TIAA-CREF Funds

Important notice regarding availability of proxy materials for the Special Meeting of Shareholders to be held on July 17, 2019. The Proxy Statement for this meeting is available at: www.proxy-direct.com/tia-30640

Notice of Special Meeting — July 17, 2019

This notice is being given to the shareholders (the “Shareholders”) of the TIAA-CREF Funds (the “Trust”). Only Shareholders of the Trust are eligible to vote at the special meeting.

The Trust will hold a special meeting of Shareholders on July 17, 2019, at 1:00 p.m. EDT, at the New York Office of Teachers Insurance and Annuity Association of America (“TIAA”), 730 Third Avenue, New York, NY 10017. This proxy statement was mailed to Shareholders of the investment portfolios offered by the Trust (each, a “Fund” and collectively, the “Funds”) starting on or about June 6, 2019.

The purpose of the meeting is:
1. To elect ten individuals to serve as Trustees for indefinite terms and until their successors shall take office; and
2. To address any other business that may properly come before the meeting.

The Board of Trustees has set May 30, 2019 as the Record Date for determining the number of votes entitled to be cast. You may vote at the meeting only if you were a Shareholder with voting rights as of the Record Date.

By order of the Board of Trustees,

Mona Bhalla
Corporate Secretary

Please vote as soon as possible before the meeting, even if you plan to attend the meeting. You can vote quickly and easily by toll-free telephone call, over the Internet or by mail. Just follow the simple instructions that appear on your proxy card.

If you plan to attend the meeting, please call 877-535-3910, ext. 22-2440, to obtain an admission pass. In accordance with the Trust’s security procedures, a pass and appropriate picture identification will be required to enter the Trust’s special meeting. Please note that no laptop computers, recording equipment or cameras will be permitted. All cell phones must be turned off when entering the meeting and remain off during the meeting. Please read the instructions on the admission pass for additional information.

June 6, 2019
The Board of Trustees (“Board”) of the TIAA-CREF Funds (the “Trust”) has sent you this proxy statement to ask for your vote on certain matters affecting the Trust. The accompanying proxy will be voted at a special meeting of the shareholders (the “Shareholders”) of the Trust being held on July 17, 2019, at 1:00 p.m. EDT, at the New York Office of Teachers Insurance and Annuity Association of America (“TIAA”), 730 Third Avenue, New York, NY 10017. This proxy statement was mailed to Shareholders starting on or about June 6, 2019.

The Trust’s Shareholders are being asked to vote on the following:

1. The election of ten individuals to serve as Trustees for indefinite terms and until their successors shall take office; and
2. Any other business that may properly come before the meeting or any adjournments or postponements thereof.

At this time, the Board does not know of any other matters being presented at the meeting or any adjournments or postponements thereof.

How do I vote?

You can vote in any one of four ways:

(1) By logging on to the Internet site shown on your proxy card and following the on-screen instructions;
(2) By marking, signing and mailing the proxy card in the envelope provided;
(3) By calling the toll-free telephone number shown on your proxy card and following the recorded instructions; or
(4) By voting in person at the meeting.

If you vote by Internet or telephone, please do not mail your proxy card.

Vote on the Internet
Vote by phone
Vote by mail
Vote in person

Vote online at the website listed on your proxy card. Follow the on-screen instructions.
Call the phone number listed on your proxy card. Follow the recorded instructions available 24 hours.
Vote, sign, and date the proxy card and return it using the postage-paid envelope.
Attend the Meeting of Shareholders July 17, 2019, at 1:00 p.m. EDT at TIAA’s New York Office, 730 Third Avenue, New York, NY 10017.
Can I cancel or change my vote?

You can cancel or change your vote at any time up until 5:00 p.m. EDT on July 16, 2019. You can do this by simply voting again — by executing and returning a later-dated proxy card, voting through the Internet or by a toll-free telephone call, voting in person at the meeting — or you can cancel your vote by writing the Trust’s Corporate Secretary at: c/o the TIAA-CREF Funds, 730 Third Avenue, New York, New York 10017-3206. Cancelled or changed votes (other than votes cast in person at the meeting) must be received by the 5:00 p.m. July 16, 2019 deadline.

How does a proxy work?

When you vote by proxy, you are instructing the agents named on the proxy card how to vote on your behalf at the meeting. If you sign and return the proxy card, but do not specifically instruct the agents otherwise, they will vote FOR the election of all the nominees listed herein for Trustee. At this time, the Board does not know of any other matters being presented at the meeting. If other matters are brought before the meeting, the proxy agents will vote the proxies using their own best judgment in their discretion, as allowed by the proxy. All proxies solicited by the Board that are properly executed and received by the Corporate Secretary prior to the meeting, and are not cancelled, will be voted at the meeting.
Who may vote; How many votes do I get?

Each person having voting rights on May 30, 2019 (the “Record Date”) may vote at the meeting with respect to each item on the proxy ballot. On May 20, 2019, there were 15,266,924,876.27 total votes eligible to be cast, broken down as follows:

<table>
<thead>
<tr>
<th>Fund</th>
<th>Institutional</th>
<th>Advisor</th>
<th>Premier</th>
<th>Retirement</th>
<th>Retail</th>
<th>W</th>
<th>Fund total</th>
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<td>Bond Plus</td>
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<td>Fund</td>
<td>Institutional</td>
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<td>Fund total</td>
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<td>Quant International Equity</td>
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<tr>
<td>Quant Large-Cap Growth</td>
<td>12,950,087.37</td>
<td>87,931.42</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>179,352,129.32</td>
</tr>
<tr>
<td>Quant Large-Cap Value</td>
<td>9,415,552.79</td>
<td>508,370.12</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>244,413,890.31</td>
</tr>
<tr>
<td>Quant Small/Mid-Cap Equity</td>
<td>3,105,497.82</td>
<td>124,380.91</td>
<td>100,000.01</td>
<td>999,383.81</td>
<td>487,039.19</td>
<td>51,630,463.55</td>
<td>56,446,765.29</td>
</tr>
<tr>
<td>Fund</td>
<td>Institutional</td>
<td>Advisor</td>
<td>Premier</td>
<td>Retirement</td>
<td>Retail</td>
<td>W</td>
<td>Fund total</td>
</tr>
<tr>
<td>-------------------------------------------</td>
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</tr>
<tr>
<td>Quant Small-Cap Equity</td>
<td>96,201,697.93</td>
<td>65,257.87</td>
<td>8,387,650.59</td>
<td>29,731,166.15</td>
<td>8,639,126.24</td>
<td>42,832,665.00</td>
<td>185,857,563.78</td>
</tr>
<tr>
<td>S&amp;P 500 Index</td>
<td>116,006,140.56</td>
<td>2,190,473.11</td>
<td>–</td>
<td>39,969,007.91</td>
<td>–</td>
<td>–</td>
<td>158,165,621.58</td>
</tr>
<tr>
<td>Short Duration Impact Bond</td>
<td>2,196,053.77</td>
<td>100,000.00</td>
<td>100,000.01</td>
<td>148,089.69</td>
<td>107,574.11</td>
<td>–</td>
<td>2,651,717.57</td>
</tr>
<tr>
<td>Short-Term Bond</td>
<td>79,756,054.54</td>
<td>787,713.44</td>
<td>696,685.90</td>
<td>11,335,746.27</td>
<td>10,677,901.96</td>
<td>87,937,396.85</td>
<td>191,191,498.97</td>
</tr>
<tr>
<td>Short-Term Bond Index</td>
<td>4,431,662.97</td>
<td>87,347.21</td>
<td>64,493.58</td>
<td>5,681,310.04</td>
<td>268,791.44</td>
<td>42,624,027.44</td>
<td>53,157,632.68</td>
</tr>
<tr>
<td>Small-Cap Blend Index</td>
<td>107,689,502.58</td>
<td>442,638.58</td>
<td>–</td>
<td>36,556,871.71</td>
<td>–</td>
<td>–</td>
<td>144,689,012.86</td>
</tr>
<tr>
<td>Social Choice Bond</td>
<td>210,635,556.85</td>
<td>60,477,392.99</td>
<td>3,577,375.09</td>
<td>48,126,863.38</td>
<td>17,198,165.87</td>
<td>–</td>
<td>340,015,354.18</td>
</tr>
<tr>
<td>Social Choice Equity</td>
<td>166,121,043.70</td>
<td>1,073,885.54</td>
<td>5,591,956.10</td>
<td>29,331,043.11</td>
<td>26,304,141.46</td>
<td>–</td>
<td>228,422,069.90</td>
</tr>
<tr>
<td>Social Choice International Equity</td>
<td>11,952,132.54</td>
<td>91,413.46</td>
<td>124,526.69</td>
<td>1,641,937.19</td>
<td>495,172.51</td>
<td>–</td>
<td>14,305,182.39</td>
</tr>
<tr>
<td>Social Choice Low Carbon Equity</td>
<td>7,057,373.83</td>
<td>70,713.26</td>
<td>169,948.01</td>
<td>6,700,636.06</td>
<td>1,044,134.79</td>
<td>–</td>
<td>15,042,805.95</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>8,006,517,026.53</strong></td>
<td><strong>175,512,720.73</strong></td>
<td><strong>650,868,070.05</strong></td>
<td><strong>1,738,361,148.51</strong></td>
<td><strong>831,042,521.31</strong></td>
<td><strong>3,864,623,389.14</strong></td>
<td><strong>15,266,924,876.27</strong></td>
</tr>
</tbody>
</table>

The number of votes you have is equal to the dollar value of your investment in each of the Funds as of the Record Date. We will count votes expressed to two decimal points.
Certain funds within the TIAA-CREF Fund Complex (the “Fund of Funds”) invest in shares of other funds in the Trust (the “Underlying Funds”). Shares of each Underlying Fund held by a Fund of Funds are expected to be voted by the Fund of Funds in the same proportion as the vote of other shareholders of the Underlying Funds (sometimes referred to as “echo” voting).

How many votes are needed for a quorum or to pass a vote?

There will be a quorum for the meeting if 10 percent of the total number of votes entitled to be cast vote in person or by proxy. Abstentions are counted in determining whether a quorum has been reached. A Trustee shall be elected to the Board if he or she receives a majority of the votes cast at a meeting where a quorum is present. Approval of any other proposals also requires a majority of the votes cast at a meeting where a quorum is present. Abstentions from voting are not treated as votes cast for the election of Trustees or any other proposal. No votes are cast by brokers.

If a quorum is not present at the meeting, or if a quorum is present at the meeting but sufficient votes to approve one or more of the proposed items are not received, or if other matters arise requiring Shareholder attention, the persons named as proxy agents may propose one or more adjournments of the meeting to permit further solicitation of additional votes.

I. Election of Trustees

The purpose of the meeting is to elect members to the Board. The Trustees will be elected to serve indefinite terms until his or her successor shall take office. Pursuant to a resolution of the Board, the maximum number of Trustees has been fixed at ten. Under the law, the Board can fill vacancies between meetings if, in doing so, after an appointment, at least two-thirds of the Trustees then holding office would have been elected by the Shareholders.

At this meeting, you are being asked to elect to the Board nine current members (including Prof. Eberly, Mr. Forrester and Mr. Kenny who were previously appointed as Trustees by the Board) and one new nominee, Joseph A. Boateng. Information about each of the ten nominees is set forth below. It is intended that properly executed and returned proxies will be voted FOR the election of the ten nominees unless otherwise indicated in the proxy.

Each of the ten nominees was first recommended by the Nominating and Governance Committee of the Board. This Committee consists of Trustees who are also themselves nominees and, like all the other members of the Board, are not “interested persons” as such term is defined in the Investment Company Act of 1940 (the “1940 Act”). The three current Trustees who were previously appointed by the Board (Prof. Eberly, Mr. Forrester and Mr. Kenny) were each recommended to the Nominating and Governance Committee by current Trustees after being identified by a retained third-party search firm. Mr. Boateng was recommended to the Nominating and Governance Committee by a retained third-party search firm.
Each of the nominees has consented to serve if elected. If any nominee is unavailable to serve when the meeting is held, the proxy agents may cast your votes for a substitute chosen by the current Board.

Proxies cannot be voted for a greater number of persons than the number of nominees.

The Board, which is composed entirely of Trustees who are not “interested persons” (as defined in the 1940 Act) of the Trust or of Teachers Advisors, LLC (“Advisors”), the Trust’s investment adviser, unanimously recommends that the Shareholders of the Trust vote FOR the election of each of the nominees.

Management of the Trust

Board of Trustees

The Trust is governed by its Board, which oversees the Trust’s business and affairs. The Board delegates the day-to-day management of the Funds to Advisors and the officers of the Trust (see below).

Board of Trustees leadership structure and related matters

The Board currently is composed of nine Trustees, all of whom are independent or disinterested, which means that they are not “interested persons” of the Funds as defined in Section 2(a)(19) of the 1940 Act (“independent Trustees”). One of the independent Trustees, Thomas J. Kenny, serves as the Chairman of the Board. The Chairman’s responsibilities include: coordinating with management in the preparation of the agenda for each meeting of the Board; presiding at all meetings of the Board; and serving as a liaison with other Trustees, the Trust’s officers and other management personnel, and counsel to the independent Trustees. The Chairman performs such other duties as the Board may from time to time determine. The principal executive officer of the Trust does not serve on the Board.

The Board meets periodically to review, among other matters, the Funds’ activities, contractual arrangements with affiliated and non-affiliated companies that provide services to the Funds and the performance of the Funds’ investment portfolios. The Board holds regularly scheduled in-person meetings and regularly scheduled meetings by telephone each year and may hold special meetings, as needed, either in person or by telephone, to address matters arising between regularly scheduled meetings. During a portion of each regularly scheduled in-person meeting and, as the Board may determine at its other meetings, the Board meets without management present.

The Board has established a committee structure that includes six standing committees and one special committee, each composed solely of independent Trustees and chaired by an independent Trustee, as described below. The Board, with the assistance of its Nominating and Governance Committee, periodically evaluates its structure and composition as well as various aspects of its
operations. The Board believes that its leadership and operating structure, which includes its committees and an independent Trustee in the position of Chairman of the Board and of each committee, provides for independent oversight of management and is appropriate for the Trust in light of, among other factors, the asset size and nature of the Trust and the Funds, the number of Funds overseen by the Board, the number of other funds overseen by the Trustees as trustees of other investment companies in the TIAA-CREF Fund Complex (as defined below), the arrangements for the conduct of the Funds’ operations, the number of Trustees, and the Board’s responsibilities.

The Trust is part of the TIAA-CREF Fund Complex, which is composed of 69 funds within the Trust (including the TIAA-CREF Lifecycle Funds, TIAA-CREF Lifecycle Index Funds, TIAA-CREF Lifestyle Funds and the TIAA-CREF Managed Allocation Fund), the 11 funds within TIAA-CREF Life Funds (“TCLF”), the 8 accounts within the College Retirement Equities Fund (“CREF”) and the single portfolio within the TIAA Separate Account VA-1 (“VA-1”). All of the persons that serve on the Board also serve on, and the same person serves as the Chairman of, the respective Boards of Trustees of CREF and TCLF and the Management Committee of VA-1.

Qualifications of Trustees

The Board believes that each of the nominees is qualified to serve as a Trustee of the Trust based on a review of the experience, qualifications, attributes or skills of each nominee. The Board bases this view on its consideration of a variety of criteria, no single one of which is controlling. Generally, the Board looks for: character; integrity; ability to review critically, evaluate, question and discuss information provided and exercise effective business judgment in protecting shareholder interests; willingness and ability to commit the time necessary to perform the duties of a Trustee; and significance of each nominee’s background, experience, qualifications, attributes or skills in the context of overall diversity of the Board’s composition. Each nominee’s ability to perform his or her duties effectively is evidenced by his or her experience in one or more of the following fields: management, consulting and/or board experience in the investment management industry; academic positions in relevant fields; management, consulting and/or board experience with public companies in other fields, non-profit entities or other organizations; educational background and professional training; and experience as a Trustee of the Trust and other funds in the TIAA-CREF Fund Complex. With respect to diversity, the Board generally considers the manner in which each nominee’s professional experience, education, expertise in relevant matters, general leadership experience and life experiences are complementary and, as a whole, contribute to the ability of the Board to perform its duties.

Information indicating certain of the specific experience and relevant qualifications, attributes and skills of each nominee relevant to the Board’s belief that the nominee should serve in this capacity is provided in the “Disinterested Trustees and Nominees” table set forth below. This table includes, for each Trustee, positions held with the Trust, length of office and time served, and principal occupations in the last five years. The table also
includes the number of portfolios in the TIAA-CREF Fund Complex overseen by each Trustee and certain directorships held by each of them.

**Risk oversight**

Day-to-day management of the various risks relating to the administration and operation of the Trust and the Funds is the responsibility of management, which includes professional risk management staff. The Board oversees this risk management function consistent with and as part of its oversight responsibility. The Board performs this risk management oversight directly and, as to certain matters, through its standing committees (which are described below) and, at times, through its use of ad hoc committees. The following provides an overview of the principal, but not all, aspects of the Board’s oversight of risk management for the Trust and the Funds. The Board recognizes that it is not possible to identify all of the risks that may affect the Trust and the Funds or to develop procedures or controls that eliminate the Trust’s and the Funds’ exposure to all of these risks.

In general, a Fund’s risks include, among others, market risk, credit risk, liquidity risk, valuation risk, operational risk, reputational risk, regulatory compliance risk and cyber security risk. The Board has adopted, and periodically reviews, policies and procedures designed to address certain (but not all) of these and other risks to the Trust and the Funds. In addition, under the general oversight of the Board, Advisors, the investment manager and administrator for each Fund, and other service providers to the Funds have adopted a variety of policies, procedures and controls designed to address particular risks to the Funds. Different processes, procedures and controls are employed with respect to different types of risks.

The Board also oversees risk management for the Trust and the Funds through receipt and review by the Board and/or its committee(s) of regular and special reports, presentations and other information from officers of the Trust and other persons, including from the Chief Risk Officer or senior risk management personnel for Advisors and its affiliates. Senior officers of the Trust, senior officers of Advisors and its affiliates, and the Funds’ Chief Compliance Officer (“CCO”) regularly report to the Board and/or one or more of the Board’s standing committees on a range of matters, including those relating to risk management. The Board also regularly receives reports, presentations and other information from Advisors with respect to the investments and securities trading of the Funds. At least annually, the Board receives a report from the Funds’ CCO regarding the effectiveness of the Funds’ compliance program. Also, on an annual basis, the Board receives reports, presentations and other information from TIAA in connection with the Board’s consideration of the renewal of the Trust’s investment management agreements with Advisors and the Trust’s distribution plans under Rule 12b-1 under the 1940 Act. In addition, on an annual basis, Advisors, in its capacity as administrator of the Funds’ liquidity risk management program pursuant to applicable Securities and Exchange
Commission ("SEC") regulations, provides the Board with a written report that addresses the operation, adequacy and effectiveness of the program.

Officers of the Trust and officers and personnel of TIAA also report regularly to the Audit and Compliance Committee on the Trust’s internal controls over financial reporting and accounting and financial reporting policies and practices. The Funds’ CCO reports regularly to the Audit and Compliance Committee on compliance matters, and TIAA’s Chief Auditor reports regularly to the Audit and Compliance Committee regarding internal audit matters. In addition, the Audit and Compliance Committee receives regular reports from the Trust’s independent registered public accounting firm on internal controls and financial reporting matters.

The Operations Committee receives regular and special reports, presentations and other information from the Trust’s officers and Fund management personnel regarding valuation and other operational matters. In addition to regular reports, presentations and other information received from Advisors and other TIAA personnel, the Operations Committee receives reports, presentations and other information regarding certain other service providers to the Trust, either directly or through the Trust’s officers, including the CCO and Advisors personnel, or other TIAA personnel, on a periodic or regular basis.

The Investment Committee regularly receives reports, presentations and other information from Advisors with respect to the investments, securities trading, portfolio liquidity and other portfolio management aspects of the Funds.

The Corporate Governance and Social Responsibility Committee regularly receives reports, presentations, and other information from Advisors regarding, among other matters, the voting of proxies of the Funds’ portfolio companies.

The Nominating and Governance Committee routinely monitors various aspects of the Board’s structure and oversight activities, including reviewing matters such as the workload of the Board, the balance of responsibilities delegated among the committees of the Board and the relevant skill sets of the Board members. On an annual basis, the Nominating and Governance Committee reviews the independent status of each Trustee under the 1940 Act and the independent status of counsel to the independent Trustees.

