



TIAA Brokerage

Mutual funds, an option for your investing goals



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



Log in and try our mutual fund locator at [TIAA.org/GetMutualFunds](https://www.tiaa.com/GetMutualFunds).

Mutual fund investing

When it comes to selecting investments for your goals, you may want to consider the broad-based offerings found in mutual funds. Mutual funds cover a range of asset classes and investment solutions, including U.S. and international equities, asset allocation mix, fixed income and more. Through your TIAA Brokerage account, you'll have access to TIAA-CREF and Nuveen mutual funds—as well as those from third-party companies.

It's always about you: Your specific goals, your financial situation, your individual take on risk tolerance and your investment time horizon. With TIAA Brokerage, you can work with our professionals or use our online research and screening tools to help you locate mutual funds based on your personal objectives.



Assisted investing

Are you an investor who prefers to research and trade on your own, but would like occasional support from a TIAA professional on a number of investment-related topics?

With TIAA Brokerage, you can contact an advisor or our team of specialists to answer account and investment questions or for assistance using our online mutual fund, ETF and stock research tools.

Mutual fund locator

With so many mutual funds in today's marketplace, it can be a challenge to find specific investments that meet your personal goals and objectives. That's why we give our clients access to our online screening tool to help narrow the number of mutual fund choices offered from both TIAA and other mutual funds found in the financial marketplace. Choose from your choice of funds using filtering criteria to include funds that carry no transaction fees or sales loads and much more, including:

- Sector weightings
- Third-party ratings
- Track record
- Performance characteristics
- Fees
- Historical reputation

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To learn more about the mutual funds offered within a TIAA Brokerage account, call 800-927-3059 for a consultation or to schedule a callback.

Convenient options for your investing goals

TIAA-CREF Lifestyle Funds¹

You also have access to *TIAA-CREF Lifestyle Funds*, which are a series of funds made up of other TIAA-CREF mutual funds to help meet a specific target asset allocation mix. These funds offer a choice of investments that target a distinct level of risk and return—ranging from conservative to aggressive—and are designed for those interested in instant diversification within a single solution.¹

Please note that Lifestyle funds are distinct investments. 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.

¹ Be sure to reassess goals regularly and if your situation has changed, you may want to choose another Lifestyle Fund that more closely matches your new risk profile. The Russell 3000 Growth Index is an unmanaged index comprised of those Russell 3000 companies with higher price-to-book ratios and higher forecasted growth values. The Russell 3000 Value Index measures the performance of those Russell 3000 companies with lower price-to-book ratios and lower forecasted growth values.

The Barclays U.S. Aggregate Bond Index is an index of the U.S. investment-grade fixed-rate bond market, including both government and corporate bonds.

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

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.

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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.

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.

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