



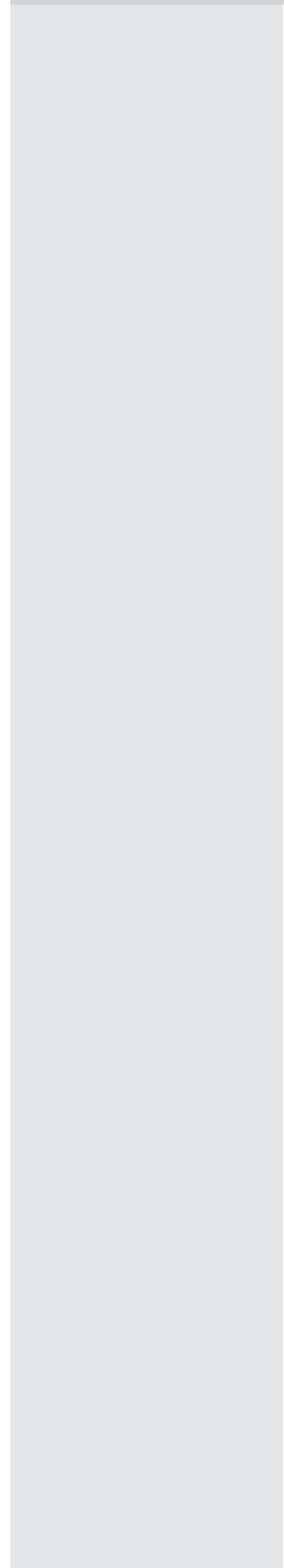
800-842-2252

TIAA.org

Did you know that incomplete information can make it difficult for us to find your beneficiaries?

(CONTINUED)

How to waive a death benefit?



OR

NOTE:

TIAA.org





3.















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FOR YOUR PROTECTION, WE PROVIDE THIS NOTICE/WARNING REQUIRED BY MANY STATES

*Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or a statement of claim for insurance benefits containing materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may be subject to criminal penalties, including confinement in prison, and civil penalties. Such action may entitle the insurance company to deny or void coverage or benefits.*

Colorado residents, please note:

Virginia and Washington, D.C., residents, please note:

