



**REQUEST FOR
SPECIAL THREE-YEAR CATCH-UP CALCULATION FOR
YOUR TAX-EXEMPT 457(b) DEFERRED COMPENSATION PLAN**

If you are within three years of the year in which you attain your plan's normal retirement age, you may be eligible to take advantage of a special catch-up contribution provision. You may be eligible to contribute an additional amount over the regular deferral limit in effect for the year (up to double the regular limit) to make up for years in which you did not contribute the maximum amount you were eligible to contribute under your current employer's 457(b) deferred compensation plan. You must also be currently employed and participating in your employer's 457(b) deferred compensation plan.

Reminder: The age-50 catch-up is not available to participants in tax-exempt 457(b) deferred compensation plans.

Please provide the requested information so that we can determine if you're eligible to make catch-up contributions. If you are eligible, TIAA will send you details about the additional amount you may contribute to your plan.

Please print using black ink.

1. PROVIDE YOUR INFORMATION

Employee First Name	Middle Initial
<input type="text"/>	<input type="text"/>

Last Name	Suffix
<input type="text"/>	<input type="text"/>

Address

Social Security Number/ Taxpayer Identification Number	Telephone Number	Extension
<input type="text"/>	<input type="text"/>	<input type="text"/>

Name of Employer

Original Effective Date of 457(b) Plan (mm/dd/yyyy)	Date Participant was First Eligible to Participate (mm/dd/yyyy)*
<input type="text"/>	<input type="text"/>

*Your employer must verify this date.

The Plan and Sub Plan Numbers should have been provided when you requested the form. If you don't have them, call TIAA at 800-842-2252 weekdays, 8 a.m.-10 p.m. (ET).

2. PROVIDE YOUR CONTRACT NUMBERS

TIAA Number	CREF Number
<input type="text"/>	<input type="text"/>

Plan Number	Sub Plan Number
<input type="text"/>	<input type="text"/>

Plan Name





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3. DECLARATION OF NORMAL RETIREMENT AGE

This election establishes the three-year period during which you are eligible to make catch-up contributions to your employer's 457(b) plan. For example, if you state your normal retirement age will be in 2023, you may be able to make three-year catch-up contributions in 2020, 2021 and 2022.

I understand that:

- I can only make catch-up contributions in the three years immediately preceding the year of my declared normal retirement age.
- If my plan does not state a normal retirement age, I can declare my normal retirement age for any year during or after which I am eligible to receive unreduced benefits from my employer's pension plan (or a money purchase plan in which I participate and I am not eligible to participate in a defined benefit plan). However, it cannot be later than the year in which I attain age 70½. **Note:** Check with your employer to verify your plan's normal retirement age.
- I can only elect the special three-year catch-up provision once under this plan, even if fewer than all of the three taxable years were used.
- I should consult a tax advisor before declaring a normal retirement age.

I select age , which I will attain in the year , as my normal retirement age for purposes of using the special three-year catch-up provision.

4. CALCULATING THE AMOUNT YOU CAN CONTRIBUTE

Your plan provides that, for one or more of the three years preceding the year you attain the plan's stated normal retirement age (as indicated above), you may be able to contribute more than the annual maximum limit for those years.

The formula provides that you may contribute the LESSER of:

- 1) Twice the annual limit in effect for the year or,
- 2) The annual limit in effect for the year plus any underutilized contribution limits from prior years during which you were eligible to participate but did not make the maximum annual contribution for those years.

Note: If you have contributed the maximum amount in each of the years that you were eligible to participate, you will not be able to make any catch-up contributions.

Section 4A below will help you determine whether or not you will be able to elect this special catch-up feature, as well as provide information for TIAA to perform the required calculation in order to determine the additional amount you may be able to contribute.





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Total unused deferrals is the difference between the amount you were eligible to contribute to your current employer's plan since 1979 and the amount you actually contributed. Take into consideration all of the 457(b) plans in which you have participated.

