



# How to read your Brokerage Account Statement



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# Introduction

Your Brokerage Account Statement provides you with a concise, comprehensive picture of your financial status. At a glance, you can easily track your investments, monitor your account activity, evaluate your asset allocation, and view any changes that occur in the value of your account.

You also have the option to log in to your account and take advantage of a suite of online resources to help you better manage your accounts and investments. This includes viewing your employer and individual account holdings in a single view, self-service capabilities and research capabilities.

For more information, please log in to **TIAA.org** or call **800-842-2252** to speak with one of our brokerage specialists.

## Make a powerful choice: Go paperless

Choosing electronic delivery of the brokerage account documents you receive from us not only contributes to the welfare of the environment, it provides you with convenience and increased security over paper documents. When you sign up, you'll receive an email from us with a link to your document (including brokerage account statements, trade confirmations, and prospectuses). From there, you can view, download, and print your document at your convenience. To sign up, simply log in to your account at **TIAA.org** and navigate into your Brokerage account. Click the **QUICK LINKS** menu and select *Brokerage eDelivery*. Update the settings within the window and Save your changes. You'll automatically receive an email notification whenever a new document is ready for you to view.

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# Brokerage Account Statement

All statements depicted are samples.

**TIAA**  
TIAA Brokerage  
A Division of TIAA-CREF Individual & Institutional Services, LLC, Member FINRA/SIPC  
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**Brokerage**  
Account Statement

1 JOHN Q PUBLIC  
1234 TOWNSLINE STREET  
APT. #1234  
SOMEWHERE, MA 00000-0000

1 July 1, 2022 - July 31, 2022  
Account Number: A51-999999

**Portfolio at a Glance**

	This Period	Year-to-Date
<b>BEGINNING ACCOUNT VALUE</b>	\$79,468.96	\$115,064.94
Withdrawals (Cash & Securities)	0.00	5,104.00
Dividends, Interest and Other Income*	119.83	542.16
Total Taxes Withheld	0.00	-696.07
Fees	0.00	-12.64
<b>Net Change in Portfolio<sup>1</sup></b>	7,141.55	-23,064.05
<b>ENDING ACCOUNT VALUE</b>	<b>\$86,730.34</b>	<b>\$86,730.34</b>

\* Capital Gains Distributions (not included) 0.00 115.40  
Estimated Annual Income \$959.08  
<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

**For Your Information**  
Protecting your information and financial accounts is our priority. There are smart ways to look out for yourself whenever you go online. Visit TIAA.org/Security to learn more about how we can work together to help protect your personal information. (1577413)

**Asset Summary**

Percent	Asset Type	Prior Year-End	Last Period	This Period
36%	Cash, Money Funds, and Bank Deposits	773,697.80	876,009.59	916,624.94
16%	Fixed Income	515,485.25	435,658.64	396,104.46
33%	Equities	986,576.45	868,587.07	819,037.42
13%	Mutual Funds	415,156.90	372,508.99	338,527.09
2%	Other Investments	59,592.10	48,205.65	47,630.80
<b>100%</b>	<b>Account Total (Pie Chart)</b>	<b>\$2,750,508.50</b>	<b>\$2,600,969.94</b>	<b>\$2,517,924.71</b>

Please review your allocation periodically with your Financial Institution.

## 1 Account Information

At the top of the first page of your statement, you will find information identifying your account. Your account number and the period covered by your statement appear on the top right. Your name and address, as well as TIAA Brokerage's information, appear on the top left.

## 2 Portfolio at a Glance

This section provides you with an explanation of the changes in the value of your account. It offers a high-level overview of account activity, including cash deposits, cash withdrawals, dividends and interest, fees, and change in account value, to help you identify the inflow and outflow of assets in your account. Beginning and ending account values for the current statement period are also provided.

## 3 For Your Information (Messages)

Here you will find important messages and notices regarding your account. These messages may include industry-related topics and regulatory announcements. In addition, you may find information regarding new products and services available to you.

