



## TIAA-CREF Brokerage Services Account for your Juniata College Retirement Plans

You now have the opportunity to open a TIAA-CREF Brokerage Services Account within your Juniata College Retirement Plans, giving you greater flexibility when building and managing your retirement investments.<sup>1</sup> With a brokerage services account, you can direct your retirement plan contributions among a variety of investment choices beyond the investments offered through your current plan.

### Make transactions: online, by phone or with a consultant

- Effective September 2, 2015, you can place orders to buy, sell or transfer mutual fund shares or other investment options by logging in to your account at [www.tiaa-cref.org/juniata](http://www.tiaa-cref.org/juniata).
- You can also call TIAA-CREF's Automated Telephone Service at **800 842-2252**, 24 hours a day, seven days a week for information about your account.
- If you prefer, you can place orders with a TIAA-CREF Financial Consultant by calling **800 927-3059**. Consultants at this number can also answer any questions you have about your brokerage account.

### A wide range of investment choices

Choose from thousands of mutual funds, including from some well-known fund families. Please keep in mind that returns for mutual funds are not guaranteed, and you assume all the risks associated with investing in them. You can view the list of fund families by going to the dedicated website at [www.tiaa-cref.org/brokerage](http://www.tiaa-cref.org/brokerage).

Minimum dollar amounts may apply to both your initial transfer amount and to subsequent transactions. For a complete list of fees and costs associated with a mutual fund investment, and a full explanation of our fees, go to our website at [www.tiaa-cref.org/brokerage](http://www.tiaa-cref.org/brokerage).

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



Financial Services





## Brokerage Account Q&A

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

It is easy to establish a TIAA-CREF Brokerage Services account within your retirement plan. First, you'll need to establish a separate brokerage account for each retirement account that you have.

**If you have not yet enrolled in your employer's retirement plan:**

**Step 1:** Go to [www.tiaa-cref.org/juniata](http://www.tiaa-cref.org/juniata).

**Step 2:** Click the *Enroll Now* button.

**Step 3:** Click on the hyperlink *Register with TIAA-CREF* that appears just under the *Log In* button. This will lead you to the *Register for Online Access* page.

**Step 4:** Once you are registered, follow the steps to enroll.

**Step 5:** Once your employer retirement plan is opened, you will follow the steps below to establish the brokerage account.

**If you have already enrolled in the employer retirement plan:**

**Step 1:** Log in to your retirement account via secure access at [www.tiaa-cref.org/juniata](http://www.tiaa-cref.org/juniata). From your account's home page, click on the *Manage My Portfolio* tab, and then select *Change Investments* (to transfer money from existing investments) or *Change Allocations of My Contributions* (to change how your future contributions will be allocated).

If you select *Change Investments* (to transfer money from existing investments):

**Step 2:** Select the plan in which you would like to establish the Brokerage Account.

**Step 3:** Select the *Effective Date*.

**Step 4:** Select the fund(s) from the Choose the Source Fund (Transfer from). Be sure to select the option button for Percent, Dollars, or Transfer All.

**Step 5:** In the *Choose the Destination Funds* area, click on *Open a Brokerage Account* at the bottom of the screen. Complete and submit the brokerage application.

If you select *Change Allocations of My Contributions* (to change how your future contributions will be allocated):

**Step 2:** Select the plan in which you would like to establish the brokerage account.

**Step 3:** Select the *Effective Date*.

**Step 4:** Select the fund(s) and enter the percentage from the *Choose Your Funds* section. You should click on *Open a Brokerage Account* at the bottom of the screen. Complete and submit the brokerage application.

It will take three business days for TIAA-CREF 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 calling **800 927-3059** or by accessing *Make a Trade* from the *Manage My Portfolio* link at the top of [tiaa-cref.org](http://tiaa-cref.org).

A TIAA-CREF consultant can also help you enroll in your brokerage account. You can complete a phone application by calling **800 927-3059**. A consultant will be able to send you a pre-filled 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-CREF Brokerage Services?

You will only be able to see the specific mutual funds available if you have a brokerage account open. If you do not have an account, you can access a list of fund families.

To view the available mutual fund families before you open a brokerage account, go to [tiaa-cref.org](http://tiaa-cref.org), log in to your retirement account and access *Forms* from the *Help & Resources* tab or the *Forms* selection at the bottom of the page. From there select *All Forms* and then *Brokerage Services*. You will then click *Find additional forms*. Under the *Retail Brokerage Accounts* heading you will select the *Mutual Fund Families* (PDF).

**Note:** Not all funds are available from each fund family. If you do not have a brokerage account and would like to know if a specific fund is available, you will need to call a TIAA-CREF Financial Consultant at **800 927-3059**.

