

ESTIMATED 2022 Annual Taxable Distributions

The following table lists TIAA-CREF Mutual Funds that are anticipated to make annual taxable capital gain distributions in 2022 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 August 31, 2022, 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 Gains	Estimated Long Term Capital Gains	NAV as of 8/31/2022	Total Cap Gain Distribution as % of NAV
TIAA-CREF Bond Index Fund	TBIWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.81	0.00%
TIAA-CREF Core Bond Fund	TBBWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.31	0.00%
TIAA-CREF Core Plus Bond Fund	TCBWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.33	0.00%
TIAA-CREF Emerging Markets Debt Fund	TEDVX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$7.96	0.00%
TIAA-CREF Emerging Markets Equity Fund	TEMVX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$7.59	0.00%
TIAA-CREF Emerging Markets Equity Index Fund	TENWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$10.37	0.00%
TIAA-CREF Equity Index Fund	TEQWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.06	\$28.43	0.21%
TIAA-CREF Growth & Income Fund	TGIWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$1.09	\$13.86	7.86%
TIAA-CREF High-Yield Fund	TIHWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$8.31	0.00%
TIAA-CREF Inflation-Linked Bond Fund	TIIXX	12/8/2022	12/9/2022	12/9/2022	\$0.01	\$0.09	\$11.29	0.89%
TIAA-CREF International Bond Fund	TIBUX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$8.54	0.00%
TIAA-CREF International Equity Fund	TIEWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$11.00	0.00%
TIAA-CREF International Equity Index Fund	TCIWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$18.35	0.00%
TIAA-CREF International Opportunities Fund*	TIOVX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$13.23	0.00%
TIAA-CREF Large-Cap Growth Fund	TILWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$17.53	0.00%
TIAA-CREF Large-Cap Growth Index Fund	TRIXX	12/8/2022	12/9/2022	12/9/2022	\$-	\$3.73	\$42.51	8.77%
TIAA-CREF Large-Cap Value Fund	TRLWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.80	\$19.30	4.15%
TIAA-CREF Large-Cap Value Index Fund	THCWX	12/8/2022	12/9/2022	12/9/2022	\$0.13	\$0.35	\$22.16	2.17%
TIAA-CREF Quant International Small-Cap Equity Fund	TAIWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.38	0.00%
TIAA-CREF Quant Small/Mid-Cap Equity Fund	TSMUX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.82	\$12.93	6.34%
TIAA-CREF Quant Small-Cap Equity Fund	TSCWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.87	\$16.37	5.31%
TIAA-CREF S&P 500 Index Fund	TISWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.13	\$43.69	0.30%
TIAA-CREF Short-Term Bond Fund	TCTWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.01	\$9.93	0.10%
TIAA-CREF Short-Term Bond Index Fund	TTBWX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.59	0.00%

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.

*Subject to shareholder approval, the Nuveen International Growth Fund will be reorganized into the TIAA-CREF International Opportunities Fund. A pre-merger distribution (ordinary and/or capital gain) will be paid to both target and acquiring fund shareholders on October 26th and October 25th respectively. At this time, neither fund anticipates making a capital gains distribution, however, both funds do anticipate making an ordinary distribution. The pre-merger distribution may reduce or eliminate the estimate at 8/31.