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.

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Class Ticker</th>
<th>Record Date</th>
<th>Ex-Dividend Date</th>
<th>Payment Date</th>
<th>Estimated Short Term Capital Gains</th>
<th>Estimated Long Term Capital Gains</th>
<th>NAV as of 10/31/2020</th>
<th>Total Special Distribution as % of NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIAA-CREF 5-15 Year Laddered Tax-Exempt Bond Fund</td>
<td>TIXRX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$0.03</td>
<td>$10.81</td>
<td>0.30%</td>
</tr>
<tr>
<td>TIAA-CREF Core Bond Fund</td>
<td>TIORX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.08</td>
<td>$0.13</td>
<td>$11.22</td>
<td>1.90%</td>
</tr>
<tr>
<td>TIAA-CREF Bond Index Fund</td>
<td>TBLX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.03</td>
<td>$0.07</td>
<td>$11.59</td>
<td>0.90%</td>
</tr>
<tr>
<td>TIAA-CREF Core Plus Bond Fund</td>
<td>TCBPX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.03</td>
<td>$0.06</td>
<td>$11.03</td>
<td>0.80%</td>
</tr>
<tr>
<td>TIAA-CREF Emerging Markets Debt Fund</td>
<td>TEDLX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$9.64</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF Emerging Markets Equity Fund</td>
<td>TEMRX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.07</td>
<td>$0.88</td>
<td>$12.49</td>
<td>7.60%</td>
</tr>
<tr>
<td>TIAA-CREF Emerging Markets Equity Index Fund</td>
<td>TEQKX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$11.59</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF Equity Index Fund</td>
<td>TINRX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$24.48</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF Green Bond Fund</td>
<td>TGROX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.04</td>
<td>$0.14</td>
<td>$10.94</td>
<td>1.60%</td>
</tr>
<tr>
<td>TIAA-CREF Growth &amp; Income Fund</td>
<td>TIIRX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$0.96</td>
<td>$21.14</td>
<td>4.50%</td>
</tr>
<tr>
<td>TIAA-CREF High Yield Fund</td>
<td>TIRX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$9.23</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF Inflation-Linked Bond Fund</td>
<td>TCILX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$11.82</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF International Bond Fund</td>
<td>TIBEX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.09</td>
<td>$0.03</td>
<td>$10.22</td>
<td>1.20%</td>
</tr>
<tr>
<td>TIAA-CREF International Equity Fund</td>
<td>TIERX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$6.86</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF International Opportunities Fund</td>
<td>TIOSX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$0.36</td>
<td>$15.65</td>
<td>2.30%</td>
</tr>
<tr>
<td>TIAA-CREF Large-Cap Growth Fund</td>
<td>TIRTX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$2.57</td>
<td>$5.39</td>
<td>$27.03</td>
<td>29.40%</td>
</tr>
<tr>
<td>TIAA-CREF Large-Cap Value Fund</td>
<td>TCLCX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$15.23</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF Mid-Cap Growth Fund</td>
<td>TCMGX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.30</td>
<td>$2.89</td>
<td>$24.15</td>
<td>13.20%</td>
</tr>
<tr>
<td>TIAA-CREF Mid-Cap Value Fund</td>
<td>TCMVX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$13.86</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF Money Market Fund</td>
<td>TIRXX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$1.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF Quant International Small-Cap Equity Fund</td>
<td>TLISX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$9.41</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF Quant Small/Mid-Cap Equity Fund</td>
<td>TSMEX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$0.15</td>
<td>$11.36</td>
<td>1.30%</td>
</tr>
<tr>
<td>TIAA-CREF Quant Small-Cap Equity Fund</td>
<td>TCSEX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$13.75</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF Real Estate Securities Fund</td>
<td>TCREX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$15.78</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF Short Duration Impact Bond</td>
<td>TSDBX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.07</td>
<td>$0.01</td>
<td>$10.31</td>
<td>0.80%</td>
</tr>
<tr>
<td>TIAA-CREF Short-Term Bond Fund</td>
<td>TCTRX</td>
<td>12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.01</td>
<td>$-</td>
<td>$10.49</td>
<td>0.10%</td>
</tr>
</tbody>
</table>
ESTIMATED 2020 Annual Taxable Distributions

