

Where purpose meets performance

More people are looking to their retirement plan investments to align with both values and performance. A 2020 survey of individual investors who purchased environmental, social and governance (ESG) funds shows they were motivated by both altruistic and economical interests.¹ The top three reasons for investing in RI are shown below:

Better performance



Align with values



Better risk management



Environmental: Climate change, renewable energy and natural resources

Social: Human rights, diversity, equity and inclusion; health and safety; supply-chain management

Governance: Corporate leadership, business ethics and disclosure/transparency

Impact: Affordable housing, renewable energy, public and private infrastructure and other investments that directly and measurably benefit society or the environment

TIAA also seeks to improve results and mitigate risks through direct engagement with the companies we invest in on behalf of our clients. Nuveen, our asset manager, has established a leading track record of supporting ESG proxy proposals.

TIAA demonstrates responsible investing (RI) leadership through a diverse array of ESG-focused investments that seek to provide better outcomes for portfolios and the world.

Contact us today

Call your Relationship Manager or Consultant Relations Representative; or **888-842-7782** for the Administrator Telephone Center (ATC).

Or visit [TIAA.org/plansponsor-ri](https://www.tiaa.org/plansponsor-ri)



50+ years of leading by example

- #1 U.S. supporter of shareholder proposals on diversity, inclusion & social justice²
- The General Account backing our flagship TIAA Traditional fixed annuity offering is the world's largest to commit to zero carbon emissions by 2050³
- Top 5 sustainable fund asset manager⁴

See our investments on the reverse

Our ESG suite

We manage \$38 billion of ESG-focused investment strategies that span all core asset classes, deploy both active and quantitative approaches relative to traditional market benchmarks and take a holistic view of ESG leadership while maximizing exposure to social and environmental impact outcomes.

Approach	Strategy	Focus	Category	Ticker
Equity				
Quant: seeking to replicate the performance and risk characteristics of traditional benchmarks	TIAA CREF Social Choice Equity	ESG Leadership	Large Blend	TISCX
	TIAA CREF Social Choice Low Carbon Equity	ESG Leadership with lower carbon footprint versus peers (considers current and future carbon emissions and fossil fuel reserves)	Large Blend	TNWCX
	TIAA-CREF Social Choice International Equity	ESG Leadership	Foreign Large Blend	TSONX
Active: seeking to outperform traditional benchmarks	Nuveen Winslow Large-Cap Growth	Sustainable ESG Characteristics	Large Growth	NWCFX
Fixed Income				
Active: seeking to outperform traditional benchmarks	TIAA-CREF Core Impact Bond	ESG Leadership and/or Social and Environmental Impact	Intermediate Core Bond	TSBIX
	TIAA-CREF Green Bond	Environmental Impact	Intermediate Core-Plus Bond	TGRNX
	TIAA CREF Short Duration Impact Bond	ESG Leadership and/or Social and Environmental Impact	Short-Term Bond	TSDJX
Balanced				
Blends quant (equity) and active (fixed income) approaches	CREF Social Choice Account	ESG Leadership (equity & fixed income) and Social and Environmental Impact (fixed income)	Allocation—50% to 70% Equity	QCSCIX

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1. Source: Nuveen's Fifth Annual Responsible Investing Survey, 2020.
2. Morningstar, How Did Fund Companies Use Their Proxy Votes to Tackle Racial Inequality in 2020?, 2020.
3. As of 12/31/2020, 2020 Cash and Invested Assets \$288,827,001, ranking based on U.S. insurers.
4. Morningstar Sustainable Funds U.S. Landscape Report, Feb 2021.

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Responsible investing incorporates Environmental Social Governance (ESG) factors that may affect exposure to issuers, sectors, industries, limiting the type and number of investment opportunities available, which could result in excluding investments that perform well.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or log in to [TIAA.org](https://www.tiaa.org) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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