Aligning your investments with your values

This is what responsible investing is all about: driving better outcomes for investors, our communities and the planet.

Responsible investing (RI) is an investment approach that embeds environmental, social, and governance (ESG) factors into the investment process seeking to:

- Enhance long-term performance
- Manage risk
- Create opportunity

We evaluate the entire investable universe across a set of criteria:

**Environmental:**
Assess impact on climate change, natural resource use and waste management

**Social:**
Rate stance on inclusion, diversity & equity, human capital and product liability

**Governance:**
Evaluate corporate leadership, business ethics and public policy

**Impact investing**
For fixed income products, we go beyond ESG criteria and pursue investments that have a direct societal and/or environmental outcome, like:

- Affordable housing
- Community development
- Climate change
- Natural resources

TIAA offers funds and annuities that address a wide range of ESG criteria to those that focus on specific issues. See our investments on the reverse side.

Learn more
Call 800-842-2252 to speak to a TIAA financial consultant, or visit TIAA.org/responsible-investing

50+ years of leading by example

- #1 U.S. supporter of shareholder proposals on diversity, inclusion & social justice
- The General Account backing our flagship TIAA Traditional fixed annuity offering commits to net zero carbon emissions by 2050
- Top 5 Sustainable Funds Asset Manager
Our ESG suite

Regardless of your passion, TIAA can help you match your retirement investments with causes you care about. With $48 billion in ESG-focused investments currently under management, TIAA is a leader in responsible investing, offering products that seek competitive returns while making a positive impact. To see if these are available through your retirement plan, check your plan menu. You can also invest in our ESG-focused products through a TIAA IRA or brokerage account.

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Learn more

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3. Based on assets under management as of December 31, 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 for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

Nuveen mutual funds, TIAA-CREF mutual funds, and CREF annuities span a range of asset classes. Our distinct fund and annuity families are comprised of different investment strategies, each with their own features, terms and conditions, fee structures and risk factors. There are no exchange privileges between the fund or annuity families.

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