



Retirement Plan Self-Directed Brokerage Account Application

1. ACCOUNT TYPE AND REGISTRATION (CONTINUED)

Complete if applicable:

I am or an immediate family member is, a director, a 10% shareholder, or a policy-making executive of a publicly traded company.

Name of person: _____ Company Name/Symbol: _____

I am or an immediate family member is, affiliated with or working for TIAA-CREF.

Relationship to Employee: _____ Name of Employee: _____

I am or an immediate family member is, affiliated with or working for a member firm of a stock exchange or FINRA.

Relationship to Employee: _____ Name of Employee: _____

Name of firm: _____

I am (i) a senior military, governmental or political official in a non-US country, or (ii) closely associated with or an immediate family member of such an official.

INTERESTED PARTY (if applicable): NOTE: Interested party will receive duplicate statements and confirmations.

Interest Party's Name (First) [Grid of boxes] (M.I.)

Interest Party's Name (Last) [Grid of boxes]

Mailing address (P.O. Box or Private mailbox will not be accepted) [Box] City [Box] State [Box] Zip code [Box] - [Box]

2. YOUR INVESTMENT PROFILE (Required)

Investment knowledge: None Limited Good Extensive

Investment experience: Estimate your investment experience in years:
Equity _____ yrs. Mutual Funds _____ yrs. Options _____ yrs. Fixed Income _____ yrs.

Investment objective (choose one): Capital Preservation Income Growth Speculation

Annual income (from all sources): Under \$20,000 \$20,000 - \$29,999 \$30,000 - \$49,999
 \$50,000 - \$99,999 \$100,000 - \$250,000 Over \$250,000

Approximate net worth, excluding residence: Under \$20,000 \$20,000 - \$29,999 \$30,000 - \$99,999
 \$100,000 - \$249,999 \$250,000 - \$1 million Over \$1 million

Current tax bracket: 0 - 15% 15.1% - 32% 32.1% - 50% Over 50%

Money market sweep vehicle.

Your cash balances will automatically be invested in the default money market vehicle chosen by your plan.



3. AGREEMENT AND SIGNATURE(S)

I certify under penalties of perjury that: (1) the number shown on this form is the correct taxpayer identification number (or that I am waiting for a number to be issued to me), (2) I am not subject to backup withholding because: (a) I am exempt for backup withholding, or (b) I have not been notified by the Internal Revenue Service (the "IRS") that I am subject to backup withholding as a result of a failure to report all interest dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person. You must cross out item (2), above, if you have been notified by the IRS that you are subject to backup withholding because you have failed to report interest and dividends on your tax returns.

I acknowledge that I have read, understand, and agree to the terms and conditions of the TIAA-CREF Self-Directed Brokerage Account Customer Account Agreement For Use Within an Employer-Sponsored Retirement Plan. I also acknowledge that I have received and read the Predispute Arbitration Clause on Page 3, Paragraph 16 of the TIAA-CREF Self-Directed Brokerage Account Customer Account Agreement For Use Within an Employer-Sponsored Retirement Plan. I also certify that the information that I have provided is true and correct. I represent that I am of legal age and have legal capacity to make this investment. I understand that the Internal Revenue Service does not require my consent to any provision of the document other than the certifications required to avoid backup withholding.

I am a participant in an employer sponsored retirement plan or 403(b) plan or arrangement ("Plan"). I direct Teachers Insurance and Annuity Association ("TIAA") as Record Keeper on behalf of the Plan Trustee/Custodian to establish a separate account to be held and administered as a self-directed brokerage account ("Account") for my benefit with TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC:

I acknowledge that my Account remains a part of the Plan. I acknowledge that my Account will be subject to the terms of the TIAA-CREF Self-Directed Brokerage Account Customer Account Agreement For Use Within an Employer-Sponsored Retirement Plan, which I have read and the terms and conditions of which are incorporated herein, and all applicable Plan documents. I understand that I am solely responsible for all investment decisions I make in my Account. I acknowledge and agree that if the Plan is a 403(b) plan, investments in the Account will be limited to mutual funds.

I agree to hold TIAA, TIAA-CREF Brokerage Services, the Plan Trustee or Custodian, and their respective affiliates, harmless from any losses I incur in my Account as a result of my investment decisions or any losses they incur as a result of acting upon my direction.

Brokerage accounts are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC. Member FINRA, SIPC. Securities are not FDIC-insured and are not a deposit or other obligation of or guaranteed by any bank or TIAA-CREF. Securities are subject to investment risk, including possible loss of the principal amount invested. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Company, Inc. Member FINRA, NYSE, SIPC.

Signature (owner)

Print name

Today's Date

