

ESTIMATED 2018 Annual Taxable Distributions

The following table lists TIAA Investments Mutual Funds that are anticipated to make annual taxable capital gain distributions in 2018 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, 2018. **Please note that these amounts are estimates and are subject to change by the date of the actual distribution. Such changes may be the result of tax adjustments and fluctuations in the shares outstanding on the record date of the actual distribution.** The distribution amounts do not include estimates for ordinary income

distributions. The final distribution amounts, which include ordinary income and capital gains, may be larger or smaller than what is estimated. Distributions from long-term capital gains are generally subject to tax at a rate of 15%. Distributions from short-term capital gains are generally taxed at higher ordinary income rates. The tax information contained herein is not intended to be used, and cannot be used, by any taxpayer for the purpose of avoiding tax penalties. It is for information purposes only. Nuveen does not provide tax advice. Consult your tax advisor regarding your particular situation.

Fund Name	Ticker	Record Date	Ex-Dividend Date	Payment Date	Estimated Short Term Capital Gain	Estimated Long Term Capital Gain	NAV as of 10/31/18	Total Special Distribution as % of NAV
TIAA-CREF 5-15 Year Laddered Tax-Exempt Bond Fund	TIXHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.01	\$10.11	0.10%
TIAA-CREF Bond Fund	TIBHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.90	0.00%
TIAA-CREF Bond Index Fund	TBIAX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$10.32	0.00%
TIAA-CREF Bond Plus Fund	TCBHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.97	0.00%
TIAA-CREF Emerging Markets Debt Fund	TEDHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.20	0.00%
TIAA-CREF Emerging Markets Equity Fund	TEMHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.39	\$10.04	3.90%
TIAA-CREF Emerging Markets Equity Index Fund	TEQHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$10.13	0.00%
TIAA-CREF Equity Index Fund	TEIHX	12/6/2018	12/7/2018	12/7/2018	\$0.02	\$0.04	\$20.12	0.30%
TIAA-CREF Growth & Income Fund	TGIHX	12/6/2018	12/7/2018	12/7/2018	\$0.06	\$0.98	\$14.45	7.20%
TIAA-CREF High Yield Fund	TIHHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.43	0.00%
TIAA-CREF Inflation-Linked Bond Fund	TIHIX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$11.04	0.00%
TIAA-CREF International Bond Fund	TIBNX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.71	0.00%
TIAA-CREF International Equity Fund	TIEHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.47	\$11.23	4.20%
TIAA-CREF International Equity Index Fund	TCIHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$18.34	0.00%
TIAA-CREF International Opportunities Fund	TIOHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$11.97	0.00%
TIAA-CREF Large-Cap Growth Fund	TILHX	12/6/2018	12/7/2018	12/7/2018	\$0.20	\$2.10	\$21.40	10.70%
TIAA-CREF Large-Cap Growth Index Fund	TRIHX	12/6/2018	12/7/2018	12/7/2018	\$0.04	\$0.67	\$30.68	2.30%
TIAA-CREF Large-Cap Value Fund	TRLHX	12/6/2018	12/7/2018	12/7/2018	\$0.19	\$1.35	\$17.97	8.60%
TIAA-CREF Large-Cap Value Index Fund	THCVX	12/6/2018	12/7/2018	12/7/2018	\$0.05	\$0.25	\$19.26	1.60%
TIAA-CREF Mid-Cap Growth Fund	TCMHX	12/6/2018	12/7/2018	12/7/2018	\$1.08	\$1.81	\$22.28	13.00%
TIAA-CREF Mid-Cap Value Fund	TRVHX	12/6/2018	12/7/2018	12/7/2018	\$0.10	\$2.64	\$22.28	12.30%
TIAA-CREF Money Market Fund	TMHXX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$1.00	0.00%
TIAA-CREF Quant International Equity Fund	TEIEX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.32	\$7.37	4.30%
TIAA-CREF Quant International Small-Cap Equity Fund	TAISX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.34	\$10.22	3.30%
TIAA-CREF Quant Large-Cap Growth Fund	TECGX	12/6/2018	12/7/2018	12/7/2018	\$0.31	\$0.70	\$14.26	7.10%
TIAA-CREF Quant Large-Cap Value Fund	TELCX	12/6/2018	12/7/2018	12/7/2018	\$0.02	\$0.21	\$10.02	2.30%

