

## 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 October 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	Class Ticker	Record Date	Ex-Dividend Date	Payment Date	Estimated Short Term Capital Gains	Estimated Long Term Capital Gains	NAV as of 10/31/2020	Total Special Distribution as % of NAV
TIAA-CREF 5-15 Year Laddered Tax-Exempt Bond Fund	TITIX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.03	\$10.80	0.28%
TIAA-CREF Core Bond Fund	TIBDX	12/10/2020	12/11/2020	12/11/2020	\$0.08	\$0.13	\$11.03	1.90%
TIAA-CREF Bond Index Fund	TBIIX	12/10/2020	12/11/2020	12/11/2020	\$0.03	\$0.07	\$11.58	0.86%
TIAA-CREF Core Plus Bond Fund	TIBFX	12/10/2020	12/11/2020	12/11/2020	\$0.03	\$0.06	\$11.01	0.82%
TIAA-CREF Emerging Markets Debt Fund	TEDNX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$9.65	0.00%
TIAA-CREF Emerging Markets Equity Fund	TEMLX	12/10/2020	12/11/2020	12/11/2020	\$0.07	\$0.88	\$12.53	7.58%
TIAA-CREF Emerging Markets Equity Index Fund	TEQLX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$11.64	0.00%
TIAA-CREF Equity Index Fund	TIEIX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$24.07	0.00%
TIAA-CREF Green Bond Fund	TGRNX	12/10/2020	12/11/2020	12/11/2020	\$0.04	\$0.14	\$10.94	1.65%
TIAA-CREF Growth & Income Fund	TIGRX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.96	\$15.16	6.33%
TIAA-CREF High Yield Fund	TIHYX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$9.19	0.00%
TIAA-CREF Inflation-Linked Bond Fund	TIILX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$12.14	0.00%
TIAA-CREF International Bond Fund	TIBWX	12/10/2020	12/11/2020	12/11/2020	\$0.09	\$0.03	\$10.24	1.17%
TIAA-CREF International Equity Fund	TIIEIX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$10.91	0.00%
TIAA-CREF International Equity Index Fund	TCIEIX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$17.93	0.00%
TIAA-CREF International Opportunities Fund	TIOIX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.36	\$15.70	2.29%
TIAA-CREF Large-Cap Growth Fund	TILGX	12/10/2020	12/11/2020	12/11/2020	\$2.57	\$5.39	\$27.14	29.33%
TIAA-CREF Large-Cap Growth Index Fund	TILIX	12/10/2020	12/11/2020	12/11/2020	\$0.20	\$0.45	\$43.65	1.49%
TIAA-CREF Large-Cap Value Fund	TRLIX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$16.01	0.00%
TIAA-CREF Large-Cap Value Index Fund	TILVX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$17.72	0.00%
TIAA-CREF Mid-Cap Growth Fund	TRPWX	12/10/2020	12/11/2020	12/11/2020	\$0.30	\$2.89	\$25.15	12.68%
TIAA-CREF Mid-Cap Value Fund	TIMVX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$14.40	0.00%
TIAA-CREF Money Market Fund	TCIXX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$1.00	0.00%
TIAA-CREF Quant International Equity Fund	TFIIX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$6.68	0.00%
TIAA-CREF Quant International Small-Cap Equity Fund	TIISX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$9.41	0.00%

