roll it istment account. This option enalties.	Rollover	
Cash Withdrawal	Take money out of one or m time or on a recurring basis, you may incur taxes and per	ore of your plans, either one- Depending on your situation, alties.	Cash Withdrawal	
Transfer to Another	Move funds from TIAA-CREI approved carrier and avoid to	F retirement plans to another wation. This option is limited	Direct Transfer	

Step 4: Specify your rollover amount.

- Follow Step 4A for a simple rollover if you want to roll over a specific dollar amount and have it divided among your accounts and investments to maintain your current asset allocation.
- Follow Step 4B for a custom rollover if you want to take your rollover amount from specific contracts or investments.
- Follow **Step 4C for a maximum rollover** if you want to roll over the maximum amount available for a single transaction.

 Before taking a withdrawal from a plan sponsored Relative Value Disclosure (RVD). 	WTHDRAWAL: by your private employer, you should be aware of your all	ternative options for receiving income. Please review the
You have a Special Tax Notice available about you	ur withdrawal for your review. Please read carefully, Highl	lights of the Special Tax Notice
s how you would like to millower funds from your pla	na. You can take money from one or more clans, or y	ou can specify the amount to Bollover by contract or at the
ment level.	and the set of the set	the own sparse, the annual of Parister by Constant of an une
Simple Rollover	Custom Rollover	Maximum Rollover
will divide the amount among your plans and holdings to maintain your current asset allocation.	investments and decide which to rollover from.	plans.

Step 4A: Choose **Simple Rollover** and enter the dollar amount you want to withdraw. Then click **Calculate** and go to Step 5.

Before taking a withdrawal from a plan sponsored Relative Value Disclosure (RVD). You have a Special Tax Notice available about yo	ITHORAWAL: by your private employer, you should be awate of your a ur withdrawal for your review. Please read carefully. High	Itemative options for receiving income. Please review the hights of the Special Tax Notice
is how you would like to rollover funds from your pla	ns. You can take money from one or more plans, or	you can specify the amount to Rollover by contract or
tment level.		
Simple Rollover Tell us how much you would like to take out, and we will divide the amount among your plans and holdings to maintain your current asset allocation.	Custom Rollover Review a list of your available contracts and investments and decide which to rollover from.	Maximum Rollover Rollover the maximum amount available from your plans.
	Choose Custom	Choose Maximum
You have a total of \$20,000,00 available	for rollover.	

Step 4B: Choose **Custom Rollover** and fill in specific amounts next to the investment(s) you want to use. Then click **Calculate** and go to Step 5.

Quick tips:You can calculate the withdrawal either as a dollar amount

or percentage.
The amounts entered should equal the total rollover requested (or 100% if using a percentage).

Simple Kollover Tell us how much you would like to take out, and we will divide the amount among your plans and holdings to maintain your current asset afocation.	Review a list of your investments and dec	r anailable contracts and side which to rollover th	s Rollover om sæings	the maximum amount av with one click.	alable from your
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Plan	Total Balance	Amount Available	Alter Tax Dollar	a Reason Funds Not A	ivailable
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ABC ORGANIZATION INSTITUTION 403(b) DEFINED CONTRIBUTION RETIREMENT PLAN	\$90,000.00	\$60,000.00	\$5,000.0	0 SUA tunds not availal	ole O
GSNA (IIAA V1234567)(CREE W2345678)	545,000.00	\$30,000.0	\$2,500.0	U SUA tundo not avaitat	34 O
	Investment		Balance	Dollars	% of Total
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TIAA CRE	F Libraria Fund 2015		\$12 000 00	1 0.00	0.00%
	Constant Constant		10 000 00		8.00M
TIAA Ac	cess Large-Cap Value		30,000.00	0.00	0.00%
	\$45,000,00	\$30,000,00	\$2 508 8	0 SDA funds not available	94 Đ
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Step 4C: Choose Maximum Rollover and go to Step 5.



Step 5: Scroll to the bottom of the page and indicate if this is a one-time or recurring payment and when the transaction should be processed. Click **Next** to continue.

