

SERFF Tracking Number: TCRE-126554147 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 45349
Company Tracking Number: POLPAGE-END-TIAA
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: TIAA Policy Change Endorsement
Project Name/Number: TIAA Policy Change Endorsement/POLPAGE-END-TIAA

Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: TIAA Policy Change Endorsement SERFF Tr Num: TCRE-126554147 State: Arkansas

TOI: L07I Individual Life - Whole SERFF Status: Closed-Approved- Closed State Tr Num: 45349

Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life Co Tr Num: POLPAGE-END-TIAA State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird
Author: Patrick McGroarty Disposition Date: 04/07/2010
Date Submitted: 04/05/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: TIAA Policy Change Endorsement

Project Number: POLPAGE-END-TIAA

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/07/2010

Deemer Date:

Submitted By: Patrick McGroarty

Filing Description:

Dear Commissioner:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/07/2010

Created By: Patrick McGroarty

Corresponding Filing Tracking Number:
POLPAGE-END-TIAA

We are submitting for your review and approval our Policy Change Endorsement, form number POLPAGE-END-TIAA. This is a new form and does not replace any previously filed form.

SERFF Tracking Number: TCRE-126554147 State: Arkansas
 Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 45349
 Company Tracking Number: POLPAGE-END-TIAA
 TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
 Product Name: TIAA Policy Change Endorsement
 Project Name/Number: TIAA Policy Change Endorsement/POLPAGE-END-TIAA

Endorsement form POLPAGE-END-TIAA will be used with Teachers Insurance and Annuity Association of America (TIAA) policy forms whenever the policyholder has made changes to the policy that will affect the policy benefits. We also intend to reserve the right to use this endorsement with any additional life insurance products, which TIAA may offer in the future.

Upon approval, we intend to provide this Endorsement to our existing qualified Teachers Insurance and Annuity Association of America (TIAA) policyholders.

We look forward to receiving your approval.

Company and Contact

Filing Contact Information

Pat McGroarty, Senior Contract Forms Specialist
 730 Third Avenue
 730/3/33
 New York, NY 10017
 pmcgroarty@tiaa-cref.org
 212-913-3284 [Phone]
 212-916-5903 [FAX]

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

SERFF Tracking Number: TCRE-126554147 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of State Tracking Number: 45349
America
Company Tracking Number: POLPAGE-END-TIAA
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single
Life
Product Name: TIAA Policy Change Endorsement
Project Name/Number: TIAA Policy Change Endorsement/POLPAGE-END-TIAA

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$50.00	04/05/2010	35390196

SERFF Tracking Number: TCRE-126554147 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 45349
Company Tracking Number: POLPAGE-END-TIAA
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: TIAA Policy Change Endorsement
Project Name/Number: TIAA Policy Change Endorsement/POLPAGE-END-TIAA

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/07/2010	04/07/2010

SERFF Tracking Number: *TCRE-126554147* State: *Arkansas*
 Filing Company: *Teachers Insurance and Annuity Association of America* State Tracking Number: *45349*
 Company Tracking Number: *POLPAGE-END-TIAA*
 TOI: *L07I Individual Life - Whole* Sub-TOI: *L07I.101 Fixed/Indeterminate Premium - Single Life*
 Product Name: *TIAA Policy Change Endorsement*
 Project Name/Number: *TIAA Policy Change Endorsement/POLPAGE-END-TIAA*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Policy Endorsement		Yes

SERFF Tracking Number: TCRE-126554147 State: Arkansas
 Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 45349
 Company Tracking Number: POLPAGE-END-TIAA
 TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
 Product Name: TIAA Policy Change Endorsement
 Project Name/Number: TIAA Policy Change Endorsement/POLPAGE-END-TIAA

Form Schedule

Lead Form Number: POLPAGE-END-TIAA

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	POLPAGE-END-TIAA	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Policy Endorsement	Initial		54.600	TIAA Policy Endorsement 3 31.pdf



Teachers Insurance and Annuity Association of America
[P.O. Box 724508
Atlanta, GA 31139
1-877-694-0305]

Policy Endorsement

IMPORTANT
PLEASE ATTACH A COPY OF THIS PAGE TO YOUR POLICY

Policyowner Name _____ Policy Number _____.

Effective, _____, the following policy changes have been recorded and have been made a part of your policy.

[Change in the face amount]

[Your death benefit has been decreased and now is \$ _____]

[Changes in policy benefits]

[Your policy has been revised to reflect the termination of the [Disability Waiver of Premium Rider],
[Cost of Living Rider]]

[Change in the underwriting class]

[The underwriting classification of the insured has been changed from [smoker] to [non-smoker]]

[Contestability]

This endorsement will be incontestable after it has been in force during the insured's lifetime for two years from its issue date.]

Secretary

Senior Vice
President

SERFF Tracking Number: TCRE-126554147 State: Arkansas
 Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 45349
 Company Tracking Number: POLPAGE-END-TIAA
 TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
 Product Name: TIAA Policy Change Endorsement
 Project Name/Number: TIAA Policy Change Endorsement/POLPAGE-END-TIAA

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment:		
TIAA readability certification.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not applicable.		
Comments:		

TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA (TIAA)

This is to certify that the attached form is in compliance with the readability laws and regulations of your jurisdiction.

Readability scores for Form **POLPAGE-END-TIAA**

Syllables:	57
Words:	36
Sentences:	2
Syllables/Word:	1.58
Words/Sentence:	18.
FLESCH SCORE:	54.6

Provided below is a list of words or titles which have been excluded.

POLICY ENDORSEMENT
SENIOR VICE PRESIDENT
SECRETARY
DISABILITY WAIVER OF PREMIUM RIDER
COST OF LIVING RIDER
POLICY NUMBER
POLICYOWNER NAME
CONTESTABILITY
DEATH BENEFIT
POLICY
UNDERWRITING CLASS



Peretz Perl
Director, Actuary

Date: March 25, 2010