



RETIREMENT AND INVESTING SOLUTIONS

Plan your future with TIAA Brokerage Services.

Building a plan.

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

Personal Investments

TIAA Brokerage accounts are designed to meet your individual goals because one-size-fits-all investing is not what you want or need. Your TIAA Brokerage account:

- Puts you in control of your investment decisions.
- Provides up-to-date financial news and investment research from Argus Research,¹ Morningstar®, LSEG and Nuveen.
- Offers individual stocks, exchange-traded funds (ETFs), mutual funds and more.
- Includes online tools that can be used to research and select mutual funds, stocks, ETFs and fixed-income investments.
- Gives you the option to open a new self-directed non-IRA (e.g., individual or trust) or IRA brokerage account with no annual maintenance expense and the ability to trade stocks and ETFs online for \$0.

Professional Management

Additionally, rest assured, TIAA professionals are always available to assist you. Your managed TIAA Brokerage account provides you with:

- Professional management and investment expertise for your assets.
 - Managed accounts and customized portfolios based on your personal situation and goals.
 - A team of TIAA investment professionals to help you build an investment strategy based on your objectives.
 - Access to Portfolio Advisor,² a fee-based investment advisory managed account service. A minimum \$50,000 investment is required for this service.
-

Investing solutions to meet all your needs.

Whether you prefer the independence of individual investing with research tools or the support and expertise that comes with professional management, TIAA Brokerage can help you achieve your retirement saving and earning goals.



Let's talk about your brokerage account

Plan for the future with the help of a TIAA Brokerage account.

For a no-cost consultation, visit tiaa.org/brokerage or call **800-842-2252**, weekdays 8 a.m. to 7 p.m. (ET).



1. © 2024 and prior years 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 is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances, which should be the basis of any investment decision.

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.

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.

©2025 Teachers Insurance and Annuity Association of America College Retirement Equities Fund, New York, NY

4047227-1226

A14643

1908269

(01/25)