



PowerUp

The new map to NSHE retirement

Discover flexibility, simplicity and value with the TIAA-CREF Brokerage Services Account.

You now have the opportunity to open a TIAA-CREF Brokerage Services Account within your retirement plan, giving you greater flexibility when building and managing your retirement investments.*

Adding a brokerage account to your existing retirement plan account offers:

Simplicity of making transactions: online, by phone or with a consultant

- You can place orders to buy, sell or transfer fund shares by logging in to your account at www.tiaa-cref.org/nshe.
- 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 process your transactions 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 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.

Flexibility for your retirement savings needs

Once you have added the brokerage feature to your existing retirement account(s), you have the option to make an initial transfer of 100% of your accumulations in your retirement account to your brokerage account, as well as schedule automated investment transactions. Minimum dollar amounts imposed by the fund into which you're investing may apply to both your initial transfer amount and to subsequent transactions. Under your employer's 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 employer's 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.

*The brokerage account option is available to participants who maintain both a legitimate U.S. residential address and a legitimate U.S. mailing address.





Q&A: Know more now



1. Which mutual funds are available from TIAA-CREF Brokerage Services?

To view the available mutual funds before you open a brokerage account, go to **www.tiaa-cref.org/nshe** log in to your retirement account and then select the *Change Allocation of Future Contributions* or *Change My Investments* screen, and click *Browse Available Funds* at the bottom of the page to view available funds. Once your brokerage account is open, the button will change to *Add Brokerage Funds*, where you may choose among the brokerage funds to allocate a portion or all of your future retirement plan contributions.

2. How do I open a brokerage account?

It is easy to establish a TIAA-CREF Brokerage Services account within your retirement plan. First, you must establish a separate brokerage account for each retirement account that you have. Please note that the brokerage account option is available only to participants who maintain both a legitimate U.S. residential address and a legitimate U.S. mailing address. Here are the steps to follow to open a TIAA-CREF Brokerage Services Account:

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

Step 1: Go to **www.tiaa-cref.org/nshe**.

Step 2: Click the *Enroll Now* button.

Step 3: Click 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 below to enroll in the Self-directed brokerage account.

If you have already enrolled in your employer's retirement plan:

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

Step 2: Click *Open a Brokerage Account* at the bottom of the screen. Complete and submit the brokerage application.

Note: It will take two to three business days for TIAA-CREF to establish the brokerage account. You may also call TIAA-CREF at **800 927-3059** if you would like an enrollment package mailed to you. Please note that you must establish a separate brokerage account for each retirement plan you have.

3. How do I trade among the funds in my brokerage account?

You can initiate trades online by visiting **www.tiaa-cref.org/nshe**, logging in to your account, and clicking on the *Manage My Portfolio* tab and selecting *Change My Investments*. You can also call a TIAA-CREF Financial Consultant at **800 927-3059** for assistance. Trades placed before the investment trade cut-off time for the day will be executed the same business day.

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 employer's retirement plan, go to *Manage My Portfolio*, select *Change My Investments* and click on the applicable plan name. Your investment elections will be displayed and you can complete your transfer. Transfers between your brokerage account and another investment option available through your employer's retirement plan are subject to brokerage settlement periods and can take several days to complete.

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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 now 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/nshe or on your brokerage account statements.

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

If you open a brokerage account, you will be charged a commission on all transactions and other account-related fees in accordance with the TIAA-CREF Commission and Fee Schedule. However, the mutual fund transaction fees and account maintenance fees have been waived for NSHE account holders. 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.

The Agreement contains important information about the brokerage account as well as the TIAA-CREF Commission and Fee Schedule.





Financial Services

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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.

Investment (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.

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/nshe for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, members FINRA and SIPC, distribute securities products.

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