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 in 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, self-service capabilities and research capabilities.

For more information, please log in to TIAA.org or call 800-842-2252 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 navigate into your Brokerage account. Click the QUICK LINKS menu and select Brokerage eDelivery. Update the settings within the window and Save your changes. You’ll automatically receive an email notification whenever a new document is ready for you to view.

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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 TIAA Brokerage’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 investments, 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 with the percentage of the account that the asset class represents. These totals are added together to give you the net value of your investments. If two or more asset classes are held in your account, you may find a pie chart illustrating the allocations of each asset class by percentage.¹
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 Summary of Gains and Losses

This section provides a summary of how your combined investments are doing overall. The Net Gain/Loss for the statement period and Year-to-Date are provided.

7 Portfolio Holdings

This section provides comprehensive details regarding your investments. 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 investment 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.
8 Schedule of Realized Gains and Losses Year-to-Date

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.

9 Transactions

This section provides a detailed list of transactions that were posted to your account since the last statement period. 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.
Brokerage Account Statement

Income and Expense Summary

<table>
<thead>
<tr>
<th>Income Types</th>
<th>Current Period</th>
<th>Year-to-Date</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fixed Income Section</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividend Income</td>
<td>$119.03</td>
<td>$542.16</td>
</tr>
<tr>
<td>Equities</td>
<td>16.67</td>
<td>139.01</td>
</tr>
<tr>
<td>Other Dividends</td>
<td>99.92</td>
<td>397.11</td>
</tr>
<tr>
<td>Interest Income</td>
<td>3.34</td>
<td>6.04</td>
</tr>
<tr>
<td>FDIC Insured Bank Deposits</td>
<td>3.34</td>
<td>6.04</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td>$119.03</td>
<td>$542.16</td>
</tr>
<tr>
<td>Expenses</td>
<td>$0.00</td>
<td>$0.07</td>
</tr>
<tr>
<td>Withholding Taxes</td>
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<td>$0.07</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
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<td>$0.07</td>
</tr>
<tr>
<td>Distributions</td>
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<td>$115.40</td>
</tr>
<tr>
<td>Alternative Investments</td>
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<td>$115.40</td>
</tr>
<tr>
<td><strong>Total Distributions</strong></td>
<td>$0.00</td>
<td>$115.40</td>
</tr>
</tbody>
</table>

10 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.

Fixed Income Section

11 Fixed Income Section—Bond Quality (with chart)

This section provides a breakdown of your fixed-income securities as rated by Moody's Investors Service or Standard and Poor's.²

12 Fixed Income Section—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
13 Required Minimum Distribution Summary

This section is available for customers who must take a yearly required minimum distribution; information is provided when TIAA Brokerage has all the necessary details to complete the calculation. The fair market value, calculation factor, amount required to be withdrawn and year-to-date distributions are provided.

14 Retirement Account Transactions

A summary of retirement account distributions for the current and previous year are provided; including State and Federal tax withholding.

15 Client Account Beneficiary Information

This section provides a summary of the beneficiaries that have been provided to TIAA Brokerage for the account.
At least two asset classes must be equal to 2.5% or greater of the total account value for a pie chart to appear.

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

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.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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