## ESTIMATED 2020 Annual Taxable Distributions

	Class Ticker	Record Date	Ex-Dividend Date	Payment Date	Estimated Short Term Capital Gains	Estimated Long Term Capital Gains	NAV as of 10/31/2020	Total Special Distribution as % of NAV
TIAA-CREF Quant Large-Cap Growth Fund	TLIIX	12/10/2020	12/11/2020	12/11/2020	\$0.54	\$2.12	\$17.48	15.22%
TIAA-CREF Quant Large-Cap Value Fund	TEVIX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.66	\$8.30	7.95%
TIAA-CREF Quant Small/Mid-Cap Equity Fund	TSMWX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.15	\$11.43	1.31%
TIAA-CREF Quant Small-Cap Equity Fund	TISEX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$14.40	0.00%
TIAA-CREF Real Estate Securities Fund	TIREX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$15.92	0.00%
TIAA-CREF S&P 500 Index Fund	TISPX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$36.35	0.00%
TIAA-CREF Short Duration Impact Bond	TSDJX	12/10/2020	12/11/2020	12/11/2020	\$0.07	\$0.01	\$10.31	0.78%
TIAA-CREF Short-Term Bond Fund	TISIX	12/10/2020	12/11/2020	12/11/2020	\$0.01	\$-	\$10.48	0.10%
TIAA-CREF Short-Term Bond Index Fund	TNSHX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.03	\$10.17	0.29%
TIAA-CREF Small-Cap Blend Index Fund	TISBX	12/10/2020	12/11/2020	12/11/2020	\$0.04	\$0.36	\$19.45	2.06%
TIAA-CREF Core Impact Bond Fund	TSBIX	12/10/2020	12/11/2020	12/11/2020	\$0.13	\$0.14	\$10.94	2.47%
TIAA-CREF Social Choice Equity Fund	TISCX	12/10/2020	12/11/2020	12/11/2020	\$0.03	\$-	\$21.42	0.14%
TIAA-CREF Social Choice International Equity Fund	TSOIX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$10.34	0.00%
TIAA-CREF Social Choice Low Carbon Equity Fund	TNWCX	12/10/2020	12/11/2020	12/11/2020	\$0.09	\$0.13	\$15.16	1.45%
TIAA-CREF Managed Allocation Fund	TIMIX	12/17/2020	12/18/2020	12/18/2020	\$0.04	\$0.75	\$13.15	6.01%
TIAA-CREF Lifecycle Retirement Income Fund	TLRIX	12/17/2020	12/18/2020	12/18/2020	\$0.01	\$0.38	\$12.05	3.24%
TIAA-CREF Lifecycle 2010 Fund	TCTIX	12/17/2020	12/18/2020	12/18/2020	\$0.04	\$0.64	\$11.85	5.74%
TIAA-CREF Lifecycle 2015 Fund	TCNIX	12/17/2020	12/18/2020	12/18/2020	\$0.02	\$0.33	\$10.15	3.45%
TIAA-CREF Lifecycle 2020 Fund	TCWIX	12/17/2020	12/18/2020	12/18/2020	\$0.03	\$0.38	\$10.48	3.91%
TIAA-CREF Lifecycle 2025 Fund	TCYIX	12/17/2020	12/18/2020	12/18/2020	\$0.02	\$0.41	\$10.69	4.02%
TIAA-CREF Lifecycle 2030 Fund	TCRIX	12/17/2020	12/18/2020	12/18/2020	\$0.02	\$0.45	\$10.73	4.38%
TIAA-CREF Lifecycle 2035 Fund	TCIIX	12/17/2020	12/18/2020	12/18/2020	\$0.02	\$0.52	\$10.85	4.98%
TIAA-CREF Lifecycle 2040 Fund	TCOIX	12/17/2020	12/18/2020	12/18/2020	\$0.01	\$0.61	\$10.82	5.73%
TIAA-CREF Lifecycle 2045 Fund	TTFIX	12/17/2020	12/18/2020	12/18/2020	\$0.04	\$0.66	\$13.05	5.36%
TIAA-CREF Lifecycle 2050 Fund	TFTIX	12/17/2020	12/18/2020	12/18/2020	\$0.06	\$0.58	\$13.13	4.87%
TIAA-CREF Lifecycle 2055 Fund	TTRIX	12/17/2020	12/18/2020	12/18/2020	\$0.10	\$0.44	\$15.02	3.60%
TIAA-CREF Lifecycle 2060 Fund	TLXNX	12/17/2020	12/18/2020	12/18/2020	\$0.07	\$0.24	\$12.39	2.50%
TIAA-CREF Lifecycle 2065 Fund	TSFTX	12/17/2020	12/18/2020	12/18/2020	\$0.03	\$-	\$9.81	0.31%
TIAA-CREF Lifecycle Index Retirement Income Fund	TRILX	12/17/2020	12/18/2020	12/18/2020	\$0.03	\$0.02	\$15.66	0.32%
TIAA-CREF Lifecycle Index 2010 Fund	TLTIX	12/17/2020	12/18/2020	12/18/2020	\$0.03	\$0.08	\$16.65	0.66%
TIAA-CREF Lifecycle Index 2015 Fund	TLFIX	12/17/2020	12/18/2020	12/18/2020	\$0.04	\$0.12	\$17.42	0.92%
TIAA-CREF Lifecycle Index 2020 Fund	TLWIX	12/17/2020	12/18/2020	12/18/2020	\$0.05	\$0.05	\$18.51	0.54%
TIAA-CREF Lifecycle Index 2025 Fund	TLQIX	12/17/2020	12/18/2020	12/18/2020	\$0.07	\$0.02	\$19.57	0.46%
TIAA-CREF Lifecycle Index 2030 Fund	TLHIX	12/17/2020	12/18/2020	12/18/2020	\$0.07	\$0.01	\$20.62	0.39%
TIAA-CREF Lifecycle Index 2035 Fund	TLYIX	12/17/2020	12/18/2020	12/18/2020	\$0.07	\$0.01	\$21.60	0.37%