Current Trustees, Nominees and Executive Officers of the Trust

The following table includes certain information about the Trust’s current Trustees, nominees and executive officers, including positions currently held with the Trust, length of office and time served, and principal occupations in the last five years and other relevant experience and qualifications. The table also includes the number of portfolios in the TIAA-CREF Fund Complex overseen by each nominee and certain directorships held by each of them. The first table includes information about the Trust’s disinterested Trustees and nominees and the second table includes information about the Trust’s officers.
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Position(s) held with the Trust</th>
<th>Term of office and length of time served</th>
<th>Principal occupation(s) during past 5 years and other relevant experience and qualifications</th>
<th>Number of portfolios in fund complex overseen by Trustee</th>
<th>Other directorships held by Trustee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forrest Berkley</td>
<td>c/o Corporate Secretary 730 Third Avenue New York, NY 10017-3206</td>
<td>Trustee</td>
<td>Indefinite term. Trustee since 2006.</td>
<td>Retired Partner (since 2006), Partner (1990–2005) and Head of Global Product Management (2003–2005), GMO (formerly, Grantham, Mayo, Van Otterloo &amp; Co.) (investment management), and member of asset allocation portfolio management team, GMO (2003–2005). Mr. Berkley has particular experience in investment management, global operations and finance, as well as experience with non-profit organizations and foundations.</td>
<td>89</td>
<td>Director, Save the Children Foundation, Inc.; Investment Committee member, Maine Community Foundation and the Elmina B. Sewall Foundation.</td>
</tr>
<tr>
<td>Joseph A. Boateng</td>
<td>c/o Corporate Secretary 730 Third Avenue New York, NY 10017-3206</td>
<td>Nominee and Consultant to the Board of Trustees</td>
<td>N/A since 2018.</td>
<td>Chief Investment Officer, Casey Family Programs (since 2007). Director of U.S. Pension Plans at Johnson &amp; Johnson (2002–2006); Manager, Financial Services Consultant, KPMG Consulting (2000–2002); several positions, Xerox Corporation (1988–2000). Mr. Boateng has particular experience in investment management, pension plan management, and finance.</td>
<td>8</td>
<td>Board member, Year Up Puget Sound; Investment Advisory Committee Chair, Seattle City Employees’ Retirement System; Investment Committee member, The Seattle Foundation.</td>
</tr>
<tr>
<td>Name</td>
<td>Position(s) held with the Trust</td>
<td>Term of office and length of time served</td>
<td>Principal occupation(s) during past 5 years and other relevant experience and qualifications</td>
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<tr>
<td>Janice C. Eberly</td>
<td>c/o Corporate Secretary 730 Third Avenue New York, NY 10017-3206</td>
<td>Trustee</td>
<td>Indefinite term. Trustee since 2018.</td>
<td>James R. and Helen D. Russell Professor of Finance at the Kellogg School of Management at Northwestern University (2002–2011 and since 2013), and Chair of the Finance Department (2005–2007). Assistant Secretary for Economic Policy, United States Department of the Treasury (2011–2013). Professor Eberly has particular experience in education, finance and public economic policy.</td>
<td>89</td>
<td>Member of the Board of the Office of Finance, Federal Home Loan Banks; Director, Avant, LLC.</td>
</tr>
<tr>
<td>Name, address and year of birth (&quot;YOB&quot;)</td>
<td>Position(s) held with the Trust</td>
<td>Term of office and length of time served</td>
<td>Principal occupation(s) during past 5 years and other relevant experience and qualifications</td>
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</tr>
<tr>
<td>Michael A. Forrester</td>
<td>c/o Corporate Secretary 730 Third Avenue New York, NY 10017-3206 YOB: 1967</td>
<td>Trustee</td>
<td>Indefinite term. Trustee since 2007.</td>
<td>Chief Executive Officer (since 2014), and Chief Operating Officer, Copper Rock Capital Partners, LLC (2007–2014). Chief Operating Officer, DDJ Capital Management (2003–2006). Mr. Forrester has particular experience in investment management, institutional marketing and product development, operations management, alternative investments and experience with non-profit organizations.</td>
<td>89</td>
<td>Director, Copper Rock Capital Partners, LLC (investment adviser); Trustee, Dexter Southfield School.</td>
</tr>
<tr>
<td>Name, address and year of birth (&quot;YOB&quot;)</td>
<td>Position(s) held with the Trust</td>
<td>Term of office and length of time served</td>
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<tr>
<td><strong>Thomas J. Kenny</strong></td>
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<td></td>
<td>Advisory Director (2010-2011), Partner (2004-2010), Managing Director (1999-2004), Co-Head of Global Cash and Fixed Income Portfolio Management Team (2002-2010), Goldman Sachs Asset Management. Mr. Kenny has particular experience in investment management of mutual funds and alternative investments, finance, and operations management, as well as experience on non-profit boards.</td>
<td>89</td>
<td>Director and Chair of the Finance and Investment Committee, Aflac Incorporated; Director and Investment Committee member, Sansum Clinic; Director, ParentSquare; Investment Committee member, Cottage Health System; Member, University of California at Santa Barbara Arts and Lectures Advisory Council.</td>
<td></td>
</tr>
<tr>
<td>c/o Corporate Secretary</td>
<td>Chairman of the Board of Trustees and Trustee</td>
<td>Indefinite term. Chairman for term ending July 1, 2021. Trustee since 2011. Chairman since September 13, 2017.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>730 Third Avenue New York, NY 10017-3206</td>
<td>Trustee</td>
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<tr>
<td>YOB: 1963</td>
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</tbody>
</table>

<p>| <strong>James M. Poterba</strong>                  |                                 |                                        | President and Chief Executive Officer, National Bureau of Economic Research (&quot;NBER&quot;) (since 2008); Mitsui Professor of Economics, Massachusetts Institute of Technology (&quot;MIT&quot;) (since 1996); Affiliated Faculty Member of the Finance Group, Alfred P. Sloan School of Management of MIT (since 2014); Head (2006-2008) and Associate Head (1994-2000 and 2001-2006), Economics Department of MIT; and Program Director, NBER (1990-2008). Professor Poterba has particular experience in education, economics, finance, tax, and organizational development. | 89               | Director, National Bureau of Economic Research and the Alfred P. Sloan Foundation; Member, Congressional Budget Office Panel of Economic Advisers. |
| c/o Corporate Secretary               | Trustee                         | Indefinite term. Trustee since 2006.  |                                                |                 |                                  |
| 730 Third Avenue New York, NY 10017-3206 |                                 |                                        |                                                |                 |                                  |
| YOB: 1958                             |                                 |                                        |                                                |                 |                                  |</p>
<table>
<thead>
<tr>
<th>Name, address and year of birth (“YOB”)</th>
<th>Position(s) held with the Trust</th>
<th>Term of office and length of time served</th>
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<tr>
<td>Laura T. Starks</td>
<td>Trustee</td>
<td>Indefinite term. Trustee since 2006.</td>
<td>Charles E. and Sarah M. Seay Regents Chair in Finance (since 2002), Co-Executive Director, Social Innovation Initiative (since 2015), Director, AIM Investment Center (2000–2016), Associate Dean for Research (2011–2016), Chairman, Department of Finance (2002–2011) and Professor (since 1987), McCombs School of Business, University of Texas at Austin. Professor Starks has particular experience in education, finance, mutual funds and retirement systems.</td>
<td>89</td>
<td>Member of the Board of Governors of the Investment Company Institute, the Governing Council of Independent Directors Council (an association for mutual fund directors), and Investment Advisory Committee, Employees Retirement System of Texas.</td>
</tr>
<tr>
<td>Vijay Advani</td>
<td>Executive Vice President</td>
<td>One-year term. Executive Vice President since 2018.</td>
<td>Chief Executive Officer, Nuveen. Executive Vice President of the TIAA-CREF Fund Complex. Prior to joining Nuveen, Mr. Advani served as Co-President of Franklin Resources, Inc. (Franklin Templeton Investments).</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>Mona Bhalla</td>
<td>Senior Managing Director and Corporate Secretary</td>
<td>One-year term. Senior Managing Director and Corporate Secretary since 2017.</td>
<td>Senior Managing Director and Corporate Secretary of TIAA and the TIAA-CREF Fund Complex. Prior to joining TIAA, Ms. Bhalla served as Senior Vice President, Counsel and Corporate Secretary of AllianceBernstein L.P.</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>Name, address and year of birth (“YOB”)</td>
<td>Position(s) held with the Trust</td>
<td>Term of office and length of time served</td>
<td>Principal occupation(s) during past 5 years</td>
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</tr>
<tr>
<td>Richard S. Biegen</td>
<td>Chief Compliance Officer</td>
<td>One-year term. Chief Compliance Officer since 2008.</td>
<td>Senior Managing Director, TIAA. Chief Compliance Officer of the TIAA-CREF Fund Complex.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bradley Finkle</td>
<td>Principal Executive Officer and President</td>
<td>One-year term. Principal Executive Officer and President since 2017.</td>
<td>Senior Managing Director, Chief Operating Officer, Nuveen. Principal Executive Officer and President of the TIAA-CREF Funds and TIAA-CREF Life Funds. Formerly, Senior Managing Director, Co-Head of Nuveen Equities &amp; Fixed Income and President of TIAA Investments.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jose Minaya</td>
<td>Executive Vice President</td>
<td>One-year term. Executive Vice President since 2018.</td>
<td>Executive Vice President, Chief Investment Officer and President, Nuveen Global Investments. Executive Vice President of the TIAA-CREF Fund Complex. Formerly, Senior Managing Director, President, Global Investments, TIAA.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phillip T. Rollock</td>
<td>Executive Vice President, Chief Legal Officer</td>
<td>One-year term. Executive Vice President and Chief Legal Officer since 2018.</td>
<td>Executive Vice President and Chief Legal Officer of TIAA and the TIAA-CREF Fund Complex. Formerly, Senior Managing Director, Deputy General Counsel and Corporate Secretary of TIAA and the TIAA-CREF Fund Complex.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Christopher A. Van Buren</td>
<td>Executive Vice President</td>
<td>One-year term. Executive Vice President since 2018.</td>
<td>Executive Vice President and Chief Risk Officer of TIAA. Executive Vice President of the TIAA-CREF Fund Complex. Prior to joining TIAA, Mr. Van Buren served as Managing Director, Group Risk Control of UBS.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E. Scott Wickerham</td>
<td>Principal Financial Officer, Principal Accounting Officer and Treasurer</td>
<td>One-year term. Principal Financial Officer, Principal Accounting Officer and Treasurer since 2017.</td>
<td>Senior Managing Director, Head, Publics Investment Finance. Principal Financial Officer, Principal Accounting Officer and Treasurer of the TIAA-CREF Funds, TIAA-CREF Life Funds, and TIAA Separate Account VA-1; Treasurer of CREF; and Vice President and Controller of the Nuveen Funds. Formerly, Managing Director, Head, TC Fund Administration, Nuveen.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sean N. Woodroffe</td>
<td>Executive Vice President</td>
<td>One-year term. Executive Vice President since 2018.</td>
<td>Senior Executive Vice President, Chief Human Resources Officer of TIAA. Executive Vice President of the TIAA-CREF Fund Complex. Prior to joining TIAA, Mr. Woodroffe served as Chief People Officer at National Life Group.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Trustee Equity ownership

The following table includes information relating to equity securities owned beneficially by all nominees in the Trust and in all registered investment companies in the TIAA-CREF Fund Complex as of December 31, 2018. The amounts reported below include amounts contributed to the Funds for the benefit of the disinterested Trustees pursuant to the Trust’s long-term compensation plan for non-employee Trustees.

Disinterested Trustees and Nominees

<table>
<thead>
<tr>
<th>Name</th>
<th>Dollar range of equity securities in the registrant</th>
<th>Aggregate dollar range of equity securities in all registered investment companies overseen in family of investment companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forrest Berkley</td>
<td>International Equity Fund: Over $100,000</td>
<td>Over $100,000</td>
</tr>
<tr>
<td></td>
<td>International Equity Index Fund: Over $100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Large-Cap Growth Index Fund: Over $100,000</td>
<td></td>
</tr>
<tr>
<td>Joseph A. Boateng</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Janice C. Eberly</td>
<td>None</td>
<td>Over $100,000</td>
</tr>
<tr>
<td>Nancy A. Eckl</td>
<td>Emerging Markets Equity Index Fund: Over $100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Equity Index Fund: $1–10,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Growth &amp; Income Fund: Over $100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>International Equity Fund: $50,001–100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>International Equity Index Fund: $1–10,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Large-Cap Value Fund: $50,001–100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Large-Cap Value Index Fund: $1–10,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Quant Small-Cap Equity Fund: $1–10,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Small-Cap Blend Index Fund: $50,001–100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social Choice Equity Fund: $50,001–100,000</td>
<td>Over $100,000</td>
</tr>
<tr>
<td>Michael A. Forrester</td>
<td>None</td>
<td>Over $100,000</td>
</tr>
<tr>
<td>Howell E. Jackson</td>
<td>Bond Index Fund: Over $100,000</td>
<td>Over $100,000</td>
</tr>
<tr>
<td></td>
<td>International Equity Index Fund: Over $100,000</td>
<td></td>
</tr>
<tr>
<td>Thomas J. Kenny</td>
<td>Emerging Markets Equity Index Fund: Over $100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High-Yield Fund: Over $100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>International Equity Fund: Over $100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>International Equity Index Fund: Over $100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Large-Cap Value Index Fund: Over $100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mid-Cap Value Fund: $10,001–50,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Quant Small-Cap Equity Fund: Over $100,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Real Estate Securities Fund: $50,001–100,000</td>
<td>Over $100,000</td>
</tr>
<tr>
<td>James M. Poterba</td>
<td>S&amp;P 500 Index Fund: Over $100,000</td>
<td>Over $100,000</td>
</tr>
</tbody>
</table>
Name | Dollar range of equity securities in the registrant | Aggregate dollar range of equity securities in all registered investment companies overseen in family of investment companies
---|---|---
Maceo K. Sloan | Emerging Markets Equity Fund: $50,001–100,000 | Over $100,000
| Emerging Markets Equity Index Fund: $50,001–100,000 | |
| Growth & Income Fund: Over $100,000 | |
| International Equity Index Fund: Over $100,000 | |
| Large-Cap Growth Fund: Over $100,000 | |
| Large-Cap Value Fund: Over $100,000 | |
| Mid-Cap Growth Fund: Over $100,000 | |
| Mid-Cap Value Fund: Over $100,000 | |
| Quant Small-Cap Equity Fund: Over $100,000 | |
| Real Estate Securities Fund: Over $100,000 | |
| S&P 500 Index Fund: Over $100,000 | |
Laura T. Starks | Emerging Markets Equity Fund: $50,001–100,000 | Over $100,000
| Growth & Income Fund: Over $100,000 | |
| High-Yield Fund: $10,001–50,000 | |
| International Equity Index Fund: Over $100,000 | |
| Large-Cap Growth Fund: Over $100,000 | |
| Large-Cap Growth Index Fund: $10,001–50,000 | |
| Large-Cap Value Fund: Over $100,000 | |
| Large-Cap Value Index Fund: $10,001–50,000 | |
| Mid-Cap Growth Fund: Over $100,000 | |
| Mid-Cap Value Fund: Over $100,000 | |
| Quant Small-Cap Equity Fund: Over $100,000 | |
| S&P 500 Index Fund: Over $100,000 | |
| Short-Term Bond Fund: Over $100,000 | |
| Small-Cap Blend Index Fund: Over $100,000 | |
| Social Choice Equity Fund: Over $100,000 | |

As of December 31, 2018, to the knowledge of the Trust’s management, the current Trustees and officers owned as a group less than 1% of the securities of any Fund.

**Trustee compensation**

The following tables disclose the aggregate compensation received from the Trust and the TIAA-CREF Fund Complex by each nominee for the fiscal year ended May 31, 2018 for the Asset Allocation Funds; October 31, 2018 for the Equity, Emerging Markets Debt and International Bond Funds; and March 31, 2019 for the Fixed Income and Real Estate Securities Funds (other than the Emerging Markets Debt Fund and the International Bond Fund). The Trust’s officers receive no direct compensation from any fund in the TIAA-CREF Fund Complex. For purposes of the chart, the TIAA-CREF Fund Complex consists of the Trust, CREF, TCLF and VA-1, each a registered investment company.
# Disinterested Trustees

## Fiscal year ended May 31, 2018

<table>
<thead>
<tr>
<th>Name</th>
<th>Aggregate compensation from the Trust*</th>
<th>Long-Term compensation contribution as part of the Trust’s expenses†</th>
<th>Total compensation from TIAA-CREF Fund Complex*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forrest Berkley‡</td>
<td>$37,653.34</td>
<td>$10,404.29</td>
<td>$307,500.00</td>
</tr>
<tr>
<td>Joseph A. Boateng§</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Janice C. Eberly‡</td>
<td>$15,724.67</td>
<td>4,222.92</td>
<td>$128,416.67</td>
</tr>
<tr>
<td>Nancy A. Eckl</td>
<td>$41,143.66</td>
<td>$10,404.29</td>
<td>$336,000.00</td>
</tr>
<tr>
<td>Michael A. Forrester‡</td>
<td>$42,552.04</td>
<td>$10,404.29</td>
<td>$347,500.00</td>
</tr>
<tr>
<td>Howell E. Jackson</td>
<td>$43,286.85</td>
<td>$10,404.29</td>
<td>$353,500.00</td>
</tr>
<tr>
<td>Thomas J. Kenny‡</td>
<td>$48,001.85</td>
<td>$10,404.29</td>
<td>$392,000.00</td>
</tr>
<tr>
<td>Bridget A. Macaskill**</td>
<td>$41,327.37</td>
<td>$10,404.29</td>
<td>$337,500.00</td>
</tr>
<tr>
<td>James M. Poterba‡</td>
<td>$44,205.35</td>
<td>$10,404.29</td>
<td>$361,000.00</td>
</tr>
<tr>
<td>Maceo K. Sloan</td>
<td>$44,021.65</td>
<td>$10,404.29</td>
<td>$359,500.00</td>
</tr>
<tr>
<td>Laura T. Starks</td>
<td>$45,368.80</td>
<td>$10,404.29</td>
<td>$370,500.00</td>
</tr>
</tbody>
</table>

* Compensation figures include cash and amounts deferred under both the long-term compensation plan and optional deferred compensation plan described below.
† Amounts deferred under the long-term compensation plan described below.
§ Effective December 4, 2018, Mr. Boateng was retained as a consultant to the Boards and Management Committee of TCF, TCLF and VA-1. Mr. Boateng receives a consulting fee, in cash, equal to the compensation paid to an independent Trustee and Manager of the Boards and Management Committee.
‡ A portion of this compensation was not actually paid based on the prior election of the Trustee to defer receipt of payment in accordance with the provisions of a deferred compensation plan for Trustees described below. For the fiscal year ended May 31, 2018, Mr. Berkley elected to defer $221,250, Prof. Eberly elected to defer $65,741, Mr. Forrester elected to defer $267,500, Mr. Kenny elected to defer $281,750 and Prof. Poterba elected to defer $269,250 of total compensation earned from the TIAA-CREF Fund Complex.
** Effective July 20, 2018, Ms. Macaskill no longer serves as a Trustee.

## Fiscal year ended October 31, 2018

<table>
<thead>
<tr>
<th>Name</th>
<th>Aggregate compensation from the Trust*</th>
<th>Long-Term compensation contribution as part of the Trust’s expenses†</th>
<th>Total compensation from TIAA-CREF Fund Complex*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forrest Berkley‡</td>
<td>$79,961.89</td>
<td>$22,142.51</td>
<td>$325,000.00</td>
</tr>
<tr>
<td>Joseph A. Boateng§</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Janice C. Eberly‡</td>
<td>$72,806.36</td>
<td>$19,559.22</td>
<td>$295,916.67</td>
</tr>
<tr>
<td>Nancy A. Eckl</td>
<td>$88,573.29</td>
<td>$22,142.51</td>
<td>$360,000.00</td>
</tr>
<tr>
<td>Michael A. Forrester‡</td>
<td>$87,343.09</td>
<td>$22,142.51</td>
<td>$355,000.00</td>
</tr>
<tr>
<td>Name</td>
<td>Aggregate compensation from the Trust*</td>
<td>Long-Term compensation contribution as part of the Trust's expenses†</td>
<td>Total compensation from TIAA-CREF Fund Complex*</td>
</tr>
<tr>
<td>-----------------------</td>
<td>----------------------------------------</td>
<td>------------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>Howell E. Jackson</td>
<td>$ 87,343.09</td>
<td>$22,142.51</td>
<td>$355,000.00</td>
</tr>
<tr>
<td>Thomas J. Kenny‡</td>
<td>$106,411.19</td>
<td>$22,142.51</td>
<td>$432,500.00</td>
</tr>
<tr>
<td>Bridget A. Macaskill**</td>
<td>$ 47,157.05</td>
<td>$12,301.39</td>
<td>$191,666.67</td>
</tr>
<tr>
<td>James M. Poterba‡</td>
<td>$ 94,109.19</td>
<td>$22,142.51</td>
<td>$382,500.00</td>
</tr>
<tr>
<td>Maceo K. Sloan</td>
<td>$ 91,033.69</td>
<td>$22,142.51</td>
<td>$370,000.00</td>
</tr>
<tr>
<td>Laura T. Starks</td>
<td>$ 92,509.93</td>
<td>$22,142.51</td>
<td>$376,000.00</td>
</tr>
</tbody>
</table>

* Compensation figures include cash and amounts deferred under both the long-term compensation plan and optional deferred compensation plan described below.

† Amounts deferred under the long-term compensation plan described below.

§ Effective December 4, 2018, Mr. Boateng was retained as a consultant to the Boards and Management Committee of TCF, TCLF and VA-1. Mr. Boateng receives a consulting fee, in cash, equal to the compensation paid to an independent Trustee and Manager of the Boards and Management Committee.

‡ A portion of this compensation was not actually paid based on the prior election of the Trustee to defer receipt of payment in accordance with the provisions of a deferred compensation plan for Trustees described below. For the fiscal year ended October 31, 2018, Mr. Berkley elected to defer $228,750, Prof. Eberly elected to defer $108,617, Mr. Forrester elected to defer $263,750, Mr. Kenny elected to defer $337,250 and Prof. Poterba elected to defer $286,250 of total compensation from the TIAA-CREF Fund Complex.

** Effective July 20, 2018, Ms. Macaskill no longer serves as a Trustee.

Fiscal year ended March 31, 2019

<table>
<thead>
<tr>
<th>Name</th>
<th>Aggregate compensation from the Trust*</th>
<th>Long-Term compensation contribution as part of the Trust's expenses†</th>
<th>Total compensation from TIAA-CREF Fund Complex*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forrest Berkley‡</td>
<td>$ 93,746.34</td>
<td>$25,920.03</td>
<td>$335,000.00</td>
</tr>
<tr>
<td>Joseph A. Boateng</td>
<td>$ 35,698.66</td>
<td>–</td>
<td>$107,375.00</td>
</tr>
<tr>
<td>Janice C. Eberly‡</td>
<td>$106,703.04</td>
<td>$29,050.41</td>
<td>$384,666.67</td>
</tr>
<tr>
<td>Nancy A. Eckl</td>
<td>$105,337.14</td>
<td>$25,920.03</td>
<td>$376,000.00</td>
</tr>
<tr>
<td>Michael A. Forrester‡</td>
<td>$100,626.19</td>
<td>$25,920.03</td>
<td>$360,000.00</td>
</tr>
<tr>
<td>Howell E. Jackson</td>
<td>$101,954.85</td>
<td>$25,920.03</td>
<td>$364,750.00</td>
</tr>
<tr>
<td>Thomas J. Kenny‡</td>
<td>$122,145.45</td>
<td>$25,920.03</td>
<td>$437,000.00</td>
</tr>
<tr>
<td>Bridget A. Macaskill**</td>
<td>$ 27,500.34</td>
<td>$ 7,173.77</td>
<td>$105,416.67</td>
</tr>
<tr>
<td>James M. Poterba‡</td>
<td>$109,250.27</td>
<td>$25,920.03</td>
<td>$391,000.00</td>
</tr>
<tr>
<td>Maceo K. Sloan</td>
<td>$101,800.14</td>
<td>$25,920.03</td>
<td>$364,500.00</td>
</tr>
<tr>
<td>Laura T. Starks</td>
<td>$104,408.90</td>
<td>$25,920.03</td>
<td>$374,500.00</td>
</tr>
</tbody>
</table>

* Compensation figures include cash and amounts deferred under both the long-term compensation plan and optional deferred compensation plan described below.
† Amounts deferred under the long-term compensation plan described below.
‡ A portion of this compensation was not actually paid based on the prior election of the Trustee to defer receipt of payment in accordance with the provisions of a deferred compensation plan for Trustees described below. For the fiscal year end March 31, 2019, Mr. Berkley elected to defer $242,500, Prof. Eberly elected to defer $215,242, Mr. Forrester elected to defer $267,500, Mr. Kenny elected to defer $344,500 and Prof. Poterba elected to defer $298,500 of total compensation earned from the TIAA-CREF Fund Complex.
** Effective July 20, 2018, Ms. Macaskill no longer serves as a Trustee.

