TIAA | Brookhaven National Laboratory

TIAA Self-Directed Brokerage overview and account setup

Your guide to the workplace brokerage program



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For investors with specialized investing needs, more choice can mean more opportunity to direct retirement investments across markets and asset classes outside of your plan's core lineup.

The TIAA Self-Directed Brokerage account is an optional feature made available by Brookhaven National Laboratory. With this account, you can direct your retirement plan contributions among a variety of investment choices beyond the ones offered through your current plan.

A wide range of investment choices

- With your brokerage account, you can independently research and select from thousands of mutual funds, including some well-known fund families.

Flexibility and simplicity

- With TIAA Brokerage, there are multiple ways you can get information on your account and place orders to buy, sell, or transfer investments.
- Do it all yourself by logging in to your account at www.tiaa.org/bnl.
- Contact a TIAA Brokerage consultant by calling **800-842-2252**, weekdays, 8 a.m. to 7 p.m. (ET). They can place orders for you or answer any brokerage questions.

Details and step-by-step instructions to open an account are on the following slides.



Before you begin

There are certain requirements and important considerations for opening a TIAA Brokerage account.

- You'll need both a legitimate U.S. residential address and a mailing address. (P.O. boxes are not acceptable as a residential address but may be used for mailing, if a residential address exists.)
- You'll need an established retirement account in the Brookhaven National Laboratory Brookhaven Science Associates, LLC Retirement Plan for each brokerage account you want to open.
- There's an initial minimum transfer of $1,000, up to 100%, from your retirement account to establish the brokerage account.
- There will be a minimum initial investment of $500 or the required prospectus minimum, whichever is greater, and additional minimums apply for subsequent investments.
- This account is self-directed. The investments in the brokerage account are not monitored by TIAA or Brookhaven National Laboratory.
- There's no annual fee or maintenance fees. However, some mutual funds do have investment minimums.*
- Transaction fees may apply. See the Commissions & Fees section of your Customer Account Agreement for complete details.
- Returns for mutual funds and other securities are not guaranteed, and you assume all the risks associated with investing in them.

* These minimum fees and expenses, including those which apply to a continued investment in a fund, are described in the current prospectus.



Opening your brokerage account

Once you've reviewed the requirements and considerations, you're ready to begin.

Step 1	Log in to your online retirement plan at **www.tiaa.org/bnl**.
Step 2	From the homepage, select *Accounts*, then *Retirement*. The Retirement Accounts page displays your accounts. Select the account to which you want to add brokerage by clicking either the plan name or the arrow (>) to navigate to the specific account.
Step 3	From the *Quick Links* at the top of the page, select *Add retirement brokerage*.
Step 4	Sign a consent for electronic delivery of your important documents, check *I have read and accept these terms and conditions*, and select *Continue*.
Step 5	Next, enter your employment data, affiliations, and investment profile. When all the data are entered and verified, select *Continue*.
Step 6	Finally, review the *Brokerage Customer Account Agreement* and other important disclosures. Once you've completed your review, *check I have read and accept these terms and conditions*, then select *Submit*.

Congratulations, you're finished with the account-opening process. You'll see a message that your brokerage account application has been received and is being processed—this takes two business days. Once completed, you'll be able to begin trading within your brokerage account.



How to access your brokerage account

Step 1	Once you've logged in at **tiaa.org**, select *Accounts*, then *Retirement*. Once the page refreshes, the *Retirement Accounts dropdown* will allow you to select the specific account that you wish to access.
Step 2	Once an account is selected, the refreshed page will display information for both your Core and Brokerage account. For example, the *Investments* tab will display the account holdings in its entirety. Additionally, from the *Overview* tab, you can locate your brokerage account by selecting *Manage Brokerage Investments*.
Step 3	After selecting *Manage Brokerage Investments*, the refreshed screen will display the account summary page for only your brokerage account.



How to buy and sell in your brokerage account

Trading mutual funds

Step 1

Once you've logged in at www.tiaa.org/bnl, from your homepage, the top rail includes a dropdown for *Accounts*. Select *Retirement* and the refreshed page will provide an overview of your accounts. The *Retirement Accounts* action button will allow you to choose an individual account. Select the specific *Account* for trading. Your screen will refresh and list the specific account details. The top rail will include the *Quick Links* action button with a dropdown and *Trade* option. Upon selecting *Trade*, the screen will refresh, populating the order screen.