## 4 Asset Summary

This section provides a summary of your investments, segregated by asset class. This information can be used to determine the approximate value of the various asset types held in your account as of the statement date. These asset classes are consolidated Portfolio Holdings summarized in one, easy-to-read section. For each asset class that you hold, the market value (based on prices as of the last day of the statement period) is displayed along with the percentage of the account that the asset class represents. These totals are added together to give you the net value of your investments. If two or more asset classes are held in your account, you may find a pie chart illustrating the allocations of each asset class by percentage.<sup>1</sup>

# Brokerage Account Statement

Open Orders									
Date Entered	Buy/Sell	Type of Order	Security	Quantity	Limit Price	Current Price			
07/29/22	Sell	Limit	NEW ORIENTAL ED & TECHNOLOGY GROUP INC SPONSORED ADR NEW Security Identifier: EDU	10.0000	28.0000	27.4100			
07/29/22	Sell	Limit	TAL ED GROUP ADS REPSTG COM SHS ISIN# US5740801043 Security Identifier: TAL	90.0000	5.1000	4.9200			
07/29/22	Sell	Limit	WESTERN MIDSTREAM PARTNERS LP COM UNIT LTD PARTNERSHIP INT Security Identifier: WES	35.0000	27.5000	26.7900			

Not all open orders may be reflected above. Please verify the current status of these and other open orders with your financial organization or your Financial Institution. Good 'Til Cancel (GTC) and Good 'Til Date (GTD) equity orders are valid for a maximum of 365 calendar days. Orders may be valid for shorter time periods, based on your financial organization's policy. Please contact your Financial Institution for more information.

  

Summary of Gains and Losses									
			This Period	Realized	Year-to-Date		Unrealized		
Short-Term Gain/Loss			-1,776.92		-5,246.91		-9,787.42		
Long-Term Gain/Loss			1,618.45		1,452.01		-690.24		
<b>Net Gain/Loss</b>			<b>-158.47</b>		<b>-3,794.90</b>		<b>-10,477.66</b>		

This summary excludes transactions where cost basis information is not available.

  

Portfolio Holdings									
Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>									
<b>FDIC Insured Bank Deposits</b>									
TIAA BANK BROKERAGE SWEEP ACCT held at TIAA CREF FDIC INSURED									
06/01/22	1,853.0000	N/A	06/30/22	77.10	1,853.00	0.00	0.08	N/A	N/A
<b>Total FDIC Insured Bank Deposits</b>				<b>\$77.10</b>	<b>\$1,853.00</b>	<b>\$0.00</b>	<b>\$0.08</b>		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>									
				<b>\$77.10</b>	<b>\$1,853.00</b>	<b>\$0.00</b>	<b>\$0.08</b>		
Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss		Estimated Annual Income	Estimated Yield
<b>EQUITIES 99.00% of Portfolio</b>									
<b>Common Stocks</b>									
STELLANTIS N V SHS ISIN#NL00150001Q9				Security Identifier: STLA CUSIP: N824050106					
Dividend Option: Reinvest									
Multiple <sup>Y</sup>	Total Covered 284,6723	13.9500	3,971.23	12.3261	3,508.92	-462.31		309.47	8.81%
CAL MAINE FOODS INC COM NEW				Security Identifier: CALM CUSIP: 128030202					
Dividend Option: Reinvest									
Multiple <sup>Y</sup>	Total Covered 320,1802	47.5480	15,223.90	49.4100	15,820.10	596.20		160.09	1.01%
DISCOVER FINL SVCS COM				Security Identifier: DFS CUSIP: 2547090108					
Dividend Option: Reinvest									
Multiple <sup>Y</sup>	Total Covered 629,2489	115.3550	72,586.71	94.5800	59,514.36	-13,072.35		1,510.19	2.53%
<b>Total Common Stocks</b>			<b>\$276,082.86</b>		<b>\$203,698.58</b>	<b>-\$72,384.28</b>		<b>\$4,010.00</b>	
<b>TOTAL EQUITIES</b>			<b>\$276,082.86</b>		<b>\$203,698.58</b>	<b>-\$72,384.28</b>		<b>\$4,010.00</b>	
<b>Total Portfolio Holdings</b>			<b>\$277,935.86</b>		<b>\$205,551.58</b>	<b>-\$72,384.28</b>	<b>\$0.00</b>	<b>\$4,010.08</b>	

## 5 Open Orders

This section details open equity and option orders. These are orders that were not fully executed as of the close of business on the last day of the statement period. Limit and current price, as well as additional information for each security, are shown as of the statement date.

## 6 Summary of Gains and Losses

This section provides a summary of how your combined investments are doing overall. The Net Gain/Loss for the statement period and Year-to-Date are provided.