• V	few included plans	
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O One-Tir	rawai a one-one payment or recurring payment? me O Recurring	
O One-Tir When would	rawar a one-one payment or recurring payment? me O Recurring I you like this payment to be issued?	

Quick tip:

If you choose recurring payment, you'll need to indicate:

- Start date
- Day of month for subsequent payments
- When payment should end
- Frequency

General information about rollovers

You will be taxed on a withdrawal from your IRA or retirement account if you do not roll it over. If you are under age 591/2, you will also be subject to a 10% additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive payments later, and the 10% additional income tax will not apply if those payments are made after you are age 591/2 (or if an exception applies).

- Step 6: Select one of the following options to indicate where you want your rollover sent:
- For IRAs and retirement plans:
 - My existing TIAA-CREF IRA
 - A new TIAA-CREF IRA account
 - Existing IRA not administered by TIAA-CREF
 - My exisiting brokerage IRA with TIAA-CREF
 - My exisiting mutual fund IRA with TIAA-CREF
 - TIAA-CREF Trust Company IRA
- For retirement plans only:
 - Another retirement plan administered by TIAA-CREF
 - Another retirement plan not administered by TIAA-CREF

Where would you like to roll these funds over to?	Amount Requested: \$15,000.00
8 My existing TIAA-CREF IRA or Pension plan administered by TIAA-CREF	
C A new TIAA-CREF IRA account	
Note: The rollover will be processed once your new TIAA-CREF IRA is established. On to open your new TIAA-CREF IRA online. The new IRA must be established within 30 d	ce you have submitted your rollover request, you will be given a link ays of this request or else the transaction will be cancelled.
C An IRA or Pension plan NOT ADMINISTERED by TIAA-CREF	
C My exisiting Brokerage Account with TIAA-CREF	
C My existing Mutual Fund Account with TIAA-CREF	
C TIAA-CREF Trust Company	
Where would you like the after-tax funds sent?	After-Tax Amount: \$5,000.00
A portion of the rollover request contains after-tax funds. What are after-tax funds?	
A portion of the rollover request contains after-tax funds. What are after-tax funds? Indicate where the after-tax funds should be sent.	
A portion of the rollover request contains after-tax funds. What are after-tax funds? Indicate where the after-tax funds should be sent.	
A portion of the rollover request contains after-tax funds. What are after-tax funds? Indicase where the after-tax funds should be sent. ☺ Include the after-tax funds with the rollover ☺ Exclude the after-tax funds from the rollover and send to the Participant's address of reco	d

Destination for your rollover

- If you select an existing TIAA-CREF IRA and have more than one, you'll be prompted to confirm which IRA you want to use.
- If you select a new TIAA-CREF IRA, the rollover will be processed once your new IRA account is established. Your new account must be created within 30 days after submitting your rollover request or the transaction will be cancelled. You'll find a link to open the account in the Required Actions section of the confirmation page.
- If you are rolling the money into a TIAA-CREF retirement plan account, you'll also need to confirm your investment options. You can either keep your existing allocations or create a custom allocation (see example on next page).
- For rollovers to an existing IRA or pension plan not administered by TIAA-CREF, you can have the proceeds sent either directly to the new provider or to you.

For retirement plan withdrawals, you'll also need to tell us what to do with your after-tax balance, if you have one. We can include it in your rollover or send it to you. Then click **Next** to continue.

where would you like to roll these fu	unds over to?		Amount Requested	1: \$15,000.0
My existing TIAA-CREF IRA or Pensio	on plan administered by TIA	A-CREF		
TAA-CREF IRA 123489 \$				
How would you like the proceeds investo	d?			
O Like to Like: Keep the same investme	ents			
O Use the allocation that is currently on	file for the receiving plan			
Specify how the proceeds will be inver-	ested			
Please select how the proceeds should	d be invested based on the	following investments that are available	allabie:	
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Example: Rolling money into a TIAA-CREF retirement plan account

Step 7: Review your rollover request and the Terms and Conditions. If you agree with the terms, mark the box and click **Submit Request**.

erms & C	onditions		
] I have rea	ad and agree to Terms and Co	dtions	

To protect your account information, you'll be asked a few questions to verify your identity. After answering the questions, click **Next** to submit your transaction.