<table>
<thead>
<tr>
<th>Class Ticker</th>
<th>Record Date</th>
<th>Ex-Dividend Date</th>
<th>Payment Date</th>
<th>Estimated Short Term Capital Gains</th>
<th>Estimated Long Term Capital Gains</th>
<th>NAV as of 10/31/2020</th>
<th>Total Special Distribution as % of NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIAA-CREF Short-Term Bond Index Fund</td>
<td>TRSHX 12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$0.03</td>
<td>$10.16</td>
<td>0.30%</td>
</tr>
<tr>
<td>TIAA-CREF Core Impact Bond Fund</td>
<td>TSBRX 12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.13</td>
<td>$0.14</td>
<td>$10.93</td>
<td>2.50%</td>
</tr>
<tr>
<td>TIAA-CREF Social Choice Equity Fund</td>
<td>TICRX 12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.03</td>
<td>$-</td>
<td>$18.88</td>
<td>0.20%</td>
</tr>
<tr>
<td>TIAA-CREF Social Choice International Equity Fund</td>
<td>TSORX 12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$-</td>
<td>$-</td>
<td>$10.30</td>
<td>0.00%</td>
</tr>
<tr>
<td>TIAA-CREF Social Choice Low Carbon Equity Fund</td>
<td>TLWGX 12/10/2020</td>
<td>12/11/2020</td>
<td>12/11/2020</td>
<td>$0.09</td>
<td>$0.13</td>
<td>$15.09</td>
<td>1.50%</td>
</tr>
<tr>
<td>TIAA-CREF Managed Allocation Fund</td>
<td>TIMRX 12/17/2020</td>
<td>12/18/2020</td>
<td>12/18/2020</td>
<td>$0.04</td>
<td>$0.75</td>
<td>$13.19</td>
<td>6.00%</td>
</tr>
<tr>
<td>TIAA-CREF Lifecycle Retirement Income Fund</td>
<td>TLRRX 12/17/2020</td>
<td>12/18/2020</td>
<td>12/18/2020</td>
<td>$0.01</td>
<td>$0.38</td>
<td>$12.03</td>
<td>3.20%</td>
</tr>
<tr>
<td>TIAA-CREF Lifestyle Income Fund</td>
<td>TSILX 12/17/2020</td>
<td>12/18/2020</td>
<td>12/18/2020</td>
<td>$-</td>
<td>$0.17</td>
<td>$11.54</td>
<td>1.50%</td>
</tr>
<tr>
<td>TIAA-CREF Lifestyle Conservative Fund</td>
<td>TSCLX 12/17/2020</td>
<td>12/18/2020</td>
<td>12/18/2020</td>
<td>$-</td>
<td>$0.33</td>
<td>$13.15</td>
<td>2.50%</td>
</tr>
<tr>
<td>TIAA-CREF Lifestyle Moderate Fund</td>
<td>TSMLX 12/17/2020</td>
<td>12/18/2020</td>
<td>12/18/2020</td>
<td>$-</td>
<td>$0.50</td>
<td>$14.74</td>
<td>3.40%</td>
</tr>
<tr>
<td>TIAA-CREF Lifestyle Growth Fund</td>
<td>TSGLX 12/17/2020</td>
<td>12/18/2020</td>
<td>12/18/2020</td>
<td>$-</td>
<td>$0.70</td>
<td>$16.03</td>
<td>4.40%</td>
</tr>
<tr>
<td>TIAA-CREF Lifestyle Aggressive Growth Fund</td>
<td>TSALX 12/17/2020</td>
<td>12/18/2020</td>
<td>12/18/2020</td>
<td>$-</td>
<td>$0.57</td>
<td>$16.97</td>
<td>3.40%</td>
</tr>
</tbody>
</table>

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.