

Customized Taxable Fixed Income

Taxable bond investing customization—investors increasingly desire an active role in identifying solutions that may help satisfy their financial objectives. Nuveen offers access to the expertise of a leading portfolio management team with flexibility to customize portfolios to meet individual client needs.

Start your journey

Our dedicated investment professionals at Nuveen collaborate with financial professionals and clients to identify individual objectives and develop a strategy.

1

TALK WITH US ABOUT YOUR GOALS

Understanding what our clients want and how to tailor portfolios that meet their needs is second nature to us. Working with financial professionals, clients can talk to our portfolio management team about investment goals and objectives.

2

COLLABORATE TO CREATE YOUR PORTFOLIO

Consult with us to review individual bond holdings, and we can recommend action steps based on particular objectives. Clients share any preferences for customization. We build, monitor and maintain the portfolio according to our high standards.

3

WE'RE NOT ALONG FOR THE RIDE; WE'RE DRIVING RESULTS

As an account is being invested, we're here to provide regular updates. Once invested, the portfolio is optimized for rebalancing and tax loss harvesting as applicable. And when needed, a member of our team is available to discuss the account, holdings and performance.

**A PERSONAL
APPROACH FROM AN
INDUSTRY LEADER**

\$84

BILLION

in SMA AUM¹

TOP 5

LARGEST MANAGER

of municipal SMA assets²

TOP 10

MANAGER

*of U.S. institutional
tax-exempt assets³*

ONE

OF THE LARGEST

*fixed income
research teams*

Portfolios your way

Nuveen offers access to the expertise of leading portfolio management teams and the flexibility to customize portfolios to meet individual objectives.

	Customization options	Description	Implementation examples
<div>Standard</div> <div>↑</div> <div>↓</div> <div>Specialized</div>	Maturity Duration	Set a target or maximum maturity or duration	Target a maximum maturity for individual securities of less than 10 years
	Credit quality	Limit, restrict or target certain ratings categories	Exclude bonds with credit rating below A
	Sector Industry Issuer	Limit or exclude certain sectors, industries or issuers	Limit corporate bonds to 50%; exclude energy companies or apply value-based screens
	Income distributions	Set up regular withdrawals for income	Request monthly or quarterly withdrawals
	Responsible Investing ESG	Target investments with sound environmental, social and governance (ESG) practices and outcomes	Include holdings that meet ESG selection criteria
	Tax awareness	Transition existing securities to avoid tax implications; implement tax gain or loss harvesting	Sell selected holdings for tax gain or tax loss harvesting
	Security transitions	Hold or gradually transition securities; address complicated tax situations and needs	Transition securities over 6 months to avoid tax implications
	Expanded sector exposure⁴	Broaden sector exposure to include more opportunities	Add exposure to sectors such as preferreds, securitized, high yield corporates or emerging markets

Some requests may require higher investment thresholds or could require longer time to invest. Limited customizations are available for ladder strategies. Not all customizations are available at all firms; please check for availability.

Nuveen can be flexible in responding to requests for these and other appropriate customizations. Please contact your financial professional with questions.

Access a full range of taxable fixed income capabilities

Nuveen offers the ability to customize actively managed strategies. Limited customizations may also be available for the ladder, investment grade corporate and intermediate government/credit portfolios.

	Intermediate government	Intermediate government/credit	Investment grade corporate	U.S. government bond ladder	U.S. corporate bond ladder
Sectors	U.S. Treasuries, U.S. agencies	U.S. Treasuries, U.S. agencies, U.S. corporates	U.S. corporates	U.S. Treasuries	U.S. corporates
Credit quality range	U.S. Treasuries/agencies	AAA to BBB-, custom	AAA to BBB-, custom	U.S. Treasuries	AAA to A-
Duration target (years)	3-5, custom	3-5, custom	3-5, custom	varies, custom	varies, custom
Maturity ranges (years)	1-10, custom	1-10, custom	1-10, custom	1-7, 1-10, 1-15, custom	1-5, 1-7, 1-10, 1-15, custom

For more information, contact your financial professional and visit [nuveen.com](https://www.nuveen.com)

Endnotes

- 1 As of 31 Mar 2025. Nuveen assets under management (AUM) is inclusive of underlying affiliates.
- 2 Cerulli Associates, The Cerulli Report, U.S. Managed Accounts 2024. Data as of 31 Dec 2023, updated annually; most recent data available. All asset manager data based on total assets, which includes proprietary program assets, but does not include model separate accounts.
- 3 Pensions & Investments, 10 Jun 2024, updated annually; most recent data available. Rankings based on total worldwide assets as of 31 Dec 2023 reporting by each responding asset manager, with 411 firms responding.
- 4 Higher account minimum may apply.

Clients should consult their financial professional regarding unknown financial terms and concepts. This material is not intended to be a recommendation or investment advice, does not constitute a solicitation to buy, sell or hold a security or an investment strategy, and is not provided in a fiduciary capacity. The information provided does not take into account the specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on an investor’s objectives and circumstances and in consultation with his or her financial professional. Strategies are only provided through separately managed accounts program sponsors. Check with your financial professional for availability. Clients should consult their financial professionals before making any investment decisions.

The Taxable Ladder strategies are new strategies with limited history that are newly offered to the public. Nuveen has not previously managed these strategies and there is no guarantee the strategies will meet their

investment objectives. Please note that Nuveen Laddered Strategies may not lend themselves to certain types of customizations including, but not limited to: sector restrictions, requests to replace individual bonds, and certain client trading such as tax sales. These strategies do not utilize the opportunistic and more active trading approach found in certain other Nuveen bond strategies. The laddered bonds will typically be held to maturity in the absence of material credit events, contributions/withdrawals and calls. Initially, Nuveen will typically purchase individual bonds that are given equal weight, with differing maturities across the specified strategy maturity range. The maturity range is typically segmented into 1 year ranges (“rungs”). Nuveen will typically purchase 1-2 bonds in each rung creating a “ladder” of individual bonds. As bonds mature (or are called) and cash is generated in the account, Nuveen will purchase additional bonds in the longest available rung within the strategy’s bond maturity range.

There is no assurance that an investment will provide positive performance over any period of time. Investing entails risks, including the possible loss of principal. **Past performance is no guarantee of future results.** Individual investor results will vary. It is important to review investment objectives, risk tolerance, tax liability and liquidity needs before choosing an investment style or manager.

All investments carry a certain degree of risk and it is important to review investment objectives, risk tolerance, tax liability and liquidity needs before choosing an investment style or manager. Debt or fixed income securities are subject to credit risk and interest rates risk. The value of and income generated by debt securities will decrease or increase based on changes in market interest rates. Credit risk refers to an issuer’s ability to make interest and principal payments when due. Bonds may be callable, which may increase the interest rate risk exposure in the portfolios. Upon call, a client may be confronted with a less favorable interest rate environment than the one that existed when the original bond was purchased. Certain information was obtained from third party sources, which we believe to be reliable but not guaranteed for accuracy or completeness.

Nuveen Asset Management is a registered investment adviser and an investment specialist of Nuveen, LLC.