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For questions regarding appointing a financial advisor, we can be reached at **888-842-0318**.

Weekdays 8 a.m. - 6 p.m. (ET)

For questions regarding appointing someone who is not a financial advisor, we can be reached at **800-842-2252.**

Weekdays 8 a.m. - 10 p.m. (ET)

Please print using black or **1. PROVIDE YOUR INFORMATION** dark blue ink.

IMPORTANT: A full Social Security Number/Taxpayer Identification Number is required to process your request.

Complete this form to authorize a person or an organization to discuss your accounts (pension/IRA/non-
qualified/insurance) with a TIAA representative, receive information, view or receive information online or
electronically (financial advisors only), and act on your behalf.

All TIAA account information, including details about your employer retirement plans, is considered confidential. We will not disclose information about your accounts to anyone without your authorization.

Once we have received a properly completed form, we require up to seven (7) business days to review and process before the authorization will be active in our system. Once processed, we will then send you and the party you've authorized a statement confirming your selections. Please review that statement carefully and call us immediately if you need to make any changes.

First Name		Middle Initia
Last Name		Suffix
Social Security Number/ Taxpayer Identification Number	Contact Telephone Number	Extension
Mailing Address		
City	Sta	ate Zip Code
Residential Address (Legal Primary Address)		
City	Sta	ate Zip Code

AUTHORIZATION TO ACCESS TIAA ACCOUNTS

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Choose Authorization
Option A or B.

To authorize a firm or an organization, choose Option A. Any person designated by that particular firm or organization may exercise the level of authorization you provide in Section 4.

You must include a firm's Tax Identification Number or an individual's Social Security Number/Tax Identification Number in order for a financial advisor to have online access to your account(s).

To authorize one specific person only, choose Option B. For example, if you wish to authorize one particular individual employed by ABC, Inc. to exercise the level of authorization you provide in Section 4.

When selecting a financial advisor as your authorized party in Section 3, the advisor may add designees to act on their behalf.

If you would like to name more than one person, a separate form should be filled out for each person.

When selecting a financial advisor as your authorized party in Section 3, you can add additional related financial advisors or firms in Section 6.

To only revoke existing authorizations on file, choose Option C and complete Sections 7 and 8 of this form.

2. AUTHORIZATION

OPTION A - FIRM OR ORGANIZATION

Taxpayer Identification Number (Require		-if applicable)
Contact Telephone Number	Extension Fax Number	
Email of Primary Contact (Required)		
Mailing Address		
City		State Zip Cod
ndividual Name		
OPTION B - INDIVIDUAL Individual Name Employing Firm, if applicable Social Security Number (Required) Home Telephone Number	APIN (For financial advisors only Nork Telephone Number	–if applicable) ax Number
Individual Name Employing Firm, if applicable Social Security Number (Required)]
Individual Name Employing Firm, if applicable Social Security Number (Required) Home Telephone Number]





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Financial advisors (with	3. RELATIONSH	IP of the Authorized	PARTY TO YOU
current FINRA/SEC registration) who require	Please select one the	at most closely matches the author	rized party's financial relationship to you.
online access should also contact Advisor Services at	Spouse	Family Member/Friend	Financial Advisor [†]
888-842-0318, Option 1, weekdays from	Attorney	Accountant	Court-appointed Representative (e.g., guardian, conservator, etc.) Please submit the appropriate documents.
8 a.m 6 p.m. (ET).	[†] IMPORTANT INFOR	MATION WHEN SELECTING A FINA	NCIAL ADVISOR AS AN AUTHORIZED PARTY
	listed in Section 2 a behalf; and (b) Acce of this agreement to which may include p	nd Section 6 of this agreement to ept direction from your authorized	g TIAA to: (a) Allow your authorized Financial Advisor(s) name designees to access your TIAA accounts on their Financial Advisor(s) listed in Section 2 and Section 6 TIAA accounts with their third-party service providers, ny questions.
If you select Full Power	4. LEVEL OF AU	JTHORIZATION	
of Attorney, mail—do not fax—both forms together	Please check only o	ne; add additional instructions be	low if needed.
to TIAA.	(and future) acc		ecific information from TIAA about any of your existing n online or electronically (financial advisors only), A products.
	Limited Rights	Plus Inquiry—This includes the rig	nt to receive specific information from TIAA about any
Format and delivery of duplicate statements will			eive information online or electronically (financial ation about TIAA products, in addition to:
vary depending on product.		mium allocations;	
		change funds among like account sfers/exchanges of funds among l	
	Full Power of At legal equivalent	ttorney/Fiduciary Rights—Please	attach an executed TIAA Power of Attorney form or its y for all court-appointed representatives for whom TIAA
	ADDITIONAL INSTRU	JCTIONS	
	future) TIAA account	. ,	plicate quarterly statements of your existing (and utual funds (after-tax annuities are not currently ume "No.")