## 7 Portfolio Holdings

This section provides comprehensive details regarding your investments. Organized into subsections and by investment type, this section indicates the quantity, description, market price (if available), market value, dividend and capital gain options, and other information on each investment as of the close of business on the last day of the statement period. In addition, the subsections display the opening and closing cash, margin, short, and money market fund balances.

# Brokerage Account Statement

8 Schedule of Realized Gains and Losses Year-to-Date								
Description	Date Disposed	Date Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
<b>Long Term</b>								
PNC FINL SVCS GROUP Security Identifier: 693475105	03/01/22	04/16/96	Noncovered*	First In First Out / SELL	10.000	1,946.89	302.28	1,644.61
VANGUARD INDEX FDS V RGE-CAP ETF Security Identifier: 922908637	04/22/22 05/25/22	10/13/10 10/13/10	Noncovered* Noncovered*	First In First Out / SELL First In First Out / SELL	10.000 10.000	1,970.46 1,801.50	541.11 541.11	1,429.35 1,260.39
<b>Total</b>					20.000	3,771.96	1,082.22	2,689.74
<b>Total Long Term</b>						5,718.85	1,384.50	4,334.35
<b>Total Short and Long Term</b>						5,718.85	1,384.50	4,334.35
9 Transactions in Date Sequence								
Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
06/09/22		CASH DIVIDEND RECEIVED DFS	625.8353 SHRS DISCOVER FINL SVCS COM RD 05/26 PD 06/09/22				375.50	USD
06/09/22		REINVEST CASH INCOME DFS	DISCOVER FINL SVCS COM PURCHD @ \$110.00000 RD 05/26 PD 06/09/22	3.4136			-375.50	USD
06/24/22		CASH DIVIDEND RECEIVED KHC	390.8708 SHRS KRAFT HEINZ CO COM RD 05/27 PD 06/24/22				156.35	USD
06/24/22		REINVEST CASH INCOME KHC	KRAFT HEINZ CO COM PURCHD @ \$37.27000 RD 05/27 PD 06/24/22	4.1951			-156.35	USD
06/29/22	06/27/22	SOLD CALM	CAL MAINE FOODS INC COM NEW UNSOLICITED ORDER WEB	-21.0000	49.1300		1,031.70	USD
06/29/22	06/27/22	SOLD CALM	CAL MAINE FOODS INC COM NEW UNSOLICITED ORDER WEB	-15.0000	49.6143		744.19	USD
06/30/22		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED PER872303	TIAA BANK BROKERAGE				0.01	USD
<b>Total Value of Transactions</b>						\$0.00	\$1,775.90	USD
The price and quantity displayed may have been rounded.								

## 8 Schedule of Realized Gains and Losses Year-to-Date

In this section, you can review the details of closed positions. This will either show account transactions during the current statement period or year-to-date. Buy transactions, sell transactions, instruments that mature, and option expirations are displayed, among other transaction types. The Portfolio Holdings section includes all settled positions, and the Schedule of Realized Gains and Losses includes all closed positions as of the trade date.

## 9 Transactions

This section provides a detailed list of transactions that were posted to your account since the last statement period. The process/settlement date is the date on which a transaction was posted to your account. The date that you initiated either the sale or the purchase of a security also appears in this section.

# Brokerage Account Statement

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## Income and Expense Summary

	Current Period Tax Deferred	Year-to-Date Tax Deferred
<b>Dividend Income</b>		
Equities	16.57	139.01
Other Dividends	99.92	397.11
<b>Interest Income</b>		
FDIC Insured Bank Deposits	3.34	6.04
<b>Total Income</b>	\$119.83	\$542.16
<b>Expenses</b>		
Withholding Taxes	0.00	-0.07
<b>Total Expenses</b>	\$0.00	-\$0.07
<b>Distributions</b>		
Alternative Investments	0.00	115.40
<b>Total Distributions</b>	\$0.00	\$115.40

## 10 Income and Expense Summary

A summary of dividend, interest, or distribution income posted during the current statement period, and the year-to-date total for each type of income, appear in this section. For your convenience, the income is categorized as taxable or nontaxable and summarized by the type of income. For retirement accounts, the income is tax deferred.

# Fixed Income Section

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## Fixed Income Analysis

Bond Quality		
Bond Quality	Market Value	% of Bond Market Value
A	117,486.26	30%
BAA	246,081.15	62%
BA/Lower	32,537.05	8%
<b>Total</b>	<b>396,104.46</b>	<b>100%</b>

## Bond Maturity Schedule



Percentages of bond market values are rounded to the nearest whole percentage.

