



REQUEST FOR SPECIAL THREE-YEAR CATCH-UP CALCULATION FOR GOVERNMENTAL 457(b) DEFERRED COMPENSATION

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.

Participants are not permitted to use both the age-50 catch-up and the special three-year catch-up in the same year. The age-50 catch-up permits participants who attain age 50 (or older) during the year to contribute an additional amount over the regular deferral limit in effect for the year.

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 in black or dark blue ink.

1. PROVIDE YOUR INFORMATION

Employee First Name Middle Initial

Last Name Suffix

Address

Social Security Number/
Taxpayer Identification Number Telephone Number Extension

Name of Employer

Original Effective Date of
457(b) Plan (mm/dd/yyyy) / / Date Participant was First Eligible
to Participate (mm/dd/yyyy)* / /

* 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, please reference your quarterly statement.

2. PROVIDE YOUR CONTRACT NUMBERS

TIAA Number CREF Number

Plan Number Sub Plan Number

Plan Name



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 adviser before declaring a normal retirement age.

Special rule: Qualified police officers and firefighters can select a normal retirement age earlier than other plan participants, but not earlier than age 40. This special rule is for a "qualified police officer or firefighter" as defined under section 415(b)(2)(h)(ii)(I) of the Internal Revenue Code as a participant with "at least 15 years of service as a full-time employee of any police or fire department which is organized by the State or political subdivision to provide police protection, firefighting services or emergency medical services for any jurisdiction within the State or political subdivision."

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 deferral 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 Employee Contribution*	Unused Amount (subtract Actual Employee Contribution from Maximum)
1979	\$7,500		
1980	\$7,500		
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		
\$			





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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 or dark blue ink, or online using TIAA's digital signing experiences. Non-TIAA digital signatures, such as signing with Adobe Acrobat, are not accepted. ▶

Your Signature

Today's Date (mm/dd/yyyy)

 / /

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 in black or dark blue ink. Digital signatures, such as signing with Adobe Acrobat, are not accepted.

Authorized Employer Official's Signature

Today's Date (mm/dd/yyyy)

 / /

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.

RETURN COMPLETED FORM(S)

Upload your documents easily from your mobile device or computer.

Use the TIAA mobile app to quickly upload your completed documents. It's as simple as taking a picture:

- Tap the **Message Center** icon in the upper-right corner of your main screen.
- Select the **Files** header and tap **Upload**. That's it!

Haven't downloaded the TIAA mobile app? Get it today in the **App Store** or **Google Play**.

Don't have a smartphone? It's still easy. From your personal computer, here's what you'll need to do:

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

Faxing a document or using standard or overnight mail are also available, but can take more time. If you prefer one of these methods, use the information provided below to complete the process.

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:

TIAA

8500 Andrew Carnegie Blvd.

Charlotte, NC 28262