*** You must also include elective deferrals to another 457(b), 403(b), 401(k), SARSEP or SIMPLE IRA plan for years beginning before 2002, and for 2002 and after only to another 457(b) plan.**

4A. TOTAL UNUSED DEFERRALS

Complete the worksheet below to calculate your total unused deferrals.

Year	Maximum Permitted	Actual Employer Contribution*	Actual Employee Contribution*	Total	Unused Amount (subtract Total from Maximum)
1979-1980	\$7,500/yr.				
1981	\$7,500				
1982	\$7,500				
1983	\$7,500				
1984	\$7,500				
1985	\$7,500				
1986	\$7,500				
1987	\$7,500				
1988	\$7,500				
1989	\$7,500				
1990	\$7,500				
1991	\$7,500				
1992	\$7,500				
1993	\$7,500				
1994	\$7,500				
1995	\$7,500				
1996	\$7,500				
1997	\$7,500				
1998	\$8,000				
1999	\$8,000				
2000	\$8,000				
2001	\$8,500				
2002	\$11,000				
2003	\$12,000				
2004	\$13,000				
2005	\$14,000				
2006	\$15,000				
2007	\$15,500				
2008	\$15,500				
2009	\$16,500				
2010	\$16,500				
2011	\$16,500				
2012	\$17,000				
2013	\$17,500				
2014	\$17,500				
2015	\$18,000				
2016	\$18,000				
2017	\$18,000				
2018	\$18,500				
2019	\$19,000				
2020	\$19,500				
2021	\$19,500				
2022	\$20,500				
2023	\$22,500				
				\$	





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5. PARTICIPANT SIGNATURE

By signing this form, I acknowledge that:

- I have reviewed the form instructions and am aware that I can only declare my normal retirement age once.
- I cannot make contributions in the year I have declared as my normal retirement age.
- The special catch-up contribution election can only be used one time with my current employer.
- I am not required to make contributions in all three years before my declared normal retirement age, and understand that if I do not, I cannot use them later.
- I am not required to retire in the year I have declared as my normal retirement age.
- I did not contribute the maximum amount I was eligible to contribute for one or more years since 1979.

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen or other U.S. person; and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Please sign your full legal name with suffix, if applicable, using black ink, or online using TIAA's digital signing experience. ▶

Your Signature

Today's Date (mm/dd/yyyy)

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6. EMPLOYER AUTHORIZATION

By signing, the employer confirms that the following data is valid.

- Section 1: original effective date of the plan and the date the participant was first eligible to participate in the plan
- Section 2: contract and plan numbers
- Section 3: declaration of normal retirement age
- Section 4: total deferrals

Please sign your full legal name with suffix, if applicable, using black ink.

Authorized Employer Official's Signature

Today's Date (mm/dd/yyyy)

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Authorized Employer Official's Name (Please Print)

Authorized Employer Official's Title (Please Print)





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Please return ALL numbered pages, including any pages you did not need to complete.

OPTIONS TO RETURN COMPLETED FORM(S)

OPTION 1: Digitally sign and submit your form.

- If you received a digital form, complete the online signature digital process.

OPTION 2: Use the TIAA mobile app to quickly upload your completed document(s). It's as simple as taking a picture. Haven't downloaded the TIAA mobile app? Get it today in the App Store or Google Play.

- Tap the **Message Center** icon in the upper-right corner of your main screen.
- Go to the **Files** tab, select **Upload** and then follow the instructions.

OPTION 3: If you are using your personal computer, here's what you'll need to do to upload your completed document(s):

- Log in to your **TIAA.org** account and select the **Actions** tab.
- Choose **Upload document(s)** from the options presented.
- Select **Upload Files** and follow the step-by-step instructions.

OPTION 4: If you prefer to fax or mail this form, use the information provided below:

FAX:

800-914-8922 (within U.S.)

704-595-5795 (outside U.S.)

STANDARD MAIL:

TIAA

P.O. Box 1259

Charlotte, NC 28201-1259

OVERNIGHT DELIVERY:

TIAA

8500 Andrew Carnegie Blvd.

Charlotte, NC 28262

