How to read your Brokerage Account Statement
Introduction

Your Brokerage Account Statement provides you with a concise, comprehensive picture of your financial status. At a glance, you can easily track your investments, monitor your account activity, evaluate your asset allocation, and view any changes that occur in the value of your account.

You also have the option to log on to your account and take advantage of a suite of online resources to help you better manage your accounts and investments. This includes viewing your employer and individual account holdings in a single view, improved self-service capabilities and advanced research capabilities.

For more information, please log on to TIAA.org or call 800-927-3059 to speak with one of our brokerage specialists.

Make a powerful choice: Go paperless

Choosing electronic delivery of the brokerage account documents you receive from us not only contributes to the welfare of the environment, it provides you with convenience and increased security over paper documents. When you sign up, you’ll receive an email from us with a link to your document (including brokerage account statements, trade confirmations, and prospectuses). From there, you can view, download, and print your document at your convenience. To sign up, simply log in to your account at TIAA.org and click your profile icon displayed at the top. Follow the Brokerage eDelivery settings links within Communication Preferences. You’ll automatically receive an email notification whenever a new document is ready for you to view.

Table of Contents

3 Account Information 4 Portfolio Holdings
3 Portfolio at a Glance 5 Transactions
3 For your Information (Messages) 6 Income and Expense Summary
3 Asset Summary 6 Realized Gains and Losses
4 Open Orders 7 Fixed Income Section
Brokerage Account Statement

All statements depicted are samples

1. Account Information

At the top of the first page of your statement, you will find information identifying your account. Your account number and the period covered by your statement appear on the top right. Your name and address, as well as your investment professional’s information, appear on the top left.

2. Portfolio at a Glance

This section provides you with an explanation of the changes in the value of your account. It offers a high-level overview of account activity, including cash deposits, cash withdrawals, dividends and interest, fees, and change in account value, to help you identify the inflow and outflow of assets in your account. Beginning and ending account values for the current statement period are also provided.

3. For Your Information (Messages)

Here you will find important messages and notices regarding your account. These messages may include industry-related topics and regulatory announcements. In addition, you may find information regarding new products and services available to you.

4. Asset Summary

This section provides a summary of your portfolio holdings, segregated by asset class. This information can be used to determine the approximate value of the various asset types held in your account as of the statement date. These asset classes are consolidated Portfolio Holdings summarized in one, easy-to-read section. For each asset class that you hold, the market value (based on prices as of the last day of the statement period) is displayed along
Brokerage Account Statement

5. Open Orders

This section details open equity and option orders. These are orders that were not fully executed as of the close of business on the last day of the statement period. Limit and current price, as well as additional information for each security, are shown as of the statement date.

6. Portfolio Holdings

This section provides comprehensive details regarding your portfolio’s holdings. Organized into subsections and by investment type, this section indicates the quantity, description, market price (if available), market value, dividend and capital gain options, and other information on each security position as of the close of business on the last day of the statement period. In addition, the subsections display the opening and closing cash, margin, short, and money market fund balances.

1At least two asset classes must be equal to 2.5% or greater of the total account value for a pie chart to appear.
7. Transactions

This section provides a detailed list of transactions that were posted to your account since the last statement period. Transactions can be displayed in any one of three ways: by date, by security identification, or by transaction type. The process/settlement date is the date on which a transaction was posted to your account. The date that you initiated either the sale or the purchase of a security also appears in this section.

### Transactions by Type of Activity

<table>
<thead>
<tr>
<th>Process/Settlement Date</th>
<th>Trade/Transaction Date</th>
<th>Activity Type</th>
<th>Description</th>
<th>Quantity</th>
<th>Price</th>
<th>Accrued Interest</th>
<th>Amount</th>
<th>Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/03/17</td>
<td>01/03/17</td>
<td>Securities Withdrawals and Deposits</td>
<td>ABC Co</td>
<td>1</td>
<td>80.54</td>
<td>USD</td>
<td>80.54</td>
<td>USD</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total Securities Withdrawals and Deposits</td>
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<td>$80.54</td>
<td>USD</td>
<td></td>
<td></td>
</tr>
<tr>
<td>01/03/17</td>
<td></td>
<td>Dividends and Interest</td>
<td>BCD Security</td>
<td></td>
<td>7.40</td>
<td>USD</td>
<td>7.40</td>
<td>USD</td>
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<tr>
<td></td>
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<td></td>
<td>Total Dividends and Interest</td>
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<td>$12.90</td>
<td>USD</td>
<td></td>
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<tr>
<td>01/03/17</td>
<td></td>
<td>Distributions</td>
<td>ABC REIT SHARES</td>
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<td>55.53</td>
<td>USD</td>
<td>55.53</td>
<td>USD</td>
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<td></td>
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<td>Total Distributions</td>
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<td>01/03/17</td>
<td></td>
<td>Cash Withdrawals and Deposits</td>
<td>FROM AC 8888888888 Trust Account</td>
<td>73.00</td>
<td>USD</td>
<td></td>
<td>73.00</td>
<td>USD</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total Cash Withdrawals and Deposits</td>
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<td>$73.00</td>
<td>USD</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Total Value of Transactions</td>
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<td>$300.19</td>
<td>USD</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The price and quantity displayed may have been rounded.
8. Income and Expense Summary
A summary of dividend, interest, or distribution income posted during the current statement period, and the year-to-date total for each type of income, appear in this section. For your convenience, the income is categorized as taxable or nontaxable and summarized by the type of income. For retirement accounts, the income is tax deferred.

9. Schedule of Realized Gains and Losses
In this section, you can review the details of closed positions. This will either show account transactions during the current statement period or year-to-date. Buy transactions, sell transactions, instruments that mature, and option expirations are displayed, among other transaction types. The Portfolio Holdings section includes all settled positions, and the Schedule of Realized Gains and Losses includes all closed positions as of the trade date.
1. Bond Quality (with chart)

This section provides a breakdown of your fixed-income securities as rated by Moody’s Investors Service.²

2. Bond Maturity Schedule (with pie chart)

This section provides numeric and graphic detail of the maturity schedule of your bond investments. Negative values are not included in the pie chart.²

²This section is available to account holders who have a minimum of five fixed-income securities.
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