Prior to January 1, 2018, the Board had approved Trustee compensation at the following rates, effective since January 1, 2015: an annual retainer of $175,000; an annual long-term compensation contribution of $80,000; an annual committee chair fee of $20,000 ($30,000 for the chairs of the Operations Committee and Audit and Compliance Committee); an annual Board chair fee of $80,000; and an annual committee retainer of $20,000 ($25,000 for the Operations Committee and Audit and Compliance Committee).

The Board subsequently approved Trustee compensation at the following rates, effective January 1, 2018: an annual retainer of $180,000; an annual long-term compensation contribution of $90,000; an annual committee chair fee of $20,000 ($30,000 for the chairs of the Operations and Audit and Compliance Committees); an annual Board chair fee of $90,000; and an annual committee retainer of $20,000 ($25,000 for the Operations Committee and Audit and Compliance Committee).

At its meeting on December 4, 2018, the Board approved Trustee compensation at the following rates, effective January 1, 2019: an annual retainer of $190,000, an annual long-term compensation contribution of $100,000 (further described below); an annual committee chair fee of $20,000 ($30,000 for the chairs of the Operations Committee and Audit and Compliance Committee); an annual Board chair fee of $100,000; and an annual committee retainer of $20,000 ($25,000 for the Operations Committee and Audit and Compliance Committee).

The chair and members of the Executive Committee and the Special Emergency Valuation Committee continue to not receive fees for service on those committees. The Trustees may also continue to receive special, working group or ad hoc committee fees, or related chair fees, as determined by the Board. The level of compensation is evaluated regularly and is based on a study of compensation at comparable companies, the time and responsibilities required of the Trustees, and the need to attract and retain well-qualified Board members.

The TIAA-CREF Fund Complex has a long-term compensation plan for Trustees. Currently, under this unfunded deferred compensation plan, annual contributions equal to $100,000 are allocated to notional investments in TIAA-CREF Fund Complex products (such as certain CREF annuities and/or certain Funds) selected by each Trustee. After the Trustee leaves the Board, benefits will be paid in a lump sum or in annual installments over 5, 10, 15 or 20 years, as requested by the Trustee. The Board may waive the mandatory retirement policy for the Trustees, which would delay the commencement of benefit payments until after the Trustee eventually retires from the Board. Pursuant to a separate deferred compensation plan, Trustees also have the option to defer payments of...
their basic retainer, additional retainers and/or meeting fees and allocate those amounts to notional investments in TIAA-CREF Fund Complex products (such as certain CREF annuities and/or certain Funds) selected by each Trustee. Benefits under that plan are also paid in a lump sum or annual installments over 5, 10, 15 or 20 years, as requested by the Trustee. The compensation table above does not reflect any payments under the long-term compensation plan.

The Trust has adopted a mandatory retirement policy for its Board of Trustees. Under this policy, Trustees shall cease to be members of the Board and resign their positions effective as of no later than the completion of the last scheduled in-person meeting of the Board while such persons are 72 years of age. Such requirement may be waived with respect to one or more Trustees for reasonable time periods upon the unanimous approval and at the sole discretion of the Board, and the Trustees eligible for the waiver are not permitted to vote on such proposal regarding their waiver.

Committees

The Board has appointed the following standing committees, each with specific responsibilities for aspects of the Trust’s operations, and whose charters are available upon request. In addition, the Board has established a special committee. These committees, which each consist of only independent Trustees, are:

1. An Audit and Compliance Committee, which assists the Board in fulfilling its oversight responsibilities for financial reporting, internal controls over financial reporting and certain compliance matters. The Audit and Compliance Committee is charged with approving and/or recommending for Board approval the appointment, compensation and retention (or termination) of the Funds’ independent registered public accounting firm.

2. A Corporate Governance and Social Responsibility Committee, which assists the Board in fulfilling its oversight responsibilities for corporate social responsibility and governance issues, including the voting of proxies of portfolio companies of the Funds.

3. An Executive Committee, which generally is vested with full Board powers on matters that arise between Board meetings.

4. An Investment Committee, which assists the Board in fulfilling its oversight responsibilities for the Funds’ investments.

5. A Nominating and Governance Committee, which assists the Board in addressing internal governance matters of the Trust, including nominating certain Trust officers and the members of the standing committees of the Board, recommending candidates for election as Trustees, reviewing their qualifications and independence, conducting evaluations of the Trustees and of the Board and its committees and periodically reviewing proposed changes to the Trust’s governing documents.

6. An Operations Committee, which assists the Board in fulfilling its oversight responsibilities with respect to operational matters of the Trust, including oversight of contracts with third-party service providers, and certain legal, compliance, finance, sales and marketing matters.
A Special Emergency Valuation Committee (the “Special Valuation Committee”), which considers one or more fair value determinations or methodologies to be used for fair valuation of portfolio securities in the event that a meeting is requested by Advisors or TIAA-CREF Investment Management, LLC (“Investment Management”) due to extraordinary circumstances. At least three members of the Board shall be needed to constitute the Special Valuation Committee, and the chair shall be the member who is the longest serving Trustee on the Board.

The following table lists the current membership of each standing committee and the number of meetings each committee held in 2018.

<table>
<thead>
<tr>
<th>Audit &amp; Compliance</th>
<th>Corporate Governance and Social Responsibility</th>
<th>Executive</th>
<th>Operations</th>
<th>Investment</th>
<th>Nominating and Governance</th>
<th>Special Emergency Valuation Committee¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forrest Berkley</td>
<td></td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joseph A. Boateng</td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Janice C. Eberly</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nancy A. Eckl</td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
<td>Chair</td>
<td></td>
</tr>
<tr>
<td>Michael A. Forrester</td>
<td></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Chair</td>
<td></td>
</tr>
<tr>
<td>Howell E. Jackson</td>
<td></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Thomas J. Kenny</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Chair</td>
<td></td>
</tr>
<tr>
<td>James M. Poterba</td>
<td>Chair</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<td></td>
</tr>
<tr>
<td>Maceo K. Sloan²</td>
<td></td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>Chair</td>
<td></td>
</tr>
<tr>
<td>Laura T. Starks</td>
<td></td>
<td>✓</td>
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</tr>
</tbody>
</table>

2018 Meetings 6 5 0 5 6 9 0

¹ See committee list entry (7) above.
² Mr. Sloan has been designated as an “audit committee financial expert” as defined by the rules of the SEC.

Board of Trustees meetings
There were eight meetings of the Board during 2018. All current Trustees who served during 2018, attended at least 75 percent of the meetings of the Board and the committees of the Board of which they were members. Professor Eberly joined the Board as of February 13, 2018 and Mr. Boateng became a consultant to the Board as of December 4, 2018.

Trustee nomination process
The Board has a Nominating and Governance Committee (“Committee”), which is responsible for nominating candidates for the Board. The Committee considers recommendations from a variety of sources, including participating institutions and educational organizations.

The Committee may, from time to time, retain third-party search firms to identify nominee candidates whose competencies meet the criteria the Board deems important to the Trust. In addition, the Committee may invite recommendations from current Trustees and others.
The Committee reviews the information submitted on the backgrounds and qualifications of those persons recommended. Although the Trust does not have a formal policy regarding diversity, in preparing a slate of Trustee candidates, the Committee seeks to ensure a broad, diverse representation of academic, business and professional experience and gender, race and age.

Recommendations from Shareholders regarding nominations

Shareholders may submit recommendations to the Committee by forwarding the names and background of nominees to the Corporate Secretary of the TIAA-CREF Funds, by submitting candidate recommendations to the following website: www.tiaa.org/crefnominee or mailing the information to the Corporate Secretary of the TIAA-CREF Funds, 730 Third Avenue, New York, NY 10017-3206.

Qualifications of nominees

The Board has determined that its members should be individuals who can contribute sound business judgment to Board deliberations and decisions, based on their relevant business, management, professional, academic or governmental service experience. Candidates for the Board should have reached a senior level in their chosen field, be of uncompromised integrity, and be able to fulfill their responsibilities as Trustees without conflict with the Trust. At least one Trustee should qualify as an audit committee financial expert for service on the Audit and Compliance Committee. Each Trustee should be prepared to devote substantial time and effort to the Trust’s Board duties and should limit the number of his or her other board memberships in order to provide such service to the Trust. One consideration for candidates for the Board is that they be individuals with prior and/or ongoing academic experience, and a demonstrated ability to work in a constructive manner with other Board members and management.

When seeking to fill a specific opening on the Board, the Committee will consider the specific needs of the Board at the time to assure an overall balance and range of specialized knowledge, skills, expertise and diversity to provide the foundation for a successful Board.

A candidate for service as an independent Trustee must not be an “interested person,” as that term is defined in the 1940 Act, of the Trust or Advisors. Each candidate must provide such information requested by the Trust as may be reasonably necessary to enable the Board to assess the candidate’s eligibility.

Shareholder communications with Trustees

Letters or emails from Shareholders addressed to the Board or individual Trustees may be sent to the TIAA-CREF Funds Trustees c/o Corporate Secretary, 730 Third Avenue, New York, NY 10017-3206 or via email to: trustees@tiaa.org. Certain communications will be forwarded to the Board’s Chairman in accordance with established policies concerning Shareholder communications that have been approved by a majority of independent Trustees.
Trustee attendance at Shareholder meetings

The Trust is not required to and does not typically hold annual meetings of Shareholders. Consequently, the Trust does not have a policy with regard to a Trustee’s attendance at Shareholder meetings.

Proposals for action at future Shareholder meetings

Any proposals of persons with voting rights to be included in the proxy statement for the Trust’s next special meeting must be received by the Trust within a reasonable period of time prior to the meeting. The Trust is not required to and does not typically hold meetings of Shareholders. There are no current plans to hold another special meeting in 2019.

II. Information on the Trust’s independent registered public accounting firm

PricewaterhouseCoopers LLP (“PwC”) served as the independent registered public accounting firm (“Independent Auditor”) to the Trust for the fiscal years ended October 31, 2018, March 31, 2019 and May 31, 2019. Both the Audit and Compliance Committee and the Board, each of which consists solely of independent Trustees, have chosen to continue with the services of PwC for the fiscal years ending October 31, 2019, March 31, 2020 and May 31, 2020. PwC was initially selected in 2005 following a competitive bidding process and has served as the Independent Auditor to the Trust as well as to the other funds within the TIAA-CREF Fund Complex since that time.

The aggregate fees billed by PwC as disclosed below for the fiscal years ended October 31, 2018, March 31, 2019, May 31, 2019 and October 31, 2017, March 31, 2018, May 31, 2018 may not align with the figures reported and filed with the Securities and Exchange Commission in Form N-CEN or Form N-CSR for each period, respectively, (SEC File No. 811-09301) because the fees disclosed in this proxy statement reflect fees updated after the date of that Form N-CEN or Form N-CSR for the relevant period.

In making its selection, the Audit and Compliance Committee discussed with PwC issues involving relationships among PwC, TIAA, Nuveen, LLC, Nuveen Finance, LLC and the TIAA-CREF Fund Complex, and their affiliates that could reasonably be thought to bear on PwC’s independence. PwC confirmed its independence to the Audit and Compliance Committee. As part of this process, the Audit and Compliance Committee considered that while PwC would also serve as the Independent Auditor for TIAA, Nuveen, LLC and Nuveen Finance, LLC, it relied upon PwC’s determination that this would not compromise its independence. The Audit and Compliance Committee considered that this arrangement would produce a more cost-effective audit.

As the Trust’s Independent Auditor, PwC will perform independent audits of the Trust’s financial statements for the fiscal years ending October 31, 2019, March 31, 2020 and May 31 2020.
Representatives of PwC will attend the special meeting and be available at the special meeting to respond to questions, but it is not expected that they will make any statement at the special meeting.

Audit fees
For the fiscal years ended October 31, 2018 and October 31, 2017, PwC’s aggregate fees for the audit of the Trust’s annual financial statements were $1,104,995 and $1,119,750, respectively.

For the fiscal years ended March 31, 2019 and March 31, 2018, PwC’s aggregate fees for the audit of the Trust’s annual financial statements were $635,310 and $531,515, respectively.

For the fiscal years ended May 31, 2019 and May 31, 2018, PwC’s aggregate fees for the audit of the Trust’s annual financial statements were $418,440 and $388,395, respectively.

Audit-related fees
Audit-related fees are fees related to assurance and related services that are reasonably related to the performance of the audit or review of financial statements, but not reported under audit fees. The Trust did not pay any fees to PwC for audit-related services for the fiscal years ended October 31, 2018, and October 31, 2017, March 31, 2019 and March 31, 2018, and May 31, 2019 and May 31, 2018.

Tax fees
For fiscal years ended October 31, 2018 and October 31, 2017, PwC’s aggregate fees to the Funds for professional services related to tax compliance, tax advice and tax planning were $347,230 and $351,810, respectively.

For fiscal years ended March 31, 2019 and March 31, 2018, PwC’s aggregate fees for professional services related to tax compliance, tax advice and tax planning were $171,380 and $141,150, respectively.

For fiscal years ended May 31, 2019 and May 31, 2018, PwC’s aggregate fees for professional services related to tax compliance, tax advice and tax planning were $361,950 and $353,100, respectively.

All other fees
For the fiscal years ended October 31, 2018 and October 31, 2017, PwC’s aggregate fees for all other services billed to the Trust were $12,995 and $11,995, respectively. For the fiscal years ended March 31, 2019 and March 31, 2018, PwC’s aggregate fees for all other services billed to the Trust were $5,500 and $5,500, respectively. For the fiscal years ended May 31, 2019 and May 31, 2018, PwC’s aggregate fees for all other services billed to the Trust were $12,675 and $12,675, respectively.
Preapproval policy

The Audit and Compliance Committee has adopted a Preapproval Policy for External Audit Firm Services (“Policy”). The Policy describes the types of services that may be provided by the Independent Auditor to the Trust without impairing the Independent Auditor’s independence. Under the Policy, the Audit and Compliance Committee (or its designated member) is required to preapprove certain services to be performed by the Trust’ Independent Auditor in an effort to ensure that such services do not impair the Independent Auditor’s independence.

The Policy requires the Audit and Compliance Committee to appoint the Independent Auditor to perform the financial statement audit for the Trust, including approving the terms of the engagement. The Policy also requires the Audit and Compliance Committee (or, with respect to non-audit services, its designated member) to preapprove the audit, audit-related and tax services to be provided by the Independent Auditor and the fees to be charged for provision of such services from year to year.

All services provided by the Independent Auditor for the Trust and certain non-audit services provided by the Independent Auditor to the Trust’s adviser or its affiliates for the fiscal years ended October 31, 2018 and October 31, 2017, March 31, 2019 and March 31, 2018, and May 31, 2019 and May 31, 2018 were preapproved by the Audit and Compliance Committee (or its designated member, as appropriate) pursuant to the Policy.

There were no amounts that were approved by the Audit and Compliance Committee pursuant to the de minimis exception under Rule 2-01(c)(7)(i)(c) of Regulation S-X.

Auditor fees for related entities

PwC’s fees for professional services rendered for non-audit related services to the Trust and to its fund service providers for the fiscal years ended October 31, 2018 and October 31, 2017 were approximately $302,167 and $630,333, respectively. PwC’s fees for professional services rendered for non-audit related services to the Trust and to its fund service providers for the fiscal years ended March 31, 2019, and March 31, 2018, were approximately $220,000 and $586,250, respectively. PwC’s fees for professional services rendered for non-audit related services to the Trust and to its fund service providers for the fiscal years ended May 31, 2019 and May 31, 2018 were approximately $219,333 and $505,083, respectively.

III. Additional information

Investment advisory and distribution arrangements

Advisors, a subsidiary of TIAA, manages the assets of the Trust. Advisors is registered as an investment adviser under the 1940 Act.
The shares of the Trust are distributed by Teachers Personal Investors Services, Inc. ("TPIS"), a subsidiary of TIAA. TIAA, an insurance company, holds all of the shares of Nuveen, LLC ("Nuveen"). Nuveen, in turn, holds (1) all of the shares of Nuveen Finance, LLC, which holds all of the shares of Advisors, and (2) all of the shares of Investment Management. TIAA also holds all of the shares of TIAA-CREF Individual and Institutional Services, LLC ("Services"). Investment Management provides investment advisory services to, and Services acts as the principal underwriter for CREF, a companion organization of TIAA. TPIS is registered as a broker-dealer and is a member of the Financial Industry Regulatory Authority ("FINRA"). Advisors provides administrative and compliance services to the Trust. The TIAA Board of Overseers, a New York non-charitable not-for-profit membership corporation, owns all of the stock of TIAA. The address for Advisors, TPIS and TIAA is 730 Third Avenue, New York, New York 10017-3206.

IV. Other matters

Means of soliciting proxies

This proxy solicitation will be conducted by the mailing of this proxy statement and an accompanying proxy card beginning on or about June 6, 2019. Supplementary solicitations may be made by mail, telephone, and the Internet, but it may also be by any other method of electronic communication, or by personal interview. The Trust will bear all expenses connected with soliciting proxies; the expenses are included in the administrative expenses that are paid for from the net assets of the Trust.

Beneficial ownership

Principal holders of Fund shares

As of May 20, 2019, the following investors were known to hold beneficially or of record 5% or more of the outstanding shares of any class of a Fund:

<table>
<thead>
<tr>
<th>Fund — Class</th>
<th>Percentage of holdings</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emerging Markets Equity Fund — Institutional Class</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>53.79%</td>
<td>13,782,671.556</td>
</tr>
<tr>
<td>TIAA-CREF MANAGED ALLOCATION II AC ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.89%</td>
<td>3,046,423.578</td>
</tr>
<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.22%</td>
<td>2,361,534.037</td>
</tr>
<tr>
<td>CAPINCO C/O US BANK NA 1555 N RIVERCENTER DR STE 302 MILWAUKEE WI 53212-3958</td>
<td>7.90%</td>
<td>2,025,408.321</td>
</tr>
<tr>
<td>TIAA-CREF LIFESTYLE MODERATE FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>5.04%</td>
<td>1,290,552.792</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
<tr>
<td>--------------</td>
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</tr>
<tr>
<td><strong>Emerging Markets Equity Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>55.09%</td>
<td>11,892,946</td>
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<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>26.96%</td>
<td>5,819,791</td>
</tr>
<tr>
<td>RAYMOND JAMES &amp; ASSOC INC CSDN FBO EMILIO HIDALGO IRA 1511 N COVEY LN LAKE CHARLES LA 70605-1317</td>
<td>9.07%</td>
<td>1,958,990</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>5.36%</td>
<td>1,157,125</td>
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<td><strong>Emerging Markets Equity Fund — Premier Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>87.98%</td>
<td>739,996,356</td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>11.90%</td>
<td>100,128,024</td>
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<td><strong>Emerging Markets Equity Fund — Retirement Class</strong></td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>93.11%</td>
<td>12,599,621,754</td>
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<td><strong>Emerging Markets Equity Fund — Retail Class</strong></td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>23.53%</td>
<td>197,146,445</td>
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<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>5.90%</td>
<td>49,416,223</td>
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<td><strong>Emerging Markets Equity Fund — Class W</strong></td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>20.22%</td>
<td>21,802,518,062</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.23%</td>
<td>16,421,772,031</td>
</tr>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.40%</td>
<td>14,448,310,648</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2045 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.42%</td>
<td>13,394,664,620</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.75%</td>
<td>12,670,752,952</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2050 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.47%</td>
<td>9,132,811,491</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.38%</td>
<td>9,036,058,350</td>
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<td>Fund — Class</td>
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<td><strong>Emerging Markets Equity Index Fund — Institutional Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>30.59%</td>
<td>24,265,635.028</td>
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<td>SSB&amp;T CO CUST/FBO MESP C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>16.57%</td>
<td>13,147,215.972</td>
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<td>SSB&amp;T FBO SCHOLARSHARE COLLEGE SAVINGS PLAN C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MAIL STOP 730/16/30 NEW YORK, NY 10017-3206</td>
<td>15.99%</td>
<td>12,687,418.371</td>
</tr>
<tr>
<td>SSB&amp;T CO CUST/FBO EDVEST C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>8.01%</td>
<td>6,354,667.102</td>
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<tr>
<td>NATIONAL FINANCIAL SERVICES LLC FOR THE EXCLUSIVE BENEFIT OF OUR CUSTOMERS ATTN: MUTUAL FUNDS DEPT FL 4 499 WASHINGTON BLVD JERSEY CITY NJ 07310-1995</td>
<td>7.96%</td>
<td>6,313,156.368</td>
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<td><strong>Emerging Markets Equity Index Fund — Advisor Class</strong></td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>97.09%</td>
<td>978,519.463</td>
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<td><strong>Emerging Markets Equity Index Fund — Premier Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>99.86%</td>
<td>2,368,395.489</td>
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<tr>
<td><strong>Emerging Markets Equity Index Fund — Retirement Class</strong></td>
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<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>79.85%</td>
<td>19,167,831.604</td>
</tr>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>11.28%</td>
<td>2,707,742.997</td>
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<tr>
<td>JPMORGAN CUSTODIAN TIAA-CREF TRUST CO NON ERISA TDA C/O JPMORGAN CHASE BANK ATTN: DC PLAN SERVICE TEAM TIAA 4 NEW YORK PLZ FL 12 NEW YORK NY 10004-2413</td>
<td>6.62%</td>
<td>1,588,953.416</td>
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<tr>
<td><strong>Emerging Markets Equity Index Fund — Retail Class</strong></td>
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</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>26.92%</td>
<td>367,221.551</td>
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### Emerging Markets Equity Index Fund — Class W

