

SERFF Tracking Number: TCRE-127110391 State: Arkansas  
 Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 48393  
 Company Tracking Number:  
 TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium  
 Product Name: Group Deferred Annuities - Month End  
 Project Name/Number: 2011-03 Month End/

## Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: Group Deferred Annuities - Month End SERFF Tr Num: TCRE-127110391 State: Arkansas

TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable SERFF Status: Closed-Approved-Closed State Tr Num: 48393

Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Author: Alexander Ciniewicz Disposition Date: 04/11/2011

Date Submitted: 04/03/2011 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2011-03 Month End

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 04/11/2011

State Status Changed: 04/11/2011

Created By: Alexander Ciniewicz

Corresponding Filing Tracking Number:

Filing Description:

We are submitting the attached endorsement forms for approval. These forms do not replace any previously submitted forms.

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact:

Deemer Date:

Submitted By: Alexander Ciniewicz

The endorsements will amend our group deferred annuity contracts and certificates. Endorsement form T-DAGCRT-ME-E1 will be attached to our Group Retirement Annuity Certificates, Group Supplemental Retirement Annuity Certificates, and Keogh Group Retirement Annuity Certificates. Endorsement form T-DAGC-ME-E1 will be attached to our

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Retirement Choice Annuity Contracts and Retirement Choice Plus Annuity Contracts.

The purpose is to make modifications necessary to accommodate the elimination of valuation dates and transactions occurring on dates that fall on other than a business day, when such dates fall on the last day of a calendar month. Currently, these contracts and certificates all define the last calendar day of a month as being a valuation day for the variable annuity accounts.

The endorsements:

- 1) redefine the term Valuation Day so that it no longer includes valuation dates occurring on the last day of the month when it is not a business day; and
- 2) eliminate any provisions that may have provided for making transactions effective on such non-business dates. This item is not included in form T-DAGC-ME-E1 as the change in the definition of valuation day automatically corrects any such provisions.

We want to assure the Department that these changes do not negatively affect or reduce the rights of contract and certificate holders and are necessary because:

- 1) there are no reference markets or securities to determine fair value, as required by the SEC, on non-business days. As such this change is viewed as a regulatory necessity;
- 2) it will align our processes with universal industry practice which does not calculate unit values on such non-business days; and
- 3) it will simplify and standardize TIAA's overall administrative procedures.

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

Please note that a certification of readability is not included as the products that the endorsement will be attached to are securities subject to federal jurisdiction.

The 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.

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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

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

## 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	04/03/2011	46208328

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	04/11/2011	04/11/2011



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<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 - Acturial Memo		No
<b>Form</b>	Endorsement to Group Deferred Annuity Certificate		Yes
<b>Form</b>	Endorsement to Retirement Choice or Retirement Choice Plus Annuity Contract		Yes

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## Form Schedule

### Lead Form Number: T-DAGCRT-ME-E1

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	T-DAGCRT-ME-E1	Certificate	Endorsement to Amendmen t, Insert Page, Endorseme nt or Rider	Initial			T-DAGCRT-ME-E1.pdf
	T-DAGC-ME-E1	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Endorsement to Retirement Choice or Retirement Choice Plus Annuity Contract	Initial			T-DAGC-ME-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 Group Deferred Annuity Certificate**

Effective Date: [Attached at issue / Specific Date]

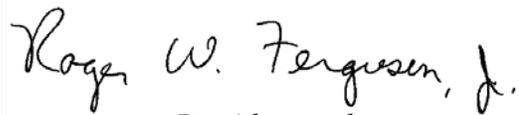
This endorsement is part of your certificate with TIAA. Please read this endorsement and attach it to your certificate.

*The definition of **valuation day** is replaced with the following:*

A **valuation day** is any day that the New York Stock Exchange is open for trading. Valuation days end as of the close of all U.S. national exchanges where securities or other investments of the Separate Account(s) are principally traded. A **valuation period** is the time from the end of a valuation day to the end of the next valuation day.

*Your certificate is modified as follows:*

Notwithstanding any other provision in your certificate, no transaction available to you may be made effective on a day that is not a business day, except as follows: when a business day is the last day of a calendar month, annuity income payments and annuity death benefit payment methods may begin on the next day even when it is a non-business day.

  
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]

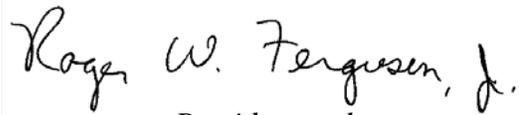
**Endorsement to Your TIAA Retirement Choice Annuity Contract or  
TIAA Retirement Choice Plus Annuity Contract**

Effective Date: [Attached at issue / Specific Date]

This endorsement is part of your contract with TIAA. Please read this endorsement and attach it to your contract.

*The definition of **valuation day** is replaced with the following:*

A **valuation day** is any day that the New York Stock Exchange is open for trading. Valuation days end as of the close of all U.S. national exchanges where securities or other investments of the Separate Account(s) are principally traded. A **valuation period** is the time from the end of a valuation day to the end of the next valuation day.

  
*Roger W. Ferguson, Jr.*  
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 - GRP DA Compliance Certification.pdf		

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

Form: T-DAGCRT-ME-E1  
T-DAGC-ME-E1



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Peretz Perl, FSA, MAAA  
Director and Actuary  
April 1, 2011