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For your protection, all requests to terminate an authorization must be in writing. If you would like to revoke the authorization at a particular time, please indicate the expiration date.

*To be listed in this section, the authorized party must have a TIAA issued APIN as a financial advisor.

**Unless an expiration date is provided, TIAA will assume this authorization is in effect until notified in writing.

5. DURATION

TIAA will assume that this authorization is in effect until we are notified in writing of an expiration date, unless you indicate a specific expiration date here:



6. ADDITIONAL AUTHORIZATIONS—FINANCIAL ADVISORS ONLY

Please use this section only if your primary authorized party in Section 2 is a financial advisor and there are additional individuals or firms that must be authorized by you to support your advisor relationship.

Financial Advisor Name (Firm or Individual)

APIN*	Social Security Number/ Tax Identification Number (Required)	Inquiry Only OR	Limited Rights	Duration**
Financial Advisor Name (Firm	n or Individual)			
APIN*	Social Security Number/ Tax Identification Number (Required)	Inquiry Only	Limited Rights	Duration**
Financial Advisor Name (Fin				
APIN*	Social Security Number/ Tax Identification Number (Required)	Inquiry Only OR	Limited Rights	Duration**

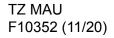
We will continue any existing authorization(s) unless you indicate otherwise.

If no authorized party(ies) is provided in Section 2 of this form, TIAA will revoke existing authorizations as directed in Section 7.

7. DIRECTIONS FOR AUTHORIZATIONS CURRENTLY IN EFFECT

Replace/revoke all authorized parties with the authorized party(ies) specified.

Replace/revoke the following authorized party with the authorized party(ies) specified on this form:







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8. PARTICIPANT/ACCOUNT HOLDER'S SIGNATURE

By signing this authorization form, you direct TIAA to recognize your authorized party(ies) to act on your behalf based on the level of authorization granted in Section 4 of this form. You acknowledge that your authorized party(ies) will remain in effect until you direct TIAA to revoke such authorization unless you have provided an expiration date in Section 5. TIAA reserves the right to revoke authorizations on file and require new authorization forms if at any time your accounts are deemed to be inactive due to a zero balance.

Your Signature

Today	/'s Date	e (mn	n/dd,	/ууу	y)	
	/		/	2	0	

9. POWER OF ATTORNEY

I, Long I, Long I, Long I, the undersigned, am a participant/account holder¹ in the Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF) plan. TIAA-CREF includes: Teachers Insurance and Annuity Association of America (TIAA); its companion organization, the College Retirement Equities Fund (CREF); TIAA-CREF Mutual Funds; TIAA-CREF Institutional Mutual Funds; TIAA Life Insurance Company; TIAA-CREF Individual & Institutional Services, LLC; Teachers Personal Investors Services, Inc.; Teachers Advisors, Inc.; TIAA-CREF Investment Management, LLC; and TIAA-CREF Tuition Financing, Inc.

I appoint as my lawful attorney to exercise the authority and execute the transactions indicated in this document with respect to any and all of my TIAA contracts and/or accounts, existing and future, with full authority to act as if I had taken such action.