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<thead>
<tr>
<th>Fund</th>
<th>Class</th>
<th>Percentage of holdings</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2040 FUND</td>
<td>ATTN: JANICE CARNICELLI</td>
<td>17.56%</td>
<td>18,728,422.011</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2035 FUND</td>
<td>ATTN: JANICE CARNICELLI</td>
<td>15.03%</td>
<td>16,028,503.281</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2030 FUND</td>
<td>ATTN: JANICE CARNICELLI</td>
<td>14.71%</td>
<td>15,688,447.271</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2045 FUND</td>
<td>ATTN: JANICE CARNICELLI</td>
<td>12.48%</td>
<td>13,309,315.302</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2025 FUND</td>
<td>ATTN: JANICE CARNICELLI</td>
<td>12.22%</td>
<td>13,033,856.301</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2050 FUND</td>
<td>ATTN: JANICE CARNICELLI</td>
<td>9.59%</td>
<td>10,230,772.647</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2020 FUND</td>
<td>ATTN: JANICE CARNICELLI</td>
<td>8.18%</td>
<td>8,729,164.306</td>
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</tbody>
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### Equity Index Fund — Institutional Class

<table>
<thead>
<tr>
<th>Fund</th>
<th>Percentage of holdings</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSB&amp;T CO CUST/FBO MESP C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>23.11%</td>
<td>95,790,437.878</td>
</tr>
<tr>
<td>SSB&amp;T FBO SCHOLARSHARE COLLEGE SAVINGS PLAN C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MAIL STOP 730/16/30 NEW YORK, NY 10017-3206</td>
<td>21.17%</td>
<td>87,785,203.624</td>
</tr>
<tr>
<td>SSB&amp;T CO CUST/FBO EDVEST C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>13.14%</td>
<td>54,468,931.775</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>13.00%</td>
<td>53,899,553.441</td>
</tr>
<tr>
<td>SSB&amp;T CO CUST/FBO CHET C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>7.79%</td>
<td>32,282,078.875</td>
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<tr>
<td>SSB&amp;T CUST/FBO PATH2COLLEGE C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>5.08%</td>
<td>21,078,428.521</td>
</tr>
</tbody>
</table>

### Equity Index Fund — Advisor Class

<table>
<thead>
<tr>
<th>Fund</th>
<th>Percentage of holdings</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>98.06%</td>
<td>2,131,371.503</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
<tr>
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<tr>
<td><strong>Equity Index Fund — Premier Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>96.87%</td>
<td>2,734,551.016</td>
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<tr>
<td><strong>Equity Index Fund — Retirement Class</strong></td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>69.19%</td>
<td>20,593,008.083</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>14.69%</td>
<td>4,371,941.801</td>
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<td>STATE STREET BANK &amp; TRUST CO. FBO VARIOUS RETIREMENT PLANS 200 CLARENDON STREET BOSTON MA 02116-5021</td>
<td>5.59%</td>
<td>1,664,865.702</td>
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<td><strong>Equity Index Fund — Retail Class</strong></td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>16.69%</td>
<td>7,752,045.105</td>
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<td><strong>Equity Index Fund — Class W</strong></td>
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<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2040 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>17.55%</td>
<td>81,448,587.411</td>
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<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2035 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.02%</td>
<td>69,706,796.494</td>
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<td>TIAA-CREF LIFECYCLE INDEX 2030 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>14.70%</td>
<td>68,227,827.318</td>
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<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2045 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.47%</td>
<td>57,881,409.552</td>
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<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2025 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.22%</td>
<td>56,683,167.092</td>
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<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2050 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.59%</td>
<td>44,492,965.923</td>
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<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2020 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.18%</td>
<td>37,962,947.606</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>Growth &amp; Income Fund — Institutional Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>39.31%</td>
<td>43,559,740.077</td>
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<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>16.48%</td>
<td>18,257,605.002</td>
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<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>13.42%</td>
<td>14,864,896.174</td>
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<td>NATIONAL FINANCIAL SERVICES LLC FOR THE EXCLUSIVE BENEFIT OF OUR CUSTOMERS ATTN: MUTUAL FUNDS DEPT FL 4 499 WASHINGTON BLVD JERSEY CITY NJ 07310-1995</td>
<td>11.23%</td>
<td>12,446,846.129</td>
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<td><strong>Growth &amp; Income Fund — Advisor Class</strong></td>
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<tr>
<td>RAYMOND JAMES &amp; ASSOC INC FBO FREDERICK L GRUEL &amp; SUSAN S GRUEL T-I-C 9 OLIN ST OCEAN GROVE NJ 07756-1620</td>
<td>12.89%</td>
<td>16,124.653</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>11.28%</td>
<td>14,109.792</td>
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<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>9.70%</td>
<td>12,125.123</td>
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<tr>
<td>RAYMOND JAMES &amp; ASSOC INC FBO CHARLES PHILIP KEARNEY &amp; JULIA A KEARNEY JT/WROS 3759 BRIDLE PASS CT ANN ARBOR MI 48108-2788</td>
<td>8.77%</td>
<td>10,967.773</td>
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<tr>
<td>RAYMOND JAMES &amp; ASSOC INC CSDN FBO LEANN FIELDS IRA 4860 GEDDES RD ANN ARBOR MI 48105-9515</td>
<td>7.45%</td>
<td>9,312.718</td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>6.95%</td>
<td>8,688.450</td>
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<tr>
<td>RAYMOND JAMES &amp; ASSOC INC CSDN FBO SOMRUDEE WINICHAKUL IRA 305 N WHITNEY WAY MADISON WI 53705-2722</td>
<td>6.28%</td>
<td>7,851.352</td>
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<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>5.95%</td>
<td>7,437.070</td>
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<td><strong>Growth &amp; Income Fund — Premier Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>91.46%</td>
<td>8,090,497.075</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>Growth &amp; Income Fund — Retirement Class</strong></td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>71.72%</td>
<td>25,991,581.451</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>18.80%</td>
<td>6,814,558.731</td>
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<td><strong>Growth &amp; Income Fund — Retail Class</strong></td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>7.89%</td>
<td>4,874,085.227</td>
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<tr>
<td>CHARLES SCHWAB &amp; CO INC 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>6.41%</td>
<td>3,959,678.978</td>
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<td><strong>Growth &amp; Income Fund — Class W</strong></td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>20.49%</td>
<td>46,168,235.173</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.33%</td>
<td>34,528,180.460</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.35%</td>
<td>30,073,456.434</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2045 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.66%</td>
<td>28,529,777.399</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.59%</td>
<td>26,104,824.093</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2050 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.63%</td>
<td>19,448,180.226</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.11%</td>
<td>18,264,898.552</td>
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<tr>
<td><strong>International Equity Fund — Institutional Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>35.28%</td>
<td>79,402,166.929</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>31.22%</td>
<td>70,256,477.766</td>
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<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>14.77%</td>
<td>33,247,799.467</td>
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<tr>
<td>EDWARD D JONES &amp; CO FOR THE BENEFIT OF CUSTOMERS ATTN MUTUAL FUND SHAREHOLDER ACCOUNTING 12555 MANCHESTER RD SAINT LOUIS MO 63131-3729</td>
<td>8.78%</td>
<td>19,756,145.531</td>
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<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA-SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>5.02%</td>
<td>11,307,599.247</td>
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<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>International Equity Fund — Advisor Class</strong></td>
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<td></td>
</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>74.46%</td>
<td>331,075.406</td>
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<tr>
<td><strong>International Equity Fund — Premier Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>99.76%</td>
<td>13,857,239.990</td>
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<td><strong>International Equity Fund — Retirement Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>54.99%</td>
<td>23,451,200.763</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>40.51%</td>
<td>17,277,288.110</td>
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<td><strong>International Equity Fund — Retail Class</strong></td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>10.44%</td>
<td>3,940,617.553</td>
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<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>5.14%</td>
<td>1,941,316.238</td>
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<td><strong>International Equity Fund — Class W</strong></td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>20.52%</td>
<td>27,739,489.405</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.34%</td>
<td>20,738,449.160</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.35%</td>
<td>18,042,879.756</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2045 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.70%</td>
<td>17,166,191.088</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.58%</td>
<td>15,651,399.814</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2050 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.67%</td>
<td>11,724,562.551</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.03%</td>
<td>10,852,453.042</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>International Equity Index Fund — Institutional Class</strong></td>
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</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>33.20%</td>
<td>127,387,208.580</td>
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<tr>
<td>SSB&amp;T CO CUST/FBO MESP C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>10.06%</td>
<td>38,609,740.936</td>
</tr>
<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.22%</td>
<td>35,363,478.115</td>
</tr>
<tr>
<td>SSB&amp;T FBO SCHOLARSHARE COLLEGE SAVINGS PLAN C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MAIL STOP 730/16/30 NEW YORK, NY 10017-3206</td>
<td>8.37%</td>
<td>32,117,836.534</td>
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<tr>
<td>SSB&amp;T CO CUST/FBO CHET C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>7.05%</td>
<td>27,051,036.182</td>
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<tr>
<td><strong>International Equity Index Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>94.57%</td>
<td>2,548,782.597</td>
</tr>
<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>5.04%</td>
<td>135,721.156</td>
</tr>
<tr>
<td><strong>International Equity Index Fund — Premier Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>87.29%</td>
<td>11,185,137.891</td>
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<tr>
<td>GREAT-WEST TRUST COMPANY LLC TTEE F FBO:STATE OF ALABAMA DCP 457 C/O FASCORE LLC 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>11.67%</td>
<td>1,495,319.408</td>
</tr>
<tr>
<td><strong>International Equity Index Fund — Retirement Class</strong></td>
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<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>60.81%</td>
<td>32,959,976.583</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>27.95%</td>
<td>15,149,856.800</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td>International Equity Index Fund — Class W</td>
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<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2040 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>17.55%</td>
<td>28,271,214.620</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2035 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.02%</td>
<td>24,195,526.463</td>
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<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2030 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>14.70%</td>
<td>23,682,184.632</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2045 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.47%</td>
<td>20,090,882.958</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2025 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.22%</td>
<td>19,674,987.828</td>
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<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2050 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.59%</td>
<td>15,443,678.512</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2020 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.18%</td>
<td>13,176,623.161</td>
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<table>
<thead>
<tr>
<th>International Opportunities Fund — Institutional Class</th>
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<tbody>
<tr>
<td>TIAA-CREF MANAGED ALLOCATION II AC ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>33.66%</td>
<td>2,577,862.421</td>
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<tr>
<td>CAPINCO C/O US BANK NA PO BOX 1787 MILWAUKEE WI 53201-1787</td>
<td>20.92%</td>
<td>1,602,685.998</td>
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<tr>
<td>TIAA-CREF LIFESTYLE MODERATE FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>14.02%</td>
<td>1,074,146.146</td>
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<td>TIAA-CREF LIFESTYLE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.79%</td>
<td>672,896.299</td>
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<tr>
<td>TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.05%</td>
<td>616,368.069</td>
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<tr>
<td>TIAA-CREF LIFESTYLE CONSERVATIVE FD ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>6.08%</td>
<td>465,641.633</td>
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<thead>
<tr>
<th>International Opportunities Fund — Advisor Class</th>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>59.23%</td>
<td>9,891.502</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>40.03%</td>
<td>6,684.825</td>
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<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<td><strong>International Opportunities Fund — Premier Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>77.43%</td>
<td>85,757,512</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>22.57%</td>
<td>25,000,000</td>
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<tr>
<td><strong>International Opportunities Fund — Retirement Class</strong></td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>94.25%</td>
<td>13,148,479.829</td>
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<td><strong>International Opportunities Fund — Retail Class</strong></td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>33.60%</td>
<td>108,407,838</td>
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<td><strong>International Opportunities Fund — Class W</strong></td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>20.50%</td>
<td>22,473,184.138</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.32%</td>
<td>16,793,220.552</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.32%</td>
<td>14,607,548.680</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2045 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.67%</td>
<td>13,888,862.049</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.58%</td>
<td>12,695,710.186</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2050 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.65%</td>
<td>9,480,963.850</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.11%</td>
<td>8,894,561.155</td>
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<td><strong>Large-Cap Growth Fund — Institutional Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>30.33%</td>
<td>18,366,505.870</td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>24.68%</td>
<td>14,947,475.052</td>
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<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>10.36%</td>
<td>6,271,926.380</td>
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<td>SEI PRIVATE TRUST COMPANY C/O TIAA SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>6.98%</td>
<td>4,226,227.287</td>
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<td>TIAA-CREF MANAGED ALLOCATION II AC ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>5.32%</td>
<td>3,223,105.900</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<tr>
<td>Large-Cap Growth Fund — Advisor Class</td>
<td>25.11%</td>
<td>26,750,254</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>20.89%</td>
<td>22,254,951</td>
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<tr>
<td>UBS WM USA 000 11011 6100 OMNI ACCOUNT M/F SPEC CDY A/C EBOC UBSFSI 1000 HARBOR BLVD WEEHAWKEN NJ 07086-6761</td>
<td>17.52%</td>
<td>18,661,772</td>
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<tr>
<td>MORGAN STANLEY SMITH BARNEY LLC FOR THE EXCLUSIVE BENE OF ITS CUST 1 NEW YORK PLZ FL 12 NEW YORK NY 10004-1965</td>
<td>5.97%</td>
<td>6,356,243</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>5.77%</td>
<td>6,147,108</td>
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<tr>
<td>RAYMOND JAMES &amp; ASSOC INC FBO CHARLES PHILIP KEARNEY &amp; JULIA A KEARNEY JT/WROS 3759 BRIDLE PASS CT ANN ARBOR MI 48108-2788</td>
<td>79.56%</td>
<td>785,850,536</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>7.96%</td>
<td>82,850,536</td>
</tr>
<tr>
<td>STATE STREET BANK TRUSTEE CUST FBO ADP ACCESS PRODUCT 1 LINCOLN ST BOSTON MA 02111-2901</td>
<td>13.62%</td>
<td>134,514,155</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>6.17%</td>
<td>60,968,347</td>
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<tr>
<td>Large-Cap Growth Fund — Premier Class</td>
<td>9.97%</td>
<td>4,761,760,852</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>7.40%</td>
<td>3,531,573,853</td>
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<tr>
<td>Large-Cap Growth Fund — Retirement Class</td>
<td>6.17%</td>
<td>60,968,347</td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>64.07%</td>
<td>10,733,950,542</td>
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<tr>
<td>VOYA INSTITUTIONAL TRUST COMPANY ONE ORANGE WAY B3N WINDSOR CT 06095-4773</td>
<td>7.85%</td>
<td>1,314,949,947</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>7.59%</td>
<td>1,288,749,893</td>
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<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING 4707 EXECUTIVE DR SAN DIEGO CA 92121-3091</td>
<td>5.09%</td>
<td>853,074,569</td>
</tr>
<tr>
<td>Large-Cap Growth Fund — Retail Class</td>
<td>5.09%</td>
<td>853,074,569</td>
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</tbody>
</table>
## Large-Cap Growth Fund — Class W

<table>
<thead>
<tr>
<th>Fund</th>
<th>Percentage of holdings</th>
<th>Shares</th>
</tr>
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<tbody>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>20.53%</td>
<td>28,357,818.214</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.32%</td>
<td>21,158,836.908</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.34%</td>
<td>18,428,821.709</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2045 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.68%</td>
<td>17,510,780.512</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.56%</td>
<td>15,960,305.732</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2050 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.64%</td>
<td>11,934,209.788</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.08%</td>
<td>11,163,280.600</td>
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## Large-Cap Growth Index Fund — Institutional Class

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<tr>
<th>Fund</th>
<th>Percentage of holdings</th>
<th>Shares</th>
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<tbody>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>36.16%</td>
<td>69,252,903.832</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>11.51%</td>
<td>22,042,014.297</td>
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<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA-SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>8.94%</td>
<td>17,130,115.605</td>
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<td>SSB&amp;T CUST/FBO PATH2COLLEGE C/O TFI B MCCRASSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>6.54%</td>
<td>12,517,948.343</td>
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## Large-Cap Growth Index Fund — Advisor Class

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<tr>
<th>Fund</th>
<th>Percentage of holdings</th>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>69.50%</td>
<td>980,371.854</td>
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<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>17.15%</td>
<td>241,946.888</td>
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<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>12.99%</td>
<td>183,249.651</td>
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## Large-Cap Growth Index Fund — Retirement Class

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<thead>
<tr>
<th>Fund</th>
<th>Percentage of holdings</th>
<th>Shares</th>
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<tbody>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>56.14%</td>
<td>11,884,074.200</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>12.32%</td>
<td>2,608,013.582</td>
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<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>7.20%</td>
<td>1,523,563.699</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<tr>
<td>Large-Cap Value Fund — Institutional Class</td>
<td>59.60%</td>
<td>79,390,497.830</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>18.59%</td>
<td>24,760,216.970</td>
</tr>
<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.55%</td>
<td>18,046,667.518</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>83.41%</td>
<td>6,327.135</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>16.59%</td>
<td>1,258.730</td>
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<tr>
<td>Large-Cap Value Fund — Advisor Class</td>
<td>99.88%</td>
<td>10,553,985.607</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>48.38%</td>
<td>18,237,890.721</td>
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<tr>
<td>RAYMOND JAMES &amp; ASSOC INC CSDN FBO DAVID R HARSHBARGER IRA 1205 ADAMS ST MACON GA 31201-1568</td>
<td>47.59%</td>
<td>17,939,468.774</td>
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<tr>
<td>Large-Cap Value Fund — Premier Class</td>
<td>47.59%</td>
<td>17,939,468.774</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>16.52%</td>
<td>1,343,533.673</td>
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<tr>
<td>Large-Cap Value Fund — Retirement Class</td>
<td>48.38%</td>
<td>18,237,890.721</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>47.59%</td>
<td>17,939,468.774</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>16.52%</td>
<td>1,343,533.673</td>
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<tr>
<td>Large-Cap Value Fund — Retail Class</td>
<td>47.59%</td>
<td>17,939,468.774</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>16.5%</td>
<td>1,343,533.673</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td>Large-Cap Value Fund — Class W</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI</td>
<td>20.55%</td>
<td>34,287,645.483</td>
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<td>MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI</td>
<td>15.33%</td>
<td>25,574,730.450</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI</td>
<td>13.35%</td>
<td>22,275,045.571</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2045 ATTN JANICE CARNICELLI</td>
<td>12.67%</td>
<td>21,128,133.122</td>
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<td>MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI</td>
<td>11.57%</td>
<td>19,292,954.068</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2050 ATTN JANICE CARNICELLI</td>
<td>8.64%</td>
<td>14,409,441.258</td>
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<td>MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI</td>
<td>8.07%</td>
<td>13,466,165.043</td>
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<td>MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
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<td>Large-Cap Value Index Fund — Institutional Class</td>
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</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>36.68%</td>
<td>102,206,542.891</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>21.64%</td>
<td>60,301,456.632</td>
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<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.06%</td>
<td>22,466,773.634</td>
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<tr>
<td>SSB&amp;T CUST/FBO PATH2COLLEGE C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>6.83%</td>
<td>19,032,104.729</td>
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<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA-SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>5.92%</td>
<td>16,487,498.893</td>
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<td>Large-Cap Value Index Fund — Advisor Class</td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>98.21%</td>
<td>1,262,461.617</td>
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<td>Large-Cap Value Index Fund — Retirement Class</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>58.73%</td>
<td>24,150,430.193</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>23.81%</td>
<td>9,791,640.575</td>
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<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<td><strong>Mid-Cap Growth Fund — Institutional Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>73.61%</td>
<td>28,109,694.637</td>
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<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>24.33%</td>
<td>9,288,966.149</td>
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<td><strong>Mid-Cap Growth Fund — Advisor Class</strong></td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>59.49%</td>
<td>5,163,023</td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>23.22%</td>
<td>2,014,853</td>
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<td>RAYMOND JAMES &amp; ASSOC INC CSDN FBO SOMRUDEE WINICHAKUL IRA 305 N WHITNEY WAY MADISON WI 53705-2722</td>
<td>17.03%</td>
<td>1,477,993</td>
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<td><strong>Mid-Cap Growth Fund — Premier Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>98.85%</td>
<td>2,960,693.364</td>
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<td><strong>Mid-Cap Growth Fund — Retirement Class</strong></td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>60.47%</td>
<td>10,385,249.246</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>32.98%</td>
<td>5,664,491.967</td>
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<td><strong>Mid-Cap Growth Fund — Retail Class</strong></td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>11.39%</td>
<td>1,087,677.168</td>
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<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>5.68%</td>
<td>542,656.546</td>
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<td><strong>Mid-Cap Value Fund — Institutional Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>58.85%</td>
<td>62,351,731.748</td>
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<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>19.10%</td>
<td>20,231,661.727</td>
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<tr>
<td>EDWARD D JONES &amp; CO FOR THE BENEFIT OF CUSTOMERS ATTN MUTUAL FUND SHAREHOLDER ACCOUNTING 12555 MANCHESTER RD SAINT LOUIS MO 63131-3729</td>
<td>16.41%</td>
<td>17,385,702.058</td>
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<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<td>Mid-Cap Value Fund — Advisor Class</td>
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<tr>
<td>RAYMOND JAMES &amp; ASSOC INC FBO FRED BURNS JR &amp; KAY BURNS JT/WROS 5421 HOLLY ST BELLAIRE TX 77401-4703</td>
<td>31.07%</td>
<td>10,740.892</td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>19.58%</td>
<td>6,768.475</td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>14.26%</td>
<td>4,930.399</td>
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<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>13.53%</td>
<td>4,676.997</td>
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<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>7.15%</td>
<td>2,472.036</td>
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<tr>
<td>RAYMOND JAMES &amp; ASSOC INC CSDN FBO DAVID R HARSHBARGER IRA 1205 ADAMS ST MACON GA 31201-1568</td>
<td>5.66%</td>
<td>1,956.763</td>
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<td>Mid-Cap Value Fund — Premier Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>99.52%</td>
<td>8,543,009.506</td>
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<td>Mid-Cap Value Fund — Retirement Class</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>53.20%</td>
<td>17,300,177.179</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>41.08%</td>
<td>13,361,228.836</td>
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<td>Mid-Cap Value Fund — Retail Class</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>11.11%</td>
<td>1,365,906.994</td>
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<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>10.83%</td>
<td>1,332,100.210</td>
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### Quant International Equity Fund — Institutional Class

