



TIAA Brokerage

Options for your investment plan



Learn more about TIAA-CREF mutual funds at [TIAA.org/TCFunds](https://www.tiaa.org/TCFunds).



You can call **800-927-3059** for a consultation or to schedule a callback.

TIAA's award-winning fund family

When it comes to selecting investments for your portfolio, you may want to consider the broad-based offerings found in TIAA-CREF mutual funds. Our funds cover a range of asset classes and investment solutions, including U.S. and international equities, asset allocation, fixed income and money markets. You'll have access to all of these TIAA-CREF mutual funds—as well as those from third-party companies—through your brokerage account.

Recent honors

- **Lipper Best Overall Large Fund Company.** We received this award for 2013, 2014, 2015, 2016 and 2017.¹
- **Morningstar Ratings.** 72% of TIAA-CREF's funds received an Morningstar overall rating of 4 or 5 stars (48.28% 4 stars and 24.14% 5 stars), based on risk-adjusted returns as of December 31, 2016.**

Conversely, only 3% of our funds have less than a 3-star rating, which speaks to the overall strength of our platform.²

Convenient options for your investment plans

Lifecycle funds

The TIAA-CREF Lifecycle funds give people an easy way to manage their investments by offering a series of funds that target a specific retirement year. Designed for those without the time, interest or specialized knowledge to build and manage a portfolio, lifecycle funds are diversified mutual funds where the asset allocation is automatically adjusted over time to become more conservative as retirement nears. You can simply choose the fund that most closely matches your retirement date to set in motion a complete retirement investment plan.

Lifestyle funds

Using a “fund of funds” approach, the holdings of our lifestyle funds are made up of other TIAA-CREF mutual funds to help meet a specific asset allocation mix. These funds offer a series of choices that target a distinct level of risk and return—ranging from conservative to aggressive—and are designed for investors interested in instant diversification found in a single solution.

Please note that lifecycle and lifestyle funds are distinct investments. The target asset allocation of lifecycle funds adjusts as the investor gets closer to retirement, whereas, investors select lifestyle funds that match their particular risk profile. However, with lifestyle funds, investors are responsible for switching to new funds as their time horizon to retirement or other goals change.

Responsible investing



Although initially focused on shareholder engagement and community investing, responsible investing combines the full range of approaches into an overarching framework of investment activity. TIAA combines comprehensive environmental, social and governance (ESG) criteria with competitive performance.

- **Social Choice Equity (TICRX).** The Fund seeks to replicate the returns of the broad equity Russell 3000® Index using only stocks that pass a series of ESG criteria.
- **Social Choice Bond (TSBRX).** Benchmarked to the Barclays U.S. Aggregate Bond Index, the Fund seeks competitive returns with a diversified portfolio of U.S. fixed-income securities that meet overall ESG criteria.



Mutual fund locator offers you:

- **TIAA and third-party mutual funds.** You can tap into the investment experience of our asset management team and get more detailed insight about TIAA funds. You also have access to mutual funds offered by well-known third parties.

1. The Lipper Large Fund Award is given to the group with the lowest average decile ranking of three years' Consistent Return for eligible funds over the three-year period ended 11/30/12 (36 fund companies), 11/30/13 (48), 11/30/14 (48), 11/30/15 (37) and 11/30/16 (37) with at least five equity, five bond, or three mixed-asset portfolios. Note this award pertains to mutual funds within the TIAA-CREF group of mutual funds; other funds distributed by Nuveen Securities were not included. From Thomson Reuters Lipper Awards, ©2017 Thomson Reuters. All rights reserved. Used by permission and protected by the Copyright Laws of the United States. The printing, copying, redistribution, or retransmission of this Content without express written permission is prohibited. Past performance does not guarantee future results. Certain funds have fee waivers in effect. Without such waivers ratings could be lower. For current performance, rankings and prospectuses, please visit the Research and Performance section on TIAA.org. Nuveen Securities, LLC, Member FINRA and SIPC. Past performance is no guarantee of future results.
2. Morningstar ratings are based on the lowest-cost share class for each mutual fund and include U.S. open-end mutual funds. For a fund with multiple share classes and the same pricing, the share class with the longest performance history is used. The top 10% of funds in an investment category receive five stars, the next 22.5% receive four stars and the next 35% receive three stars. Morningstar proprietary ratings reflect historical risk-adjusted performance and can change every month. They are calculated from the fund's three-, five- and ten-year average annual returns in excess of 90-day Treasury bill returns with appropriate fee adjustments, and a risk factor that reflects fund performance below 90-day T-bill returns. The overall star ratings are Morningstar's published ratings, which are weighted averages of its three-, five- and ten-year ratings for periods ended December 31, 2016. Morningstar is an independent service that rates mutual funds. Past performance cannot guarantee future results. For current performance and rankings, please visit TIAA.org/public/investment-performance.

Please note that TIAA-CREF Lifecycle funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the lifecycle funds, there is exposure to the fees and expenses associated with the underlying mutual funds as well.

Since TIAA-CREF Lifecycle funds are actively managed, their asset allocations are subject to change and may vary from those shown or discussed. Approximately seven to ten years following a lifecycle fund's target date, the fund may merge into the Lifecycle Retirement Income Fund or other similar fund.

The risks the Social Choice Bond Fund is subject to include environmental, social and governance (ESG) criteria risk, namely the risk that because the Fund's ESG criteria exclude securities of certain issuers for non-financial reasons, the Fund may forgo some market opportunities available to funds that do not use these criteria. Fixed-income securities are subject to interest-rate risk. The risks the Social Choice Equity Fund is subject to include the risk of socially screened investing, market risk, company risk, index risk and foreign investment risks.

Diversification cannot eliminate the risk of investment losses. As with all mutual funds, the principal value in a lifecycle fund is not guaranteed. The fund is subject to risks associated with the types of securities held by each of its underlying funds.



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Consider the investment objectives, risks, charges and expenses carefully before investing. Call 877-518-9161 or log on to TIAA.org for product and fund prospectuses that contain this and other information. Read the prospectuses carefully before investing.

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