

ESTIMATED 2021 Annual Taxable Distributions

The following table lists TIAA-CREF Mutual Funds that are anticipated to make annual taxable capital gain distributions in 2021 along with the record date, ex-dividend date, payment date and estimated per share amount of the distribution. These estimates are based on portfolio information as of October 31, 2021, and may not reflect all book/tax adjustments. **Estimated distributions and dates can change prior to the record date and the actual distributions may be more or less than**

these estimates. All distributions are subject to Board approval. Past performance is no guarantee of future results. This data is for information only and should not be construed as an official tax form, nor should it be considered tax or investment advice. Nuveen is not a tax advisor and investors should consult a tax professional for guidance regarding their specific tax situation.

| Fund Name | Ticker | Record Date | Ex-Dividend Date | Payment Date | Estimated Short Term Capital Gain | Estimated Long Term Capital Gain | NAV as of 10/31/2021 | Total Cap Gains Distribution as % of NAV |
|---|--------|-------------|------------------|--------------|-----------------------------------|----------------------------------|----------------------|--|
| TIAA-CREF Core Bond Fund | TIDPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$0.04 | \$10.74 | 0.37% |
| TIAA-CREF Bond Index Fund | TBIPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$0.02 | \$11.22 | 0.18% |
| TIAA-CREF Core Plus Bond Fund | TBPPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.02 | \$0.13 | \$10.91 | 1.37% |
| TIAA-CREF Emerging Markets Debt Fund | TEDPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$- | \$9.97 | 0.00% |
| TIAA-CREF Emerging Markets Equity Fund | TEMPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$1.03 | \$0.87 | \$11.77 | 16.14% |
| TIAA-CREF Emerging Markets Equity Index Fund | TEQPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$- | \$13.15 | 0.00% |
| TIAA-CREF Equity Index Fund | TCEPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.11 | \$0.19 | \$34.01 | 0.88% |
| TIAA-CREF Green Bond Fund | TGRLX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$0.05 | \$10.71 | 0.47% |
| TIAA-CREF Growth & Income Fund | TRPGX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.71 | \$2.46 | \$20.11 | 15.76% |
| TIAA-CREF High-Yield Fund | TIHPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$- | \$9.58 | 0.00% |
| TIAA-CREF Inflation-Linked Bond Fund | TIKPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$0.13 | \$12.44 | 1.05% |
| TIAA-CREF International Bond Fund | TIBLX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.02 | \$0.06 | \$9.99 | 0.80% |
| TIAA-CREF International Equity Fund | TREPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$- | \$14.58 | 0.00% |
| TIAA-CREF International Equity Index Fund | TRIPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$- | \$23.48 | 0.00% |
| TIAA-CREF International Opportunities Fund | TIOPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.03 | \$1.27 | \$19.80 | 6.57% |
| TIAA-CREF Large-Cap Growth Fund | TILPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$1.12 | \$1.36 | \$26.88 | 9.23% |
| TIAA-CREF Large-Cap Value Fund | TRCPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$1.63 | \$23.08 | 7.06% |
| TIAA-CREF Mid-Cap Growth Fund | TRGPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.73 | \$2.99 | \$30.51 | 12.19% |
| TIAA-CREF Mid-Cap Value Fund | TRVPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$1.07 | \$1.51 | \$21.18 | 12.18% |
| TIAA-CREF Money Market Fund | TPPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$- | \$1.00 | 0.00% |
| TIAA-CREF Quant International Small-Cap Equity Fund | TPISX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$0.38 | \$12.62 | 3.01% |
| TIAA-CREF Quant Small/Mid-Cap Equity Fund | TSMXX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$1.55 | \$1.32 | \$18.35 | 15.64% |
| TIAA-CREF Quant Small-Cap Equity Fund | TSRPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$1.48 | \$2.38 | \$23.02 | 16.77% |
| TIAA-CREF Real Estate Securities Fund | TRRPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.05 | \$0.35 | \$22.62 | 1.77% |
| TIAA-CREF Short Duration Impact Bond Fund | TSDFX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.01 | \$0.04 | \$10.20 | 0.49% |
| TIAA-CREF Short-Term Bond Fund | TSTPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.01 | \$- | \$10.43 | 0.10% |
| TIAA-CREF Short-Term Bond Index Fund | TPSHX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$0.04 | \$10.04 | 0.40% |
| TIAA-CREF Core Impact Bond Fund | TSBPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$- | \$- | \$10.60 | 0.00% |
| TIAA-CREF Social Choice Equity Fund | TRPSX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.53 | \$1.82 | \$30.29 | 7.76% |

