

SERFF Tracking Number: TCRE-127746712 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 50293
Company Tracking Number: TGTIC-E1
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
Product Name: IGRSP-Retirement Choice Plus
Project Name/Number: 2011-7 Transfer in Credit Endorsement /TGTIC-E1

Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: IGRSP-Retirement Choice Plus SERFF Tr Num: TCRE-127746712 State: Arkansas

TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable SERFF Status: Closed-Approved-Closed State Tr Num: 50293

Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: TGTIC-E1 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Author: Audrey Bozzetto

Disposition Date: 11/28/2011

Date Submitted: 11/18/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2011-7 Transfer in Credit Endorsement

Status of Filing in Domicile: Pending

Project Number: TGTIC-E1

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 11/28/2011

State Status Changed: 11/28/2011

Deemer Date:

Created By: Audrey Bozzetto

Submitted By: Audrey Bozzetto

Corresponding Filing Tracking Number:

Filing Description:

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

Forms TGTIC-E1 and TGTIC-CRT-E1 are endorsements to be issued with, or mailed to inforce contractholders of our Retirement Choice and/or Retirement Choice Plus Annuity and/or Stable Value contracts and certificates when applicable.

The purpose of these endorsements is to contractually stipulate the terms of a transfer in credit provision to be provided

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for certain transfers from other funding vehicles into these products.

We have bracketed those elements that are being submitted as variable.

A certification of readability is not included as the products that the endorsements will be attached to are securities subject to federal jurisdiction and/or serve as funding vehicles for pension, profit-sharing, or deferred compensation plans.

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 graphics, and the type of font (but not point size to less than 10) of these forms without resubmitting for approval.

We would like to implement these forms as soon as possible. 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 23-1600.

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
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:

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 2 endorsements x \$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$100.00	11/18/2011	53898014

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/28/2011	11/28/2011

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Form	Endorsement to Your TIAA Retirement Choice Annuity Contract or TIAA Retirement Choice Plus Annuity Contract or TIAA Stable Value Contract	Yes	Yes
Form	Endorsement to Your TIAA Retirement Choice Annuity Certificate or TIAA Retirement Choice Plus Annuity Certificate or TIAA Stable Value Certificate	Yes	Yes

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Form Schedule

Lead Form Number: TGTIC-E1

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

[Effective Date: Attached at Issue, or other date]

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

In accordance with the terms of the employer plan, and TIAA's procedures, TIAA will pay a Transfer Credit to certain employee's accumulations as follows. For employees who transfer amounts to annuity contracts and funds record kept by TIAA, from another vendor not record kept by TIAA, with such transfer effective within the [24 month] period beginning on [November 1, 2011], TIAA will calculate an amount equal to [3%] of the transferred amount received. TIAA will then credit the amount to the transferring employee's accumulation under this contract or to another funding vehicle available under the terms of the employer plan that is record kept by TIAA, in accordance with the contractholder's instructions. In no event will the total Transfer Credit paid by TIAA to this contract or any other funding vehicle or vehicles, in connection with such transfer, exceed the calculated amount described above.

The Transfer Credit paid to the employee's accumulation, as described above, will be calculated as of a calculation date or dates determined by TIAA in agreement with the contractholder. The period between the beginning date described in the paragraph above and the first such calculation date or between two such calculation dates is called a calculation period. As of such calculation date(s), the amount of the credits to be paid for transfers effective during the calculation period then ending, will be calculated in the following manner. Any transfer or withdrawal out of any of the funding vehicles into which such credit may be applied, which is effective during that calculation period or in the subsequent [30 days] after the close of the calculation period, and which is not applied to another funding vehicle record kept by TIAA as part of the employer plan, will reduce the total transfer amount eligible for the Transfer Credit, by the amount transferred out or withdrawn. Any amount transferred or withdrawn during such [30 day] period will have the described effect of reducing the amount eligible for a Transfer Credit over two calculation periods to the extent the amount of such transfer or withdrawal exceeds the eligible amount transferred in during the first calculation period. The foregoing notwithstanding, amounts withdrawn as elective deferral hardship distributions qualifying under applicable law and the terms of the employer plan will not reduce the amount otherwise eligible for the Transfer Credit.

