



TIAA Brokerage

# A foundation for your investment plan

## Retail 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 Advisor<sup>1</sup> and TIAA Personal Portfolio 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.<sup>2</sup> TIAA's fees are generally less than half the industry average.<sup>3</sup> You can also receive personalized advice at no additional cost and options like guaranteed income.<sup>4</sup>

### TIAA Bank<sup>®</sup>

As the banking arm of TIAA<sup>5</sup>, we offer a variety of smart solutions to keep your money working, including high-yield bank accounts and nationwide home lending. Our lineup is backed by robust online and mobile banking, a network of over 80,000 fee-free ATMs and 24/7 client support, so that 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.

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### Consider taking the next step to building a better plan

- Contact TIAA Brokerage at **800-842-2252** for a consultation or to schedule a callback
- Visit **TIAA.org** 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.

### Annuities

We offer access to the opportunity for tax-free accumulation and guaranteed income for life.<sup>4</sup>

### Life insurance

Life insurance can help protect the quality of life for everyone in your family—in the event of your loss, by providing income to your survivors that is generally tax free and can be affordably priced. TIAA-CREF Life Insurance Company is among the highest rated insurance companies in the United States.<sup>6</sup>

<sup>1</sup> Portfolio Advisor is a fee-based advisory services program provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

<sup>2</sup> 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 [TIAA.org/public/pdf/Know\\_Your\\_Options\\_from\\_TIAA.pdf](https://www.tiaa.org/public/pdf/Know_Your_Options_from_TIAA.pdf).

<sup>3</sup> 67% of TIAA-CREF Funds and Variable Annuity Accounts received a Morningstar overall rating of four or five stars (36.71% four stars and 30.38% five stars), based on risk-adjusted returns as of March 31, 2018. Conversely, none (0%) of our funds and accounts have less than a three-star rating, which speaks to the overall strength of our platform. Morningstar ratings are based on each mutual fund (institutional share class) or variable annuity account's (lowest cost) share class and include U.S. open-end mutual funds, CREF Variable Accounts and the Life Funds. The Morningstar Rating™ – or “star rating” – is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. The rating is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. Morningstar ratings may be higher or lower on a monthly basis. The top 10% of funds or accounts in each product category receive five stars, the next 22.5% receive four stars and the next 35% receive three stars. The overall star ratings are Morningstar's published ratings, which are derived from weighted averages of the performance figures associated with the three-, five-, and 10-year (if applicable) Morningstar rating metrics for the period ended March 31, 2018. Morningstar is an independent service that rates mutual funds. Past performance cannot guarantee future results. For current performance and ratings, please visit [TIAA.org/public/investmentperformance](https://www.tiaa.org/public/investmentperformance).

<sup>4</sup> Guarantees are subject to TIAA's claims-paying ability. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. Payments under CREF and the TIAA Real Estate Account are variable and will rise or fall based on investment performance.

<sup>5</sup> TIAA Bank® is a division of TIAA, FSB.

<sup>6</sup> For stability, claims-paying ability and overall financial strength, Teachers Insurance and Annuity Association of America (TIAA) and TIAA-CREF Life Insurance Company (TIAA Life) are one of only three insurance groups in the United States to currently hold the highest rating available to U.S. insurers from three of the four leading insurance company rating agencies: A.M. Best (A++ as of 6/17), Fitch (AAA as of 6/18) and Standard & Poor's (AA+ as of 8/17), and the second highest possible rating from Moody's Investors Service (Aa1 as of 2/18). There is no guarantee that current ratings will be maintained. The financial strength ratings represent a company's ability to meet policyholders' obligations and do not apply to variable annuities or any other product or service not fully backed by the issuer's claims-paying ability. The ratings also do not apply to the safety or the performance of the variable accounts, which will fluctuate in value. TIAA and TIAA Life are each solely responsible for their own financial condition and contractual obligations.



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Life insurance policies and annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. An advisor can provide you with costs and complete details.

Please keep in mind that annuities are designed for retirement and other long-term goals. If you choose to invest in the variable investment products, your money will be subject to the risks associated with investing in securities, including loss of principal.

**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.**

**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.**

Brokerage services are provided by TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC, Distributor. Member FINRA and SIPC, distributes securities. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation, Member FINRA, NYSE, SIPC. Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

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

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**BUILT TO PERFORM.**

**CREATED TO SERVE.**