



TIAA Brokerage

A foundation for your investment plan

Products and services

A comfortable future is often the result of a quality plan. But that plan is only as good as the strategy, investments and people supporting, monitoring and guiding it. You can build the foundation for your plan by taking advantage of a broad variety of products and services available to you through TIAA, including:

Brokerage

Select from a range of investment strategies for short- or long-term needs, including customized support and investment options; access to research and resources, and easy-to-use online tools. What's more, you can select accounts with no maintenance fees or cost to open; competitive trading fees and mutual funds with low expenses.



Professional management via TIAA Portfolio Advisor¹ managed solutions

Managed accounts offer customized portfolios based on your personal situation and goals. Through the Portfolio Advisor program, a team of TIAA investment professionals will build and monitor an investment strategy based on your objectives. All ongoing investment decisions—such as investment selection, asset allocation and rebalancing—will be conducted with your goals in mind.

IRA

A tax-efficient way of saving for retirement. One option is to simplify your savings by consolidating money in a single IRA.² You'll have a wide range of investment choices; in addition, you can also receive personalized advice at no additional cost and options like lifetime income.³

TIAA Bank[®]

As the banking arm of TIAA⁴, we offer a variety of smart solutions to keep your money working with high-yield bank accounts. Our lineup is backed by 24/7 access to robust online and mobile banking, and a network of over 80,000 fee-free ATMs so you can bank when you want, how you want.



Possible solutions for your goal planning needs can be found at [TIAA.org](https://www.tiaa.org)



Call **800-842-2252** for a consultation or to schedule a callback

BUILT TO PERFORM.

CREATED TO SERVE.



Consider taking the next step to building a better plan

- Contact TIAA Brokerage at **800-927-3059**, weekdays, 8 a.m. to 7 p.m. (ET) for a consultation or to schedule a callback
- Visit **TIAA.org/Brokerage** to learn more or to open an account online

Education savings

We offer access to a variety of options, including those with tax advantages, to help families and individuals save for higher education expenses.⁵

Annuities

We offer access to the opportunity for tax-free accumulation and guaranteed income for life.³



¹ Portfolio Advisor is a fee-based investment advisory managed account service offered through Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

² Prior to consolidating or rolling over, consider your other options. You may be able to leave money in your current plan, withdraw cash or roll over the assets to a new employer's plan, if one is available and rollovers are permitted. Compare the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features and tax treatment. Learn more at **Know Your Options**.

³ Guaranteed lifetime income is provided by fixed annuities issued by Teachers Insurance and Annuity Association of America. Guarantees are backed by its claims-paying ability.

⁴ TIAA Bank® is a division of TIAA, FSB.

⁵ TIAA-CREF Tuition Financing, Inc. (TFI) is the Plan Manager for several state 529 plans, and TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, is the distributor and underwriter for those plans.


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The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

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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Deposit products are provided by TIAA Bank, a division of TIAA, FSB; Member FDIC. Equal Housing Lender 

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