

SERFF Tracking Number: TCRE-127388183 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 49668
Company Tracking Number: TGSRA-457B-E3
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
Product Name: Endorsement to TIAA Group Supplemental Retirement Annuity Certificate
Project Name/Number: Endorsement to TIAA Group Supplemental Retirement Annuity Certificate /TGSRA-457b-E3

Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: Endorsement to TIAA Group Supplemental Retirement Annuity Certificate SERFF Tr Num: TCRE-127388183 State: Arkansas

TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable SERFF Status: Closed-Approved-Closed State Tr Num: 49668

Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: TGSRA-457B-E3 State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Authors: Alexander Ciniewicz, Patrick McGroarty Disposition Date: 09/15/2011

Date Submitted: 08/29/2011 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Endorsement to TIAA Group Supplemental Retirement Annuity Certificate Status of Filing in Domicile: Pending

Project Number: TGSRA-457b-E3

Date Approved in Domicile:

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

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 09/15/2011

State Status Changed: 09/06/2011

Deemer Date:

Created By: Patrick McGroarty

Submitted By: Patrick McGroarty

Corresponding Filing Tracking Number: TGSRA-457b-E3

Filing Description:

We are submitting the attached endorsement form for approval. This is a new form.

The endorsement will be attached to our Group Supplemental Retirement Annuity (GSRA) Certificate forms, new and in-force, when the GSRA is being issued in connection with a non-qualified deferred compensation plan under section

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457(b) of the IRC. The endorsement also provides for the holding of both after-tax Roth 457(b) and pre-tax accumulations simultaneously, and to account for the two types of accumulations separately.

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.

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

The form 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 the point size to less than 10) of the form without resubmitting for 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

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

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00

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 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$50.00	08/29/2011	51067251

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/15/2011	09/15/2011
Approved-Closed	Linda Bird	09/06/2011	09/06/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Endorsement to TIAA Group Supplemental Retirement Annuity Certificate	Patrick McGroarty	09/15/2011	09/15/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Can this file be reopened?	Note To Filer	Linda Bird	09/15/2011	09/15/2011
Can this filing be reopened?	Note To Reviewer	Patrick McGroarty	09/15/2011	09/15/2011

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form (revised)	Endorsement to TIAA Group Supplemental Retirement Annuity Certificate		Yes
Form	Endorsement to TIAA Group Supplemental Retirement Annuity Certificate	Replaced	Yes

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Amendment Letter

Submitted Date: 09/15/2011

Comments:

We had inadvertently forgot to include wording that removed the loan feature in the original endorsement. Loans will not be available.

This condition has now been corrected.

Thank you very much for your assistance.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
TGSRA-457b-E3	Certificate Amendment, t to TIAA Insert Page, Group Endorsemen Supplement t or Rider al Retirement Annuity Certificate	Endorsemen Initial					0.000	TGSRA-457b-E3-NL.pdf

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America
Company Tracking Number: TGSRA-457B-E3
TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
Variable and Variable
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Project Name/Number: Endorsement to TIAA Group Supplemental Retirement Annuity Certificate /TGSRA-457b-E3

Note To Filer

Created By:

Linda Bird on 09/15/2011 02:48 PM

Last Edited By:

Linda Bird

Submitted On:

09/15/2011 02:48 PM

Subject:

Can this file be reopened?

Comments:

Filing has been re-opened as requested.

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Note To Reviewer

Created By:

Patrick McGroarty on 09/15/2011 02:13 PM

Last Edited By:

Patrick McGroarty

Submitted On:

09/15/2011 02:13 PM

Subject:

Can this filing be reopened?

Comments:

We inadvertently forgot to include wording that removed the loan feature in the original endorsement. Loans will not be available.

Thank you.

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Form Schedule

Lead Form Number: TGSRA-457b-E3

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TGSRA-457b-E3	Certificate Amendment, Insert Page, Endorsement or Rider	Endorsement to TIAA Group Supplemental Retirement Annuity Certificate	Initial		0.000	TGSRA-457b-E3-NL.pdf

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA
(TIAA)
730 Third Avenue, New York, NY 10017-3206
Telephone: [800-842-2733]**

Endorsement to TIAA Group Supplemental Retirement Annuity Certificate

Effective Date: [Upon receipt / Attached at issue / July 1, 2011]

This endorsement is part of your agreement with TIAA. The purpose of an endorsement is to make changes to the provisions of your Certificate and becomes part of it. Please read this endorsement in conjunction with your Certificate.

All references to ERISA and Spouse's Rights are deleted. This certificate is not subject to ERISA.

All references to loans are deleted. Loans are not currently available under this certificate. You will be notified if loans become available.

*The portion of the **Premiums** provision pertaining to the limits of IRC Section 402(g) is deleted.*

*The provisions entitled **Starting Your Income Benefit** and **Effective Date of a Lump-sum Benefit** are modified by the addition of the following provisions:*

IRC Section 457(b) prohibits distributions or the payment of benefits from your accumulation under the plan, except as a tax-free transfer to another funding vehicle, until:

- A) the calendar year in which you attain age 70½;
- B) you have a severance from employment with respect to the employer under whose plan the aforementioned portion is attributable; or
- C) you encounter an "unforeseeable emergency" within the meaning of IRC Section 457(d).

*The last sentence of the **Automatic Election Provision** is replaced with the following:*

Otherwise, you will be deemed to have chosen the "One-Life Annuity with 10-Year Guaranteed Period" Option.

The following provision is added to your certificate:

Roth Accounting. Notwithstanding any other provision in your certificate, all amounts added to or deducted from your accumulation will be accounted for separately to the extent required by IRC Section 402A, or any successor section governing Roth 457(b) amounts. If there is a change in IRC Section 402A, this provision shall be construed as referring to such section as changed.

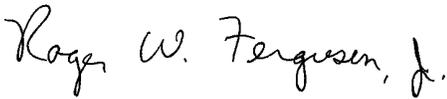
*The **Right to a Tax-Free Rollover** provision is replaced with the following:*

Right to a Tax-Free Rollover. If you or your surviving spouse (or your spouse or former spouse as an alternate payee under a “qualified domestic relations order,” as defined in the IRC) receive a distribution from your certificate which qualifies as an eligible rollover distribution under IRC Section 402(c)(4), any portion of it may be paid as a direct rollover to an eligible retirement plan.

An eligible retirement plan is, to the extent permitted by law:

- for accumulations accounted for as Roth 457(b) accumulations,
a plan satisfying the requirements of IRC Section 402A(c)(3)(A); and
- for all other accumulations,
a plan satisfying the requirements of IRC Section 401(a), 403(a), 403(b), 408, or to the extent that the plan sponsor is a state or local government, Section 457(b).

Retirement plans eligible for such rollovers may, in the future, be changed by law. If such changes become effective, your certificate will be governed by the laws and regulations then applicable.


*President and
Chief Executive Officer*

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable		
Comments:		

	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:		

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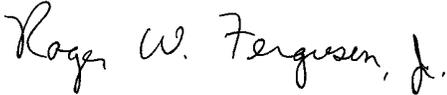
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