

SERFF Tracking Number: TCRE-126515258 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 45638
Company Tracking Number: TEW-CRT-E1
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
Product Name: Stable Value
Project Name/Number: 2009-12 TIAA Equity Wash Endorsements /TEW-CRT-E1

Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: Stable Value SERFF Tr Num: TCRE-126515258 State: Arkansas
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable SERFF Status: Closed-Approved-Closed State Tr Num: 45638
Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: TEW-CRT-E1 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Author: Audrey Bozzetto Disposition Date: 05/12/2010
Date Submitted: 05/11/2010 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: 2009-12 TIAA Equity Wash Endorsements Status of Filing in Domicile: Authorized
Project Number: TEW-CRT-E1 Date Approved in Domicile: 12/23/2009
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Overall Rate Impact: Group Market Type: Employer
Filing Status Changed: 05/12/2010 Explanation for Other Group Market Type:
State Status Changed: 05/12/2010
Deemer Date: Created By: Audrey Bozzetto
Submitted By: Audrey Bozzetto Corresponding Filing Tracking Number:

Enclosed for approval are the above referenced forms. These forms do not replace any previously submitted forms.

Endorsement TEW-CRT-E1 will be attached to our Retirement Choice, Retirement Choice Plus, Group Retirement and Group Supplemental Retirement Annuity certificates that may be issued (or are already in force) alongside our Stable Value or Stable Return product as part of a plan.

Endorsement TEW-E1 will be attached to our Retirement Choice, Retirement Choice Plus and Group Annuity contracts

SERFF Tracking Number: TCRE-126515258 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 45638
Company Tracking Number: TEW-CRT-E1
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
Product Name: Stable Value
Project Name/Number: 2009-12 TIAA Equity Wash Endorsements /TEW-CRT-E1

that may be issued (or are already in force) alongside our Stable Value or Stable Return product as part of a plan.

The intent of these endorsements is to enforce "equity wash" transfer restrictions which are part of the Stable Value and Stable Return products. Since money transferred from those products is restricted in terms of the timing and destination of subsequent transfers, any such accompanying TIAA annuity contracts and certificates to which such funds may be transferred, must be endorsed to reflect this. These endorsements explain that any funds transferred into those annuities from the Stable Value or Stable Return Contract will be subject to the restrictions of the Stable Value or Stable Return Contract, effectively restricting the participant's ability to subsequently transfer them to a competing fund without waiting for the 90 day equity wash period to expire.

Illustrative material has been indicated by brackets.

A certification of readability is not included as the products that the endorsements will be attached to are securities subject to federal jurisdiction.

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.

We plan to implement these forms as soon as possible after we receive your approval. Please feel free to contact me if you have any questions. Thank you for your consideration of this submission.

Company and Contact

Filing Contact Information

Audrey Bozzetto, Senior Contract Forms Specialist
730 Third Avenue
(730/3/32)
New York, NY 10017
abozzetto@tiaa-cref.org
800-842-2733 [Phone] 231600
[Ext]
212-916-5903 [FAX]

Filing Company Information

Teachers Insurance and Annuity Association of America
730 Third Avenue
CoCode: 69345
Group Code: 1216
State of Domicile: New York
Company Type: L&H

SERFF Tracking Number: TCRE-126515258 State: Arkansas
 Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 45638
 Company Tracking Number: TEW-CRT-E1
 TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
 Product Name: Stable Value
 Project Name/Number: 2009-12 TIAA Equity Wash Endorsements /TEW-CRT-E1
 New York, NY 10017 Group Name: TIAA-CREF State ID Number:
 (212) 490-9000 ext. [Phone] FEIN Number: 13-1624203

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: 2 endorsements x \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$100.00	05/11/2010	36404891

SERFF Tracking Number: TCRE-126515258 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 45638
Company Tracking Number: TEW-CRT-E1
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
Product Name: Stable Value
Project Name/Number: 2009-12 TIAA Equity Wash Endorsements /TEW-CRT-E1

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/12/2010	05/12/2010

SERFF Tracking Number: TCRE-126515258 State: Arkansas
 Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 45638
 Company Tracking Number: TEW-CRT-E1
 TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
 Product Name: Stable Value
 Project Name/Number: 2009-12 TIAA Equity Wash Endorsements /TEW-CRT-E1

Form Schedule

Lead Form Number: TEW-CRT-E1

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TEW-CRT-E1	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Endorsement to Your Initial TIAA Annuity Certificate			0.000	TEW-CRT-E1.pdf
	TEW-E1	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Endorsement to Your Initial TIAA Annuity Contract			0.000	TEW-E1.pdf

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA
(TIAA)**

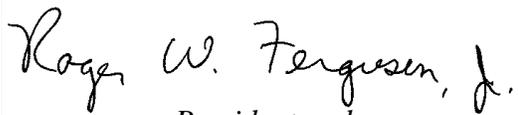
730 Third Avenue, New York, N.Y. 10017-3206
Telephone: [800-842-2733]

Endorsement to Your TIAA Annuity Certificate

Effective Date: [Upon receipt / Attached at issue]

This endorsement is part of your certificate with TIAA. It adds a provision to your certificate, as follows:

Any amounts to be applied to this certificate which originate either directly or indirectly as transfers from a TIAA Stable Value Contract or a TIAA Stable Return Contract are accepted into this certificate subject to any restrictions applicable to such amounts under the terms of the Contract from which such amounts were transferred.


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

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA
(TIAA)**

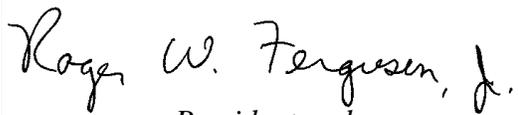
730 Third Avenue, New York, N.Y. 10017-3206
Telephone: [800-842-2733]

Endorsement to Your TIAA Annuity Contract

Effective Date: [Upon receipt / Attached at issue]

This endorsement is part of your contract with TIAA. It adds a provision to your contract, as follows:

Any amounts to be applied to this contract which originate either directly or indirectly as transfers from a TIAA Stable Value Contract or a TIAA Stable Return Contract are accepted into this contract subject to any restrictions applicable to such amounts under the terms of the Contract from which such amounts were transferred.


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

SERFF Tracking Number: TCRE-126515258 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 45638
Company Tracking Number: TEW-CRT-E1
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
Product Name: Stable Value
Project Name/Number: 2009-12 TIAA Equity Wash Endorsements /TEW-CRT-E1

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR Compliance Certification group.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: N/A Comments:		

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 forms listed below meet the provisions of the Arkansas Insurance Regulation 19 and all applicable requirements of the Arkansas State Insurance Department.

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

Form: TEW-CRT-E1
TEW-E1



Peretz Perl, FSA, MAAA
Director and Actuary
May 10, 2010