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<tr>
<th>Fund</th>
<th>Percentage of holdings</th>
<th>Shares</th>
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<tbody>
<tr>
<td>TIAA-CREF MANAGED ALLOCATION II AC ATTN JANICE CARNICELLI</td>
<td>34.62%</td>
<td>5,630,454.132</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>24.11%</td>
<td>3,920,715.452</td>
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<tr>
<td>TIAA-CREF LIFESTYLE MODERATE FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.01%</td>
<td>1,953,883.059</td>
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<td>TIAA-CREF LIFESTYLE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>7.55%</td>
<td>1,228,227.794</td>
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<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>7.15%</td>
<td>1,163,541.653</td>
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<tr>
<td>TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>6.90%</td>
<td>1,122,006.406</td>
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<td>TIAA-CREF LIFESTYLE CONSERVATIVE FD ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>5.20%</td>
<td>846,180.406</td>
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### Quant International Equity Fund — Advisor Class

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<th>Fund</th>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>52.29%</td>
<td>14,673.254</td>
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<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>37.82%</td>
<td>10,614.591</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>8.45%</td>
<td>2,369.950</td>
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### Quant International Equity Fund — Class W

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<tr>
<th>Fund</th>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>20.52%</td>
<td>49,471,043.865</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.31%</td>
<td>36,920,994.703</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.34%</td>
<td>32,151,177.667</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2045 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.68%</td>
<td>30,561,320.299</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.56%</td>
<td>27,876,382.788</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2050 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.65%</td>
<td>20,857,435.809</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.09%</td>
<td>19,509,607.096</td>
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<tr>
<td>Fund — Class</td>
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<td>Quant International Small-Cap Equity Fund — Institutional Class</td>
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<td>TIAA-CREF MANAGED ALLOCATION II AC ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>46.39%</td>
<td>2,075,625.298</td>
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<td>TIAA-CREF LIFESTYLE MODERATE FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>19.33%</td>
<td>865,093.066</td>
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<td>TIAA-CREF LIFESTYLE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.14%</td>
<td>543,370.480</td>
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<td>TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.10%</td>
<td>496,840.896</td>
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<td>TIAA-CREF LIFESTYLE CONSERVATIVE FD ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.37%</td>
<td>374,418.899</td>
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<td>Quant International Small-Cap Equity Fund — Advisor Class</td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>89.18%</td>
<td>7,320,998</td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>10.82%</td>
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<td>Quant International Small-Cap Equity Fund — Premier Class</td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>100.00%</td>
<td>7,326,892</td>
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<td>Quant International Small-Cap Equity Fund — Retirement Class</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>99.22%</td>
<td>323,022.022</td>
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<td>Quant International Small-Cap Equity Fund — Retail Class</td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>26.68%</td>
<td>24,070.298</td>
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<td>GEETA A SANGANI POA FBO ASHOK S SANGANI GEETA A SANGANI JT TEN 6896 PAGE HOLLOW PL FAYETTEVILLE NY 13066-9797</td>
<td>16.32%</td>
<td>14,719.067</td>
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<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<td>Quant International Small-Cap Equity Fund — Class W</td>
<td>20.48%</td>
<td>18,154,730.962</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.31%</td>
<td>13,578,047.699</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.34%</td>
<td>11,828,819.882</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.68%</td>
<td>11,242,017.862</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.57%</td>
<td>10,256,618.234</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2050 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.66%</td>
<td>7,674,367.968</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.10%</td>
<td>7,184,251.914</td>
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<tr>
<td>Quant Large-Cap Growth Fund — Institutional Class</td>
<td>37.11%</td>
<td>4,805,234.237</td>
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<tr>
<td>TIAA-CREF MANAGED ALLOCATION II AC ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>22.06%</td>
<td>2,857,014.599</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>9.66%</td>
<td>1,250,507.875</td>
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<td>TIAA-CREF LIFESTYLE MODERATE FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>6.77%</td>
<td>876,244.911</td>
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<td>NONAB &amp; CO C/O CITIZENS &amp; NORTHERN BANK 90-92 MAIN STREET WELLSBORO PA 16901-1517</td>
<td>5.77%</td>
<td>747,343.510</td>
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<td>TIAA-CREF LIFESTYLE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>5.08%</td>
<td>657,501.175</td>
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<tr>
<td>TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>5.08%</td>
<td>657,501.175</td>
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<td>Quant Large-Cap Growth Fund — Advisor Class</td>
<td>73.34%</td>
<td>64,493.160</td>
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<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>15.17%</td>
<td>13,335.127</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>10.53%</td>
<td>9,257.109</td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
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<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>Quant Large-Cap Growth Fund — Class W</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>20.48%</td>
<td>36,738,389.718</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.31%</td>
<td>27,461,599.103</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.31%</td>
<td>23,877,312.531</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2045 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.68%</td>
<td>22,735,813.732</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.57%</td>
<td>20,759,675.682</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2050 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.67%</td>
<td>15,557,254.366</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.10%</td>
<td>14,522,553.776</td>
</tr>
<tr>
<td><strong>Quant Large-Cap Value Fund — Institutional Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF MANAGED ALLOCATION II AC ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>51.51%</td>
<td>4,850,342.559</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>19.48%</td>
<td>1,833,982.673</td>
</tr>
<tr>
<td>TIAA-CREF LIFESTYLE MODERATE FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>10.64%</td>
<td>1,001,680.166</td>
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<tr>
<td>TIAA-CREF LIFESTYLE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>7.32%</td>
<td>689,430.901</td>
</tr>
<tr>
<td>TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>6.99%</td>
<td>657,866.134</td>
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<tr>
<td><strong>Quant Large-Cap Value Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>97.69%</td>
<td>496,639.780</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>Quant Large-Cap Value Fund — Class W</strong></td>
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</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>20.53%</td>
<td>50,169,361.488</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.32%</td>
<td>37,433,157.999</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.31%</td>
<td>32,524,933.137</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2045 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.69%</td>
<td>31,006,524.486</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.56%</td>
<td>28,248,824.853</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2050 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.66%</td>
<td>21,170,131.427</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.08%</td>
<td>19,758,128.797</td>
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<tr>
<td><strong>Quant Small-Cap Equity Fund — Institutional Class</strong></td>
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<td></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>70.09%</td>
<td>67,426,907.017</td>
</tr>
<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.77%</td>
<td>15,174,152.477</td>
</tr>
<tr>
<td>SSB&amp;T FBO SCHOLARSHARE COLLEGE SAVINGS PLAN C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MAIL STOP 730/16/30 NEW YORK, NY 10017-3206</td>
<td>6.47%</td>
<td>6,226,102.415</td>
</tr>
<tr>
<td><strong>Quant Small-Cap Equity Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UBS WM USA 000 11011 6100 OMNI ACCOUNT M/F SPEC CDY A/C EBOC UBSFSI 1000 HARBOR BLVD WEEHAWKEN NJ 07086-6761</td>
<td>64.52%</td>
<td>42,104.553</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>9.62%</td>
<td>6,279.208</td>
</tr>
<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>8.06%</td>
<td>5,259.571</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>7.10%</td>
<td>4,632.078</td>
</tr>
<tr>
<td><strong>Quant Small-Cap Equity Fund — Premier Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>98.97%</td>
<td>8,301,116.280</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>Quant Small-Cap Equity Fund — Retirement Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>48.03%</td>
<td>14,279,246.876</td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>46.29%</td>
<td>13,762,403.427</td>
</tr>
<tr>
<td><strong>Quant Small-Cap Equity Fund — Retail Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>15.17%</td>
<td>1,310,755.017</td>
</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 101 MONTGOMERY ST SAN FRANCISCO CA 94104-4151</td>
<td>12.74%</td>
<td>1,100,282.309</td>
</tr>
<tr>
<td><strong>Quant Small-Cap Equity Fund — Class W</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>20.52%</td>
<td>10,595,038.506</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.32%</td>
<td>7,907,711.596</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.31%</td>
<td>6,870,297.972</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2045 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.69%</td>
<td>6,551,836.522</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.55%</td>
<td>5,964,965.360</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2050 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.67%</td>
<td>4,475,989.388</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.09%</td>
<td>4,174,774.118</td>
</tr>
<tr>
<td><strong>Quant Small/Mid-Cap Equity Fund — Institutional Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF MANAGED ALLOCATION II AC ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>38.81%</td>
<td>1,205,165.750</td>
</tr>
<tr>
<td>TIAA-CREF LIFESTYLE MODERATE FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>17.30%</td>
<td>537,280.956</td>
</tr>
<tr>
<td>TIAA-CREF LIFESTYLE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>10.87%</td>
<td>337,515.247</td>
</tr>
<tr>
<td>TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.90%</td>
<td>307,503.039</td>
</tr>
<tr>
<td>TIAA-CREF LIFESTYLE CONSERVATIVE FD ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>7.50%</td>
<td>232,760.415</td>
</tr>
<tr>
<td>FIFTH THIRD BANK FBO WFT-E-VALUATOR GROWTH RMS FD 38 FOUNTAIN SQUARE PLZ CINCINNATI OH 45202-3191</td>
<td>5.36%</td>
<td>166,406.904</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
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</tr>
<tr>
<td>Quant Small/Mid-Cap Equity Fund — Advisor Class</td>
<td>80.40%</td>
<td>100,000.000</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>19.60%</td>
<td>24,380.912</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>100.00%</td>
<td>100,000.005</td>
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<tr>
<td>Quant Small/Mid-Cap Equity Fund — Premier Class</td>
<td>98.14%</td>
<td>980,786.883</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>29.19%</td>
<td>142,147.651</td>
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<tr>
<td>Quant Small/Mid-Cap Equity Fund — Retirement Class</td>
<td>6.39%</td>
<td>31,142.645</td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>5.43%</td>
<td>26,455.059</td>
</tr>
<tr>
<td>Quant Small/Mid-Cap Equity Fund — Retail Class</td>
<td>20.52%</td>
<td>10,595,038.506</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>15.32%</td>
<td>7,907,711.596</td>
</tr>
<tr>
<td>TIMOTHY J BIGLIN POA FBO MURIEL G BIGLIN 13618 TRADITIONS DR SEMINOLE FL 33776-3400</td>
<td>13.31%</td>
<td>6,870,297.972</td>
</tr>
<tr>
<td>BERNADETTE PAHOR TTEE BP PROTECTION TRUST UA DTD 02/22/2019 505 LANCASTER ST APT 10D JACKSONVILLE FL 32204-4137</td>
<td>12.69%</td>
<td>6,551,836.522</td>
</tr>
<tr>
<td>Quant Small/Mid-Cap Equity Fund — Class W</td>
<td>11.55%</td>
<td>5,964,965.360</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.67%</td>
<td>4,475,989.388</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.09%</td>
<td>4,174,774.118</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>Small-Cap Blend Index Fund — Institutional Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>47.02%</td>
<td>50,640,243.363</td>
</tr>
<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>22.55%</td>
<td>24,280,539.468</td>
</tr>
<tr>
<td>SSB&amp;T CO CUST/FBO EDVEST C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>5.35%</td>
<td>5,765,122.903</td>
</tr>
<tr>
<td><strong>Small-Cap Blend Index Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>97.79%</td>
<td>432,840.505</td>
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<tr>
<td><strong>Small-Cap Blend Index Fund — Retirement Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>63.41%</td>
<td>23,182,079.184</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>30.35%</td>
<td>11,096,473.454</td>
</tr>
<tr>
<td><strong>Social Choice Equity Fund — Institutional Class</strong></td>
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<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>45.30%</td>
<td>75,260,376.406</td>
</tr>
<tr>
<td>NATIONAL FINANCIAL SERVICES LLC FOR THE EXCLUSIVE BENEFIT OF OUR CUSTOMERS ATTN: MUTUAL FUNDS DEPT FL 4 499 WASHINGTON BLVD JERSEY CITY NJ 07310-1995</td>
<td>12.01%</td>
<td>19,946,889.955</td>
</tr>
<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>6.12%</td>
<td>10,159,439.117</td>
</tr>
<tr>
<td>SSB&amp;T FBO SCHOLARSHARE COLLEGE SAVINGS PLAN C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MAIL STOP 730/16/30 NEW YORK, NY 10017-3206</td>
<td>5.61%</td>
<td>9,325,737.389</td>
</tr>
<tr>
<td><strong>Social Choice Equity Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>37.45%</td>
<td>402,204.965</td>
</tr>
<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>24.13%</td>
<td>259,116.309</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>14.34%</td>
<td>153,960.482</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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</tr>
<tr>
<td><strong>Social Choice Equity Fund — Premier Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>90.92%</td>
<td>5,084,000.044</td>
</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>6.55%</td>
<td>366,492.747</td>
</tr>
<tr>
<td><strong>Social Choice Equity Fund — Retirement Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>64.48%</td>
<td>18,913,678.850</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>26.54%</td>
<td>7,783,528.544</td>
</tr>
<tr>
<td><strong>Social Choice Equity Fund — Retail Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>20.12%</td>
<td>5,292,252.933</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>11.28%</td>
<td>2,967,926.897</td>
</tr>
<tr>
<td>NATIONAL FINANCIAL SERVICES LLC FOR THE EXCLUSIVE BENEFIT OF OUR CUSTOMERS ATTN MUTUAL FUNDS DEPARTMENT 499 WASHINGTON BLVD FL 4 JERSEY CITY NJ 07310-1995</td>
<td>6.69%</td>
<td>1,759,159.844</td>
</tr>
<tr>
<td><strong>Social Choice International Equity Fund — Institutional Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>51.06%</td>
<td>6,102,644.869</td>
</tr>
<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>27.67%</td>
<td>3,307,271.802</td>
</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>9.39%</td>
<td>1,122,221.603</td>
</tr>
<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>5.98%</td>
<td>714,531.453</td>
</tr>
<tr>
<td><strong>Social Choice International Equity Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>39.46%</td>
<td>36,074.799</td>
</tr>
<tr>
<td>UBS WM USA 000 11011 6100 OMNI ACCOUNT M/F SPEC CDY A/C EBOC UBSFSI 1000 HARBOR BLVD WEEHAWKEN NJ 07086-6761</td>
<td>17.50%</td>
<td>16,000.820</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>15.64%</td>
<td>14,299.831</td>
</tr>
<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>15.40%</td>
<td>14,074.588</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>11.99%</td>
<td>10,963.419</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
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</tr>
<tr>
<td><strong>Social Choice International Equity Fund — Premier Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>83.29%</td>
<td>103,717.526</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>7.47%</td>
<td>9,302.326</td>
</tr>
<tr>
<td>HEARTLAND BANK AND TRUST COMPANY O ASSET MANAGEMENT &amp; TRUST SERVICES 200 WEST COLLEGE AVENUE NORMAL IL 61761-2577</td>
<td>5.67%</td>
<td>7,059.775</td>
</tr>
<tr>
<td><strong>Social Choice International Equity Fund — Retirement Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>97.46%</td>
<td>1,600,249.413</td>
</tr>
<tr>
<td><strong>Social Choice International Equity Fund — Retail Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>30.05%</td>
<td>148,821.335</td>
</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 101 MONTGOMERY ST SAN FRANCISCO CA 94104-4151</td>
<td>21.83%</td>
<td>108,112.207</td>
</tr>
<tr>
<td>KATHERINE M SIMSON POA FBO MARGUERITE B SIMSON TOD SUBJECT TO TOD RULES 663 KERN RD FOWLERVILLE MI 48836-9254</td>
<td>13.25%</td>
<td>65,602.214</td>
</tr>
<tr>
<td>TD AMERITRADE PO BOX 2226 OMAHA NE 68103-2226</td>
<td>7.34%</td>
<td>36,335.013</td>
</tr>
<tr>
<td><strong>Social Choice Low Carbon Equity Fund — Institutional Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>39.91%</td>
<td>2,816,840.883</td>
</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>33.61%</td>
<td>2,371,661.553</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>12.50%</td>
<td>882,303.913</td>
</tr>
<tr>
<td>BANKERS TRUST CO FBO HUBB &amp; CO 453 7TH STREET DES MOINES IA 50309-4110</td>
<td>5.19%</td>
<td>366,617.468</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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</tr>
<tr>
<td><strong>Social Choice Low Carbon Equity Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>37.46%</td>
<td>26,487.779</td>
</tr>
<tr>
<td>RAYMOND JAMES &amp; ASSOC INC FBO WESTMINSTER PRESBYTERIAN CHURCH 6500 S NORTHSHORE DR KNOXVILLE TN 37919-8636</td>
<td>25.05%</td>
<td>17,712.972</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>14.66%</td>
<td>10,364.246</td>
</tr>
<tr>
<td>RAYMOND JAMES &amp; ASSOC INC FBO ANGELA HUTCHINS &amp; ALEX HUTCHINS TEN/BY/ENTY 6003 N FLORA VISTA AVE TAMPA FL 33604-6813</td>
<td>7.85%</td>
<td>5,550.750</td>
</tr>
<tr>
<td>RAYMOND JAMES &amp; ASSOC INC FBO DR JUAN R SANCHEZ-RAMOS &amp; CATHERINE O'NEILL SANCHEZ TEN/BY/ENTY 12303 N 51ST ST TEMPLE TERR FL 33617-1413</td>
<td>6.73%</td>
<td>4,756.093</td>
</tr>
<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>6.18%</td>
<td>4,367.673</td>
</tr>
<tr>
<td><strong>Social Choice Low Carbon Equity Fund — Premier Class</strong></td>
<td></td>
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</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>64.19%</td>
<td>109,096.014</td>
</tr>
<tr>
<td>SENTINEL TRUST COMPANY, L.B.A. 0 2001 KIRBY DRIVE, SUITE 1200 HOUSTON TX 77019-6044</td>
<td>21.10%</td>
<td>35,851.989</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>14.71%</td>
<td>25,000.000</td>
</tr>
<tr>
<td><strong>Social Choice Low Carbon Equity Fund — Retirement Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>98.59%</td>
<td>6,605,935.215</td>
</tr>
<tr>
<td><strong>Social Choice Low Carbon Equity Fund — Retail Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>51.69%</td>
<td>539,731.335</td>
</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 101 MONTGOMERY ST SAN FRANCISCO CA 94104-4151</td>
<td>6.29%</td>
<td>65,654.019</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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</tr>
<tr>
<td><strong>S&amp;P 500 Index Fund — Institutional Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>47.97%</td>
<td>55,649,579.073</td>
</tr>
<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.36%</td>
<td>15,501,212.114</td>
</tr>
<tr>
<td>SSB&amp;T FBO SCHOLARSHARE COLLEGE SAVINGS PLAN C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MAIL STOP 730/16/30 NEW YORK, NY 10017-3206</td>
<td>13.02%</td>
<td>15,101,355.040</td>
</tr>
<tr>
<td>SSB&amp;T CO CUST/FBO EDVEST C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>11.10%</td>
<td>12,880,146.022</td>
</tr>
<tr>
<td><strong>S&amp;P 500 Index Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>89.85%</td>
<td>1,968,182.933</td>
</tr>
<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>9.65%</td>
<td>211,370.845</td>
</tr>
<tr>
<td><strong>S&amp;P 500 Index Fund — Retirement Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>50.88%</td>
<td>20,337,437.024</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>34.10%</td>
<td>13,629,794.473</td>
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<tr>
<td><strong>Bond Fund — Institutional Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>42.99%</td>
<td>56,089,161.422</td>
</tr>
<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>18.44%</td>
<td>24,066,050.980</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>14.58%</td>
<td>19,023,304.287</td>
</tr>
<tr>
<td>SSB&amp;T CO CUST/FBO MESP C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>7.45%</td>
<td>9,716,135.968</td>
</tr>
<tr>
<td><strong>Bond Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>97.14%</td>
<td>88,537,313.685</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
<tr>
<td>---------------------------</td>
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</tr>
<tr>
<td><strong>Bond Fund — Premier Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>89.77%</td>
<td>1,269,801.662</td>
</tr>
<tr>
<td>GREAT-WEST TRUST COMPANY LLC TTEE F EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VILLAGE CO 80111-5002</td>
<td>9.31%</td>
<td>131,627.983</td>
</tr>
<tr>
<td><strong>Bond Fund — Retirement Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>75.90%</td>
<td>14,084,565.751</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>11.16%</td>
<td>2,071,388.471</td>
</tr>
<tr>
<td><strong>Bond Fund — Retail Class</strong></td>
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<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>27.78%</td>
<td>2,456,565.908</td>
</tr>
<tr>
<td><strong>Bond Fund — Class W</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>19.32%</td>
<td>70,202,760.438</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>18.63%</td>
<td>67,681,500.563</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>16.12%</td>
<td>58,567,133.267</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.75%</td>
<td>49,961,594.354</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.59%</td>
<td>34,839,706.329</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2015 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.52%</td>
<td>34,593,618.126</td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2010 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>6.34%</td>
<td>23,049,380.943</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
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</tr>
<tr>
<td><strong>Bond Index Fund — Institutional Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>43.81%</td>
<td>379,129,855.404</td>
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<tr>
<td>SSB&amp;T CO CUST/FBO MESP C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>14.30%</td>
<td>123,778,149.327</td>
</tr>
<tr>
<td>SSB&amp;T FBO SCHOLARSHARE COLLEGE SAVINGS PLAN C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MAIL STOP 730/16/30 NEW YORK, NY 10017-3206</td>
<td>14.13%</td>
<td>122,281,511.898</td>
</tr>
<tr>
<td>SSB&amp;T CO CUST/FBO EDVEST C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>7.46%</td>
<td>64,518,933.131</td>
</tr>
<tr>
<td>SSB&amp;T CUST/FBO PATH2COLLEGE C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>5.70%</td>
<td>49,361,751.051</td>
</tr>
<tr>
<td><strong>Bond Index Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>79.14%</td>
<td>101,457.328</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>12.87%</td>
<td>16,495.209</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>7.26%</td>
<td>9,300.598</td>
</tr>
<tr>
<td><strong>Bond Index Fund — Premier Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>69.70%</td>
<td>1,435,918.523</td>
</tr>
<tr>
<td>MATRIX TRUST COMPANY TRUSTEE FBO CARMAX, INC. EXECUTIVE DEFERRED COM PO BOX 52129 PHOENIX AZ 85072-2129</td>
<td>29.81%</td>
<td>614,217.520</td>
</tr>
<tr>
<td><strong>Bond Index Fund — Retirement Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>78.98%</td>
<td>20,353,049.933</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>9.12%</td>
<td>2,351,207.161</td>
</tr>
<tr>
<td><strong>Bond Index Fund — Retail Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>33.79%</td>
<td>676,498.795</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
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<tr>
<td><strong>Bond Index Fund — Class W</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2025 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>19.64%</td>
<td>90,055,131.153</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2030 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>18.33%</td>
<td>84,052,434.231</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2020 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>17.02%</td>
<td>78,036,792.952</td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2035 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.91%</td>
<td>63,780,694.507</td>
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<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2040 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.83%</td>
<td>45,067,857.997</td>
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<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2015 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>7.06%</td>
<td>32,361,288.577</td>
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<tr>
<td><strong>Bond Plus Fund — Institutional Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>32.08%</td>
<td>37,878,654.597</td>
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<tr>
<td>TIAA-CREF MANAGED ALLOCATION II AC ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>28.28%</td>
<td>33,389,054.034</td>
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<td>TIAA-CREF LIFESTYLE MODERATE FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.83%</td>
<td>13,968,601.041</td>
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<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.13%</td>
<td>10,780,054.795</td>
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<tr>
<td>TIAA-CREF LIFESTYLE CONSERVATIVE FD ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>5.78%</td>
<td>6,825,841.141</td>
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<td><strong>Bond Plus Fund — Advisor Class</strong></td>
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<tr>
<td>UBS WM USA 000 11011 6100 OMNI ACCOUNT M/F SPEC CDY A/C EBOC UBSFSI 1000 HARBOR BLVD WEEHAWKEN NJ 07086-6761</td>
<td>36.14%</td>
<td>1,279,683.472</td>
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<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>24.93%</td>
<td>882,914.691</td>
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<td>MORGAN STANLEY SMITH BARNEY LLC FOR THE EXCLUSIVE BENEFIT OF ITS CUST 1 NEW YORK PLZ FL 12 NEW YORK NY 10004-1965</td>
<td>23.49%</td>
<td>832,005.305</td>
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<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>12.28%</td>
<td>434,815.443</td>
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<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>Bond Plus Fund — Premier Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>86.18%</td>
<td>915,566.925</td>
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<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>7.24%</td>
<td>76,960.310</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>5.83%</td>
<td>61,936.168</td>
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<td><strong>Bond Plus Fund — Retirement Class</strong></td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>85.06%</td>
<td>35,648,410.767</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>12.21%</td>
<td>5,116,044.671</td>
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<td><strong>Bond Plus Fund — Retail Class</strong></td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>10.58%</td>
<td>2,606,791.097</td>
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<td><strong>Bond Plus Fund — Class W</strong></td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>19.66%</td>
<td>45,908,797.198</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>18.83%</td>
<td>43,976,905.672</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>16.59%</td>
<td>38,748,094.777</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.18%</td>
<td>30,775,792.414</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2015 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.59%</td>
<td>22,405,441.522</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.19%</td>
<td>21,460,879.283</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2010 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>6.38%</td>
<td>14,907,655.990</td>
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<td><strong>5–15 Year Laddered Tax-Exempt Bond Fund — Institutional Class</strong></td>
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<tr>
<td>MITRA &amp; CO FBO NG C/O RELIANCE TRUST CO WI 480 PILGRIM WAY — SUITE 1000 GREEN BAY WI 54304-5280</td>
<td>68.31%</td>
<td>337,980.512</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>17.76%</td>
<td>87,848.098</td>
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<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>8.80%</td>
<td>43,528.040</td>
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63
<table>
<thead>
<tr>
<th>Fund — Class</th>
<th>Percentage of holdings</th>
<th>Shares</th>
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<tr>
<td>5–15 Year Laddered Tax-Exempt Bond Fund — Advisor Class</td>
<td>55.17%</td>
<td>11,954.817</td>
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<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>43.40%</td>
<td>9,404.809</td>
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<tr>
<td>5–15 Year Laddered Tax-Exempt Bond Fund — Retail Class</td>
<td>16.45%</td>
<td>4,127,833.191</td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
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<tr>
<td>Green Bond Fund — Institutional Class</td>
<td>99.74%</td>
<td>2,100,000.000</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
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<tr>
<td>Green Bond Fund — Advisor Class</td>
<td>100.00%</td>
<td>100,000.005</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
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<tr>
<td>Green Bond Fund — Premier Class</td>
<td>100.00%</td>
<td>100,000.005</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
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<tr>
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<tr>
<td>Green Bond Fund — Retirement Class</td>
<td>54.40%</td>
<td>100,000.000</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>45.28%</td>
<td>83,225.100</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
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<tr>
<td>Green Bond Fund — Retail Class</td>
<td>71.96%</td>
<td>100,000.000</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC INSURANCE COMPANIES ATTN JANICE CARNICELLI MSC 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
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### High-Yield Fund – Institutional Class

