

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 Bond Fund	TIDRX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$10.08	0.00%
TIAA-CREF Bond Index Fund	TBIRX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$10.33	0.00%
TIAA-CREF Bond Plus Fund	TCBRX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.98	0.00%
TIAA-CREF Emerging Markets Debt Fund	TEDTX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.18	0.00%
TIAA-CREF Emerging Markets Equity Fund	TEMSX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.39	\$10.00	3.90%
TIAA-CREF Emerging Markets Equity Index Fund	TEQSX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$10.08	0.00%
TIAA-CREF Equity Index Fund	TIQRX	12/6/2018	12/7/2018	12/7/2018	\$0.02	\$0.04	\$20.39	0.30%
TIAA-CREF Growth & Income Fund	TRGIX	12/6/2018	12/7/2018	12/7/2018	\$0.06	\$0.98	\$14.69	7.10%
TIAA-CREF High Yield Fund	TIHRX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.44	0.00%
TIAA-CREF Inflation-Linked Bond Fund	TIKRX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$11.12	0.00%
TIAA-CREF International Bond Fund	TIBVX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.71	0.00%
TIAA-CREF International Equity Fund	TRERX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.47	\$11.63	4.00%
TIAA-CREF International Equity Index Fund	TRIEX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$18.74	0.00%
TIAA-CREF International Opportunities Fund	TIOTX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$11.93	0.00%
TIAA-CREF Large-Cap Growth Fund	TILRX	12/6/2018	12/7/2018	12/7/2018	\$0.20	\$2.10	\$21.27	10.80%
TIAA-CREF Large-Cap Growth Index Fund	TRIRX	12/6/2018	12/7/2018	12/7/2018	\$0.04	\$0.67	\$30.89	2.30%
TIAA-CREF Large-Cap Value Fund	TRLCX	12/6/2018	12/7/2018	12/7/2018	\$0.19	\$1.35	\$17.88	8.60%
TIAA-CREF Large-Cap Value Index Fund	TRCVX	12/6/2018	12/7/2018	12/7/2018	\$0.05	\$0.25	\$19.59	1.50%
TIAA-CREF Mid-Cap Growth Fund	TRGMX	12/6/2018	12/7/2018	12/7/2018	\$1.08	\$1.81	\$21.63	13.40%
TIAA-CREF Mid-Cap Value Fund	TRVRX	12/6/2018	12/7/2018	12/7/2018	\$0.10	\$2.64	\$22.14	12.40%
TIAA-CREF Money Market Fund	TIEXX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$1.00	0.00%
TIAA-CREF Quant International Small-Cap Equity Fund	TTISX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.34	\$10.19	3.30%
TIAA-CREF Quant Small/Mid-Cap Equity Fund	TSMOX	12/6/2018	12/7/2018	12/7/2018	\$0.35	\$0.88	\$12.39	9.90%
TIAA-CREF Quant Small-Cap Equity Fund	TRSEX	12/6/2018	12/7/2018	12/7/2018	\$0.77	\$1.94	\$18.27	14.80%
TIAA-CREF Real Estate Securities Fund	TRRSX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.14	\$15.82	0.90%
TIAA-CREF S&P 500 Index Fund	TRSPX	12/6/2018	12/7/2018	12/7/2018	\$-	\$0.22	\$30.24	0.70%

