



## TIAA BROKERAGE SERVICES ACCOUNT Q&A

### WHAT IS TIAA BROKERAGE SERVICES?

Through TIAA Brokerage Services, you can invest in thousands of available mutual funds, many of which have no transaction fees, meaning that you do not pay a fee when you buy or sell the investments.

### WHICH MUTUAL FUND FAMILIES ARE AVAILABLE FROM TIAA BROKERAGE SERVICES?

To view the mutual fund families available through TIAA Brokerage Services, simply visit [TIAA.org](https://www.tiaa.org) and type Mutual Fund Families into the search bar in the top right corner. Your search will return a result for a PDF that will list the available mutual fund families ([https://www.tiaa.org/public/pdf/MF\\_families.pdf](https://www.tiaa.org/public/pdf/MF_families.pdf)). Mutual fund families represent the different mutual fund companies that you can invest in through TIAA Brokerage Services. For questions on specific funds available, please contact TIAA Brokerage Services at 800-927-3059.

### HOW DO I INVEST WITH BROKERAGE SERVICES?

To invest with Brokerage Services:

1. Visit the Benefits & Worklife homepage at <https://hr.jhu.edu/benefits-worklife> and select the *myChoices Retirement Enrollment* button.
2. Click *Explore/Enroll*; then select the *myChoices Retirement* portal and log in to the online portal using your JHED ID and password.
3. Select *JHU Retirement website powered by TIAA* as an investment provider.
4. When you arrive at the final page of enrollment, click *JHU Select Funds & TIAA* to open your TIAA account.
5. You will then be directed to the TIAA investments page where you will scroll to the bottom of the page for Brokerage investment options. You can select the funds you want by name or ticker symbol.

### ARE THERE ANY MINIMUM INVESTMENTS REQUIRED WITH BROKERAGE SERVICES?

Yes, there is a \$50 per fund per pay minimum investment except for when you choose to invest in any American Century Fund. If you invest less than \$50 per fund per pay, those contributions will be held for you in the Brokerage Money Market Account. You will receive a letter with further details if this occurs. If you would prefer to invest these funds elsewhere, you can always initiate a transfer out of Brokerage Services and into another investment.

### HOW DO I KNOW IF BROKERAGE SERVICES IS RIGHT FOR ME?

TIAA Brokerage Services may be suited for investors who want to invest outside of the JHU Select Funds and other funds offered within the plan by approved investment vendors. If you lack the time or expertise to manage your portfolio, Brokerage Services may not be appropriate for you. We encourage you to speak with a financial consultant to find out if this option may be suitable for you.

### WHAT IF I HAVE FURTHER QUESTIONS?

For questions about the Retirement Choice online portal and enrolling using the portal, including any technical assistance needed while enrolling: Please call the Johns Hopkins University Retirement Center at TIAA at 888-200-4074, weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

#### For specific questions about the Brokerage Services option:

Please contact TIAA Brokerage Services at 800-927-3059.

#### For general questions about the retirement plan:

Please call the Benefits Service Center at 410-516-2000, weekdays, 8:30 a.m. to 5 p.m. (ET) or email [benefits@jhu.edu](mailto:benefits@jhu.edu).