<table>
<thead>
<tr>
<th>Fund</th>
<th>Class</th>
<th>Percentage of holdings</th>
<th>Shares</th>
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<tbody>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>High-Yield Fund – Institutional Class</td>
<td>18.33%</td>
<td>54,299,890.067</td>
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<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td></td>
<td>14.89%</td>
<td>44,103,720.704</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td></td>
<td>12.40%</td>
<td>36,722,120.513</td>
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<tr>
<td>SSB&amp;T CO CUST/FBO MESP C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td></td>
<td>6.83%</td>
<td>20,247,400.265</td>
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<tr>
<td>SSB&amp;T FBO SCHOLARSHARE COLLEGE SAVINGS PLAN C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MAIL STOP 730/16/30 NEW YORK, NY 10017-3206</td>
<td></td>
<td>6.44%</td>
<td>19,084,977.032</td>
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<td>SEI PRIVATE TRUST COMPANY C/O TIAA SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
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<td>5.55%</td>
<td>16,447,411.918</td>
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### High-Yield Fund – Advisor Class

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<tr>
<th>Fund</th>
<th>Class</th>
<th>Percentage of holdings</th>
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</thead>
<tbody>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>High-Yield Fund – Advisor Class</td>
<td>39.14%</td>
<td>566,111.812</td>
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<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
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<td>35.36%</td>
<td>511,325.900</td>
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<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
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<td>15.19%</td>
<td>219,728.837</td>
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<tr>
<td>UBS WM USA OOO 11011 6100 OMNI ACCOUNT M/F SPEC CDY A/C EBOC UBSFSI 1000 HARBOR BLVD WEEHAWKEN NJ 07086-6761</td>
<td></td>
<td>6.26%</td>
<td>90,493.026</td>
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### High-Yield Fund – Premier Class

<table>
<thead>
<tr>
<th>Fund</th>
<th>Class</th>
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<tbody>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>High-Yield Fund – Premier Class</td>
<td>86.77%</td>
<td>2,431,827.798</td>
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<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td></td>
<td>8.76%</td>
<td>245,429.052</td>
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### High-Yield Fund – Retirement Class