Step 2

Enter the ticker symbol or security name and follow the online screen instructions to complete the transaction.

Step 3

Confirm the information is correct and submit your order.

Step 4

Your order will be confirmed. From here, you can exit the screen, view the order status, or place another order.



Mutual fund automatic investment/allocation plans

Once you own a brokerage mutual fund, you have the ability to purchase shares automatically in your account on an ongoing basis.

Step 1	Once you have logged in at www.tiaa.org/bnl, from your homepage, the right rail will list your individual accounts by expanding the Retirement dropdown arrow. Select the specific Account to update investment allocations. Your screen will refresh and list the specific account details. The top rail will include the *Change Investments* action button. Upon selecting, the screen will refresh. Select *Keep going* to advance to the next screen. Then select *Choose Future Investments – Start now* to advance to the allocations screen.
Step 2	The *Select a Contract* screen will populate, allowing you to select the specific Contract to modify.
Step 3	The *Create your new asset allocation* screen will list current elections and allow you to search/add new retirement funds. Once selections are made, you can allocate a percentage to each fund (your selections must equal 100%), and then select *Review*.
Step 4	The *Review your asset allocation* screen will populate. Confirm the information is correct and select *Submit*.
Step 5	Your request will be confirmed. From here, you can exit the screen, view the request status, or place another request.



Research and performance

- One key to building a strategic investing plan is to be educated on your investing options and the performance of each of those options.
- Through **tiaa.org**, you'll be able to educate yourself on funds and stay up-to-date on current financial trends and news. After navigating into your brokerage account, click on Resources and then select .
- By selecting the *Mutual funds* option, you'll be able to see the various fund options you can choose from to select your next investment.
- To research funds, you can click on the *Screener* tab. Here, you can set up custom criteria to find funds that support your strategy.
- You also have the ability to select up to five investments to see how your options compare and contrast to one another and more—all designed to help you become better educated and a more informed manager of your financial future.



View transaction history

Confirmations are sent for every trade. You can view your entire transaction history by logging in to your account at www.tiaa.org/bnl or through your monthly/quarterly brokerage statement.

Note

Trades placed before the investment trade cut-off time 4 p.m. ET will be executed that business day. Transfers between the brokerage account and another account or fund available through the retirement plan(s) are subject to brokerage settlement periods and can take several days to complete.



Frequently asked questions

Q: How do I move money from my brokerage account to the other core menu investment options?

A: To transfer between the brokerage account and another investment option available through the core menu, you must call a TIAA Brokerage consultant at **800-842-2252**, weekdays, 8 a.m. to 7 p.m. (ET). Moving funds from the brokerage account to the core menu cannot be done online.

Q: How can I take a distribution or withdrawal from my brokerage account?

A: Distributions or withdrawals from your brokerage account aren't made directly. To receive distributions or withdrawals from your brokerage account, transfer the amount you wish to withdraw from your brokerage account to the core menu. Call a TIAA Brokerage consultant at **800-842-2252** to request a withdrawal.

Q: Are there any fees?

A: If you open a brokerage account, you'll be charged a commission on all applicable transactions based on the fees outlined in the Customer Account Agreement or dictated by the terms of the fund. Please see the Commissions & Fees section within the Customer Account Agreement at **tiaa.org/SDA_CAA** for more detailed information.

Q: Will my brokerage account be monitored by anyone besides me?

A: Unlike plan-sponsored retirement accounts, it's the responsibility of each individual to monitor and manage their own self-directed brokerage account. The **tiaa.org** website provides tools that allow individuals to compare investment options and review available share classes and other factors so that you can make informed decisions.

Q: Will I receive confirmations of my trades?

A: 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 **www.tiaa.org/bnl** or on your brokerage account statements.

Q: Are brokerage services available to foreign address participants?

A: TIAA Brokerage is only available to enrolled plan participants with a permanent U.S. residential and mailing address.



For questions about your brokerage account, please contact us at **800-842-2252**.



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