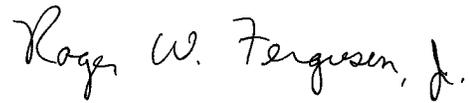
Notwithstanding anything above, if the total amount of Transfer Credits exceeds the Maximum Total Transfer Credit described below, if any, attributable to all employees eligible for such credits as described below, no further Transfer Credits will be paid. TIAA will track the aggregate total of such Transfer Credits already paid as well as future Transfer Credits scheduled to be paid in connection with transfers processed. Only transfers received on or before the business day that the Maximum Total Transfer Credit is reached, will be eligible for a Transfer Credit.

TIAA may extend the length of the period within which transfers will be eligible for the Transfer Credit. TIAA may increase the Maximum Total Transfer Credit. We will provide notice of any such changes.

Maximum Total Transfer Credit: [\$1,000,000]

Maximum Total Transfer Credit Population: [Any employees covered under the ABC system]

In the event that TIAA, at its sole discretion, determines that transfer activity associated with such Transfer Credits has become detrimental to the equitable administration of the Transfer Credit program, TIAA may reduce the accumulation of any employee under this contract by an amount up to the amount of any such Transfer Credit paid in connection with such employee, if such employee executes a transfer or withdrawal out of any of the funding vehicles into which such credit may be applied, where such transfer or withdrawal is not applied to another funding vehicle record kept by TIAA as part of the employer plan, and where such transfer or withdrawal is effective within a period of [12 months] after such credit was paid.

A handwritten signature in black ink, reading "Roger W. Ferguson, Jr.", enclosed within a thin black rectangular border.

*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 Retirement Choice Annuity Certificate or
TIAA Retirement Choice Plus Annuity Certificate or TIAA Stable Value Certificate**

[Effective Date: Attached at Issue, or other date]

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

In accordance with the terms of the employer plan, and TIAA's procedures, TIAA will pay a Transfer Credit to certain employee's accumulations as follows. For employees who transfer amounts to annuity contracts and funds record kept by TIAA, from another vendor not record kept by TIAA, with such transfer effective within the [24 month] period beginning on [November 1, 2011], TIAA will calculate an amount equal to [3%] of the transferred amount received. TIAA will then credit the amount to the transferring employee's accumulation under the contract or to another funding vehicle available under the terms of the employer plan that is record kept by TIAA, in accordance with the contractholder's instructions. In no event will the total Transfer Credit paid by TIAA to the contract or any other funding vehicle or vehicles, in connection with such transfer, exceed the calculated amount described above.

The Transfer Credit paid to the employee's accumulation, as described above, will be calculated as of a calculation date or dates determined by TIAA in agreement with the contractholder. The period between the beginning date described in the paragraph above and the first such calculation date or between two such calculation dates is called a calculation period. As of such calculation date(s), the amount of the credits to be paid for transfers effective during the calculation period then ending, will be calculated in the following manner. Any transfer or withdrawal out of any of the funding vehicles into which such credit may be applied, which is effective during that calculation period or in the subsequent [30 days] after the close of the calculation period, and which is not applied to another funding vehicle record kept by TIAA as part of the employer plan, will reduce the total transfer amount eligible for the Transfer Credit, by the amount transferred out or withdrawn. Any amount transferred or withdrawn during such [30 day] period will have the described effect of reducing the amount eligible for a Transfer Credit over two calculation periods to the extent the amount of such transfer or withdrawal exceeds the eligible amount transferred in during the first calculation period. The foregoing notwithstanding, amounts withdrawn as elective deferral hardship distributions qualifying under applicable law and the terms of the employer plan will not reduce the amount otherwise eligible for the Transfer Credit.

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Supporting Document Schedules

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

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

		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	N/A		
Comments:			