

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	TIXRX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.03	\$10.81	0.30%
TIAA-CREF Core Bond Fund	TIORX	12/10/2020	12/11/2020	12/11/2020	\$0.08	\$0.13	\$11.22	1.90%
TIAA-CREF Bond Index Fund	TBILX	12/10/2020	12/11/2020	12/11/2020	\$0.03	\$0.07	\$11.59	0.90%
TIAA-CREF Core Plus Bond Fund	TCBPX	12/10/2020	12/11/2020	12/11/2020	\$0.03	\$0.06	\$11.03	0.80%
TIAA-CREF Emerging Markets Debt Fund	TEDLX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$9.64	0.00%
TIAA-CREF Emerging Markets Equity Fund	TEMRX	12/10/2020	12/11/2020	12/11/2020	\$0.07	\$0.88	\$12.49	7.60%
TIAA-CREF Emerging Markets Equity Index Fund	TEQKX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$11.59	0.00%
TIAA-CREF Equity Index Fund	TINRX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$24.48	0.00%
TIAA-CREF Green Bond Fund	TGROX	12/10/2020	12/11/2020	12/11/2020	\$0.04	\$0.14	\$10.94	1.60%
TIAA-CREF Growth & Income Fund	TIIRX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.96	\$21.14	4.50%
TIAA-CREF High Yield Fund	TIYRX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$9.23	0.00%
TIAA-CREF Inflation-Linked Bond Fund	TCILX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$11.82	0.00%
TIAA-CREF International Bond Fund	TIBEX	12/10/2020	12/11/2020	12/11/2020	\$0.09	\$0.03	\$10.22	1.20%
TIAA-CREF International Equity Fund	TIERX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$6.86	0.00%
TIAA-CREF International Opportunities Fund	TIOSX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.36	\$15.65	2.30%
TIAA-CREF Large-Cap Growth Fund	TIRTX	12/10/2020	12/11/2020	12/11/2020	\$2.57	\$5.39	\$27.03	29.40%
TIAA-CREF Large-Cap Value Fund	TCLCX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$15.23	0.00%
TIAA-CREF Mid-Cap Growth Fund	TCMGX	12/10/2020	12/11/2020	12/11/2020	\$0.30	\$2.89	\$24.15	13.20%
TIAA-CREF Mid-Cap Value Fund	TCMVX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$13.86	0.00%
TIAA-CREF Money Market Fund	TIRXX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$1.00	0.00%
TIAA-CREF Quant International Small-Cap Equity Fund	TLISX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$9.41	0.00%
TIAA-CREF Quant Small/Mid-Cap Equity Fund	TSMEX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.15	\$11.36	1.30%
TIAA-CREF Quant Small-Cap Equity Fund	TCSEX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$13.75	0.00%
TIAA-CREF Real Estate Securities Fund	TCREX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$15.78	0.00%
TIAA-CREF Short Duration Impact Bond	TSDBX	12/10/2020	12/11/2020	12/11/2020	\$0.07	\$0.01	\$10.31	0.80%
TIAA-CREF Short-Term Bond Fund	TCTRX	12/10/2020	12/11/2020	12/11/2020	\$0.01	\$-	\$10.49	0.10%

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	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 Short-Term Bond Index Fund	TRSHX	12/10/2020	12/11/2020	12/11/2020	\$-	\$0.03	\$10.16	0.30%
TIAA-CREF Core Impact Bond Fund	TSBRX	12/10/2020	12/11/2020	12/11/2020	\$0.13	\$0.14	\$10.93	2.50%
TIAA-CREF Social Choice Equity Fund	TICRX	12/10/2020	12/11/2020	12/11/2020	\$0.03	\$-	\$18.88	0.20%
TIAA-CREF Social Choice International Equity Fund	TSORX	12/10/2020	12/11/2020	12/11/2020	\$-	\$-	\$10.30	0.00%
TIAA-CREF Social Choice Low Carbon Equity Fund	TLWCX	12/10/2020	12/11/2020	12/11/2020	\$0.09	\$0.13	\$15.09	1.50%
TIAA-CREF Managed Allocation Fund	TIMRX	12/17/2020	12/18/2020	12/18/2020	\$0.04	\$0.75	\$13.19	6.00%
TIAA-CREF Lifecycle Retirement Income Fund	TLRRX	12/17/2020	12/18/2020	12/18/2020	\$0.01	\$0.38	\$12.03	3.20%
TIAA-CREF Lifestyle Income Fund	TSILX	12/17/2020	12/18/2020	12/18/2020	\$-	\$0.17	\$11.54	1.50%
TIAA-CREF Lifestyle Conservative Fund	TSCLX	12/17/2020	12/18/2020	12/18/2020	\$-	\$0.33	\$13.15	2.50%
TIAA-CREF Lifestyle Moderate Fund	TSMLX	12/17/2020	12/18/2020	12/18/2020	\$-	\$0.50	\$14.74	3.40%
TIAA-CREF Lifestyle Growth Fund	TSGLX	12/17/2020	12/18/2020	12/18/2020	\$-	\$0.70	\$16.03	4.40%
TIAA-CREF Lifestyle Aggressive Growth Fund	TSALX	12/17/2020	12/18/2020	12/18/2020	\$-	\$0.57	\$16.97	3.40%

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.