## ESTIMATED 2020 Annual Taxable Distributions

	Class Ticker	Record Date	Ex-Dividend Date	Payment Date	Estimated Short Term Capital Gains	Estimated Long Term Capital Gains	NAV as of 10/31/2020	Total Special Distribution as % of NAV
TIAA-CREF Lifecycle Index 2040 Fund	TLZIX	12/17/2020	12/18/2020	12/18/2020	\$0.06	\$0.02	\$22.27	0.36%
TIAA-CREF Lifecycle Index 2045 Fund	TLXIX	12/17/2020	12/18/2020	12/18/2020	\$0.03	\$0.02	\$22.38	0.22%
TIAA-CREF Lifecycle Index 2050 Fund	TLLIX	12/17/2020	12/18/2020	12/18/2020	\$0.02	\$0.02	\$22.47	0.18%
TIAA-CREF Lifecycle Index 2055 Fund	TTIIX	12/17/2020	12/18/2020	12/18/2020	\$0.01	\$0.01	\$17.98	0.11%
TIAA-CREF Lifecycle Index 2060 Fund	TVIIX	12/17/2020	12/18/2020	12/18/2020	\$-	\$0.01	\$13.83	0.07%
TIAA-CREF Lifecycle Index 2065 Fund	TFITX	12/17/2020	12/18/2020	12/18/2020	\$-	\$-	\$9.80	0.00%
TIAA-CREF Lifestyle Income Fund	TSITX	12/17/2020	12/18/2020	12/18/2020	\$-	\$0.17	\$11.55	1.47%
TIAA-CREF Lifestyle Conservative Fund	TCSIX	12/17/2020	12/18/2020	12/18/2020	\$-	\$0.33	\$13.17	2.51%
TIAA-CREF Lifestyle Moderate Fund	TSIMX	12/17/2020	12/18/2020	12/18/2020	\$-	\$0.50	\$14.76	3.39%
TIAA-CREF Lifestyle Growth Fund	TSGGX	12/17/2020	12/18/2020	12/18/2020	\$-	\$0.70	\$16.14	4.34%
TIAA-CREF Lifestyle Aggressive Growth Fund	TSAIX	12/17/2020	12/18/2020	12/18/2020	\$-	\$0.57	\$17.09	3.34%

### 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.