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TIAA-CREF Short-Term Bond Fund	TISRX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$10.19	0.00%
TIAA-CREF Short-Term Bond Index Fund	TESHX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.79	0.00%
TIAA-CREF Small-Cap Blend Index Fund	TRBIX	12/6/2018	12/7/2018	12/7/2018	\$0.12	\$1.24	\$21.23	6.40%
TIAA-CREF Social Choice Bond Fund	TSBBX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$9.90	0.00%
TIAA-CREF Social Choice Equity Fund	TRSCX	12/6/2018	12/7/2018	12/7/2018	\$0.04	\$1.52	\$19.67	7.90%
TIAA-CREF Social Choice International Equity Fund	TSOEX	12/6/2018	12/7/2018	12/7/2018	\$-	\$-	\$10.11	0.00%
TIAA-CREF Social Choice Low Carbon Equity Fund	TEWCX	12/6/2018	12/7/2018	12/7/2018	\$0.06	\$0.49	\$12.72	4.30%
TIAA-CREF Managed Allocation Fund	TIITRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.36	\$12.32	3.00%
TIAA-CREF Lifecycle Retirement Income Fund	TLIRX	12/13/2018	12/14/2018	12/14/2018	\$-	\$0.33	\$11.28	2.90%
TIAA-CREF Lifecycle 2010 Fund	TCLEX	12/13/2018	12/14/2018	12/14/2018	\$0.02	\$0.36	\$13.36	2.80%
TIAA-CREF Lifecycle 2015 Fund	TCLIX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.44	\$12.04	3.70%
TIAA-CREF Lifecycle 2020 Fund	TCLTX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.48	\$12.72	3.90%
TIAA-CREF Lifecycle 2025 Fund	TCLFX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.49	\$13.11	3.80%
TIAA-CREF Lifecycle 2030 Fund	TCLNX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.53	\$13.43	4.00%
TIAA-CREF Lifecycle 2035 Fund	TCLRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.55	\$13.89	4.00%
TIAA-CREF Lifecycle 2040 Fund	TCLOX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.66	\$14.32	4.70%
TIAA-CREF Lifecycle 2045 Fund	TTFRX	12/13/2018	12/14/2018	12/14/2018	\$0.03	\$0.27	\$12.14	2.50%
TIAA-CREF Lifecycle 2050 Fund	TLFRX	12/13/2018	12/14/2018	12/14/2018	\$0.02	\$0.27	\$12.20	2.40%
TIAA-CREF Lifecycle 2055 Fund	TTRLX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.26	\$13.89	1.90%
TIAA-CREF Lifecycle 2060 Fund	TLXRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.22	\$11.37	2.00%
TIAA-CREF Lifecycle Index Retirement Income Fund	TRCIX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.05	\$13.88	0.40%
TIAA-CREF Lifecycle Index 2010 Fund	TLTRX	12/13/2018	12/14/2018	12/14/2018	\$0.02	\$0.06	\$14.68	0.50%
TIAA-CREF Lifecycle Index 2015 Fund	TLGRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.09	\$15.36	0.70%
TIAA-CREF Lifecycle Index 2020 Fund	TLWRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.06	\$16.19	0.40%
TIAA-CREF Lifecycle Index 2025 Fund	TLQRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.03	\$17.00	0.20%
TIAA-CREF Lifecycle Index 2030 Fund	TLHRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.03	\$17.85	0.20%
TIAA-CREF Lifecycle Index 2035 Fund	TLYRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.04	\$18.67	0.30%
TIAA-CREF Lifecycle Index 2040 Fund	TLZRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.04	\$19.26	0.30%
TIAA-CREF Lifecycle Index 2045 Fund	TLMRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.04	\$19.36	0.30%
TIAA-CREF Lifecycle Index 2050 Fund	TLLRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.04	\$19.42	0.30%
TIAA-CREF Lifecycle Index 2055 Fund	TTIRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.03	\$15.62	0.30%
TIAA-CREF Lifecycle Index 2060 Fund	TVITX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.05	\$12.05	0.50%
TIAA-CREF Lifestyle Income Fund	TLSRX	12/13/2018	12/14/2018	12/14/2018	\$-	\$0.10	\$10.80	0.90%
TIAA-CREF Lifestyle Conservative Fund	TSCTX	12/13/2018	12/14/2018	12/14/2018	\$-	\$0.18	\$12.14	1.50%
TIAA-CREF Lifestyle Moderate Fund	TSMTX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.25	\$13.54	1.90%

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TIAA-CREF Lifestyle Growth Fund	TSGRX	12/13/2018	12/14/2018	12/14/2018	\$0.01	\$0.35	\$14.91	2.40%
TIAA-CREF Lifestyle Aggressive Growth Fund	TSARX	12/13/2018	12/14/2018	12/14/2018	\$-	\$0.43	\$15.90	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.