

SERFF Tracking Number: TCRE-127129768 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 48513
Company Tracking Number:
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Individual Immediate Annuities - Month End
Project Name/Number: 2011-03/

Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: Individual Immediate Annuities - SERFF Tr Num: TCRE-127129768 State: Arkansas

Month End

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 48513

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: State Status: Approved-Closed

Filing Type: Form

Author: Alexander Ciniewicz

Reviewer(s): Linda Bird

Date Submitted: 04/15/2011

Disposition Date: 04/19/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2011-03

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

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 04/19/2011

State Status Changed: 04/19/2011

Deemer Date:

Created By: Alexander Ciniewicz

Submitted By: Alexander Ciniewicz

Corresponding Filing Tracking Number:

Filing Description:

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

The endorsements will amend our individual immediate variable and also non-variable annuity contracts. Endorsement form T-IATA-ME-E1 will be attached to our Traditional Annuity Fixed-Period, One-Life and Two-Life Contracts. Endorsement form T-IASA-ME-E1 will be attached to our Real Estate Account Fixed-Period, One-Life and Two-Life Contracts and also to our Separate Account Fixed-Period, One-Life and Two-Life Contracts. Endorsement form T-MDO-ME-E1 will be attached to our Minimum Distribution Annuity Contracts and to our Instalment Refund Contracts.

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Endorsement form T-IPRO-ME-E1 will be attached to our Interest Payment and Retirement Annuity Contracts. Endorsement form T-AUDO-ME-E1 will be attached to our Real Estate Account Accumulation Unit Deposit Contracts. These contracts are supplementary contracts to TIAA's deferred annuities (DA) and are used to settle accumulations from the TIAA DAs during their payout phase.

The purpose is to make contract 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, many of these contracts define the last calendar day of a month as being a valuation day for the variable annuity accounts.

The endorsements:

- 1) redefine, where applicable, 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.

We want to assure the Department that these changes do not negatively affect or reduce the rights of contractholders 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.

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.

Please feel free to contact me if you have any questions. Thank you for your consideration of this submission.

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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: \$250.00
 Retaliatory? No
 Fee Explanation: 5 forms x \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$250.00	04/15/2011	46619167

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	04/19/2011	04/19/2011

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Disposition

Disposition Date: 04/19/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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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	Endorsement to Your TIAA Immediate Annuity Contract		Yes
Form	Endorsement to Your TIAA Immediate Annuity Contract		Yes
Form	Endorsement to Your TIAA Immediate Annuity Contract		Yes
Form	Endorsement to Your Real Estate Account Accumulation Unit Contract		Yes
Form	Endorsement to Your Interest Payment and Retirement Annuity Contract		Yes

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Form Schedule

Lead Form Number: T-IATA-ME-E1

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	T-IATA-ME-E1	Policy/Cont Endorsement to Your Initial ract/Fratern TIAA Immediate al Annuity Contract Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			57.300	T-IATA-ME-E1.pdf
	T-IASA-ME-E1	Policy/Cont Endorsement to Your Initial ract/Fratern TIAA Immediate al Annuity Contract Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			55.400	T-IASA-ME-E1.pdf
	T-MDO-ME-E1	Policy/Cont Endorsement to Your Initial ract/Fratern TIAA Immediate al Annuity Contract Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			60.500	T-MDO-ME-E1.pdf
	T-AUDO-ME-E1	Policy/Cont Endorsement to Your Initial ract/Fratern Real Estate Account al Accumulation Unit			52.500	T-AUDO-ME-E1.pdf

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Product Name: Individual Immediate Annuities - Month End

Project Name/Number: 2011-03/

Certificate: Contract

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Endorseme

nt or Rider

T-IPRO-
ME-E1

Policy/Cont Endorsement to Your Initial
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al Retirement Annuity

50.300

T-IPRO-ME-
E1.pdf

Certificate: Contract

Amendmen

t, Insert

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Endorseme

nt or Rider

**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 Immediate Annuity Contract

Effective Date: [Attached at issue / Specific Date]

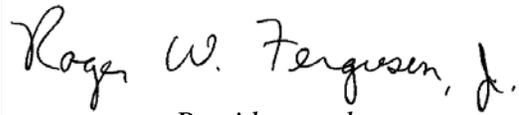
This endorsement is part of your contract with TIAA. Please read this endorsement and attach it to your contract.

*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.

The following is added to the contract:

No transaction available to you under your contract may be made effective on a day that is not a 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 Immediate 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:*

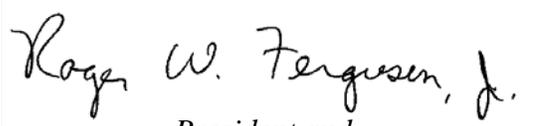
A **valuation day** is any day that the New York Stock Exchange is open for trading. Valuation days end as of the close of all U.S. national exchanges where securities or other investments of the Separate Account(s) are principally traded. A **valuation period** is the time from the end of a valuation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

Your contract is modified as follows:

Any references to March 31 as the payment valuation date for the annual income change method is modified to refer to March 31, or if March 31 is not a business day the prior business day. In addition, the effective date for all switches between income change methods will occur on March 31, or if March 31 is not a business day the prior business day.

Your contract is further modified as follows:

No transaction available to you under your contract may be made effective on a day that is not a business day.


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 Immediate Annuity Contract

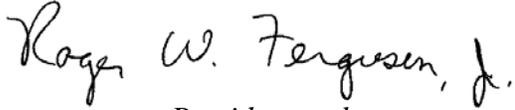
(Applicable to Minimum Distribution Annuity and Instalment Refund contracts)

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

**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 Real Estate Accumulation-Unit Deposit Contract

Effective Date: [Attached at issue / Specific Date]

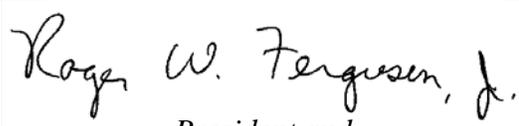
This endorsement is part of your contract with TIAA. Please read this endorsement and attach it to your contract.

*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.

Your contract is modified as follows:

Notwithstanding any other provision in your contract, 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 may begin on the next day even when it is a non-business day.


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

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730 Third Avenue, New York, N.Y. 10017-3206

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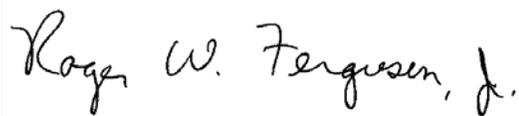
Endorsement to Your TIAA Interest Payment and Retirement Annuity Contract

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.

Your contract is modified as follows:

Notwithstanding any other provision in your contract, 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.


Roger W. Ferguson, Jr.
President and
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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

AR - 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 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.

I hereby certify that the attached forms achieve a readability score of over 50 and meet all the Flesch reading ease requirements of Ark. Code Ann. 23-80-206.

Forms:

T-IATA-ME-E1
T-IASA-ME-E1
T-MDO-ME-E1
T-AUDO-ME-E1
T-IPRO-ME-E1



Peretz Perl, FSA, MAAA
Director and Actuary
April 15, 2011