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<th>Fund</th>
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</thead>
<tbody>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>High-Yield Fund – Retirement Class</td>
<td>74.95%</td>
<td>29,717,512.995</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td></td>
<td>13.64%</td>
<td>5,406,486.322</td>
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<td>JPMORGAN CUSTODIAN TIAA-CREF TRUST CO NON ERISA TDA C/O JPMORGAN CHASE BANK ATTN: DC PLAN SERVICE TEAM TIAA 4 NEW YORK PLZ FL 12 NEW YORK NY 10004-2413</td>
<td></td>
<td>5.25%</td>
<td>2,082,518.274</td>
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<td>Fund — Class</td>
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<td>Shares</td>
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<tr>
<td>High-Yield Fund — Retail Class</td>
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</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 101 MONTGOMERY ST SAN FRANCISCO CA 94104-4151</td>
<td>40.34%</td>
<td>13,691,574.487</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>8.73%</td>
<td>2,961,929.458</td>
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<tr>
<td>NATIONAL FINANCIAL SERVICES LLC FOR THE EXCLUSIVE BENEFIT OF OUR CUSTOMERS ATTN MUTUAL FUNDS DEPARTMENT 499 WASHINGTON BLVD FL 4 JERSEY CITY NJ 07310-1995</td>
<td>5.88%</td>
<td>1,996,014.927</td>
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<tr>
<td>High-Yield Fund — Class W</td>
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</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>20.85%</td>
<td>6,401,612.095</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>20.25%</td>
<td>6,216,662.680</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>17.04%</td>
<td>5,233,687.163</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>12.73%</td>
<td>3,909,440.269</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2015 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>10.35%</td>
<td>3,176,876.638</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2010 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>7.02%</td>
<td>2,156,109.168</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>7.00%</td>
<td>2,147,941.659</td>
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<tr>
<td>Inflation-Linked Bond Fund — Institutional Class</td>
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<tr>
<td>SSB&amp;T CO CUST/FBO MESP C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>21.62%</td>
<td>30,532,213.975</td>
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<td>SSB&amp;T FBO SCHOLARSHARE COLLEGE SAVINGS PLAN C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MAIL STOP 730/16/30 NEW YORK, NY 10017-3206</td>
<td>21.26%</td>
<td>30,021,199.026</td>
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<tr>
<td>SSB&amp;T CO CUST/FBO CHET C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>15.26%</td>
<td>21,557,287.791</td>
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</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>10.34%</td>
<td>14,609,492.783</td>
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<tr>
<td>SSB&amp;T CUST/FBO PATH2COLLEGE C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>8.93%</td>
<td>12,605,769.704</td>
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<td>SSB&amp;T CO CUST/FBO EDVEST C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>7.98%</td>
<td>11,273,171.440</td>
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<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td>Inflation-Linked Bond Fund — Advisor Class</td>
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<td></td>
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</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>48.94%</td>
<td>13,036,228</td>
<td></td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>33.70%</td>
<td>8,975,933</td>
<td></td>
</tr>
<tr>
<td>RAYMOND JAMES &amp; ASSOC INC FBO MARGARET ANN BRAGG TTEE U/A DTD ANN KAY BRAGG LIVING TRUST PO BOX 338 DEEP GAP NC 28618-0338</td>
<td>10.19%</td>
<td>2,713,230</td>
<td></td>
</tr>
<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>7.17%</td>
<td>1,910,773</td>
<td></td>
</tr>
<tr>
<td>Inflation-Linked Bond Fund — Premier Class</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>100.00%</td>
<td>269,563,897</td>
<td></td>
</tr>
<tr>
<td>Inflation-Linked Bond Fund — Retirement Class</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>90.39%</td>
<td>17,195,556,626</td>
<td></td>
</tr>
<tr>
<td>Inflation-Linked Bond Fund — Retail Class</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>15.84%</td>
<td>1,538,505,684</td>
<td></td>
</tr>
<tr>
<td>Inflation-Linked Bond Fund — Class W</td>
<td></td>
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</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>17.96%</td>
<td>18,471,571,031</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.79%</td>
<td>14,188,432,353</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2015 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.83%</td>
<td>12,169,838,450</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2020 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>10.70%</td>
<td>11,010,314,979</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2010 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.71%</td>
<td>9,989,391,018</td>
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</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2025 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.84%</td>
<td>9,094,918,253</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>5.96%</td>
<td>6,128,147,344</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2015 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>5.78%</td>
<td>5,943,637,026</td>
<td></td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
<td></td>
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<tr>
<td><strong>Short Duration Impact Bond Fund — Institutional Class</strong></td>
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</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>95.63%</td>
<td>2,100,000.00</td>
<td></td>
</tr>
<tr>
<td><strong>Short Duration Impact Bond Fund — Advisor Class</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>100.00%</td>
<td>100,000.00</td>
<td></td>
</tr>
<tr>
<td><strong>Short Duration Impact Bond Fund — Premier Class</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>100.00%</td>
<td>100,000.00</td>
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</tr>
<tr>
<td><strong>Short Duration Impact Bond Fund — Retirement Class</strong></td>
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</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>67.53%</td>
<td>100,000.00</td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>32.47%</td>
<td>48,089.672</td>
<td></td>
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<tr>
<td><strong>Short Duration Impact Bond Fund — Retail Class</strong></td>
<td></td>
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</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC INSURANCE COMPANIES ATTN JANICE CARNICELLI MSC 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>92.96%</td>
<td>100,000.00</td>
<td></td>
</tr>
<tr>
<td>SUSAN M REEVE 2204 MISTY TRCE KNOXVILLE TN 37919-9121</td>
<td>6.11%</td>
<td>6,569.007</td>
<td></td>
</tr>
<tr>
<td><strong>Short-Term Bond Fund — Institutional Class</strong></td>
<td></td>
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</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>27.08%</td>
<td>21,599,075.526</td>
<td></td>
</tr>
<tr>
<td>SS&amp;B CO CUST/FBO EDVEST C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>20.87%</td>
<td>16,644,413.254</td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>19.93%</td>
<td>15,894,518.723</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF LIFESTYLE CONSERVATIVE FD ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>5.99%</td>
<td>4,777,708.643</td>
<td></td>
</tr>
<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>5.82%</td>
<td>4,645,482.943</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>5.51%</td>
<td>4,390,581.558</td>
<td></td>
</tr>
<tr>
<td>CAPINCO C/O US BANK NA 1555 N RIVERCENTER DR STE 302 MILWAUKEE WI 53212-3958</td>
<td>5.11%</td>
<td>4,074,715.501</td>
<td></td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
<td></td>
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</tr>
<tr>
<td>Short-Term Bond Fund — Advisor Class</td>
<td>94.99%</td>
<td>748,214.438</td>
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<tr>
<td>Short-Term Bond Fund — Premier Class</td>
<td>89.56%</td>
<td>623,952.100</td>
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<tr>
<td>Short-Term Bond Fund — Retirement Class</td>
<td>81.46%</td>
<td>9,233,980.961</td>
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<tr>
<td>Short-Term Bond Fund — Retail Class</td>
<td>18.58%</td>
<td>1,984,202.936</td>
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<tr>
<td>Short-Term Bond Fund — Class W</td>
<td>27.23%</td>
<td>23,943,333.646</td>
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<tr>
<td>Short-Term Bond Fund — Institutional Class</td>
<td>72.87%</td>
<td>3,229,411.944</td>
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</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
<td></td>
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<tr>
<td>Short-Term Bond Index Fund — Advisor Class</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>74.27%</td>
<td>64,868.839</td>
<td></td>
</tr>
<tr>
<td>TD AMERITRADE PO BOX 2226 OMAHA NE 68103-2226</td>
<td>14.24%</td>
<td>12,439.182</td>
<td></td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>11.49%</td>
<td>10,039.187</td>
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</tr>
<tr>
<td>Short-Term Bond Index Fund — Premier Class</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>44.28%</td>
<td>28,560.717</td>
<td></td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>38.76%</td>
<td>25,000.000</td>
<td></td>
</tr>
<tr>
<td>INTERACTIVE BROKERS LLC 2 PICKWICK PLAZA GREENWICH CT 06830-5576</td>
<td>16.95%</td>
<td>10,932.860</td>
<td></td>
</tr>
<tr>
<td>Short-Term Bond Index Fund — Retirement Class</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>99.79%</td>
<td>5,669,289.930</td>
<td></td>
</tr>
<tr>
<td>Short-Term Bond Index Fund — Retail Class</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>21.66%</td>
<td>58,211.330</td>
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<tr>
<td>JOEL D KUNTZ KARAN J KUNTZ JT TEN 3910 LAKEVIEW BLVD LAKE OSWEGO OR 97035-5549</td>
<td>9.24%</td>
<td>24,825.506</td>
<td></td>
</tr>
<tr>
<td>ANN H CROWE TOD SUBJECT TO TOD RULES 369 MEADOW VALLEY RD LEXINGTON KY 40511-8620</td>
<td>6.16%</td>
<td>16,565.340</td>
<td></td>
</tr>
<tr>
<td>PAUL TESSMER POA FBO KATHLEEN M TESSMER TTEE KATHLEEN M TESSMER FAMILY TRUST UA DTD 02/24/2003 7808 COURT YARD DR MADISON WI 53719-3517</td>
<td>5.67%</td>
<td>15,242.826</td>
<td></td>
</tr>
<tr>
<td>ALAN C WEINSTEIN TOD SUBJECT TO TOD RULES 16300 VAN AKEN BLVD APT 306 CLEVELAND OH 44120-5308</td>
<td>5.66%</td>
<td>15,202.225</td>
<td></td>
</tr>
<tr>
<td>ALDA TUFRO 5 POINT LOOKOUT MILFORD CT 06460-7349</td>
<td>5.53%</td>
<td>14,865.751</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
<td></td>
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</tr>
<tr>
<td>Short-Term Bond Index Fund — Class W</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2020 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>29.56%</td>
<td>12,598,837.990</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2025 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>24.42%</td>
<td>10,407,271.594</td>
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</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2015 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.96%</td>
<td>6,801,285.317</td>
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</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2030 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>11.25%</td>
<td>4,795,209.623</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX 2010 FUND ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>10.03%</td>
<td>4,274,050.283</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF LIFECYCLE INDEX RET INC FD ATTN: JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.79%</td>
<td>3,747,372.632</td>
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</tr>
<tr>
<td>Social Choice Bond Fund — Institutional Class</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>16.23%</td>
<td>34,185,479.025</td>
<td></td>
</tr>
<tr>
<td>NATIONAL FINANCIAL SERVICES LLC FOR THE EXCLUSIVE BENEFIT OF OUR CUSTOMERS ATTN: MUTUAL FUNDS DEPT FL 4 499 WASHINGTON BLVD JERSEY CITY NJ 07310-1995</td>
<td>15.82%</td>
<td>33,330,877.090</td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>14.52%</td>
<td>30,573,905.739</td>
<td></td>
</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>13.25%</td>
<td>27,904,396.163</td>
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</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>8.88%</td>
<td>18,712,630.257</td>
<td></td>
</tr>
<tr>
<td>Social Choice Bond Fund — Advisor Class</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>56.31%</td>
<td>34,056,170.674</td>
<td></td>
</tr>
<tr>
<td>MORGAN STANLEY SMITH BARNEY LLC FOR THE EXCLUSIVE BENEFIT OF ITS CUST 1 NEW YORK PLZ FL 12 NEW YORK NY 10004-1965</td>
<td>22.13%</td>
<td>13,384,261.040</td>
<td></td>
</tr>
<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>10.45%</td>
<td>6,319,135.436</td>
<td></td>
</tr>
<tr>
<td>Social Choice Bond Fund — Premier Class</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>90.97%</td>
<td>3,254,469.641</td>
<td></td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
<td></td>
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<td></td>
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<tr>
<td><strong>Social Choice Bond Fund — Retirement Class</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>82.54%</td>
<td>39,721,905.891</td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>7.05%</td>
<td>3,394,877.446</td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CUSTODIAN TIAA-CREF TRUST CO NON ERISA TDA C/O JPMORGAN CHASE BANK ATTN: DC PLAN SERVICE TEAM TIAA 4 NEW YORK PLZ FL 12 NEW YORK NY 10004-2413</td>
<td>5.02%</td>
<td>2,415,060.074</td>
<td></td>
</tr>
<tr>
<td><strong>Social Choice Bond Fund — Retail Class</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>31.51%</td>
<td>5,419,740.962</td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>15.45%</td>
<td>2,656,881.618</td>
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<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>8.64%</td>
<td>1,486,084.521</td>
<td></td>
</tr>
<tr>
<td><strong>Emerging Markets Debt Fund — Institutional Class</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SSB&amp;T CO CUST/FBO MESP C/O TF B MCCROSSAN/D MEDINASUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>32.39%</td>
<td>808,241.030</td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC P. O. BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>21.45%</td>
<td>535,109.838</td>
<td></td>
</tr>
<tr>
<td>CAPINCO C/O US BANK NA 1555 N RIVERCENTER DR STE 302 MILWAUKEE WI 53212-3958</td>
<td>18.78%</td>
<td>468,643.195</td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>6.61%</td>
<td>165,021.178</td>
<td></td>
</tr>
<tr>
<td>FIFTH THIRD BANK FBO WFT- E-VALUATOR MODERATE RMS FD 38 FOUNTAIN SQUARE PLZ CINCINNATI OH 45202-3191</td>
<td>6.04%</td>
<td>150,592.544</td>
<td></td>
</tr>
<tr>
<td>FIFTH THIRD BANK FBO WFT-E-VALUATOR GROWTH RMS FD 38 FOUNTAIN SQUARE PLZ CINCINNATI OH 45202-3191</td>
<td>5.46%</td>
<td>136,156.268</td>
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<tr>
<td><strong>Emerging Markets Debt Fund — Advisor Class</strong></td>
<td></td>
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</tr>
<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>22.50%</td>
<td>183,242.019</td>
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</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>20.78%</td>
<td>169,206.598</td>
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</tr>
<tr>
<td>UBS WM USA 000 11011 6100 OMNI ACCOUNT M/F SPEC CDY A/C EBOC UBSFSI 1000 HARBOR BLVD WEEHAWKEN NJ 07086-6761</td>
<td>19.10%</td>
<td>155,530.218</td>
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<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>16.21%</td>
<td>131,981.173</td>
<td></td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
<td></td>
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<tr>
<td>Emerging Markets Debt Fund — Premier Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>73.27%</td>
<td>68,540.859</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>26.73%</td>
<td>25,000.000</td>
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<tr>
<td>Emerging Markets Debt Fund — Retirement Class</td>
<td></td>
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</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>98.78%</td>
<td>1,579,202.892</td>
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<tr>
<td>Emerging Markets Debt Fund — Retail Class</td>
<td></td>
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<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 211 MAIN ST SAN FRANCISCO CA 94105-1905</td>
<td>71.98%</td>
<td>1,597,634.991</td>
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<tr>
<td>E*TRADE SAVINGS BANK FBO #75 PO BOX 6503 ENGLEWOOD CO 80155-6503</td>
<td>12.36%</td>
<td>274,253.391</td>
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<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>5.50%</td>
<td>122,076.747</td>
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<tr>
<td>Emerging Markets Debt Fund — Class W</td>
<td></td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>18.88%</td>
<td>8,269,400.851</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>17.74%</td>
<td>7,770,306.172</td>
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<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>16.32%</td>
<td>7,146,709.817</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.51%</td>
<td>5,918,265.899</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>10.73%</td>
<td>4,699,317.544</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2015 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>8.99%</td>
<td>3,938,620.339</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2010 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>5.97%</td>
<td>2,616,470.504</td>
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<tr>
<td>International Bond Fund — Institutional Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>98.05%</td>
<td>63,648.532</td>
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<td>International Bond Fund — Advisor Class</td>
<td></td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>78.45%</td>
<td>10,274.669</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>21.55%</td>
<td>2,821.857</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td>International Bond Fund — Premier Class</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>100.00%</td>
<td>10,285.132</td>
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<tr>
<td>International Bond Fund — Retirement Class</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>98.54%</td>
<td>545,157.055</td>
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<tr>
<td>International Bond Fund — Retail Class</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>39.38%</td>
<td>44,008.590</td>
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</tr>
<tr>
<td>ROBERT P STICCA CELESTE A STICCA JT TEN 1230 5TH ST N FARGO ND 58102-2715</td>
<td>7.05%</td>
<td>7,880.114</td>
<td></td>
</tr>
<tr>
<td>UMB BANK NA CUST IRA FBO RHONDA L DODSON 12008 CHERIE DR AUSTIN TX 78758-2210</td>
<td>6.25%</td>
<td>6,983.617</td>
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<tr>
<td>International Bond Fund — Class W</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2025 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>19.68%</td>
<td>7,635,697.969</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2020 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>18.80%</td>
<td>7,293,840.642</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2030 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>16.60%</td>
<td>6,438,378.193</td>
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<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2035 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>13.18%</td>
<td>5,113,186.347</td>
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</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2015 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.57%</td>
<td>3,713,267.221</td>
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</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2040 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>9.19%</td>
<td>3,566,523.949</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF IMF LIFECYCLE FUND #2010 ATTN JANICE CARNICELLI MSC 730/07/01 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>6.39%</td>
<td>2,478,401.538</td>
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<tr>
<td>Money Market Fund — Institutional Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>61.24%</td>
<td>433,680,192.768</td>
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</tr>
<tr>
<td>SSB&amp;T CO CUST/FBO EDVEST C/O TFI B MCCROSSAN/D MEDINASUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>9.83%</td>
<td>69,635,516.020</td>
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</tr>
<tr>
<td>SSB&amp;T CO CUST/FBO CHET C/O TFI B MCCROSSAN/D MEDINASUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>7.16%</td>
<td>50,675,649.290</td>
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</tr>
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<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td>Money Market Fund — Advisor Class</td>
<td></td>
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</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>93.34%</td>
<td>1,401,644.330</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>6.66%</td>
<td>100,006.460</td>
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</tr>
<tr>
<td>Money Market Fund — Premier Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>34.98%</td>
<td>24,203,169.220</td>
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</tr>
<tr>
<td>BB&amp;T SECURITIES, LLC SUB 001 A/C 4467-9541 8006 DISCOVERY DR RICHMOND VA 23229-8600</td>
<td>19.81%</td>
<td>13,706,288.900</td>
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</tr>
<tr>
<td>BB&amp;T SECURITIES, LLC SUB 001 A/C 5411-2964 8006 DISCOVERY DR RICHMOND VA 23229-8600</td>
<td>5.83%</td>
<td>4,030,409.000</td>
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</tr>
<tr>
<td>BB&amp;T SECURITIES, LLC SUB 001 A/C 3880-4791 8006 DISCOVERY DR RICHMOND VA 23229-8600</td>
<td>5.44%</td>
<td>3,761,118.580</td>
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<tr>
<td>Money Market Fund — Retirement Class</td>
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<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>48.68%</td>
<td>99,293,883.190</td>
<td></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>27.01%</td>
<td>55,100,135.950</td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>18.77%</td>
<td>38,288,710.400</td>
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</tr>
<tr>
<td>Real Estate Securities Fund — Institutional Class</td>
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<td></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>38.90%</td>
<td>36,739,499.287</td>
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<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>19.13%</td>
<td>18,068,225.074</td>
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</tr>
<tr>
<td>SSC&amp;T FBO SCHOLARSHARE COLLEGE SAVINGS PLAN C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MAIL STOP 730/16/30 NEW YORK, NY 10017-3206</td>
<td>6.21%</td>
<td>5,865,408.975</td>
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</tr>
<tr>
<td>SSC&amp;T CO CUST/FBO EDVEST C/O TFI B MCCROSSAN/D MEDINA-SUSTACHE 730 3RD AVE MSC 730/16/30 NEW YORK, NY 10017-3206</td>
<td>17.80%</td>
<td>16,808,511.176</td>
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</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<tr>
<td>Real Estate Securities Fund — Advisor Class</td>
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<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>51.98%</td>
<td>228,480.431</td>
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<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>23.72%</td>
<td>104,240.691</td>
<td></td>
</tr>
<tr>
<td>TD AMERITRADE INC FOR THE EXCLUSIVE BENEFIT OF OUR CLIENTS PO BOX 2226 OMAHA NE 68103-2226</td>
<td>14.45%</td>
<td>63,532.564</td>
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</tr>
<tr>
<td>Real Estate Securities Fund — Premier Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>95.67%</td>
<td>3,934,522.096</td>
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</tr>
<tr>
<td>Real Estate Securities Fund — Retirement Class</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>73.07%</td>
<td>18,022,334.539</td>
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</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>19.84%</td>
<td>4,892,031.970</td>
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<tr>
<td>Real Estate Securities Fund — Retail Class</td>
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<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>12.19%</td>
<td>1,845,186.085</td>
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</tr>
<tr>
<td>CHARLES SCHWAB &amp; CO INC ATTN: MUTUAL FUNDS 101 MONTGOMERY ST SAN FRANCISCO CA 94104-4151</td>
<td>11.78%</td>
<td>1,784,336.101</td>
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</tr>
<tr>
<td>Lifecycle Retirement Income Fund — Institutional Class</td>
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</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>69.87%</td>
<td>11,950,407.627</td>
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</tr>
<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>24.48%</td>
<td>4,186,917.050</td>
<td></td>
</tr>
<tr>
<td>Lifecycle Retirement Income Fund — Advisor Class</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>38.53%</td>
<td>10,113.577</td>
<td></td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>35.90%</td>
<td>9,423.628</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>25.58%</td>
<td>6,714.264</td>
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<tr>
<td>Lifecycle Retirement Income Fund — Premier Class</td>
<td></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>92.68%</td>
<td>2,371,073.367</td>
<td></td>
</tr>
<tr>
<td>VRSCO FBO AIGFSB CUST TTEE FBO ROGER WILLIAMS UNIV 403B 2727-A ALLEN PARKWAY, 4-D1 HOUSTON TX 77019-2107</td>
<td>6.04%</td>
<td>154,524.452</td>
<td></td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td>Lifecycle Retirement Income Fund — Retirement Class</td>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>69.46%</td>
<td>11,167,914.238</td>
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<tr>
<td></td>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>25.19%</td>
<td>4,050,117.574</td>
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<tr>
<td>Lifecycle Retirement Income Fund — Retail Class</td>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>26.03%</td>
<td>2,716,745.814</td>
</tr>
<tr>
<td>Lifecycle 2010 Fund — Institutional Class</td>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>83.98%</td>
<td>51,338,169.808</td>
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<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>14.08%</td>
<td>8,605,212.102</td>
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<td>Lifecycle 2010 Fund — Advisor Class</td>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>79.69%</td>
<td>9,386,123</td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>20.31%</td>
<td>2,392,344</td>
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<tr>
<td>Lifecycle 2010 Fund — Premier Class</td>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>99.36%</td>
<td>10,047,268.336</td>
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<tr>
<td>Lifecycle 2010 Fund — Retirement Class</td>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>48.27%</td>
<td>13,770,474.683</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>36.41%</td>
<td>10,384,949.248</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>13.31%</td>
<td>3,795,976.582</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<td><strong>Lifecycle 2015 Fund — Institutional Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>80.52%</td>
<td>91,222,387.104</td>
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<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>15.57%</td>
<td>17,641,558.680</td>
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<td><strong>Lifecycle 2015 Fund — Advisor Class</strong></td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>79.71%</td>
<td>10,643,603</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>20.29%</td>
<td>2,708,559</td>
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<td><strong>Lifecycle 2015 Fund — Premier Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>98.06%</td>
<td>18,022,981.592</td>
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<tr>
<td><strong>Lifecycle 2015 Fund — Retirement Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>47.82%</td>
<td>22,290,241.764</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>40.71%</td>
<td>18,974,054.508</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>8.38%</td>
<td>3,907,470.122</td>
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<td><strong>Lifecycle 2020 Fund — Institutional Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>77.76%</td>
<td>180,631,662.010</td>
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<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>17.11%</td>
<td>39,752,090.167</td>
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<td><strong>Lifecycle 2020 Fund — Advisor Class</strong></td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>51.03%</td>
<td>10,478,008</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>48.97%</td>
<td>10,054,695</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<td><strong>Lifecycle 2020 Fund — Premier Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>98.34%</td>
<td>40,654,676.199</td>
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<td><strong>Lifecycle 2020 Fund — Retirement Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>55.54%</td>
<td>46,160,964.242</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>34.52%</td>
<td>28,690,638.449</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>6.37%</td>
<td>5,290,665.099</td>
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<td><strong>Lifecycle 2025 Fund — Institutional Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>78.26%</td>
<td>221,553,287.620</td>
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<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>16.31%</td>
<td>46,167,731.073</td>
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<td><strong>Lifecycle 2025 Fund — Advisor Class</strong></td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>83.03%</td>
<td>10,472,577</td>
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<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>9.71%</td>
<td>1,224,482</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>7.26%</td>
<td>915,677</td>
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<td><strong>Lifecycle 2025 Fund — Premier Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>97.68%</td>
<td>48,459,838.811</td>
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<td><strong>Lifecycle 2025 Fund — Retirement Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>58.80%</td>
<td>52,170,192.889</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>31.43%</td>
<td>27,887,684.357</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>5.45%</td>
<td>4,837,976.920</td>
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<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<td>Lifecycle 2030 Fund — Institutional Class</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>78.66%</td>
<td>223,597,602.534</td>
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<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>16.59%</td>
<td>47,157,567.161</td>
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<td>Lifecycle 2030 Fund — Advisor Class</td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>89.29%</td>
<td>10,545,453</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>10.71%</td>
<td>1,265,447</td>
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<td>Lifecycle 2030 Fund — Premier Class</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>97.81%</td>
<td>50,211,063.156</td>
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<td>Lifecycle 2030 Fund — Retirement Class</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>62.59%</td>
<td>51,041,470.398</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>27.58%</td>
<td>22,490,648.840</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>5.11%</td>
<td>4,167,693.640</td>
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<td>Lifecycle 2035 Fund — Institutional Class</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>79.54%</td>
<td>228,387,764.025</td>
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<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>16.55%</td>
<td>47,515,518.554</td>
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<td>Lifecycle 2035 Fund — Advisor Class</td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>95.53%</td>
<td>10,528,061</td>
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<td>Lifecycle 2035 Fund — Premier Class</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>97.90%</td>
<td>53,963,506.378</td>
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<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<td><strong>Lifecycle 2035 Fund — Retirement Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>67.30%</td>
<td>49,104,788.588</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>25.22%</td>
<td>18,401,279.556</td>
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<td><strong>Lifecycle 2040 Fund — Institutional Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>79.94%</td>
<td>271,002,777.145</td>
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<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>17.00%</td>
<td>57,630,654.744</td>
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<tr>
<td><strong>Lifecycle 2040 Fund — Advisor Class</strong></td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>80.05%</td>
<td>10,520.119</td>
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<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>19.95%</td>
<td>2,622.006</td>
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<tr>
<td><strong>Lifecycle 2040 Fund — Premier Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>98.78%</td>
<td>67,676,479.292</td>
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<tr>
<td><strong>Lifecycle 2040 Fund — Retirement Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>73.23%</td>
<td>62,775,980.921</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>21.58%</td>
<td>18,498,713.584</td>
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<td><strong>Lifecycle 2045 Fund — Institutional Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>76.57%</td>
<td>123,469,281.563</td>
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<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>19.61%</td>
<td>31,614,981.075</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<td>Lifecycle 2045 Fund — Advisor Class</td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>100.00%</td>
<td>9,795,808</td>
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<tr>
<td>Lifecycle 2045 Fund — Premier Class</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>98.75%</td>
<td>36,152,337.380</td>
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<tr>
<td>Lifecycle 2045 Fund — Retirement Class</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>72.93%</td>
<td>37,028,082.363</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>22.12%</td>
<td>11,233,852.222</td>
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<td>Lifecycle 2050 Fund — Institutional Class</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>70.48%</td>
<td>74,734,489.610</td>
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<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>26.23%</td>
<td>27,810,790.981</td>
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<tr>
<td>Lifecycle 2050 Fund — Advisor Class</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>100.00%</td>
<td>9,806,236</td>
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<tr>
<td>Lifecycle 2050 Fund — Premier Class</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>98.69%</td>
<td>26,396,718.588</td>
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<td>Lifecycle 2050 Fund — Retirement Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>75.15%</td>
<td>25,277,219.593</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>20.43%</td>
<td>6,873,006.564</td>
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<tr>
<td>Lifecycle 2055 Fund — Institutional Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>76.72%</td>
<td>22,643,043.688</td>
<td></td>
</tr>
<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>17.80%</td>
<td>5,253,497.252</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>Lifecycle 2055 Fund — Advisor Class</strong></td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>100.00%</td>
<td>8,731.596</td>
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<tr>
<td><strong>Lifecycle 2055 Fund — Premier Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>99.65%</td>
<td>9,888,709.809</td>
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<tr>
<td><strong>Lifecycle 2055 Fund — Retirement Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>76.29%</td>
<td>8,707,050.803</td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>18.87%</td>
<td>2,154,253.916</td>
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<td><strong>Lifecycle 2060 Fund — Institutional Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>76.23%</td>
<td>5,477,229.968</td>
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<tr>
<td>TIAA-CREF INDIVIDUAL &amp; INSTITUTIONAL SERV INC FOR EXCLUSIVE BENEFIT OF CUSTOMERS ATTN PATRICK NELSON 730 3RD AVE NEW YORK NY 10017-3206</td>
<td>17.29%</td>
<td>1,242,338.304</td>
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<tr>
<td><strong>Lifecycle 2060 Fund — Advisor Class</strong></td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>97.03%</td>
<td>10,000.000</td>
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<tr>
<td><strong>Lifecycle 2060 Fund — Premier Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>99.06%</td>
<td>1,634,244.056</td>
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<tr>
<td><strong>Lifecycle 2060 Fund — Retirement Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>65.48%</td>
<td>1,558,894.471</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>29.36%</td>
<td>699,114.459</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>Lifecycle Index Retirement Income Fund — Institutional Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>29.89%</td>
<td>6,301,247.663</td>
<td></td>
</tr>
<tr>
<td>PIMS/PRUDENTIAL RETIREMENT AS NOMINEE FOR THE TTEE/CUST PL 940 OAKLAND COUNTY 401(A) 2100 PONTIAC LAKE ROAD WATERFORD MI 48328-2762</td>
<td>21.24%</td>
<td>4,477,031.829</td>
<td></td>
</tr>
<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>5.72%</td>
<td>1,204,781.523</td>
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<tr>
<td><strong>Lifecycle Index Retirement Income Fund — Advisor Class</strong></td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>70.25%</td>
<td>7,840,583</td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>21.52%</td>
<td>2,402,191</td>
<td></td>
</tr>
<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>8.22%</td>
<td>917,505</td>
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<tr>
<td><strong>Lifecycle Index Retirement Income Fund — Premier Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>63.62%</td>
<td>1,318,213.206</td>
<td></td>
</tr>
<tr>
<td>STATE STREET BANK &amp; TRUST CO. FBO VARIOUS RETIREMENT PLANS 200 CLARENDON STREET BOSTON MA 02116-5021</td>
<td>24.70%</td>
<td>511,782.609</td>
<td></td>
</tr>
<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>8.31%</td>
<td>172,238.309</td>
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<tr>
<td><strong>Lifecycle Index Retirement Income Fund — Retirement Class</strong></td>
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<tr>
<td>AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>22.52%</td>
<td>543,422.966</td>
<td></td>
</tr>
<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>19.22%</td>
<td>463,827.714</td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>17.00%</td>
<td>410,337.178</td>
<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>15.19%</td>
<td>366,529.741</td>
<td></td>
</tr>
<tr>
<td>STATE OF FLORIDA EMPLOYEES DEFERRED COMP PLAN FBO PARTICIPATING EMPLOYEES C/O IPO PORTFOLIO ACCOUNTING PO BOX 182029 COLUMBUS OH 43218-2029</td>
<td>13.88%</td>
<td>335,095.379</td>
<td></td>
</tr>
<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>6.19%</td>
<td>149,491.856</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td><strong>Lifecycle Index 2010 Fund — Institutional Class</strong>&lt;br&gt;TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>71.95%</td>
<td>15,959,253.076</td>
<td></td>
</tr>
<tr>
<td><strong>Lifecycle Index 2010 Fund — Advisor Class</strong>&lt;br&gt;TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>100.00%</td>
<td>7,469,170</td>
<td></td>
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<tr>
<td><strong>Lifecycle Index 2010 Fund — Premier Class</strong>&lt;br&gt;TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>51.45%</td>
<td>1,124,645.610</td>
<td></td>
</tr>
<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>24.82%</td>
<td>542,457.195</td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>18.28%</td>
<td>399,562.774</td>
<td></td>
</tr>
<tr>
<td>STATE STREET BANK &amp; TRUST CO. FBO VARIOUS RETIREMENT PLANS 200 CLARENDON STREET BOSTON MA 02116-5021</td>
<td>5.34%</td>
<td>116,779.536</td>
<td></td>
</tr>
<tr>
<td><strong>Lifecycle Index 2010 Fund — Retirement Class</strong>&lt;br&gt;TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>54.59%</td>
<td>2,520,320.567</td>
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</tr>
<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>22.33%</td>
<td>1,030,952.546</td>
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<tr>
<td>AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>10.08%</td>
<td>465,525.627</td>
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</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>5.98%</td>
<td>275,932.690</td>
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<td><strong>Lifecycle Index 2015 Fund — Institutional Class</strong>&lt;br&gt;TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>62.33%</td>
<td>25,779,866.849</td>
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</tr>
<tr>
<td>NATIONWIDE TRUST COMPANY, FSB C/O IPO PORTFOLIO ACCOUNTING P.O. BOX 182029 COLUMBUS OH 43218-2029</td>
<td>5.64%</td>
<td>2,333,163.473</td>
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</tr>
<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>5.63%</td>
<td>2,327,592.336</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td>Lifecycle Index 2015 Fund — Advisor Class</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>65.18%</td>
<td>7,239,510</td>
<td></td>
</tr>
<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>34.82%</td>
<td>3,867,521</td>
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<tr>
<td>Lifecycle Index 2015 Fund — Premier Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>62.65%</td>
<td>3,779,197.053</td>
<td></td>
</tr>
<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>19.34%</td>
<td>1,166,591.682</td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>14.88%</td>
<td>897,284.723</td>
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<tr>
<td>Lifecycle Index 2015 Fund — Retirement Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>54.53%</td>
<td>4,562,785.114</td>
<td></td>
</tr>
<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>18.08%</td>
<td>1,512,861.584</td>
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</tr>
<tr>
<td>AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>11.97%</td>
<td>1,001,657.158</td>
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</tr>
<tr>
<td>STATE OF FLORIDA EMPLOYEES DEFERRED COMP PLAN FBO PARTICIPATING EMPLOYEES C/O IPO PORTFOLIO ACCOUNTING PO BOX 182029 COLUMBUS OH 43218-2029</td>
<td>5.46%</td>
<td>457,081.021</td>
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<tr>
<td>Lifecycle Index 2020 Fund — Institutional Class</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>51.78%</td>
<td>50,598,959.598</td>
<td></td>
</tr>
<tr>
<td>NATIONWIDE TRUST COMPANY, FSB C/O IPO PORTFOLIO ACCOUNTING P.O. BOX 182029 COLUMBUS OH 43218-2029</td>
<td>7.11%</td>
<td>6,946,752.201</td>
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<tr>
<td>Lifecycle Index 2020 Fund — Advisor Class</td>
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<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>72.90%</td>
<td>30,794.110</td>
<td></td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>16.57%</td>
<td>6,998.975</td>
<td></td>
</tr>
<tr>
<td>CBNA AS CUSTODIAN FBO GRUPO CARMELO SAVINGS &amp; INVESTMENT 6 RHOADS DRIVE STE 7 UTICA NY 13502-6317</td>
<td>10.53%</td>
<td>4,449.904</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
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<tr>
<td>Lifecycle Index 2020 Fund — Premier Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>66.23%</td>
<td>10,279,377.406</td>
<td></td>
</tr>
<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>21.05%</td>
<td>3,267,977.383</td>
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</tr>
<tr>
<td>JPMORGAN Chase Bank NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>11.00%</td>
<td>1,706,633.418</td>
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<tr>
<td>Lifecycle Index 2020 Fund — Retirement Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>41.52%</td>
<td>7,977,726.637</td>
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<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>24.47%</td>
<td>4,700,912.984</td>
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<tr>
<td>AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>17.05%</td>
<td>3,275,050.223</td>
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<td>STATE OF FLORIDA EMPLOYEES DEFERRED COMP PLAN FBO PARTICIPATING EMPLOYEES C/O IPO PORTFOLIO ACCOUNTING PO BOX 182029 COLUMBUS OH 43218-2029</td>
<td>6.35%</td>
<td>1,220,512.741</td>
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<td>Lifecycle Index 2025 Fund — Institutional Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>50.25%</td>
<td>60,131,428.854</td>
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<tr>
<td>NATIONWIDE TRUST COMPANY, FSB C/O IPO PORTFOLIO ACCOUNTING P.O. BOX 182029 COLUMBUS OH 43218-2029</td>
<td>7.98%</td>
<td>9,544,959.757</td>
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<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>6.57%</td>
<td>7,863,880.242</td>
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<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>50.62%</td>
<td>28,717.752</td>
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<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>34.06%</td>
<td>19,320.087</td>
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<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>11.99%</td>
<td>6,800.283</td>
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<td>Fund — Class</td>
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<tr>
<td>Lifecycle Index 2025 Fund — Premier Class</td>
<td>67.31%</td>
<td>12,819,993.927</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>67.31%</td>
<td>12,819,993.927</td>
<td></td>
</tr>
<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>21.10%</td>
<td>4,019,450.566</td>
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</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>9.86%</td>
<td>1,878,672.857</td>
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<tr>
<td>Lifecycle Index 2025 Fund — Retirement Class</td>
<td>40.09%</td>
<td>9,429,557.879</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>40.09%</td>
<td>9,429,557.879</td>
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</tr>
<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>27.41%</td>
<td>6,447,274.322</td>
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<tr>
<td>AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>18.96%</td>
<td>4,460,653.762</td>
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<tr>
<td>Lifecycle Index 2030 Fund — Institutional Class</td>
<td>51.99%</td>
<td>64,584,782.047</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>51.99%</td>
<td>64,584,782.047</td>
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<tr>
<td>NATIONWIDE TRUST COMPANY, FSB C/O IPO PORTFOLIO ACCOUNTING P.O. BOX 182029 COLUMBUS OH 43218-2029</td>
<td>6.85%</td>
<td>8,506,535.346</td>
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<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>5.25%</td>
<td>6,516,106.935</td>
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<tr>
<td>Lifecycle Index 2030 Fund — Advisor Class</td>
<td>81.31%</td>
<td>58,181,431</td>
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<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>81.31%</td>
<td>58,181,431</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>9.47%</td>
<td>6,774,710</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>9.22%</td>
<td>6,599,882</td>
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<tr>
<td>Lifecycle Index 2030 Fund — Premier Class</td>
<td>69.76%</td>
<td>12,254,592.171</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>69.76%</td>
<td>12,254,592.171</td>
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<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>14.46%</td>
<td>2,540,667.966</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>12.81%</td>
<td>2,251,219.799</td>
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<tr>
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<tr>
<td>Lifecycle Index 2030 Fund — Retirement Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>39.82%</td>
<td>8,608,472.695</td>
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<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>29.77%</td>
<td>6,434,731.993</td>
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<tr>
<td>AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>16.86%</td>
<td>3,643,842.877</td>
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<tr>
<td>Lifecycle Index 2035 Fund — Institutional Class</td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>57.82%</td>
<td>62,445,552.735</td>
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<tr>
<td>NATIONWIDE TRUST COMPANY, FSB C/O IPO PORTFOLIO ACCOUNTING P.O. BOX 182029 COLUMBUS OH 43218-2029</td>
<td>6.84%</td>
<td>7,385,833.665</td>
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<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>6.24%</td>
<td>6,735,502.621</td>
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<td>Lifecycle Index 2035 Fund — Advisor Class</td>
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<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>81.13%</td>
<td>43,260.068</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>12.06%</td>
<td>6,431.586</td>
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<tr>
<td>Lifecycle Index 2035 Fund — Premier Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>66.94%</td>
<td>10,424,671.722</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>16.79%</td>
<td>2,615,327.521</td>
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<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>14.61%</td>
<td>2,274,928.639</td>
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<tr>
<td>Lifecycle Index 2035 Fund — Retirement Class</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>42.21%</td>
<td>7,868,027.702</td>
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<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>28.39%</td>
<td>5,291,301.760</td>
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<tr>
<td>AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>17.95%</td>
<td>3,346,237.314</td>
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<tr>
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<tr>
<td><strong>Lifecycle Index 2040 Fund — Institutional Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>64.61%</td>
<td>73,955,852.569</td>
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<tr>
<td>NATIONWIDE TRUST COMPANY, FSB C/O IPO PORTFOLIO ACCOUNTING P.O. BOX 182029 COLUMBUS OH 43218-2029</td>
<td>5.63%</td>
<td>6,439,568.127</td>
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<tr>
<td><strong>Lifecycle Index 2040 Fund — Advisor Class</strong></td>
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<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>76.33%</td>
<td>79,027.544</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>12.94%</td>
<td>13,394.777</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>6.14%</td>
<td>6,355.394</td>
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<td><strong>Lifecycle Index 2040 Fund — Premier Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>74.45%</td>
<td>10,001,514.181</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>13.49%</td>
<td>1,812,117.733</td>
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</tr>
<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>8.85%</td>
<td>1,188,832.346</td>
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<td><strong>Lifecycle Index 2040 Fund — Retirement Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>45.49%</td>
<td>7,867,154.607</td>
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</tr>
<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>26.59%</td>
<td>4,597,581.754</td>
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<tr>
<td>AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>16.22%</td>
<td>2,805,279.653</td>
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<tr>
<td><strong>Lifecycle Index 2045 Fund — Institutional Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>60.94%</td>
<td>44,496,208.789</td>
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<tr>
<td>NATIONWIDE TRUST COMPANY, FSB C/O IPO PORTFOLIO ACCOUNTING P.O. BOX 182029 COLUMBUS OH 43218-2029</td>
<td>6.60%</td>
<td>4,819,750.471</td>
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<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 272 GREENWOOD VLG CO 80111-5002</td>
<td>6.01%</td>
<td>4,391,255.906</td>
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<tr>
<td>Fund — Class</td>
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<tr>
<td><strong>Lifecycle Index 2045 Fund — Advisor Class</strong></td>
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</tr>
<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>61.58%</td>
<td>35,954.054</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>23.85%</td>
<td>13,924.308</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>10.94%</td>
<td>6,387.880</td>
<td></td>
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</tbody>
</table>

