

TIAA BROKERAGE

Options for your retirement and investment planning



TIAA Brokerage offers you a range of support—to help you plan for the future.

Call **800-842-2252**, weekdays, 8 a.m. to 7 p.m. (ET), for a consultation.

Building a plan

With a TIAA Brokerage account, you have the flexibility to invest for a variety of specialized goals—outside of your retirement plan or IRA—including short-term savings, wealth accumulation, estate or education planning, and cash management. And you always have the option to obtain the support of an advisor or member of our brokerage team.

Whether you're interested in selecting and monitoring your own investments, receiving information from someone at TIAA or turning the management over to a professional, we have options to help you invest the way you want.

Individual investing

- Designed for investors interested in control of their investment decisions
- Access to up-to-date financial news and investment research from Argus Research,¹ Morningstar[®], Thomson Reuters and Nuveen
- An array of individual stocks, exchange-traded funds (ETFs), mutual funds and more from which to choose
- Use of online screening tools to research and select mutual funds, stocks, ETFs and fixed-income investments
- Option to open a new self-directed non-IRA (i.e., individual or trust) or IRA brokerage account at no cost, with no annual maintenance expense and the ability to trade stocks and ETFs online for \$0

Professional management

- Designed for investors who prefer professional financial management and investment expertise for their assets
- Managed accounts that offer customized portfolios based on your personal situation and goals
- A team of TIAA investment professionals to help build an investment strategy based on your objectives
- Portfolio Advisor² is a fee-based investment advisory managed account service—a \$50,000 minimum investment is required

Which approach best suits your investing style?

Now that you've reviewed the benefits of each investing style, you can choose the style that is right for you. Choose one approach for one goal or combine approaches to address your personal needs.

- Individual investing—Make your own investing decisions using online research tools and resources
- Professional management—Turn the investing decisions over to a professional



Take the next step to building a plan—today

Call TIAA Brokerage at **800-842-2252**, weekdays, 8 a.m. to 7 p.m. (ET), for a consultation.

Visit **TIAA.org/Brokerage** to learn more or to open an account online.



¹ Copyright 2023 by Argus Research. All rights reserved.

² Portfolio Advisor managed account services are offered through Advice and Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser and broker/dealer.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/prospectuses for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value, including the principal amount invested.

TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributes securities. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation, Member FINRA, NYSE, SIPC.

©2023 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017