NBA GVESUURNAILE							
Please answer a	few question	ns to verify	your identi	ty			
Your correct answers help t your answer.	a ensure that no on	e else is trying to a	ccess your acce	unt. If none of the answers	are correct, pleas	e select 'none of the above' a	
Which street have you lived	607						
O Been St							1
© Anza St							
C Ortega Ave							
C Karen Way							
O None of the above							
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Employer Verification: Your Employer needs to verify information for
 ABC ORGANIZATION

Once you have submitted this transaction, the employer will be contacted to provide the required approval. • Your data will be verified within 5-10 business days from the date submitted in good order, and you will be notified of your approval status.

At this point, your request has been successfully submitted and you can print a copy of the confirmation page for your records. See page 17 for instructions on how to check the status of your request.

Quick tip:

The **Required Actions** section of this page will show any tasks you need to perform to complete the transaction, such as opening a new TIAA-CREF IRA account.

Requesting a cash withdrawal

If your intention is to take some or all of your money out of your TIAA-CREF retirement plan account or IRA and receive the proceeds directly, you'll want to select the cash withdrawal option. Depending on your situation, the withdrawal may be taxable, and additional tax penalties may apply if you are under age 59½.

After logging in to your My TIAA-CREF account, follow these steps to submit your request:

Step 1: Select Submit a Withdrawal from the Manage My Portfolio menu. This will bring you to the Get Started page.



Quick tip:

If you answer "no" to any of the questions on this page, you may be asked to provide additional information. You may also be asked to verify a one-time passcode, which TIAA-CREF will send to you via email or postal mail based on your communication preferences on file. **Step 2**: Confirm your employment status and personal information, and indicate if you want to receive account information electronically. Please note: You won't need to verify your employment information if you have only an IRA. Then click **Next** to continue.

ILLUUNI HOME *	MANAGE MY PORTFOLIO *	ADVICE & GUIDANCE *	PRODUCTS & SERVICES •	RESEARCH & PERFORMANCE •
iet Started				
se confirm a few deta	ils and answer questions so that we	can customize your request.		
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Coloring and the second		EMPL	OYMENT STATUS	CONTIRM
EMPLOYER		(1962)14		
ABC ORGANIZATIO	N	Activ	•	e Yes O No

Step 3: Choose Cash Withdrawal from the list of available withdrawal options.

			Quote: Enter Name or Byrrb	Open An Account
ACCOUNT HOME .	MANAGE MY PORTFOLIO · ADVICE &	SUIDANCE · PROD	ICTS & SERVICES •	RESEARCH & PERFORMANCE .
hoose Withdrawal Type	Specify Amount 🔅 Tax Withholding 🔅 Paym	ent Information 🔅 Review	r and Submit	
Choose Withdra	wal Type			
u have funds available for hdrawal request. Within yo sting, outstanding loans, an	withdrawal requests. In some cases, some of y ur accounts, you may not be able to withdraw y nd employment status.	our accounts may not be a our total balance, dependir	vailable for an online g on factors like	Learn More Compare Distribution Options Withdrawal FAQs
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Withdrawal Request A Rollover to Another Account	vallable Online Take money out of one or more of your plat into another tax-deferred investment accour may defer taxes and avoid penalties.	ts and roll it It. This option	Rollover	Loan FAQs
Withdrawal Request A Rollover to Another Account Cash Withdrawal	valiable Online Take money dd of one or more of your plas into anchte tracs-offerend investment accou may defer taxes and avoid penalties. Take money dut of one or more of your plas time or on a recurring basis. Depending on you may increates and penalties.	is and roll it t. This option is, either one- rour situation,	Rollover h Withdrawal	Lean FAQs

Step 4: Specify your withdrawal amount.

- Follow Step 4A for a simple withdrawal if you want to take out a specific dollar amount and have it divided among your accounts and investments to maintain your current asset allocation.
- Follow Step 4B for a custom withdrawal if you want to take the amount from specific contracts or investments.
- Follow Step 4C for a maximum withdrawal if you want to take out the largest amount available for a single transaction.



Step 4A: Choose **Simple Withdrawal** and enter the dollar amount you want to withdraw. Then click **Calculate** and go to Step 5.

IMPORTANT INFORMATION REGARDING YOUR W • Before taking a withdrawal from a plan sponsored Relative Value Disclosure (RVD). • You have a Special Tax Notice available about you	ITHDRAWAL: by your private employer, you should be aware of your a ir withdrawal for your review. Please read carefully. High	ternative options for receiving income. Please review the sights of the Special Tax Notice
s how you would like to withdraw funds from your p investment level.	ans. You can take money from one or more plans, o	r you can specify the amount to Withdrawai by contract o
Simple Withdrawal Tell us how much you would like to take out, and we will divide the amount among your plans and holdings to maintain your current asset allocation.	Custom Withdrawal Review a list of your available contracts and investments and decide which to withdraw from. Choose Custom	Maximum Withdrawal Windraw the maximum amount available from your plans. Choose Maximum
You have a total of \$50,000.00 available	for withdrawal.	

Step 4B: Choose **Custom Withdrawal** and fill in specific amounts next to the investment(s) you want to use. Then click **Calculate** and go to Step 5.

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- You can calculate the withdrawal either as a dollar amount or percentage.
- The amounts entered should equal the total withdrawal requested (or 100% if using a percentage).

Simple Withdrawal Tali us how much you would like to take out, and we will divide the amount among your plans and holding to maintain your current asset allocation. Custom Withdrawal Review a list of your availa Maximum Withdrawal Withdraw the maximum amount available from your plans. Choose Simple Choose Maximum Enter the amount you would like to withdraw from your individual investments, then click the Calculate button at the bottom of the page to see the results of your withdrawal request. Calculate withdrawal using:

Dollar OR
Percent Total Balance Amount Available After Tax Dollars Reason Funds Not Available Plan ABC ORGANIZATION \$90,000.00 \$60,000.00 ABC ORGANIZATION INSTITUTION 403(B) DEFINED CONTRIBUTION RETIREMENT PLAN \$90.000.00 \$60,000.00 \$5.000.00 SDA funds not available O \$2,500.00 SDA funds not available Ø GSRA (TIAA V1234567)(CREF W2345678) \$45,000.00 \$30,000.00 Dollars 5. 0.00 TIAA-CREF Social Choice Bond Fund \$12,000.00 0.00% \$12,000.00 0.00% TIAA-CREF Lifecycle Fund 2015 5 0.00 \$6,000.00 TIAA Access Large-Cap Value 0.00% 0.00 \$2,500.00 SDA funds not availa de 😡 GSRA (TIAA V1234567)(CREF W2345678) \$45,000.00 \$30,000.00

Step 4C: Choose Maximum Withdrawal and go to Step 5.



Step 5: Scroll to the bottom of the page and indicate if this is a one-time or recurring payment and when the transaction should be processed. Click **Next** to continue.

GRO	DSS AMOUNT	FEES	ESTIMATED TAXES	NET WITHDRAWAL
+ Vie	w included plans			
💿 Vie	w plans not available for	online withdrawal		
-			-	
 One-Time 	wal a one-time payment or i © Recurring	recurring payment?		
When would y	ou like this payment to be is	isued?		
O Immediate	ery, once the transaction is in-	good order O On a future d	310	
Go Back	Save & Return Later	Cancel		Next

Step 6: Review the mandatory federal and state taxes that will be withheld, and increase the amount if necessary. Then click **Next** to continue.

datory Tax withholding for each of the con	tracts you have selected	is shown below. For a	ontracts where mandatory tax w	ithholding is not required, a default
rentage is also shown. Prease enter any a icted for withdrawal.	dditional percentages yo	u would like to have wi	hheid for federal, state and pena	ities for each of the contracts you have
			Calculate tax withhold	ing using: Percent OR Dollar
N ALL MART	CROSS AND INT	TAXABLE AND AND	144 1088	
	REQUESTED O	0	(DEFAULTIMANDATORY)	
ABC ORGANIZATION				
ABC ORGANIZATION INSTITUTION	\$50,000.00	\$50,000.00	Mandatory Federal	20.00 % \$10,000.00
03(B) DEFINED CONTRIBUTION				Minimum Withholding required is 20%
			Mandatory State	5.00 % \$2,500.00
			Correction Correction Co	Minimum Withholding required is 5%
			Total	\$12,500.00
			TOTAL TAXABLE D	E12 500 50