To view the available mutual funds after you have opened a brokerage account, go to [tiaa-cref.org](http://tiaa-cref.org), log in to your retirement account and click the *Research & Performance* tab. Select *Mutual Funds* then *Screener* from the blue banner. You can screen over 4,000 funds. If you see an *Invest* button next to the fund, you can purchase it at TIAA-CREF. An alternate way is to access the *Change Investments* screen from the *Manage My Portfolio* tab or *Change Allocations of My Funds*. When you select the *Destination* you will click *Add Brokerage Funds* at the bottom of the page. You will then be able to search via ticker or fund name.

**Note:** If you see *Open a Brokerage Account* instead of *Add Brokerage Funds*, this means you have not successfully opened a brokerage account yet.

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

You can initiate trades online at [www.tiaa-cref.org/juniata](http://www.tiaa-cref.org/juniata) by clicking on the *Manage My Portfolio* tab and selecting *Change Investments*, or by calling a TIAA-CREF Financial Consultant at **800 927-3059**.

### 4. How do I move the money out of 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 Juniata College retirement plan, go to *Manage My Portfolio*, select *Change Investments* and click on the applicable plan name. Your investment elections will be displayed and you can complete your transfer. You will have to ensure the option button is filled in for *Brokerage Investments* in the *Choose the Source Fund* section.

Transfers between your brokerage account and another investment option available through your Juniata College retirement plan are subject to brokerage settlement periods and can take several days to complete. You can also call **800 927-3059** for more information and to have a TIAA-CREF Financial Consultant initiate your transfer. It can take up to three days for TIAA-CREF to process this transfer. You can transfer assets between your retirement account and your TIAA-CREF brokerage account using a single screen and single-step request.

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

Yes. Once your brokerage account is opened, you will be able to direct from 1% to 100% of your contributions to a mutual fund in your account. You can do this by going to the *Manage My Portfolio* tab and selecting *Change Allocation of Future Contributions*.

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

You cannot receive a distribution or a withdrawal from your brokerage account directly. To receive distributions or withdrawals from the funds in your brokerage account, you first must transfer the amount you wish to withdraw from your brokerage account to a non-brokerage investment and then request a withdrawal from that non-brokerage investment.

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

Yes, a confirmation for every trade is sent according to your delivery preference. You can always view your transaction history or trade confirmations in the secure portion of [www.tiaa-cref.org/juniata](http://www.tiaa-cref.org/juniata) or on your monthly brokerage account statements.

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

If you open a brokerage account, you will be charged commissions and/or other account-related fees on applicable transactions in accordance with the TIAA-CREF Commission and Fee Schedule. Please review the TIAA-CREF Brokerage Account Customer Agreement using the following link: [www.tiaa-cref.org/public/pdf/forms/SDA\\_Customer\\_Account\\_Agreement.pdf](http://www.tiaa-cref.org/public/pdf/forms/SDA_Customer_Account_Agreement.pdf). The Agreement contains important information about the brokerage account as well as the TIAA-CREF Commission and Fee Schedule. Other fees and expenses that apply to a continued investment in the funds are described in the fund's current prospectus.

### For additional account information

**Online:** You can access your account by logging in at [tiaa-cref.org](http://tiaa-cref.org).

**Phone:** Discuss your account with a TIAA-CREF Financial Consultant by calling **800 927-3059**.



## Flexibility for your retirement savings needs

Once you have added the brokerage feature to your existing Juniata College retirement account(s), you have the option to make an initial transfer of up to 100% of your accumulations in your retirement account to your brokerage account, as well as schedule automated investment transactions. There will be a \$500 minimum initial investment for most funds and additional minimums may apply for subsequent investments. Under your employer retirement plan, you need to establish a separate brokerage account for each retirement account from which you wish to direct funds.

Subject to the terms of your Juniata College retirement plan, the TIAA-CREF Brokerage Services Account is suited for investors who want to independently research and select their own investments among a broad array of mutual funds. If you lack the time or expertise to actively manage your portfolio, a brokerage account may not be appropriate for you. Please speak with a TIAA-CREF Financial Consultant if you have any questions about opening a brokerage account and other types of brokerage accounts that may be right for you.



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***Certain securities may not be suitable for all investors. Securities are subject to investment risk, including possible loss of the principal amount invested.***

Investments (including securities), 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.

The mutual funds available through TIAA-CREF, including available share classes and certain funds within a fund family, may change over time at TIAA-CREF's discretion.

***You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to [www.tiaa-cref.org/juniata](http://www.tiaa-cref.org/juniata) for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.***

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