| **Lifecycle Index 2045 Fund — Premier Class** | | |
| TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748 | 82.42% | 8,263,333.580 |
| MERRILL LYNCH, PIERCE, FENNER & SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484 | 9.10% | 912,694.487 |
| JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413 | 7.37% | 738,887.375 |

| **Lifecycle Index 2045 Fund — Retirement Class** | | |
| TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748 | 44.77% | 5,430,856.801 |
| AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368 | 26.15% | 3,172,555.038 |
| AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368 | 18.17% | 2,203,519.099 |

| **Lifecycle Index 2050 Fund — Institutional Class** | | |
| TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748 | 57.52% | 30,744,248.345 |
| NATIONWIDE TRUST COMPANY, FSB C/O IPO PORTFOLIO ACCOUNTING P.O. BOX 182029 COLUMBUS OH 43218-2029 | 5.97% | 3,190,637.792 |

<p>| <strong>Lifecycle Index 2050 Fund — Advisor Class</strong> | | |
| MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099 | 82.90% | 49,798.043 |
| TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207 | 10.64% | 6,391.965 |
| CBNA AS CUSTODIAN FBO GRUPO CARMELO SAVINGS &amp; INVESTMENT 6 RHoads DRIVE STE 7 UTICA NY 13502-6317 | 6.46% | 3,882.913 |</p>
<table>
<thead>
<tr>
<th>Fund — Class</th>
<th>Percentage of holdings</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Lifecycle Index 2050 Fund — Premier Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>80.21%</td>
<td>6,447,687.826</td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>10.74%</td>
<td>862,992.610</td>
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<tr>
<td>MERRILL LYNCH, PIERCE, FENNOR &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>7.93%</td>
<td>637,638.261</td>
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<td><strong>Lifecycle Index 2050 Fund — Retirement Class</strong></td>
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<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>39.18%</td>
<td>4,051,627.248</td>
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<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>28.62%</td>
<td>2,958,953.830</td>
</tr>
<tr>
<td>AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>19.67%</td>
<td>2,034,165.609</td>
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<td><strong>Lifecycle Index 2055 Fund — Institutional Class</strong></td>
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<td></td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>48.38%</td>
<td>13,266,770.192</td>
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<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>9.04%</td>
<td>2,477,594.278</td>
</tr>
<tr>
<td>NATIONWIDE TRUST COMPANY, FSB C/O IPO PORTFOLIO ACCOUNTING P.O. BOX 182029 COLUMBUS OH 43218-2029</td>
<td>7.87%</td>
<td>2,157,099.766</td>
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<tr>
<td><strong>Lifecycle Index 2055 Fund — Advisor Class</strong></td>
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<td></td>
</tr>
<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>81.60%</td>
<td>38,034.197</td>
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<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>17.25%</td>
<td>8,040.193</td>
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<tr>
<td><strong>Lifecycle Index 2055 Fund — Premier Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>84.53%</td>
<td>3,094,310.878</td>
</tr>
<tr>
<td>MERRILL LYNCH, PIERCE, FENNOR &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>9.96%</td>
<td>364,453.276</td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>5.32%</td>
<td>194,808.362</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
<tr>
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<tr>
<td><strong>Lifecycle Index 2055 Fund — Retirement Class</strong></td>
<td></td>
<td></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>29.41%</td>
<td>1,829,327.061</td>
</tr>
<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>28.87%</td>
<td>1,795,796.691</td>
</tr>
<tr>
<td>AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>22.83%</td>
<td>1,420,107.675</td>
</tr>
<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>9.33%</td>
<td>580,385.806</td>
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<tr>
<td><strong>Lifecycle Index 2060 Fund — Institutional Class</strong></td>
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</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>27.72%</td>
<td>2,499,819.848</td>
</tr>
<tr>
<td>NATIONWIDE TRUST COMPANY, FSB C/O IPO PORTFOLIO ACCOUNTING P.O. BOX 182029 COLUMBUS OH 43218-2029</td>
<td>16.58%</td>
<td>1,495,644.297</td>
</tr>
<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>6.72%</td>
<td>605,722.169</td>
</tr>
<tr>
<td>DCGT AS TTEE AND/OR CUST FBO PLIC VARIOUS RETIREMENT PLANS OMNIBUS ATTN NPIO TRADE DESK 711 HIGH STREET DES MOINES IA 50392-0001</td>
<td>5.97%</td>
<td>538,726.689</td>
</tr>
<tr>
<td><strong>Lifecycle Index 2060 Fund — Advisor Class</strong></td>
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<td></td>
</tr>
<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>71.71%</td>
<td>33,755.967</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>21.24%</td>
<td>10,000.000</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>7.05%</td>
<td>3,318.038</td>
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<tr>
<td><strong>Lifecycle Index 2060 Fund — Premier Class</strong></td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>66.99%</td>
<td>471,996.019</td>
</tr>
<tr>
<td>MERRILL LYNCH, PIERCE, FENNER &amp; SMITH, INC FOR THE SOLE BENEFIT OF ITS CUSTOMERS 4800 DEER LAKE DR E JACKSONVILLE FL 32246-6484</td>
<td>15.44%</td>
<td>108,756.936</td>
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<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS TTEE/CUST FOR RHSP CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>14.69%</td>
<td>103,505.515</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
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<td>Lifecycle Index 2060 Fund — Retirement Class</td>
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<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>38.59%</td>
<td>808,105.235</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>20.15%</td>
<td>421,975.960</td>
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<td>AUL AMERICAN UNIT INVESTMENT TRUST ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>19.67%</td>
<td>411,972.350</td>
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<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>11.47%</td>
<td>240,222.605</td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>7.04%</td>
<td>147,475.078</td>
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<tr>
<td>Lifestyle Income Fund — Institutional Class</td>
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<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA-SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>44.68%</td>
<td>348,643.864</td>
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<tr>
<td>SAXON &amp; CO. FBO 20-01-302-991246 VI OMNIBUS ACCOUNT VICA P.O. BOX 7780-1888 PHILADELPHIA PA 19182-0001</td>
<td>14.84%</td>
<td>115,804.955</td>
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<tr>
<td>ASCENDUS TRUST COMPANY FBO JESCAR PROFIT SHARING PLAN 237843 P.O. BOX 10758 FARGO ND 58106-0758</td>
<td>11.07%</td>
<td>86,366.267</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>9.41%</td>
<td>73,460.216</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>9.34%</td>
<td>72,848.149</td>
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<tr>
<td>Lifestyle Income Fund — Advisor Class</td>
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</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>94.53%</td>
<td>9,459.709</td>
</tr>
<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>5.47%</td>
<td>547.100</td>
</tr>
<tr>
<td>Lifestyle Income Fund — Premier Class</td>
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<td></td>
</tr>
<tr>
<td>TD AMERITRADE TRUST COMPANY CO#00K6X P.O. BOX 17748 DENVER CO 80217-0748</td>
<td>65.94%</td>
<td>48,311.924</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>27.30%</td>
<td>20,000.000</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>6.77%</td>
<td>4,958.900</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
<tr>
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</tr>
<tr>
<td><strong>Lifestyle Income Fund — Retirement Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>91.74%</td>
<td>1,291,333.535</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>6.26%</td>
<td>88,167.506</td>
</tr>
</tbody>
</table>

| **Lifestyle Income Fund — Retail Class** |                        |                |
| PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052 | 45.20%           | 1,977,316.277  |

| **Lifestyle Conservative Fund — Institutional Class** |                        |                |
| SEI PRIVATE TRUST COMPANY C/O TIAA-SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989 | 24.32%           | 542,501.703    |
| PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052 | 18.77%           | 418,774.910    |
| MATRIX TRUST COMPANY CUST. FBO ENVOY CHOICE IRA 717 17TH STREET SUITE 1300 DENVER CO 80202-3304 | 9.76%           | 217,592.842    |
| TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748 | 7.85%           | 175,185.061    |
| GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002 | 6.69%           | 149,273.500    |

| **Lifestyle Conservative Fund — Advisor Class** |                        |                |
| PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052 | 34.72%           | 10,722.510     |
| TEACHERS INSURANCE & ANNUITY ASSOCIATE ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207 | 28.43%           | 8,779.678      |
| RAYMOND JAMES & ASSOCIATES INC FBO RICHARD M HESSLER & ANNE HESSLER JT/WROS 411 WESTMOUNT AVE COLUMBIA MO 65203-3466 | 16.36%           | 5,052.315      |
| MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099 | 13.96%           | 4,311.251      |
| LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046 | 6.53%           | 2,018.186      |

<p>| <strong>Lifestyle Conservative Fund — Premier Class</strong> |                        |                |
| STATE STREET BANK TRUSTEE CUST FBO ADP ACCESS PRODUCT 1 LINCOLN ST BOSTON MA 02111-2901 | 52.41%           | 29,859.018     |
| TEACHERS INSURANCE &amp; ANNUITY ASSOCIATE ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207 | 35.11%           | 20,000.000     |
| TD AMERITRADE TRUST COMPANY CO#00K6X P.O. BOX 17748 DENVER CO 80217-0748 | 9.86%           | 5,615.587      |</p>
<table>
<thead>
<tr>
<th>Fund — Class</th>
<th>Percentage of holdings</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lifestyle Conservative Fund — Retirement Class</td>
<td>94.57%</td>
<td>3,441,873.636</td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>94.57%</td>
<td>3,441,873.636</td>
</tr>
<tr>
<td>Lifestyle Conservative Fund — Retail Class</td>
<td>55.32%</td>
<td>7,140,917.542</td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>55.32%</td>
<td>7,140,917.542</td>
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<tr>
<td>Lifestyle Moderate Fund — Institutional Class</td>
<td>46.80%</td>
<td>1,360,262.993</td>
</tr>
<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA-SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>46.80%</td>
<td>1,360,262.993</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>17.58%</td>
<td>510,929.133</td>
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<tr>
<td>VOYA INSTITUTIONAL TRUST COMPANY ONE ORANGE WAY B3N WINDSOR CT 06095-4773</td>
<td>9.77%</td>
<td>283,994.132</td>
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<tr>
<td>GREAT-WEST TRUST COMPANY LLC FBO EMPLOYEE BENEFITS CLIENTS 401K 8515 E ORCHARD RD 2T2 GREENWOOD VLG CO 80111-5002</td>
<td>5.65%</td>
<td>164,293.676</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>5.06%</td>
<td>146,953.774</td>
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<tr>
<td>Lifestyle Moderate Fund — Advisor Class</td>
<td>63.86%</td>
<td>33,216.758</td>
</tr>
<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>63.86%</td>
<td>33,216.758</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>15.78%</td>
<td>8,208.272</td>
</tr>
<tr>
<td>RAYMOND JAMES &amp; ASSOC INC FBO BRUCE P STRAUSS 2415 STRATTON DR POTOMAC MD 20854-6228</td>
<td>13.14%</td>
<td>6,834.087</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>6.56%</td>
<td>3,411.012</td>
</tr>
<tr>
<td>Lifestyle Moderate Fund — Premier Class</td>
<td>27.53%</td>
<td>20,309.237</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>27.53%</td>
<td>20,309.237</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>27.11%</td>
<td>20,000.000</td>
</tr>
<tr>
<td>STATE STREET BANK TRUSTEE CUST FBO ADP ACCESS PRODUCT 1 LINCOLN ST BOSTON MA 02111-2901</td>
<td>26.11%</td>
<td>19,261.226</td>
</tr>
<tr>
<td>TD AMERITRADE TRUST COMPANY CO#00K6X P.O. BOX 17748 DENVER CO 80217-0748</td>
<td>19.25%</td>
<td>14,196.955</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
<tr>
<td>------------------------------------</td>
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</tr>
<tr>
<td><strong>Lifestyle Moderate Fund — Retirement Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>94.01%</td>
<td>6,462,950.745</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>5.27%</td>
<td>362,146.145</td>
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<tr>
<td><strong>Lifestyle Moderate Fund — Retail Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>64.75%</td>
<td>10,307,357.371</td>
</tr>
<tr>
<td><strong>Lifestyle Growth Fund — Institutional Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA-SWP 1 FREEDOM VALLEY DRIVE OAKS PA 19456-9989</td>
<td>32.91%</td>
<td>756,473.754</td>
</tr>
<tr>
<td>STATE STREET BANK TRUSTEE CUST FBO ADP ACCESS PRODUCT 1 LINCOLN ST BOSTON MA 02111-2901</td>
<td>16.72%</td>
<td>384,352.253</td>
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<tr>
<td>ICMA RETIREMENT CORPORATION 777 NORTH CAPITOL STREET, NE WASHINGTON DC 20002-4240</td>
<td>14.61%</td>
<td>335,740.638</td>
</tr>
<tr>
<td>VOYA INSTITUTIONAL TRUST COMPANY ONE ORANGE WAY B3N WINDSOR CT 06095-4773</td>
<td>6.52%</td>
<td>149,957.272</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>5.24%</td>
<td>120,471.882</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>5.04%</td>
<td>115,772.321</td>
</tr>
<tr>
<td><strong>Lifestyle Growth Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH SAINT PAUL MN 55101-2099</td>
<td>40.09%</td>
<td>9,423.782</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>33.23%</td>
<td>7,811.777</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>17.54%</td>
<td>4,123.935</td>
</tr>
<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>9.14%</td>
<td>2,148.089</td>
</tr>
<tr>
<td><strong>Lifestyle Growth Fund — Premier Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>STATE STREET BANK TRUSTEE CUST FBO ADP ACCESS PRODUCT 1 LINCOLN ST BOSTON MA 02111-2901</td>
<td>59.26%</td>
<td>62,806.190</td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>18.87%</td>
<td>20,000.000</td>
</tr>
<tr>
<td>TD AMERITRADE TRUST COMPANY CO#00K6X P.O. BOX 17748 DENVER CO 80217-0748</td>
<td>18.72%</td>
<td>19,844.108</td>
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<td><strong>Lifestyle Growth Fund — Retirement Class</strong></td>
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</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>91.84%</td>
<td>2,554,913.392</td>
</tr>
<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
<tr>
<td>----------------------------------------------------</td>
<td>------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td><strong>Lifestyle Growth Fund — Retail Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>57.00%</td>
<td>3,351,985.535</td>
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<tr>
<td><strong>Lifestyle Aggressive Growth Fund — Institutional Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEI PRIVATE TRUST COMPANY C/O TIAA-SWP 1 FREEDOM VALLEY</td>
<td>17.79%</td>
<td>287,575.456</td>
</tr>
<tr>
<td>DRIVE OAKS PA 19456-9989</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MATRIX TRUST COMPANY CUST. FBO WEGMAN, HESSLER AND VANDERBURG401/K 717 17TH STREET SUITE 1300 DENVER CO 80202-3304</td>
<td>10.47%</td>
<td>169,248.298</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>9.99%</td>
<td>161,535.991</td>
</tr>
<tr>
<td>VOYA INSTITUTIONAL TRUST COMPANY ONE ORANGE WAY, B3N WINDSOR CT 06095-4773</td>
<td>9.91%</td>
<td>160,174.991</td>
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<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>6.97%</td>
<td>112,601.673</td>
</tr>
<tr>
<td>AUL AMERICAN GRP RETIREMENT ANNUITY ATTN: SEPARATE ACCOUNTS PO BOX 368 INDIANAPOLIS IN 46206-0368</td>
<td>6.18%</td>
<td>99,910.608</td>
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<tr>
<td>STATE STREET BANK TRUSTEE CUST FBO ADP ACCESS PRODUCT 1 LINCOLN ST BOSTON MA 02111-2901</td>
<td>5.04%</td>
<td>81,470.068</td>
</tr>
<tr>
<td><strong>Lifestyle Aggressive Growth Fund — Advisor Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>75.06%</td>
<td>7,538.059</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>17.74%</td>
<td>1,781.717</td>
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<tr>
<td>LPL FINANCIAL OMNIBUS CUSTOMER ACCOUNT ATTN MUTUAL FUND TRADING PO BOX 509046 SAN DIEGO CA 92150-9046</td>
<td>7.20%</td>
<td>722.568</td>
</tr>
<tr>
<td><strong>Lifestyle Aggressive Growth Fund — Premier Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TEACHERS INSURANCE &amp; ANNUITY ASSOC ATTN JANICE CARNICELLI MAIL STOP 730/07/01 730 THIRD AVE NEW YORK NY 10017-3207</td>
<td>85.10%</td>
<td>20,000.000</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td>14.71%</td>
<td>3,456.136</td>
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<td><strong>Lifestyle Aggressive Growth Fund — Retirement Class</strong></td>
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<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
<td>91.58%</td>
<td>2,505,864.650</td>
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<tr>
<td><strong>Lifestyle Aggressive Growth Fund — Retail Class</strong></td>
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<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>51.75%</td>
<td>1,639,396.601</td>
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<tr>
<td>Fund — Class</td>
<td>Percentage of holdings</td>
<td>Shares</td>
</tr>
<tr>
<td>--------------</td>
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</tr>
<tr>
<td>Managed Allocation Fund — Institutional Class</td>
<td>77.12%</td>
<td>1,160,085.312</td>
</tr>
<tr>
<td>TIAA, FSB CUST/TTEE FBO: RETIREMENT PLANS FOR WHICH TIAA ACTS AS RECORDKEEPER ATTN: TRUST OPERATIONS 211 N BROADWAY STE 1000 SAINT LOUIS MO 63102-2748</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
<td>7.46%</td>
<td>112,239.706</td>
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<tr>
<td>STATE STREET BANK TRUSTEE CUST FBO ADP ACCESS PRODUCT 1 LINCOLN ST BOSTON MA 02111-2901</td>
<td>5.99%</td>
<td>90,074.705</td>
</tr>
<tr>
<td>Managed Allocation Fund — Retirement Class</td>
<td>92.31%</td>
<td>5,311,068.597</td>
</tr>
<tr>
<td>JPMORGAN CHASE BANK NA FBO TIAA-CREF TRUST CO AS CUST FOR IRA CLIENTS ATTN: DC PLAN SERVICE TEAM 4 NEW YORK PLZ FL 17 NEW YORK NY 10004-2413</td>
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<td></td>
</tr>
<tr>
<td>Managed Allocation Fund — Retail Class</td>
<td>9.79%</td>
<td>5,992,228.444</td>
</tr>
<tr>
<td>PERSHING LLC PO BOX 2052 JERSEY CITY NJ 07303-2052</td>
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</tr>
</tbody>
</table>

**Annual reports**

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