



TIAA Brokerage Services

# Maximize your retirement and investment planning

Brokerage services can offer you a range of support—to help you plan wisely.



Call 800-927-3059 for a consultation or to schedule a callback.

You know TIAA as a plan provider, but are you familiar with the many benefits—available to you today—via a relationship with TIAA Brokerage Services? With brokerage services, you can benefit from a variety of online investment screening tools, a range of advisory options, industry research and much more.

Brokerage services can help you build, control and manage a customized portfolio—all based on your goals and financial situation. Whether you're interested in selecting and monitoring your own investments, receiving guidance from a TIAA advisor or turning the management over to a professional, we have solutions to help you invest the way you want.

## Building a better plan starts here

With a TIAA retail brokerage account, you also 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.

You may benefit from the following approaches:

### Individual Investing

- Designed for investors interested in control of their investment decisions
- Access to up-to-date financial news and investment research from Capital IQ, Morningstar, Thomson Reuters and TIAA Global Asset Management
- Select from an array of individual stocks, exchange-traded funds, mutual funds and more
- Use of online screening tools to research and select mutual funds, stocks, ETFs, fixed income investments and more investments
- Open a new retail or IRA brokerage account without a minimum balance requirement, no annual maintenance expense and online trades for less than \$10

### Guided Investing

- Suited to Individual Investing, investors who seek occasional support on a number of investment-related topics, as well as mutual fund recommendations
- Research and select mutual funds from a pre-selected list of TIAA and third-party choices (TIAA Insights List)
- Work with our team of consultants to answer account and investment questions, locate investments or use our online resources

BUILT TO PERFORM.

CREATED TO SERVE.



### Which solutions best suit your investing style?

Choose one approach for one goal, or combine approaches to address your personal needs.

- Individual Investing
- Guided Investing
- Managed Account via the Portfolio Advisor program

We help you select the right solutions to pursue your personal goals.

### What is the TIAA Insight List?

A compilation of TIAA and third-party mutual funds in the marketplace. Each fund is handpicked after meeting screening criteria, including risk management, fees, potential wealth creation capabilities and relative consistent past performance over time.<sup>1</sup>

### Professional management via the TIAA Portfolio Advisor program<sup>2</sup>

- Designed for investors who prefer professional financial management and investment expertise for their assets
- Managed accounts offer customized portfolios based on your personal situation and goals
- A team of TIAA investment professionals to build and monitor an investment strategy based on your objectives

### Take the next step to building a better plan—today



Contact brokerage services at **800-927-3059** for a consultation or to schedule a callback.



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

1. The selection process for funds on the Mutual Fund Insight List does not take into account the particular needs of any specific investor. There is no guarantee that the selection methodology employed will be successful or lead to profitable returns.
2. Portfolio Advisor is a fee-based advisory services program provided by Advice and Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment advisor.

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log in to [TIAA.org/prospectuses](https://www.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.

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