



TIAA Brokerage

A foundation for your investment plan



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



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

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 solutions 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 mutual funds with low expenses, no minimum account balance or maintenance fees, and competitive trading fees.

IRA

A tax-advantaged way of saving for retirement. One option is to simplify your savings by consolidating money in a single IRA.¹ TIAA's fees are generally less than half the industry average.² You can also receive personalized advice at no additional cost and options like guaranteed income.³

TIAA Direct®

The banking division of TIAA, FSB offers a variety of financial solutions—whether you're saving for the future, buying a home or managing your day-to-day finances. And you can bank at your convenience with mobile banking and check deposits, or at ATMs located nationwide. *TIAA Direct will automatically reimburse up to \$15 in ATM usage fees each statement cycle if you withdraw cash from U.S. ATM locations outside of the MoneyPass® or SUM® networks. This reimbursement will appear as a single credit on your monthly statement. MoneyPass is a registered service mark of Elan Financial Services. SUM is a trademark of NYCE Payments Network, LLC.*

Education savings

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

Annuities

You can access the opportunity for tax-free accumulation and guaranteed income for life.³

BUILT TO PERFORM.

CREATED TO SERVE.



Consider taking the next step to building a better plan

- Contact TIAA Brokerage at **800-927-3059** for a consultation or to schedule a callback
- Visit **TIAA.org** to learn more or to open an account online

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.⁴



Professional management via TIAA Portfolio Advisor⁵

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.

1. 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).
2. **64%** of TIAA-CREF's funds and variable annuity accounts received a Morningstar overall rating of 4 or 5 stars (36.84% 4 stars and 27.63% 5 stars), based on risk-adjusted returns as of March 31, 2017. Conversely, only 5% of our funds and accounts have less than a 3-star rating, which speaks to the overall strength of our platform. Morningstar ratings are based on each mutual fund or variable annuity account's lowest-cost share class and include U.S. open-end mutual funds, CREF Variable Accounts and the Life Funds. For a fund or account with multiple share classes and the same pricing, the share class with the longest performance history is used. 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, 2017. 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/investment-performance](https://www.tiaa.org/public/investment-performance).
3. 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.
4. 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 possible rating from three of the four leading insurance company rating agencies: A.M. Best (A++ as of 8/16), Fitch (AAA as of 2/17) and Standard & Poor's (AA+ as of 11/16) and the second highest possible rating from Moody's Investors Service (Aa1 as of 2/17). There is no guarantee that current ratings will be maintained. 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.
5. 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.



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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 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 and lending services and products are provided by TIAA Direct[®], a division of TIAA, FSB.; Member FDIC. Equal Housing Lender 

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Life insurance and after-tax annuities are issued by TIAA-CREF Life Insurance Company, New York, NY. Each of the foregoing is solely responsible for its own financial condition and contractual obligations.

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