

ESTIMATED 2020 Annual Taxable Distributions

The following table lists TIAA-CREF Mutual Funds that are anticipated to make annual taxable capital gain distributions in 2020 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, 2020, 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 8/31/2020	Total Special Distribution as % of NAV
TIAA-CREF Core Bond Fund	TBBWX	12/10/2020	12/11/2020	12/11/2020	\$0.0700	\$0.1000	11.11	1.50%
TIAA-CREF Bond Index Fund	TBIWX	12/10/2020	12/11/2020	12/11/2020	\$0.0200	\$0.0500	11.69	0.60%
TIAA-CREF Core Plus Bond Fund	TCBWX	12/10/2020	12/11/2020	12/11/2020	\$0.0300	\$0.0400	11.09	0.60%
TIAA-CREF Emerging Markets Debt Fund	TEDVX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	9.88	0.00%
TIAA-CREF Emerging Markets Equity Fund	TEMVX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	12.50	0.00%
TIAA-CREF Emerging Markets Equity Index Fund	TENWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	11.58	0.00%
TIAA-CREF Equity Index Fund	TEQWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	25.54	0.00%
TIAA-CREF Growth & Income Fund	TGIWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.1400	16.09	0.90%
TIAA-CREF High Yield Fund	TIHWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	9.35	0.00%
TIAA-CREF Inflation-Linked Bond Fund	TIIXX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	12.25	0.00%
TIAA-CREF International Bond Fund	TIBUX	12/10/2020	12/11/2020	12/11/2020	\$0.0400	\$0.0600	10.22	1.00%
TIAA-CREF International Equity Fund	TIEWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	11.58	0.00%
TIAA-CREF International Equity Index Fund	TCIWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	19.09	0.00%
TIAA-CREF International Opportunities Fund	TIOVX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.0800	16.32	0.50%
TIAA-CREF Large-Cap Growth Fund	TILWX	12/10/2020	12/11/2020	12/11/2020	\$0.4200	\$2.4900	29.45	9.90%
TIAA-CREF Large-Cap Growth Index Fund	TRIWX	12/10/2020	12/11/2020	12/11/2020	\$0.0800	\$0.5400	47.43	1.30%
TIAA-CREF Large-Cap Value Fund	TRLWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	16.73	0.00%
TIAA-CREF Large-Cap Value Index Fund	THCWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	18.42	0.00%
TIAA-CREF Quant International Equity Fund	TEIWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	7.18	0.00%
TIAA-CREF Quant International Small-Cap Equity Fund	TAIWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	9.81	0.00%

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TIAA-CREF Quant Large-Cap Growth Fund	TECWX	12/10/2020	12/11/2020	12/11/2020	\$0.1100	\$0.9800	19.02	5.70%
TIAA-CREF Quant Large-Cap Value Fund	TELWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.4100	8.68	4.70%
TIAA-CREF Quant Small/Mid-Cap Equity Fund	TSMUX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.1000	11.60	0.90%
TIAA-CREF Quant Small-Cap Equity Fund	TSCWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	14.61	0.00%
TIAA-CREF S&P 500 Index Fund	TISWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	38.83	0.00%
TIAA-CREF Short-Term Bond Fund	TCTWX	12/10/2020	12/11/2020	12/11/2020	\$0.0100	\$-	10.50	0.10%
TIAA-CREF Short-Term Bond Index Fund	TTBWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	10.19	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.