Quick tip:

If you choose recurring payment, you'll need to indicate:

- Start date
- Day of month for subsequent payments

When payment should end

Frequency

Quick tips:

- You cannot decrease the mandatory withholding percentage.
- If your withdrawal does not require withholding, a default amount will appear, which you can change based on your needs.

- For direct deposit, you can use either a bank account already on file with TIAA-CREF or add a new one.
- If you use a new bank account, for added security, you'll need a one-time passcode to complete the transaction. TIAA-CREF will send you the passcode via email or postal mail (based on your communication preferences on file) after validating the banking information.

Step 7: Choose how you want to receive the proceeds – direct deposit into your bank account or a physical check sent to your mailing address.

Choose Payment Information					
Birect deposit to my bank account					
I want to choose the bank account where the	withdrawal money wi	I be sent. Funds are us	ually received within 2	business days after ap	provals and
economicana de processes in gras altas.					
Listed Bank Accounts				Add a t	new bank account
BANK NAME	ROUTING #	ACCOUNT #	ACCOUNT TYPE	UPDATED ON	ACTION
 AMERICAN COMMUNITY BANK, DIV OF YADKIN VALLEY BANK AND TRUST 	234567890	2345	Checking	06/11/2014	Remove
	345678902	3456	Checking	05/26/2014	Remove

Step 8: Review your withdrawal request and the Terms and Conditions. If you agree with the terms, mark the box and click **Submit Request**.

If you added a new bank account, go to Step 9. If you didn't, your submission is complete.

unds will be sent to the following carrier via cirect Transfer. Please verify the addres	s for this carrier.
Ameritrade	
ABC ORGANIZATION INSTITUTION 457(F) SUPPLEMENTAL RETIREMENT PLA	N
FBO John Adams	
P.O. Box 949	
Worcester MA 05597 - 1245	
ms & Conditions	
ms & Conditions	
ms & Conditions have read and agree to Terms and Conditions	

	view the details	of your request and agr	ee to the Term	s and Conditions below befor	e you Submit y	our transaction.
ithdrawal Request						
Note: All amounts shown	are estimated an	d based on prior day mark	ket close.			
\$50,000.00 GROSS AMOUNT		\$0.00 FEES		\$12,500.00 ESTIMATED TAXES		\$37,500.00 NET WITHORAWAL
equired Actions						
ce you submit this reque	It, the following	items are required befor	e payment can	be issued:		
Return your signed an	d notarized Sp DN	ousal Waiver within 10	0 days for:			
Employer Verification	Your Employee	r needs to verify informa	tion for:			
# ABC ORGANIZATI	d this transacti	ion, the employer will be 0 business days from th	contacted to p e date submitte	rovide the required approval. ed in good order, and you will	be notified of y	our approval status.
 ABC ORGANIZATI Once you have submitt Your data will be very 	KORD WICKS (P)					

Quick tip:

The **Required Actions** section of this page will show any tasks you need to perform to complete the transaction.

If you have not yet received your passcode, you can still submit your request. You'll simply need to enter the passcode through the **Manage Withdrawals** section of the site once you get it. **Step 9**: Enter the one-time passcode, if you have already received it via email, and click **Complete Validation**.