Under this Power of Attorney, my lawful attorney is authorized to exercise full fiduciary powers with respect to my TIAA accounts, existing and future, including the powers enumerated in any separate third-party authorization form executed by me and including, but not limited to:

- for any retirement account contracts: making elections (both discretionary and required) for choosing calculation methods and calculation beneficiaries for minimum distribution purposes; choosing any benefit option available to me; making beneficiary designations; and effecting cash withdrawals and/ or external transfers, with the understanding that some of these actions will be irrevocable after having been taken. (Please note that some options may require the written consent of your spouse before they can be initiated.)
- for any insurance, mutual fund and nonqualified annuity accounts: effecting exchanges, redemptions and purchases; and taking such other actions necessary for the ongoing maintenance of such accounts.

TIAA shall not be required to inquire into the basis of any such action, and may receive and accept the authorization of my attorney with regard to such action without further inquiry. Correspondence is to be directed to my address of record unless or until a change is requested.

This Power of Attorney shall remain binding upon me and any successor or successors until revoked in writing by me, and such revocation is received by TIAA.

I hereby indemnify and agree to hold TIAA and their agents and employees harmless from all loss of any kind arising as a result of any action taken by TIAA and their agents and employees in reliance upon this Power of Attorney. The laws of the State of New York shall control its construction.

If I become disabled after signing this form, this Power of Attorney shall not be affected and shall continue in effect until I revoke it in writing.



Please sign your full legal name with suffix, if applicable, using black or dark blue ink. Digital signatures are not accepted.

Complete this section only if you selected Full Power of Attorney/Fiduciary Rights in Section 4.

¹ "Participant/account holder" includes policy owners and insureds.

TZ MAU F10352 (11/20)

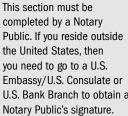


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9. POWER OF ATTORNEY (CONTINUED)

My signature below indicates that I have read and freely agreed to all the foregoing, have consulted with counsel or have had the opportunity to do so, and have arranged for all acknowledgments or recording requirements to be satisfied. TIAA may rely on any reproductions of this form as completely as on the original.

Participant/Account Holder Signature	Participant/Account Holder Print Name
Participant/Account Holder Social Security Number	
NOTARY PUBLIC CERTIFICATION	
State County	Notary Expiration Date (mm/dd/yyyy)
On the date noted below the subscriber known to me to foregoing instrument and he/she acknowledged to me	-
Notary Public's Signature	In this space, the Notary Public must provide his/h notarial number and the date the appointment expi Provide the notarial seal if outside New York state.
Today's Date (mm/dd/yyyy)	
FOR NOTARY PUBLICS IN FLORIDA	
The foregoing instrument was acknowledged before me	,
by means of:	
Physical presence Online notarization	
IF NAMING AN INDIVIDUAL*	
Attorney in Fact Signature	Attorney in Fact Print Name
Attorney in Fact Social Security Number	
OR	
IF NAMING A FIRM OR ORGANIZATION	
	Attorney in Fact Print Name
IF NAMING A FIRM OR ORGANIZATION	Attorney in Fact Print Name
IF NAMING A FIRM OR ORGANIZATION	Attorney in Fact Print Name Attorney in Fact Print Name
IF NAMING A FIRM OR ORGANIZATION Attorney in Fact Signature	



Please sign in black or dark blue ink. Digital signatures, such as signing with Adobe Acrobat, are not accepted. NOTE: A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

In the states of N.Y. and P.A., the Power of Attorney or Attorney in Fact must sign and date in the presence of a notary.

* Please ensure the Attorney in Fact listed on this page is exactly the same as the Attorney in Fact appointed on the previous page.

Digital signatures are not accepted.





If you select the Full Power of Attorney checkbox in Section 4, please mail (do not fax) this authorization form with TIAA Power of Attorney form to TIAA.

RETURN COMPLETED FORM(S) TO:

STANDARD MAIL: TIAA P.O. Box 1277 Charlotte, NC 28201-1277 OVERNIGHT: TIAA 8500 Andrew Carnegie Blvd. Charlotte, NC 28262

FAX: 800-914-8922

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, D.C., 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.



