



TIAA Brokerage account— more investment choices for your retirement

You have the option to open a TIAA Brokerage account within your **Iowa State University and Ames National Laboratory 457(b) deferred compensation plans**.¹ With this account, you can direct your retirement plan contributions among a variety of investment options beyond the ones offered through your retirement plans.

Ways to make transactions

- **Online:** Place orders to buy, sell, or transfer **stocks, bonds, exchange traded funds (ETFs) and mutual fund shares** by logging in at tiaa.org/iastate.
- **Contact us:** You can place orders with a TIAA financial consultant by calling **800-842-2252**, weekdays, 7 a.m. to 6 p.m. CT. We can also answer questions you have about your brokerage account.

A wide range of investment options

With a TIAA Brokerage account, you can independently research and select from thousands of **mutual funds, individual securities and ETFs**. You can view the mutual fund list once you open a brokerage account or by going to 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/iastate or
call 800-842-2252,
weekdays, 7 a.m. to
6 p.m. CT.

¹ The brokerage account option is available to participants who maintain both legitimate U.S. residential and U.S. mailing addresses.

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/iastate. 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/iastate or by calling **800-842-2252**, weekdays, 7 a.m. to 6 p.m. CT.

We can help:

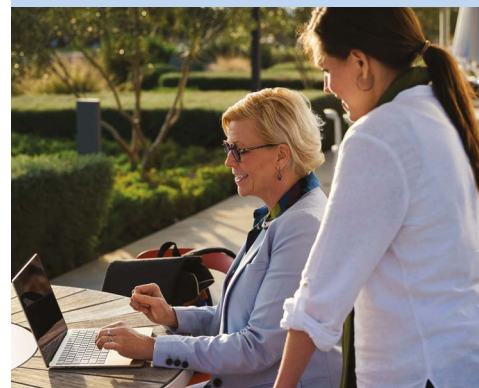
A TIAA financial consultant can also help you enroll in your brokerage account. You can complete a phone application by calling **800-842-2252**. A TIAA financial consultant will be able to send you a prefilled application for your signature. You can sign and return it in the envelope provided in the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

2. Which investment options are available from TIAA Brokerage?

Once you open a brokerage account, go to tiaa.org/iastate and log in to your retirement account. Click on your retirement account and select *Manage brokerage investments*. Select *Research* to navigate to investment research tools, including mutual fund research. You can view and evaluate thousands of mutual funds. Click *Mutual Fund Research* to identify funds based on specific criteria. 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/iastate, find your brokerage account on the list of accounts and click on it. You will see a blue *Trade* button on the page or you can use the *Accounts* menu at the top of the page and click *Trade* under the *Quick Links* menu. You can also call a TIAA financial consultant at **800-842-2252**, weekdays, 7 a.m. to 6 p.m. CT.



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

To transfer between the brokerage account and another investment option available through your **Iowa State University and/or Ames Lab ISU 457(b) deferred compensation plans**, once logged in, click the *Accounts* menu and select *Change retirement investments*, then select *Exchange* and click on the applicable plan name. Under *Choose investments to sell*, select the *Brokerage Money Market Fund* and indicate either % or \$ for transfer. Select the destination fund on the *Choose investments to buy* screen. Select the *Brokerage Money Market Fund* and indicate either % or \$ for transfer.

Transfers between your brokerage account and another investment option available through your **Iowa State University and/or Ames Lab ISU 457(b) deferred compensation plans** 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.

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

There are several ways to do this once you've added the brokerage feature to your existing retirement account(s):

- Initially, you can transfer 95% of the accumulations in your retirement account to your brokerage account.
- You can make ongoing individual and/or automatic transfers from your retirement account. (Contributions must first be made to your retirement plan account.)

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 plans) 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. 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/iastate or on your monthly brokerage account statements.



For additional account information

Online:

Access your account by logging in at tiaa.org/iastate.

Phone:

Discuss your brokerage account with a TIAA financial consultant by calling **800-842-2252**, weekdays, 7 a.m. to 6 p.m. CT.

Important considerations

- There will be a \$500 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 investment.

For a full explanation of our fees, go to our website at 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.



This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances which should be the basis of any investment decision.

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 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.

TIAA Brokerage reserves the right to change its fee and commission schedule at its discretion, subject to notification in accordance with applicable laws and regulations.

Some securities may not be suitable for all investors.

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