Contimation – Action Required	& PRN
hank Yeu, Your Withdrawii request has been submitted and a confirmation has been sent by email to adams8b.demo@tiaa-cref.org summary of this transaction is available for you to view, save to your computer or print. Download Transaction Summary ()	Need Help? Contact us at 800 842-2252
ACTION REQUIRED: Payment will not be issued until the Next Steps below are completed.	Did you know? There are two ways you can return your should and undertand accurat
Requested Transactions	waivers to us:
The following transactions will be submitted as part of this request. ABC ORGANIZATION INSTITUTION 403(8) DEFINED Confirmation ID: 345679 View Details CONTRIBUTION RETIREMENT PLAN	Online: For fastest service, Simply Print the Required Documents, Scan and Upload them here. Fax: Fax your documents to us at 600 842-2755. Mail: Sond your required.
our To-Do's & Next Steps	documents to: TIAA-CREF
he following steps are required in order to complete your request.	PO Box 1268 Charlotte, NC 28201-1268
Validation Code Required	Customize how you receive
Please enter the code that was sent to you via email.	mailings Update your Electronic Delivery Preferences
Enter the code Complete Validation	

At this point, your request has been successfully submitted and you can print a copy of the confirmation page for your records. See page 17 for instructions on how to check the status of your request.

Requesting a direct transfer

If your intention is to move all or a portion of your TIAA-CREF retirement account to an account with another service provider offered by your plan, you'll want to select the direct transfer withdrawal option.

Important: Refer to "Requesting a rollover" in this guide if you want to move money from your IRA or if TIAA-CREF is the only provider for your employer's retirement plan.

After logging in to your My TIAA-CREF account, follow these steps to submit your request:

Step 1: Select Submit a Withdrawal from the Manage My Portfolio menu. This will bring you to the Get Started page.



If you answer "no" to any of the questions on this page, you may be asked to provide additional information. You may also be asked to verify a one-time passcode, which TIAA-CREF will send to you via email or postal mail based on your communication preferences on file. **Step 2**: Confirm your employment status and personal information, and indicate if you want to receive account information electronically. Please note: You won't need to verify your employment information if you have only an IRA. Then click **Next** to continue.

ACCOUNT HOME .	MANAGE MY PORTFOLIO *	ADVICE & GUIDANCE *	PRODUCTS & SERVICES	S • RESEARCH & PERFORMANCE
Set Started				
ase confirm a few deta	ails and answer questions so that we	can customize your request.		
Confirm Engelsterne				
Commit Employme	ent Status			
Please verify a few de	ent Status etails and answer questions so that v	ve can customize your request		
Please verify a few de	ent Status	ve can customize your request. Exerci	OVMENT STATUE	CONFIRM
Please verify a few de executer ABC ORGANIZATIO	ent Status etails and answer questions so that v ION	ve can customize your request IEMPL Activ	OVMENT STATUE	cowrune ⊛Yes ◯ No

Step 3: Choose Direct Transfer from the list of available withdrawal options.



Step 4: Specify your transfer amount.

- Follow Step 4A for a simple transfer if you want to transfer a specific dollar amount and have it divided among your accounts and investments to maintain your current asset allocation.
- Follow Step 4B for a custom transfer if you want to take the amount from specific contracts or investment(s).
- Follow Step 4C for a maximum transfer if you want to transfer the maximum amount available for a single transaction.

us how you would like to transfer funds from your pla rivestment level.	ns. You can take money from one or more plans, or y	ou can specify the amount to Transfer by contract o
Simple Transfer Tell us how much you would like to take out, and we will divide the emount among your plans and holdings to maintain your current asset allocation.	Custom Transfer Review a list of your available contracts and investments and decide which to transfer from.	Maximum Transfer Transfer the maximum amount available from your plans.
	Choose Custom	Choose Maximum

Step 4A: Choose **Simple Transfer** and enter the dollar amount you want to withdraw. Then click **Calculate** and go to Step 5.

Simple Transfer Tell us how much you would like to take out, and we will divide the amount among your plans and holdings to maintain your current asset allocation.	Custom Transfer Review a list of your available contracts and investments and decide which to transfer from.	Maximum Transfer Transfer the maximum amount available from your plans.
~	Choose Custom	Choose Maximum
You have a total of \$50,000.00 available	for transfer.	

Quick tips:

- You can calculate the withdrawal either as a dollar amount or percentage.
- The amounts entered should equal the total transfer requested (or 100% if using a percentage).

