

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	TBIPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.80	0.00%
TIAA-CREF Core Bond Fund	TIDPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.32	0.00%
TIAA-CREF Core Impact Bond Fund	TSBPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.22	0.00%
TIAA-CREF Core Plus Bond Fund	TBPPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.33	0.00%
TIAA-CREF Emerging Markets Debt Fund	TEDPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$7.95	0.00%
TIAA-CREF Emerging Markets Equity Fund	TEMPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$7.56	0.00%
TIAA-CREF Emerging Markets Equity Index Fund	TEQPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$10.32	0.00%
TIAA-CREF Equity Index Fund	TCEPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.06	\$28.33	0.21%
TIAA-CREF Green Bond Fund	TGRLX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.01	\$9.32	0.11%
TIAA-CREF Growth & Income Fund	TRPGX	12/8/2022	12/9/2022	12/9/2022	\$-	\$1.09	\$13.89	7.85%
TIAA-CREF High-Yield Fund	TIHPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$8.32	0.00%
TIAA-CREF Inflation-Linked Bond Fund	TIKPX	12/8/2022	12/9/2022	12/9/2022	\$0.01	\$0.09	\$11.26	0.89%
TIAA-CREF International Bond Fund	TIBLX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$8.59	0.00%
TIAA-CREF International Equity Fund	TREPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$10.93	0.00%
TIAA-CREF International Equity Index Fund	TRIPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$18.29	0.00%
TIAA-CREF International Opportunities Fund*	TIOPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$13.18	0.00%
TIAA-CREF Large-Cap Growth Fund	TILPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$17.46	0.00%
TIAA-CREF Large-Cap Value Fund	TRCPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.80	\$19.20	4.17%
TIAA-CREF Lifecycle 2010 Fund	TCTPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.32	\$9.97	3.21%
TIAA-CREF Lifecycle 2015 Fund	TCFPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.32	\$8.86	3.61%
TIAA-CREF Lifecycle 2020 Fund	TCWPIX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.35	\$9.15	3.83%
TIAA-CREF Lifecycle 2025 Fund	TCQPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.41	\$9.45	4.34%
TIAA-CREF Lifecycle 2030 Fund	TCHPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.47	\$9.52	4.94%
TIAA-CREF Lifecycle 2035 Fund	TCYPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.54	\$9.66	5.59%
TIAA-CREF Lifecycle 2040 Fund	TCZPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.60	\$9.62	6.24%
TIAA-CREF Lifecycle 2045 Fund	TTFPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.74	\$11.92	6.21%
TIAA-CREF Lifecycle 2050 Fund	TCLPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.75	\$12.17	6.16%
TIAA-CREF Lifecycle 2055 Fund	TTRPX	12/15/2022	12/16/2022	12/16/2022	\$0.01	\$0.83	\$14.33	5.86%
TIAA-CREF Lifecycle 2060 Fund	TLXPX	12/15/2022	12/16/2022	12/16/2022	\$0.02	\$0.61	\$12.25	5.14%

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	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 Lifecycle 2065 Fund	TSFPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.15	\$10.04	1.49%
TIAA-CREF Lifecycle Index 2010 Fund	TLTPX	12/15/2022	12/16/2022	12/16/2022	\$0.01	\$0.13	\$15.68	0.89%
TIAA-CREF Lifecycle Index 2015 Fund	TLFPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.11	\$16.42	0.67%
TIAA-CREF Lifecycle Index 2020 Fund	TLWPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.12	\$17.66	0.68%
TIAA-CREF Lifecycle Index 2025 Fund	TLVPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.12	\$19.23	0.62%
TIAA-CREF Lifecycle Index 2030 Fund	TLHPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.12	\$20.73	0.58%
TIAA-CREF Lifecycle Index 2035 Fund	TLYPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.13	\$22.13	0.59%
TIAA-CREF Lifecycle Index 2040 Fund	TLPRX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.13	\$23.26	0.56%
TIAA-CREF Lifecycle Index 2045 Fund	TLMPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.12	\$24.01	0.50%
TIAA-CREF Lifecycle Index 2050 Fund	TLLPX	12/15/2022	12/16/2022	12/16/2022	\$0.01	\$0.08	\$24.24	0.37%
TIAA-CREF Lifecycle Index 2055 Fund	TTIPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.07	\$19.57	0.36%
TIAA-CREF Lifecycle Index 2060 Fund	TVIPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.05	\$15.13	0.33%
TIAA-CREF Lifecycle Index 2065 Fund	TFIPX	12/15/2022	12/16/2022	12/16/2022	\$0.01	\$0.02	\$10.67	0.28%
TIAA-CREF Lifecycle Index Retirement Income Fund	TLIPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.12	\$14.91	0.80%
TIAA-CREF Lifecycle Retirement Income Fund	TPILX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.30	\$10.74	2.79%
TIAA-CREF Lifestyle Aggressive Growth Fund	TSAPX	12/15/2022	12/16/2022	12/16/2022	\$0.11	\$0.95	\$16.09	6.59%
TIAA-CREF Lifestyle Conservative Fund	TLSPX	12/15/2022	12/16/2022	12/16/2022	\$0.02	\$0.35	\$11.78	3.14%
TIAA-CREF Lifestyle Growth Fund	TSGPX	12/15/2022	12/16/2022	12/16/2022	\$0.04	\$0.76	\$14.59	5.48%
TIAA-CREF Lifestyle Income Fund	TSIPX	12/15/2022	12/16/2022	12/16/2022	\$-	\$0.16	\$10.39	1.54%
TIAA-CREF Lifestyle Moderate Fund	TSMPX	12/15/2022	12/16/2022	12/16/2022	\$0.02	\$0.57	\$13.15	4.49%
TIAA-CREF Mid-Cap Growth Fund	TRGPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$17.08	0.00%
TIAA-CREF Mid-Cap Value Fund	TRVPX	12/8/2022	12/9/2022	12/9/2022	\$0.20	\$1.72	\$17.26	11.12%
TIAA-CREF Money Market Fund	TPPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$1.00	0.00%
TIAA-CREF Quant International Small-Cap Equity Fund	TPISX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.44	0.00%
TIAA-CREF Quant Small/Mid-Cap Equity Fund	TSMXX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.82	\$12.96	6.33%
TIAA-CREF Quant Small-Cap Equity Fund	TSRPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.87	\$16.21	5.37%
TIAA-CREF Real Estate Securities Fund	TRRPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.46	\$18.53	2.48%
TIAA-CREF Short Duration Impact Bond Fund	TSDFX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.61	0.00%
TIAA-CREF Short-Term Bond Fund	TSTPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.01	\$9.94	0.10%
TIAA-CREF Short-Term Bond Index Fund	TPSHX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$9.58	0.00%
TIAA-CREF Social Choice Equity Fund	TRPSX	12/8/2022	12/9/2022	12/9/2022	\$0.02	\$0.69	\$23.27	3.05%
TIAA-CREF Social Choice International Equity Fund	TSOPX	12/8/2022	12/9/2022	12/9/2022	\$-	\$-	\$10.72	0.00%
TIAA-CREF Social Choice Low Carbon Equity Fund	TPWCX	12/8/2022	12/9/2022	12/9/2022	\$-	\$0.14	\$16.86	0.83%

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.