Bond quality ratings reflect Moody's or Standard and Poor's ratings. Bonds may be rated by other services. Bonds that are in default are not included. Please refer to your Portfolio Holdings section.

## 11 Fixed Income Section—Bond Quality (with chart)

This section provides a breakdown of your fixed-income securities as rated by Moody's Investors Service or Standard and Poor's.<sup>2</sup>

## 12 Fixed Income Section—Bond Maturity Schedule (with pie chart)

This section provides numeric and graphic detail of the maturity schedule of your bond investments. Negative values are not included in the pie chart.<sup>2</sup>

# Retirement Account Section

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## Required Minimum Distribution Summary

	Calculated Amount
Prior Year-end Fair Market Value ("FMV"):	\$1,956,281.31
Calculation Factor:	13.7
Participant DOB: 12/1934 Beneficiary DOB: 00/0000	
Beneficiary Relationship: NON-PERSON	
Amount Required to be Withdrawn for 2022:	\$142,794.25
Amount Withdrawn Year to Date:	\$0.00
The Remaining Amount You Are Required to Withdraw for 2022:	\$142,794.25

### Important Information Regarding Your Required Minimum Distribution Summary

According to our records, you are required under federal tax law to take an annual minimum distribution from your retirement account. Required minimum distributions (RMDs) usually begin in the year you reach the age of 72 and are calculated by dividing your year-end fair market value by a factor determined by the Internal Revenue Service (IRS). For the year you turn 72, the first RMD payment can be delayed until April 1<sup>st</sup> of the year following the year in which you turn 72. For all subsequent years, including the year in which the first RMD was paid by April 1<sup>st</sup>, you must take the RMD by December 31<sup>st</sup> of the year. Please verify this calculation with your tax professional, as there may be other information that could impact your RMD. If you do not take enough to satisfy the requirement, the IRS may impose a 50% excise tax on the shortfall. To start your distributions, contact your Financial Institution.

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## Retirement Account Transactions

	Tax Year - 2022	Tax Year - 2021		
	This Period	Year-to-Date	This Period	Year-to-Date
<b>Distributions</b>				
Early	0.00	-5,800.00	0.00	-6,000.00
<b>Total Distributions</b>	<b>\$0.00</b>	<b>-\$5,800.00</b>	<b>\$0.00</b>	<b>-\$6,000.00</b>
<b>Federal Tax Withheld on Distributions</b>				
Early	0.00	-696.00	0.00	-600.00
<b>Total Federal Tax Withheld</b>	<b>\$0.00</b>	<b>-\$696.00</b>	<b>\$0.00</b>	<b>-\$600.00</b>
<b>Total Tax Withheld on Distributions</b>	<b>\$0.00</b>	<b>-\$696.00</b>	<b>\$0.00</b>	<b>-\$600.00</b>

**NOTE:** The amounts shown in the Year-to-Date columns are aggregate amounts of all transactions conducted for a particular transaction type.

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## Client Account Beneficiary Information

Beneficiary Name	Primary / Contingent	Relationship to Account Holder(s)	Allocation Percent
JANE Q PUBLIC	PRIMARY	SPOUSE	100.00

### Disclosures and Other Information:

The beneficiary information displayed is a summary of information you have provided and should accurately reflect the most recent beneficiary information received. An agreement you executed to designate any beneficiaries displayed controls distribution to such parties. If differences exist between information here, and the signed beneficiary agreement, the agreement will control. Please contact your Financial Institution to update your beneficiary information if necessary or to review more detailed information concerning your designations.

## 13 Required Minimum Distribution Summary

This section is available for customers who must take a yearly required minimum distribution; information is provided when TIAA Brokerage has all the necessary details to complete the calculation. The fair market value, calculation factor, amount required to be withdrawn and year-to-date distributions are provided.

## 14 Retirement Account Transactions

A summary of retirement account distributions for the current and previous year are provided; including State and Federal tax withholding.

## 15 Client Account Beneficiary Information

This section provides a summary of the beneficiaries that have been provided to TIAA Brokerage for the account.



<sup>1</sup> At least two asset classes must be equal to 2.5% or greater of the total account value for a pie chart to appear.

<sup>2</sup> This section is available to account holders who have a minimum of five fixed-income securities.

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