

SERFF Tracking Number: TCRE-126490813 State: Arkansas  
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 44798  
Company Tracking Number:  
TOI: A02.11 Individual Annuities- Deferred Non- Variable and Variable Sub-TOI: A02.11.002 Flexible Premium  
Product Name: IRA Endorsements  
Project Name/Number: 2010-01 Super IRA Endorsements/

## Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: IRA Endorsements SERFF Tr Num: TCRE-126490813 State: Arkansas  
TOI: A02.11 Individual Annuities- Deferred Non- Variable and Variable SERFF Status: Closed-Approved- Closed State Tr Num: 44798  
Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Linda Bird  
Author: Alexander Ciniewicz Disposition Date: 02/16/2010  
Date Submitted: 02/05/2010 Disposition Status: Approved-Closed  
Implementation Date Requested: On Approval Implementation Date:  
State Filing Description:

## General Information

Project Name: 2010-01 Super IRA Endorsements Status of Filing in Domicile:  
Project Number: Date Approved in Domicile:  
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: 02/16/2010 Explanation for Other Group Market Type:  
State Status Changed: 02/16/2010  
Deemer Date: Created By: Alexander Ciniewicz  
Submitted By: Alexander Ciniewicz Corresponding Filing Tracking Number:

Filing Description:  
We are submitting for formal filing and approval the attached forms. These are new forms.

Endorsement form TIRA-2007-LRM will be used with IRA annuity contract form TIAA-IRA-01 approved and Endorsement Form TROTH-2007-LRM will be used with Roth IRA contract form TIAA-Roth-01, both contracts were approved on February 23, 2006.

The primary purpose of this filing is to bring the contracts into compliance with the IRS' List of Required Modifications

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Product Name: IRA Endorsements  
Project Name/Number: 2010-01 Super IRA Endorsements/  
(LRM) issued in 2007.

Please Note: a certification of readability is not included as the product falls under the security subject to federal jurisdiction exemption of your readability law.

Illustrative material has been indicated by brackets.

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

If you have any questions about these forms or if there is anything we can do to make your review easier, please call me at 800-842-2733, extension 232611.

## Company and Contact

### Filing Contact Information

Al Ciniewicz, Senior Contract Forms Specialist aciniewicz@tiaa-cref.org  
730 Third Avenue 800-842-2733 [Phone] 232611  
[Ext]  
(730/3/32) 212-916-5903 [FAX]  
New York, NY 10017

### 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: \$100.00  
Retaliatory? No

SERFF Tracking Number: *TCRE-126490813* State: *Arkansas*  
 Filing Company: *Teachers Insurance and Annuity Association of America* State Tracking Number: *44798*  
 Company Tracking Number:  
 TOI: *A02.11 Individual Annuities- Deferred Non-Variable and Variable* Sub-TOI: *A02.11.002 Flexible Premium*  
 Product Name: *IRA Endorsements*  
 Project Name/Number: *2010-01 Super IRA Endorsements/*  
 Fee Explanation: **\$50 x 2 endorsements**  
 Per Company: **No**

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$100.00	02/05/2010	34015678

SERFF Tracking Number: TCRE-126490813 State: Arkansas  
Filing Company: Teachers Insurance and Annuity Association of State Tracking Number: 44798  
America  
Company Tracking Number:  
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium  
Variable and Variable  
Product Name: IRA Endorsements  
Project Name/Number: 2010-01 Super IRA Endorsements/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	02/16/2010	02/16/2010



SERFF Tracking Number: TCRE-126490813 State: Arkansas

Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 44798

Company Tracking Number:

TOI: A02.11 Individual Annuities- Deferred Non- Variable and Variable Sub-TOI: A02.11.002 Flexible Premium

Product Name: IRA Endorsements

Project Name/Number: 2010-01 Super IRA Endorsements/

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Actuarial Memo		No
<b>Form</b>	Endorsement to Your TIAA IRA Contract		Yes
<b>Form</b>	Endorsement to Your TIAA Roth IRA Contract		Yes

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## Form Schedule

### Lead Form Number: TIRA-2007-LRM

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TIRA-2007-LRM	Policy/Cont	Endorsement to Your Initial ract/Fratern TIAA IRA Contract al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			0.000	TIRA-2007-LRM.pdf
	TROTH-2007-LRM	Policy/Cont	Endorsement to Your Initial ract/Fratern TIAA Roth IRA al Contract Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			0.000	TROTH-2007-LRM.pdf

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA  
(TIAA)  
730 Third Avenue, New York, N.Y. 10017-3206  
Telephone: [800-842-2733]**

**Endorsement to Your TIAA IRA Contract**

Effective Date: [ The Date of Issue ]

This endorsement changes some of the provisions of your TIAA IRA contract and becomes part of it. It does not take away any of the rights established under your current contract. It is important that you read the endorsement, and attach it to your contract.

*The **IRA amount** provision is changed by replacing the cost-of-living paragraph with the following:*

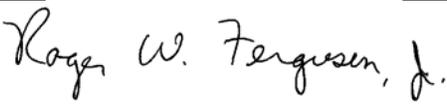
After 2008, the limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under IRC section 219(b)(5)(D). The adjustments will be in multiples of \$500.

*The following sentence is added to the end of the **IRA amount** provision:*

In addition to the contribution amounts above, you may make a repayment of a qualified reservist distribution described in IRC section 72(t)(2)(G) during the two-year period beginning on the day after the end of the active duty period.

