

SERFF Tracking Number: TCRE-125874453 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 40688
Company Tracking Number:
TOI: A05I Individual Annuities- Immediate Non-Variable Sub-TOI: A05I.000 Annuities - Immediate Non-variable
Product Name: Access Account Payout Life Annuities
Project Name/Number: Access Account Payout /

Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: Access Account Payout Life SERFF Tr Num: TCRE-125874453 State: ArkansasLH

Annuities

TOI: A05I Individual Annuities- Immediate Non-Variable SERFF Status: Closed State Tr Num: 40688

Variable

Sub-TOI: A05I.000 Annuities - Immediate Non-variable Co Tr Num: State Status: Approved-Closed

variable

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Alexander Ciniewicz

Disposition Date: 10/28/2008

Date Submitted: 10/27/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Access Account Payout

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 10/22/2008

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/28/2008

Deemer Date:

State Status Changed: 10/28/2008

Corresponding Filing Tracking Number: TCRE-125874388

Filing Description:

We are submitting for formal approval the listed form. This is a new form.

This filing is related to SERFF Filing # TCRE-125874388 which makes available a new separate account of TIAA, the TIAA Access Account (the Access Account), in addition to the current Real Estate Account separate account, for new

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and existing annuitants under a Fixed Period, a One-Life or a Two-Life unit-annuity separate account contract.

The purpose of form TIAA-TA-SA-END will be to endorse the TIAA Traditional Annuity (fixed account) payout contract forms such as 901.9, 1009.9 and 1033.1 to generalize certain references to the Real Estate Account payout contract in these contracts to accommodate the now expanded separate account contracts that are paired with them. These payout contracts are supplementary contracts to TIAA's deferred annuities (DA) and are used to settle accumulations from the TIAA DAs during their payout phase. Generally, the Traditional Annuity and the separate account contracts are issued as companion contracts to facilitate settlements into fixed account and variable account payout streams.

Illustrative material has been indicated by brackets.

The form will be pre-printed or laser emitted with identical language approved by the Department. We reserve the right to change the location of print lines and words, signature graphic, and the type of font (but not point size to less than 10) of the form without resubmitting for approval.

If you have any questions about the form or if there is anything we can do to make your review easier, please call me at 800-842-2733, extension 2611.

Company and Contact

Filing Contact Information

Al Ciniewicz, Senior Contract Forms Specialist aciniewicz@tiaa-cref.org
730 Third Avenue (800) 842-2733 [Phone]
New York, NY 10017 (212) 916-5903[FAX]

Filing Company Information

Teachers Insurance and Annuity Association of America CoCode: 69345 State of Domicile: New York
730 Third Avenue Group Code: 1216 Company Type: L&H
New York, NY 10017 Group Name: TIAA-CREF State ID Number:
(212) 490-9000 ext. [Phone] FEIN Number: 13-1624203

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Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: 1 endorsement x \$20
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$20.00	10/27/2008	23489318

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/28/2008	10/28/2008

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Endorsement to TIAA Traditional Annuity Payout Contract		Yes

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Form Schedule

Lead Form Number: TIAA-TA-SA-END

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TIAA-TA-SA-END	Policy/Cont Endorsement to TIAA Initial Payout Contract Certificate: Amendment, Insert Page, Endorsement or Rider			47	TIAA-TA-SA-END.pdf

Teachers Insurance and Annuity Association of America

730 Third Avenue, New York, N.Y. 10017

Telephone: [800-842-2776]

Endorsement to your TIAA Traditional Annuity Payout Contract

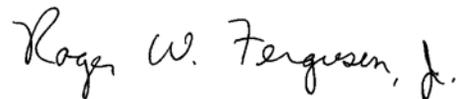
Effective Date: [January 1, 2009]

This endorsement modifies the provisions of your TIAA Traditional Annuity Payout Contract - Fixed-Period Annuity, One-Life Annuity or Two-Life Annuity - and becomes part of it. It does not take away any of your rights established under the contract. The purpose of this endorsement is to expand the provisions of your contract dealing with transfers in order to accommodate unit-annuity payments under a TIAA unit-annuity from the TIAA Access (VA-3) Accounts. Please read this endorsement and attach it to your contract.

To the extent provided under your companion TIAA unit-annuity contract, wherever this contract refers to the "TIAA Real Estate Account contract" or to the "companion TIAA Real Estate Account contract," these references should be changed to the "TIAA Separate Account contract" or to the "companion TIAA Separate Account contract," respectively.

To the extent provided under your companion TIAA unit-annuity contract, any references in this contract to the "Real Estate Account" are changed to the "Investment Account(s)."

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*President and
Chief Executive Officer*]

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

10/27/2008

Comments:

Attachment:

TIAA Flesch Certification.pdf

TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA

CERTIFICATION OF READABILITY

I hereby certify that the attached form achieves a readability score of over 45 and meets all the Flesch reading ease requirements of your jurisdiction.

Forms: TIAA-TA-SA-END

A handwritten signature in black ink, appearing to read "Peretz Perl", is positioned above a horizontal line. A vertical red line is drawn to the right of the signature, extending from the top of the signature area down to the horizontal line.

Peretz Perl, FSA, MAAA
Director and Actuary