



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

### 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\* Morningstar®, Thomson Reuters and Nuveen.
- An array of individual stocks, exchange-traded funds, 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.
- You can open a new Retail or IRA brokerage account at no cost. In addition, there is no annual maintenance expense and you can trade stocks and ETFs online for less than \$10.

### 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 Advisor\*\* is a fee-based investment advisory managed account service—a \$50,000 minimum investment is required.
- TIAA Personal Portfolio\*\* offers clients the ability to create a customized asset allocation and discretionary ongoing management through a self-directed, web-based platform. A \$5,000 minimum investment is required.

## Options for your retirement and investment planning



### 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.

### You can take the next step to building a plan—today



Contact TIAA Brokerage at **800-927-3059** for a consultation or to schedule a callback



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



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\*\* Portfolio Advisor and TIAA Personal Portfolio 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.

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**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 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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**BUILT TO PERFORM.**

**CREATED TO SERVE.**