



# TIAA Brokerage account—more investment choices for your retirement

Beginning September 30, 2024, you have the option to open a TIAA Brokerage account within your retirement plan.<sup>1</sup> With this account, you can direct your retirement plan contributions among a variety of mutual funds beyond the ones offered through your retirement plan.

## Ways to make transactions

- **Online:** Place orders to buy, sell, or transfer mutual fund shares by logging in at [tiaa.org/case](https://tiaa.org/case).
- **Contact us:** You can place orders with a TIAA financial consultant by calling **800-842-2252**, weekdays, 8 a.m. to 7 p.m. (ET). We can also answer questions you have about your brokerage account.

## A wide range of mutual funds

With a TIAA Brokerage account, you can independently research and select from thousands of mutual funds including ones from well-known fund families. You can view the mutual fund list once you open a brokerage account or by going to [tiaa.org/fundfamilies](https://tiaa.org/fundfamilies).

## Have questions on how to proceed?

The following pages can show you how.



**You can start today. Log in to your account at [tiaa.org/case](https://tiaa.org/case) or call 800-842-2252, weekdays, 8 a.m. to 7 p.m. (ET).**

<sup>1</sup> The brokerage account option is available to participants who maintain both a legitimate U.S. residential and U.S. mailing address.

# Brokerage account Q&A

## 1. How do I open a brokerage account?

Once your employer's retirement plan account is opened, you can follow the steps below to establish the brokerage account. Please note: You'll need a separate brokerage account for each retirement account you hold.

### Online:

**Step 1:** Log in to your retirement account via secure access at [tiaa.org/case](https://tiaa.org/case). From your account's homepage, select the retirement account that is eligible for the self-directed brokerage option.

**Step 2:** Once on the retirement account details page, select *Add Retirement Brokerage* from the *Quick Links* menu.

**Step 3:** Follow the instructions on the next set of screens to open the self-directed brokerage account.

It typically takes two business days for TIAA to establish the brokerage account. At that time, your funds will be deposited into a brokerage money market account. You can then trade in the brokerage account by visiting [tiaa.org/case](https://tiaa.org/case) or by calling **800-842-2252**, weekdays, 8 a.m. to 7 p.m. (ET).

### We can help:

A TIAA financial consultant can also help you enroll in your brokerage account. You can complete a phone application by calling **800-842-2252**. A financial consultant will be able to send you a prefilled application for your signature. You can sign and return it in the envelope provided in the kit.

## 2. Which mutual funds are available from TIAA Brokerage?

Once you open a brokerage account, go to [tiaa.org/case](https://tiaa.org/case), log in to your retirement account. Click on your retirement account and select *Manage brokerage investments*. Select *Research* to navigate to investment research tools, then click *Mutual Fund Research*. You can view and evaluate thousands of mutual funds. You can click on the *Fund Name or View More Details* for additional information. Once a specific fund has been selected, an *Invest* button next to the investment name confirms that you can purchase the fund in your brokerage account.

## 3. How do I trade within my brokerage account?

Once you have logged in at [tiaa.org/case](https://tiaa.org/case), find your brokerage account among the list of accounts and click on it. You can use the *Accounts* menu at the top of the page. Under **Retirement Plans**, click *Change retirement investments*, then *Exchange*. You can also call a TIAA financial consultant at **800-842-2252**, weekdays, 8 a.m. to 7 p.m. (ET).

**Note:** Mutual fund orders/cancellations placed within your brokerage account need to be placed 30 minutes before the respective funds daily cut-off time to be executed that business day. Cut-off times are stated in the fund's prospectus.



#### 4. How do I move the money from my brokerage account back to other investment options available through my retirement plan?

To transfer between the brokerage account and another investment option available through your Case Western Reserve University retirement plan, once logged in, click the *Accounts* menu and select *Change retirement investments*, then select *Exchange* and click on the applicable plan name. Your investment elections will be displayed and you can complete your transfer. Under *Choose investments to sell*, select the investment to sell and continue to the next screen to select the investment to buy.

Transfers between your brokerage account and another investment option available through your Case Western Reserve University retirement plan are subject to brokerage settlement periods, and can take several days to complete. You can also call **800-842-2252** for more information and to have a TIAA financial consultant initiate your transfer. It can take up to three days for us to process this transfer. You can transfer assets between your retirement account and your TIAA Brokerage account online using a single screen and single-step request.

**Note:** Mutual fund orders/cancellations placed within your brokerage account need to be placed 30 minutes before the respective funds daily cut-off time to be executed that business day. Cut-off times are stated in the fund's prospectus.

#### 5. Can I allocate retirement plan contributions directly to the brokerage account?

Yes. Once your brokerage account is open, you will be able to direct from 1% to 90% of your contributions to a mutual fund in your account as allowed by the terms dictated by the Case Western Reserve University retirement plan. You can do this by selecting *Change retirement investments* and then *Choose future investments*.

#### 6. How can I take a distribution or withdrawal from the brokerage account?

All distributions or withdrawals are initiated from your Institutional retirement account. To receive distributions or withdrawals from the investments in your brokerage account, you first need to transfer the amount you wish to withdraw from your brokerage account to a non-brokerage investment (i.e., a core investment available in your retirement plan) and then request a withdrawal from that account. For assistance, you may call a TIAA financial consultant at **800-842-2252**.

#### 7. Are there any fees associated with my brokerage account?

If you open a brokerage account, you will be charged a commission on all applicable transactions based upon the fees outlined in the **Customer Account Agreement** or dictated by the terms of the fund. To find out more, review our brokerage Customer Account Agreement by going to [tiaa.org/SDA\\_CAA](https://tiaa.org/SDA_CAA). The agreement contains important information about the brokerage account, as well as the commission and fee schedule. Other fees and expenses that apply to a continued investment in the fund are described in the fund's prospectus.

#### 8. Will I receive confirmations of my trades?

Yes, a confirmation for every trade is sent to you according to your preferences. You can always view your transaction history or trade confirmations in the secure portion of [tiaa.org/case](https://tiaa.org/case) or on your monthly brokerage account statements.



#### For additional account information

##### Online:

Access your account by logging in at [tiaa.org/case](https://tiaa.org/case).

##### Phone:

Discuss your brokerage account with a TIAA financial consultant by calling **800-842-2252**, weekdays, 8 a.m. to 7 p.m. (ET).

# Important considerations

- There will be a \$1,000 minimum initial investment for most funds and additional minimums apply for subsequent investments.
- If you lack the time or expertise to actively manage your portfolio, a brokerage account may not be appropriate for you.
- Please keep in mind that returns for mutual funds and other securities are not guaranteed, and you assume all the risks associated with investing in them.

Review the fund's prospectus for any associated costs or fees associated with the mutual fund investment.

For a full explanation of our fees, go to our website at [tiaa.org/SDA\\_CAA](https://tiaa.org/SDA_CAA).

You can also speak with a TIAA financial consultant if you have any questions about opening a brokerage account and what may be right for you.



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**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 for a prospectus that contains this and other information. Please read the prospectus 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.**

TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation, Member FINRA, NYSE, SIPC.

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