

SERFF Tracking Number: TCRE-128002282 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number:
America
Company Tracking Number: T-IRA-SUB-E1
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: IRA and Roth IRA endorsements
Project Name/Number: 2011-11 TIAA IRA endorsements/T-IRA-SUB-E1

Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: IRA and Roth IRA endorsements SERFF Tr Num: TCRE-128002282 State: Arkansas

TOI: A02.11 Individual Annuities- Deferred Non- Variable and Variable SERFF Status: Closed-Approved- Closed State Tr Num:

Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: T-IRA-SUB-E1 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Author: Susanne Lewis Disposition Date: 02/02/2012

Date Submitted: 01/20/2012 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval
State Filing Description:

Implementation Date:

General Information

Project Name: 2011-11 TIAA IRA endorsements

Project Number: T-IRA-SUB-E1

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Susanne Lewis

Filing Description:

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

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 02/02/2012

State Status Changed: 01/26/2012

Created By: Susanne Lewis

Corresponding Filing Tracking Number:

Forms T-IRA-SUB-E1 and T-Roth-SUB-E1 are endorsements to be issued with our IRA and Roth IRA contracts when applicable.

These endorsements add income options and methods of payment of the death benefit that are not in the underlying contracts, but that are in predecessor versions of our IRA and Roth IRA annuity contracts. These endorsements will be

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used when the underlying contracts are issued as successor contracts to holders of the predecessor versions under the provisions of such predecessor contracts.

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 23-5317.

Thank you for your consideration of this submission.

Company and Contact

Filing Contact Information

Susanne Lewis, Senior Contract Forms slewis@tiaa-cref.org
Specialist
730 Third Avenue 800-842-2733 [Phone] 235317
[Ext]
(730/3/32) 212-916-5903 [FAX]
New York, NY 10017

Filing Company Information

Teachers Insurance and Annuity Association of CoCode: 69345 State of Domicile: New York
America
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

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$100.00	01/20/2012	55662279

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/02/2012	02/02/2012
Approved-Closed	Linda Bird	01/26/2012	01/26/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Endorsement to Your TIAA Roth IRA Contract	Susanne Lewis	02/01/2012	02/01/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Form Schedule	Note To Filer	Linda Bird	02/01/2012	02/01/2012
Form Schedule	Note To Reviewer	Susanne Lewis	01/27/2012	01/27/2012

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Disposition

Disposition Date: 02/02/2012

Implementation Date:

Status: Approved-Closed

Comment: Corrections were made to the original submission.

Rate data does NOT apply to filing.

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 Product Name: IRA and Roth IRA endorsements
 Project Name/Number: 2011-11 TIAA IRA endorsements/T-IRA-SUB-E1

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Endorsement to Your TIAA IRA Contract		Yes
Form (revised)	Endorsement to Your TIAA Roth IRA Contract		Yes
Form	Endorsement to Your TIAA Roth IRA Contract	Replaced	Yes

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Product Name: IRA and Roth IRA endorsements
Project Name/Number: 2011-11 TIAA IRA endorsements/T-IRA-SUB-E1

Disposition

Disposition Date: 01/26/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Form (revised)	Endorsement to Your TIAA Roth IRA Contract		Yes
Form	Endorsement to Your TIAA Roth IRA Contract	Replaced	Yes

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Amendment Letter

Submitted Date: 02/01/2012

Comments:

Thank you for re-opening the file. I have corrected the typo in the form number column for the second form on the Form Schedule tab. No other changes have been made.

Thanks.

Susanne

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
T-Roth-SUB-E1	Policy/Contr	Endorsemen Initial act/Fraternal t to Your Certificate: TIAA Roth Amendment, IRA Contract Insert Page, Endorsemen t or Rider					0.000	T-Roth-SUB-E1.pdf

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Note To Filer

Created By:

Linda Bird on 02/01/2012 10:27 AM

Last Edited By:

Linda Bird

Submitted On:

02/01/2012 10:27 AM

Subject:

Form Schedule

Comments:

Filing has been re-opened in order for typo to be corrected on submission.

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Note To Reviewer

Created By:

Susanne Lewis on 01/27/2012 03:31 PM

Last Edited By:

Susanne Lewis

Submitted On:

01/27/2012 03:31 PM

Subject:

Form Schedule

Comments:

Please note that there was a typo in the Form Number column for the second form on the Form Schedule. I mistakenly typed "TIAA-Roth-SUB-E1" instead of "T-Roth-SUB-E1." Every other reference and the actual form correctly showed "T-Roth-SUB-E1." Please let me know if the file needs to be re-opened and corrected. If I do not receive a response, I will assume that the current state is satisfactory.

I apologize for the error.

Thank you.

