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|--------------------------|---|--|--|--|
| Contract type | RA Retirement Annuity | | | |
| Employment status | In service | Check plan status* | | Post termination |
| Accumulation | ≤ \$2,000 ≤ \$5,000 on or after 4/17/05 in NY | > \$2,000 > \$5,000 on or after 4/17/05 in NY | ≤ \$2,000 ≤ \$5,000 on or after 4/17/05 in NY | > \$2,000 > \$5,000 on or after 4/17/05 in NY |
| Payment options | Not available until post termination (available if new contributions are not allowed by plan) | TPA to reinvest | Small sum cashable | RMD, TPA, I/O, Life annuity |


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|--------------------------|---|--------------------|--------------------|---|
| Contract type | GRA Group Retirement Annuity | | | |
| Employment status | In service | Check plan status* | | Post termination |
| Accumulation | ≤ \$5,000 | > \$5,000 | ≤ \$5,000 | > \$5,000 |
| Payment options | Not available until post termination (available if new contributions are not allowed by plan) | TPA to reinvest | Small sum cashable | ≤ 120 days: Cash - 2.5% Surrender charge; > 120 days: 5-yr fixed, RMD, I/O, TPA, Life annuity |

| | | | | |
|--------------------------|---|-------------------------|--------------------|---|
| Contract type | RC Retirement Choice | | | |
| Employment status | In service | Check plan status* | | Post termination |
| Accumulation | ≤ \$5,000 | > \$5,000 | ≤ \$5,000 | > \$5,000 |
| Payment options | Not available until post termination (available if new contributions are not allowed by plan) | 84 mo. SWAT to reinvest | Small sum cashable | ≤ 120 days: Cash - 2.5% Surrender charge; > 120 days: 84 mo. SWAT, RMD, Life annuity, I/O |

- RCP, SRA, GSRA, IRA, Keogh, and GA are liquid
- Retirement Transition Benefit available for RA, GRA and RC
- ATRA contracts follow RA post-termination rules
- TPA starts at \$10K minimum or 100% of balance, if less
- GRA fixed-period annuities may range from 5-30 years

*TIAA Traditional asset movement may be affected by the retirement plan's *Active, Frozen or Terminated status*.

If you have question on the retirement plan's status -- Contact Advisor Services at 888.842.0318



This material is for informational or educational purposes only and does not constitute investment advice under ERISA. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Transfers and withdrawals from TIAA Traditional are restricted by its underlying agreements that can affect the liquidity of the product.

Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

TIAA Traditional is a fixed annuity issued by Teachers Insurance and Annuity Association of America (TIAA), New York, NY.

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