ESTIMATED 2021 Annual Taxable Distributions

| | Ticker | Record Date | Ex-Dividend Date | Payment Date | Estimated Short Term Capital Gain | Estimated Long Term Capital Gain | NAV as of 10/31/2021 | Total Cap Gains Distribution as % of NAV |
|---|--------|-------------|------------------|--------------|-----------------------------------|----------------------------------|----------------------|--|
| TIAA-CREF Social Choice International Equity Fund | TSOPX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.04 | \$0.07 | \$13.83 | 0.80% |
| TIAA-CREF Social Choice Low Carbon Equity Fund | TPWCX | 12/9/2021 | 12/10/2021 | 12/10/2021 | \$0.32 | \$0.72 | \$21.46 | 4.85% |
| TIAA-CREF Lifecycle Retirement Income Fund | TPILX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.10 | \$0.44 | \$13.01 | 4.15% |
| TIAA-CREF Lifecycle 2010 Fund | TCTPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.11 | \$0.68 | \$12.46 | 6.34% |
| TIAA-CREF Lifecycle 2015 Fund | TCFPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.10 | \$0.52 | \$11.04 | 5.62% |
| TIAA-CREF Lifecycle 2020 Fund | TCWPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.12 | \$0.58 | \$11.54 | 6.07% |
| TIAA-CREF Lifecycle 2025 Fund | TCQPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.13 | \$0.61 | \$12.05 | 6.14% |
| TIAA-CREF Lifecycle 2030 Fund | TCHPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.13 | \$0.68 | \$12.35 | 6.56% |
| TIAA-CREF Lifecycle 2035 Fund | TCYPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.15 | \$0.76 | \$12.78 | 7.12% |
| TIAA-CREF Lifecycle 2040 Fund | TCZPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.17 | \$0.85 | \$12.98 | 7.86% |
| TIAA-CREF Lifecycle 2045 Fund | TTFPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.22 | \$1.02 | \$16.16 | 7.67% |
| TIAA-CREF Lifecycle 2050 Fund | TCLPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.20 | \$0.96 | \$16.46 | 7.05% |
| TIAA-CREF Lifecycle 2055 Fund | TTRPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.22 | \$0.90 | \$19.12 | 5.86% |
| TIAA-CREF Lifecycle 2060 Fund | TLXPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.15 | \$0.51 | \$16.02 | 4.12% |
| TIAA-CREF Lifecycle 2065 Fund | TSFPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.11 | \$0.29 | \$12.99 | 3.08% |
| TIAA-CREF Lifecycle Index Retirement Income Fund | TLIPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.04 | \$0.29 | \$17.55 | 1.88% |
| TIAA-CREF Lifecycle Index 2010 Fund | TLTPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.10 | \$0.38 | \$18.55 | 2.59% |
| TIAA-CREF Lifecycle Index 2015 Fund | TLFPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.05 | \$0.53 | \$19.63 | 2.95% |
| TIAA-CREF Lifecycle Index 2020 Fund | TLWPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.06 | \$0.57 | \$21.24 | 2.97% |
| TIAA-CREF Lifecycle Index 2025 Fund | TLVPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.07 | \$0.37 | \$23.04 | 1.91% |
| TIAA-CREF Lifecycle Index 2030 Fund | TLHPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.13 | \$0.19 | \$24.89 | 1.29% |
| TIAA-CREF Lifecycle Index 2035 Fund | TLYPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.18 | \$0.08 | \$26.73 | 0.97% |
| TIAA-CREF Lifecycle Index 2040 Fund | TLPRX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.24 | \$0.06 | \$28.30 | 1.06% |
| TIAA-CREF Lifecycle Index 2045 Fund | TLMPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.16 | \$0.03 | \$29.24 | 0.65% |
| TIAA-CREF Lifecycle Index 2050 Fund | TLLPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.11 | \$0.01 | \$29.55 | 0.41% |
| TIAA-CREF Lifecycle Index 2055 Fund | TTIPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.03 | \$0.01 | \$23.81 | 0.17% |
| TIAA-CREF Lifecycle Index 2060 Fund | TVIPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$- | \$- | \$18.41 | 0.00% |
| TIAA-CREF Lifecycle Index 2065 Fund | TFIPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.01 | \$- | \$13.11 | 0.08% |
| TIAA-CREF Lifestyle Income Fund | TSIPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.01 | \$0.31 | \$12.04 | 2.66% |
| TIAA-CREF Lifestyle Conservative Fund | TLSPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.01 | \$0.61 | \$14.49 | 4.28% |
| TIAA-CREF Lifestyle Moderate Fund | TSMPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.02 | \$0.99 | \$17.15 | 5.89% |
| TIAA-CREF Lifestyle Growth Fund | TSGPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.04 | \$1.32 | \$19.69 | 6.91% |
| TIAA-CREF Lifestyle Aggressive Growth Fund | TSAPX | 12/16/2021 | 12/17/2021 | 12/17/2021 | \$0.08 | \$1.54 | \$22.33 | 7.25% |

DISCLOSURES

Mutual fund investing involves risk; principal loss is possible. There is no guarantee the Funds' investment objectives will be achieved.

Before investing, carefully consider fund investment objectives, risks, charges and expenses. For this and other information that should be read carefully, please request a prospectus or summary prospectus from TIAA at 877.518.9161 or visit TIAA.org.

Nuveen Securities, LLC, member FINRA and SIPC.