*The first paragraph of item B) under the **Distribution requirements after your death** provision is replaced with the following:*

- B) If the sole beneficiary is your surviving spouse, the entire death benefit will be distributed, starting by the later of: (1) the end of the calendar year following the calendar year in which you die, or (2) the end of the calendar year in which you would have attained age 70½, over your spouse's life expectancy or, if elected, as explained in C) below.

  
*Roger W. Ferguson, Jr.*  
President and  
Chief Executive Officer

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA  
(TIAA)  
730 Third Avenue, New York, N.Y. 10017-3206  
Telephone: [800-842-2733]**

**Endorsement to Your TIAA Roth IRA Contract**

Effective date: [The Date of Issue]

This endorsement changes some of the provisions of your TIAA Roth IRA contract and becomes part of it. It does not take away any of the rights established under your current contract. It is important that you read the endorsement, and attach it to your contract.

*The **Modified Adjusted Gross Income (AGI)** provision is replaced with the following:*

Your **Modified Adjusted Gross Income (AGI)** for a taxable year is as defined in IRC section 408A(c)(3)(C)(i) and does not include any amount included in adjusted gross income as a result of a rollover from an eligible retirement plan other than a Roth IRA (a “conversion”).

*The **IRA Amount** provision is changed by:*

*a.) replacing the first and last paragraphs of the second item A) with the following:*

Such contributions may not exceed the lesser of the applicable amount or your Compensation, per tax year. In addition to such contribution amounts, you may make a repayment of a qualified reservist distribution described in IRC section 72(t)(2)(G) during the two-year period beginning on the day after the end of the active duty period.

After 2008, the limits in 1. and 2. will be adjusted by the Secretary of Treasury for cost-of-living increases under IRC section 219(b)(5)(D). The adjustments will be in multiples of \$500.

*b.) adding the following to the second item B):*

After 2006, the dollar amounts above will be adjusted by the Secretary of the Treasury for cost-of-living increases under IRC section 408A(c)(3). The adjustments will be in multiples of \$1,000.

*The **qualified rollover contribution** provision is replaced with the following:*

A **qualified rollover contribution** is a rollover contribution of a distribution from an IRA that meets the requirements of IRC section 408(d)(3), except that the one-rollover-per-year rule of IRC section 408(d)(3)(B) does not apply if the rollover contribution is from a Non-Roth IRA. For taxable years beginning after 2005, a qualified rollover contribution includes a rollover from

a designated Roth account described in Code Section 402A; and for taxable years beginning after 2007, a qualified rollover contribution also includes a rollover from an eligible retirement plan described in Section 402(c)(8)(B).

A rollover from an eligible retirement plan other than a Roth IRA or a designated Roth account cannot be made to this IRA if, for the year the amount is distributed from the other plan, (i) the individual is married and files a separate return, (ii) the individual is not married and has modified AGI in excess of \$100,000 or (iii) the individual is married and together the individual and the individual's spouse have modified AGI in excess of \$100,000. For purposes of the preceding sentence, a husband and wife are not treated as married for a taxable year if they have lived apart at all times during that taxable year and file separate returns for the taxable year. For taxable years beginning after 2009, the limits in this paragraph do not apply to qualified rollover contributions.

*The **Distribution Requirements** provision is changed by:*

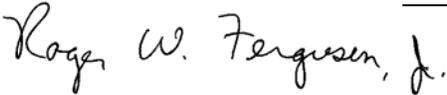
*a.) replacing the first paragraph of item B with the following:*

If the sole beneficiary is your surviving spouse, the entire death benefit will be distributed, starting by the later of: (1) the end of the calendar year following the calendar year in which you die, or (2) the end of the calendar year in which you would have attained age 70½, over your spouse's life expectancy or, if elected, as explained in C) below.

*b.) adding the following:*

Your contract will be administered, and benefit payments will be determined and made, to comply with the distribution requirements of the IRC. The death benefit will be distributed according to the requirements of IRC section 408(b)(3), as modified by IRC section 408A(c)(5) and the regulations issued thereunder, the provisions of which are incorporated by reference.

If the entire death benefit is not applied, on an irrevocable basis, to an income option or a lump-sum benefit, the minimum distribution rules of IRC section 408(a)(6), as modified by IRC section 408A(c)(5) and the regulations thereunder, will apply instead of the distribution rules described in this section.

  
*President and  
Chief Executive Officer*

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> AR ComplianceCertification.pdf		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> Not Applicable <b>Comments:</b>		

STATE OF ARKANSAS

CERTIFICATIONS

You have our assurance that we are in compliance with the applicable sections of Ark. Code Ann. 23-79-138.

You also have our assurance that we provide the Life and Health Guaranty Association notice to each contract holder in compliance with the requirements of Regulation 49.

I hereby certify that I have reviewed the forms listed below; and that, to the best of my knowledge, information, and belief the form listed below meets the provisions of the Arkansas Insurance Regulation 19 and all applicable requirements of the Arkansas State Insurance Department.

This is to certify that the form listed are exempt from the Flesch Reading Ease Score required in Arkansas pursuant to Section 23-80-204(b)(1).

Form: TIRA-2007-LRM  
TROTH-2007-LRM



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Peretz Perl, FSA, MAAA  
Director and Actuary  
February 5, 2010