



TIAA BROKERAGE

Personalize your world of investing





Position your money for growth potential—regardless of your investing know-how. With us, you have a wide range of resources and investment choices plus the 24/7 support you need to navigate them.

Your portfolio, your goals, your style

Choose from thousands of stocks, exchange traded funds (ETFs), bonds and CDs,¹ plus thousands of mutual funds to create a mix as unique as you are. Here, you'll find ample value under one roof with:

- No cost or minimum to open²
- No annual account maintenance fee
- No commission for online stocks, ETFs and option trades³
- Many funds available at fees less than half the industry average⁴
- 24/7 online account access

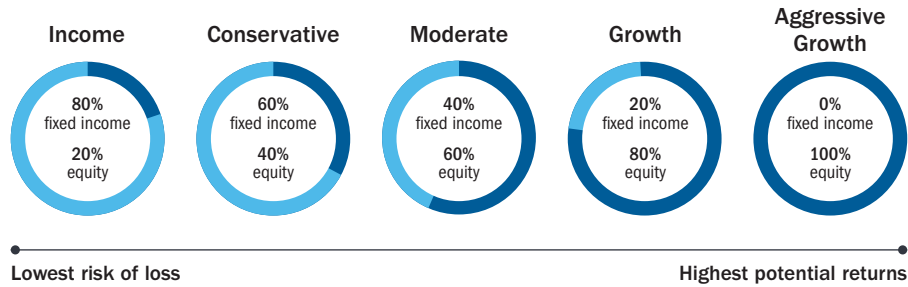


Download the TIAA app to complete most of these actions on the go.

Funds that fit your comfort level

Manage risk on your terms

An alternative to individual mutual funds, our Lifestyle Funds provide one diversified fund that matches on your risk tolerance.⁵



Align your money to what matters to you

Responsible investing options seek competitive returns while delivering better outcomes for our communities and the planet in key areas.



Environmental

Climate change, renewable energy and natural resources



Social

Human rights, diversity and product safety



Governance

Corporate leadership, business ethics and public policy

Target your retirement date

Choose a fund based on when you plan to retire and it will automatically adjust to become more conservative over time. These are commonly known as target date funds.

Your decisions, backed by some heavy hitters

People come into investing with a wide variety of experience levels. For those that want guidance as they manage their own portfolio, you have access to a variety of resources.

Hear from well-known industry leaders

Argus Research

One of the world's foremost sources of credit ratings, investment research and risk evaluation⁶

Morningstar®

A leading provider of independent research

Use independent research resources

- See real-time equity quotes and performance data
- Use powerful online screening tools to compare choices
- View an inventory of individual bonds and certificates of deposit





Enlist the help of pros

If you have questions or need one-time assistance, our brokerage specialists can help with everything from opening your account to finding information. If managing your own portfolio isn't for you, take advantage of our managed accounts programs,⁷ where you'll get:

Portfolio personalization

We'll ask questions to get to know you and put together a portfolio designed to help you meet your unique goals and values

Intelligent investment stewardship

Ongoing portfolio evaluation to manage risk, rebalance when needed and minimize the impact of taxes

One team dedicated to you

Responsive financial consultants there for you when you need advice or assistance



Open an account online at [TIAA.org/brokerage](https://www.tiaa.org/brokerage) or call **800-842-2252**, weekdays, 8 a.m. to 7 p.m. (ET).

1. FDIC insured bank CDs from many banks across the United States. CDs from specific banks may vary based on availability.
2. Certain securities may require a minimum investment. For current pricing and a complete list of account fees, view a copy of the Customer Account Agreement within the Agreements & Disclosures section at TIAA.org/Brokerage_CAA.
3. Other fees and expenses apply to continued investment in a fund and are described in the fund's prospectus.
4. Applies to mutual fund and variable annuity expense ratios. Source: Morningstar Direct, June 30, 2022. 63% of TIAA-CREF mutual fund products and variable annuity accounts have expense ratios that are in the bottom quartile (or 88.43% are below median) of their respective Morningstar category. Our mutual fund and variable annuity products are subject to various fees and expenses, including but not limited to management, administrative and distribution fees; our variable annuity products have an additional mortality and expense risk charge.
5. Lifestyle funds are subject to include asset allocation risk, active management risk and underlying fund risk. These funds are also subject to the risks of the underlying funds in which the fund invests in. This may include equity investment risk and fixed income investment risks. Be sure to reassess goals regularly and if your situation has changed, you may want to choose another Lifestyle Fund that more closely matches your new risk profile. Be sure to reassess goals regularly and if your situation has changed, you may want to choose another Lifestyle Fund that more closely matches your new risk profile.
6. ©2022 by Argus Research Group and/or its suppliers. All rights reserved.
7. TIAA managed account services provide discretionary investment management services for a fee.

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.

Responsible investing incorporates Environmental Social Governance (ESG) factors that may affect exposure to issuers, sectors, industries, limiting the type and number of investment opportunities available, which could result in excluding investments that perform well.

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

Certain securities may not be suitable for all investors.

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.

Advisory services provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

Brokerage services are provided by 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.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products.

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