Step 4B: Choose **Custom Transfer** and fill in specific amounts next to the investment options you want to use. Then click **Calculate** and go to Step 5.



Step 4C: Choose Maximum Transfer and go to Step 5.



Step 5: Scroll to the bottom of the page and indicate if this is a one-time or recurring payment and when the transaction should be processed. Click **Next** to continue.

GIRO	SS AMOUNT	FEES	1556	ESTIMATED TAXES	NET WITHDRAWAL
• Vie	w included plans				
• Vie	w plans not available	for online withdrawal			
			_		
Is this withdra O One-Time	wal a one-time payment O Recurring	or recurring payment?			
When would y	ou like this payment to I	te issued?	them date		
	.,,	- provide - const			
Go Back	Save & Return Late	or Cancel			Next

Quick tip:

If you choose recurring payment, you'll need to indicate:

- Start date
- Day of month for subsequent payments
- When payment should end
- ▶ Frequency

- Once you've made your selection, the delivery instructions for that provider will be displayed on the page. You can edit this information, if necessary.
- Your account number with the other provider is required to complete the request.

Step 6: Click the drop-down menu to select the provider to whom you want the direct transfer sent.

	Select a Carrier for ABC ORGANIZATION INSTITUTION 403(B) DEFINED CONTRIBUTION RETIREMENT PLAN	Amount Requested: \$35,000.0
	ABC ORGANIZATION INSTITUTION 403(8) DEFINED CONTRIBUTION RETIREMENT PLAN Select the carrier to transfer the funds to Concentration American Americ	
1	Select a Carrier for ABC ORGANIZATION INSTITUTION 457(F) SUPPLEMENTAL RETIREMENT PLAN	Amount Requested: \$15,000.0
aymen arrier(s) a transfer p	t Information watable for direct transfer have been designated by your plan sponsors according to your plan nifes. Choos ayment sent to	e the carrier(s) you would like us to have the
aymen arrier(s) a transfer p elect a C E TIREME BC ORGA elect the	t Information wabable for direct transfer have been designated by your plan sponsors according to your plan rules. Choose asyment sent to: Carrier for ABC ORGANIZATION INSTITUTION 403(B) DEFINED CONTRIBUTION INT FLAN NRZATION INSTITUTION 403(B) DEFINED CONTRIBUTION RETIREMENT PLAN carrier to transfer the funds to: Ameritade	e the carrier(s) you would like us to have the Amount Requested: \$35,000.0
aymen arrier(s) a transfer p elect a C E TREMS BC ORGA elect the Funds wi	t Information wabable for direct transfer have been designated by your plan sponsors according to your plan rules. Choos agained set to. Carrier for ABC ORGANIZATION INSTITUTION 463(B) DEFINED CONTRIBUTION INT FLAN NRAFTON INSTITUTION 463(B) DEFINED CONTRIBUTION RETIREMENT PLAN carrier to transfer the funds to: Americade It be sets to the following carrier via Direct Transfer. Please verify the address for this carrier.	e the canie(s) you would like us to have the Amount Requested: \$35,000.0
elect a C ETIREME BC ORGA elect the Funds with ABC O FBO 32 P.O. B		e the carrier(s) you would like us to have the Amount Requested: \$35,000.0

Step 7: Review your direct transfer request and the Terms and Conditions. If you agree with the terms, mark the box and click **Submit Request**.

Accession and	
ABC ORGANIZATION INSTITUTION 457(F	F) SUPPLEMENTAL RETIREMENT PLAN
FBO John Adams	
P.O. Box 949	
Worcester MA 05597 - 1245	
erms & Conditions	
erms & Conditions	
erms & Conditions	ng
erms & Conditions	ng
erms & Conditions	ns

To protect your account information, you'll be asked a few questions to verify your identity. After answering the questions, click **Next** to submit your transaction.

n.	KBA Questionnaire	•
	Please answer a few questions to verify your identity	
	Your correct answers help to ensure that no one else is trying to access your account, if none of the answers are correct, please select 'none of the above' as your answer.	
1	Which street have you lived on?	
	© Allen St.	
	O Arca R	
	© Ortega Ave	
	© Karen Way	
	O None of the above	
Tr.		
4	Skip Next	

The **Required Actions** section of this page will show any tasks you need to perform to complete the transaction. At this point, your request has been successfully submitted and you can print a copy of the confirmation page for your records. See below for instructions on how to check the status of your request.



Checking the status of a withdrawal

You can check the status of your withdrawal request at any time through your My TIAA-CREF account.

Step 1: Select **Manage Withdrawals** from the **Manage My Portfolio** menu. This will bring you to the **Manage Withdrawals** page, which shows any saved requests that have not been submitted and any pending transactions.

				Quote: Enter Name or	Open An Accoun
ACCOUNT HOME * MANAGE M		ADVICE & GUIDA	NCE .	PRODUCTS & SERVICES .	RESEARCH & PERFORMANCE •
Brokerage	Retirement Pl	ans	Direc	tly Held Mutual Funds	Quick Links
Make a Trade	Change Invest	ments	Purch	ase Shares	Open an Account
View Order Status	View/Cancel P	ending Changes	Excha	inge Shares	Update Profile & Preferences
Manage Alerts	Change Alloca	tion of	Rede	em Shares	Beneficiaries
Brokerage Statements & Reports	Contributions		Cost	Basis Settings	Upload Documents
	Rebalance Act	thuo	Mana	ge Automatic Plans	Download Forms
	Manage Contr	ibutions Amounts			Quicken Download
	Apply for a Ne	w Loan	More	Account Types	
	Manage Loans		Broke	rage	
	Submit a With	drawal	Trust		
	Manage 44/md	rawals	Bank	ng	
	· · ·		1 de la	SUITE DOG	

Step 2: Go the status column for the transaction you want to check.

			Quote:	tter Name or Sym	601 😥	Open An Acco
ACCOUNT HOME *	MANAGE MY PORTFOLIO *	ADVICE & GUIDANCE •	PRODUCTS & SER	RVICES .	RESEARC	H & PERFORMANCE
Aanage Withdra	awals					
a snapshot of your cum have taken over the pas	ent withdrawal and distribution rec t year.	quests, as well as information ab	out withdrawals and di	stributions	Learn Mor	
	and the second s			-	Compare	Distribution Options
lequest a New Withdr	awal					
lequest a New Withdr Saved Withdrawals/D	istribution Requests					
lequest a New Withdr Saved Withdrawals/D The following is a list of	Istribution Requests					
Request a New Withdr Saved Withdrawais/D The following is a list of REQUEST MUMBER / DAT	Instribution Requests pending/submitted requests.	GROSS AMOUNT OF REQUEST	NET AMOUNT OF REQUEST	REQUEST	N	ACTION
Request a New Withdr Saved Withdrawals/D The following is a list of REQUEST WAREKR / DATE 234567	Istribution Requests pending/submitted requests.	BROSS AMOUNT OF REQUEST \$50,000 00	NET AMOUNT OF REQUEST \$37,500.00	BEQUEST EXPIRATIO 07/01/201	N T	ACTION SELECT 5-
Request a New Withdr Saved Withdrawals/D The following is a list of , Request www.en.r.out 234567 06/26/2014	Natribution Requests pending/submitted requests.	BROSS AMOUNT OF - REQUEST \$50,000.00	NET ANOUNT OF REQUEST \$37,500.00	BEQUEST EXPIRATIO 07/01/201	N Ventu	ACTION BELECT Co lodly Request

Step 3: If you need to modify or cancel a request, click the applicable option from the **Actions** drop-down menu.

Quick tips:

- Requests that have a status of "pending processing" cannot be modified or cancelled.
- You'll also find information on this page about recurring payments and requests that have been declined or cancelled.

TIAA-CREF is here to help.

We are committed to helping you use My TIAA-CREF effectively to make your account management easier.

If you have any questions or need assistance submitting a withdrawal request, please call us at **800 842-2252**, Monday to Friday, 8 a.m. to 10 p.m. (ET), and Saturday, 9 a.m. to 6 p.m. (ET) to speak with one of our experienced consultants.



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