Susanne

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Form Schedule

Lead Form Number: T-IRA-SUB-E1

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

Effective Date: [Attached at issue / Upon receipt / Specific Date]

This endorsement is part of your contract with TIAA. It modifies your contract, as follows:

The following are added to the **Income options** provision:

Fixed-period annuity. A payment of principal and interest will be made to you each month for a fixed period you choose that is not less than 5 nor more than 30 years. At the end of the period chosen all the principal and interest credited will have been paid out. If you die before the end of the period chosen, the monthly payments will continue until the end of that period and then cease.

This income option is available from your Traditional Annuity accumulation only.

Minimum distribution annuity. This income option enables you to limit your distribution to the minimum distribution requirements of federal tax law. Payments will be made to you from your accumulation until your accumulation is entirely paid out, or until your prior death. This option may not provide income that lasts for your entire lifetime.

If, under this income option, you die before your entire accumulation has been paid out, a death benefit equal to your remaining accumulation will be paid to the person or persons you name when electing this option.

This income option is only available on or after your required beginning date. The value of the accumulation placed under this option must be at least \$10,000.

The minimum distribution option is available from your Traditional Annuity and Real Estate Account accumulations.

The following **Methods of payment** are added as ways to receive the death benefit:

Fixed-period annuity. A payment will be made to your beneficiary each month for a fixed period of not less than 5 nor more than 30 years, as chosen. At the end of the period chosen the entire death benefit will have been paid out. If your beneficiary dies before the end of the period chosen, the monthly payments will continue until the end of that period and then cease.

This method is available from the Traditional Annuity only.

Principal and Interest Payments. A payment of interest on the death benefit will be made to your beneficiary each month for a chosen period of not less than 2 nor more than 30 years. At the end of the period chosen, TIAA will pay the death benefit to your beneficiary.

This method is available from the Traditional Annuity only.

Minimum distribution annuity. This method enables your beneficiary to limit his or her

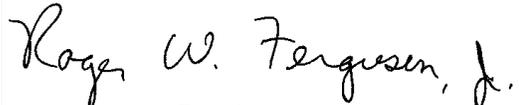
Endorsement to Your TIAA Contract

distribution to the minimum distribution requirements of federal tax law. Payments are made from your accumulation in each year that a distribution is required, until your accumulation is entirely paid out or until your beneficiary dies. This method may not provide income for your beneficiary that lasts for his or her entire lifetime. If your beneficiary dies before the entire accumulation has been paid out, the remaining accumulation will be paid in one sum to the payee named to receive it. The value of the death benefit placed under this method must be at least \$10,000.

The minimum distribution annuity and single-sum payment methods are available from your Traditional Annuity and Real Estate Account accumulations.

Section A of the **Rate schedule** is modified by adding the following section 4 to **Rates applicable to premiums and internal transfers applied to the Traditional Annuity:**

Under the Fixed-period annuity Income option and Method of payment of the death benefit, the resulting annuity benefits will be calculated on the basis of an effective annual rate of 1% on and after your annuity starting date or the date death benefits begin.


*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 Roth IRA Contract

Effective Date: [Attached at issue / Upon receipt / Specific Date]

This endorsement is part of your contract with TIAA. It modifies your contract, as follows:

The following are added to the **Income options** provision:

Fixed-period annuity. A payment of principal and interest will be made to you each month for a fixed period you choose that is not less than 5 nor more than 30 years. At the end of the period chosen all the principal and interest credited will have been paid out. If you die before the end of the period chosen, the monthly payments will continue until the end of that period and then cease.

This income option is available from your Traditional Annuity accumulation only.

The following **Methods of payment** are added as ways to receive the death benefit:

Fixed-period annuity. A payment will be made to your beneficiary each month for a fixed period of not less than 5 nor more than 30 years, as chosen. At the end of the period chosen the entire death benefit will have been paid out. If your beneficiary dies before the end of the period chosen, the monthly payments will continue until the end of that period and then cease.

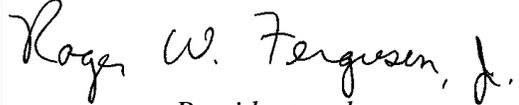
This method is available from the Traditional Annuity only.

Principal and Interest Payments. A payment of interest on the death benefit will be made to your beneficiary each month for a chosen period of not less than 2 nor more than 30 years. At the end of the period chosen, TIAA will pay the death benefit to your beneficiary.

This method is available from the Traditional Annuity only.

Section A of the **Rate schedule** is modified by adding the following section 4 to **Rates applicable to premiums and internal transfers applied to the Traditional Annuity:**

Under the Fixed-period annuity Income option and Method of payment of the death benefit, the resulting annuity benefits will be calculated on the basis of an effective annual rate of 1% on and after your annuity starting date or the date death benefits begin.


*President and
Chief Executive Officer*

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment:		
AR - TIAA - certification.pdf		

	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:		

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-IRA-SUB-E1
T-Roth-SUB-E1



Peretz Perl, FSA, MAAA
Director and Actuary
January 19, 2012

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/19/2012	Form	Endorsement to Your TIAA Roth IRA Contract	02/01/2012	T-Roth-SUB-E1.pdf