

This notification is being sent to provide an update for your retirement plan, including the TIAA Self-Directed Brokerage Account available within your retirement plan.

Brokerage Customer Account Agreement Update

The Customer Account Agreement (CAA) for the TIAA Self-Directed Brokerage Account, associated with your retirement plan, is being updated effective May 2024. This update applies to those who currently have a brokerage account with TIAA or who open an account at a future date. A summary of major updates to the CAA are listed below:

Update	Paragraph or section in version effective May 2024
Updated references to TIAA-CREF Funds (to be known as Nuveen Funds) and fund share class availability	Section I, Paragraph 8
Clarification of mutual fund minimum investment for additional investments	Section IV

Preview the Customer Account Agreement prior to the update

You can preview a copy of the Customer Account Agreement (CAA), effective May 2024, and the current CAA on the TIAA website at https://www.tiaa.org/public/pdf/forms/SDA_Customer_Account_Agreement.pdf.

While no action is required, please review the notice and file it with your other retirement plan documents for future reference.

If you have any questions, please contact TIAA online or by calling **800 842-2252**. Consultants are available weekdays, 8 a.m. – 7 p.m. (ET).

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

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