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TIAA-CREF Quant Small/Mid-Cap Equity Fund	TSMNX	12/6/2018	12/7/2018	12/7/2018	\$0.35	\$0.88	\$12.44	9.90%
TIAA-CREF Quant Small-Cap Equity Fund	TSCHX	12/6/2018	12/7/2018	12/7/2018	\$0.77	\$1.94	\$18.75	14.50%
TIAA-CREF Real Estate Securities Fund	TIRHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.14	\$15.20	0.90%
TIAA-CREF S&P 500 Index Fund	TISAX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.22	\$30.43	0.70%
TIAA-CREF Short-Term Bond Fund	TCTHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$10.17	0.00%
TIAA-CREF Short-Term Bond Index Fund	TTBHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.79	0.00%
TIAA-CREF Small-Cap Blend Index Fund	TRHBX	12/6/2018	12/7/2018	12/7/2018	\$0.12	\$1.24	\$21.15	6.40%
TIAA-CREF Social Choice Bond Fund	TSBHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.91	0.00%
TIAA-CREF Social Choice Equity Fund	TICHX	12/6/2018	12/7/2018	12/7/2018	\$0.04	\$1.52	\$19.39	8.00%
TIAA-CREF Social Choice International Equity Fund	TSOHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$10.14	0.00%
TIAA-CREF Social Choice Low Carbon Equity Fund	TCCHX	12/6/2018	12/7/2018	12/7/2018	\$0.06	\$0.49	\$12.77	4.30%
TIAA-CREF Lifecycle Retirement Income Fund	TLRHX	12/13/2018	12/14/2018	12/14/2018	\$-	\$0.33	\$11.31	2.90%
TIAA-CREF Lifecycle 2010 Fund	TCLHX	12/13/2018	12/14/2018	12/14/2018	\$0.02	\$0.36	\$11.39	3.30%
TIAA-CREF Lifecycle 2015 Fund	TCNHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.44	\$9.80	4.60%
TIAA-CREF Lifecycle 2020 Fund	TCWHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.48	\$10.12	4.80%
TIAA-CREF Lifecycle 2025 Fund	TCQHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.49	\$10.33	4.80%
TIAA-CREF Lifecycle 2030 Fund	TCHHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.53	\$10.38	5.20%
TIAA-CREF Lifecycle 2035 Fund	TCYHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.55	\$10.53	5.30%
TIAA-CREF Lifecycle 2040 Fund	TCZHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.66	\$10.63	6.30%
TIAA-CREF Lifecycle 2045 Fund	TTFHX	12/13/2018	12/14/2018	12/14/2018	\$0.03	\$0.27	\$12.25	2.40%
TIAA-CREF Lifecycle 2050 Fund	TFTHX	12/13/2018	12/14/2018	12/14/2018	\$0.02	\$0.27	\$12.31	2.40%
TIAA-CREF Lifecycle 2055 Fund	TTRHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.26	\$13.96	1.90%
TIAA-CREF Lifecycle 2060 Fund	TLXHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.22	\$11.41	2.00%
TIAA-CREF Lifecycle Index Retirement Income Fund	TLIHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.05	\$13.90	0.40%
TIAA-CREF Lifecycle Index 2010 Fund	TLTHX	12/13/2018	12/14/2018	12/14/2018	\$0.02	\$0.06	\$14.82	0.50%
TIAA-CREF Lifecycle Index 2015 Fund	TLFAX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.09	\$15.49	0.60%
TIAA-CREF Lifecycle Index 2020 Fund	TLWHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.06	\$16.33	0.40%
TIAA-CREF Lifecycle Index 2025 Fund	TLQHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.03	\$17.15	0.20%
TIAA-CREF Lifecycle Index 2030 Fund	TLHHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.03	\$18.01	0.20%
TIAA-CREF Lifecycle Index 2035 Fund	TLYHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.04	\$18.85	0.30%
TIAA-CREF Lifecycle Index 2040 Fund	TLZHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.04	\$19.43	0.30%
TIAA-CREF Lifecycle Index 2045 Fund	TLMHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.04	\$19.53	0.30%
TIAA-CREF Lifecycle Index 2050 Fund	TLLHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.04	\$19.61	0.30%
TIAA-CREF Lifecycle Index 2055 Fund	TTIHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.03	\$15.70	0.30%
TIAA-CREF Lifecycle Index 2060 Fund	TVIHX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.05	\$12.10	0.50%

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TIAA-CREF Lifestyle Income Fund	12/13/2018	12/14/2018	12/14/2018	\$-	\$0.10	\$10.81	0.90%
TIAA-CREF Lifestyle Conservative Fund	12/13/2018	12/14/2018	12/14/2018	\$-	\$0.18	\$12.15	1.50%
TIAA-CREF Lifestyle Moderate Fund	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.25	\$13.55	1.90%
TIAA-CREF Lifestyle Growth Fund	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.35	\$14.97	2.40%
TIAA-CREF Lifestyle Aggressive Growth Fund	12/13/2018	12/14/2018	12/14/2018	\$-	\$0.43	\$15.95	2.70%

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. Securities offered through Nuveen Securities, LLC, member FINRA and SIPC.