Helping secure the future for millions

TIAA was founded in 1918 to help teachers retire with confidence. That mission grew to include those in healthcare and more, creating reliable income for their futures while they work to make a difference today.

Our commitment to be the change—for our clients, associates and communities—has never wavered and it’s what motivates us to deliver lifetime income for all with investments that build a better world.

**Recognized financial strength**

- **#1 not-for-profit retirement market provider** in assets and participant accounts
- Among the **highest rated insurance companies** in the United States by four leading rating agencies
- TIAA has shared more than **$81B in profits** with our clients since 2000
- **1,100+** registered representatives
- **229 offices in 26 countries**
- **Approx. 15,700 associates**
- **15,000+ institutional clients**
- **5 million consumer-based clients**
- **$1.2T in assets under management**
- **$6.45B in lifetime income paid to retirees in 2021**
- **$545B+ in benefits paid since 1918**

**Proven performance**

- Refinitiv Lipper has named TIAA a **Best Mixed Assets Large Fund Company** for five consecutive years
- TIAA Traditional Annuity has credited additional amounts every year since 1948
- TIAA is the **largest manager** of qualified plan stable value assets at **$187 billion**
- **Ranked #1** for participant and life & annuity consumer websites

**Morningstar ratings**

- **88%** of TIAA-CREF mutual funds and CREF annuities have expense ratios below the median in their respective categories
- **60%** have received an overall rating of **4 or 5 stars** across all asset classes

**Real assets**

- #1 manager of farmland assets and a **top 5 largest commercial real estate manager worldwide**

**Unmatched dedication**

**To our employees**

- Named a **World’s Most Ethical Company** eight consecutive years
- Awarded a **100%** rating on the **Corporate Equality Index**

**To our communities**

- 37.5% of associates have engaged in a community impact program this year

**And our planet**

- **Top 5 Sustainable Fund asset manager**
- Committed to **zero carbon emissions** by 2050 for the TIAA General Account
1. Includes TIAA affiliate companies.
2. Includes unique institutional clients serviced by TIAA for either retirement or Keogh plans (prior versions of this fact-sheet utilized a more broadly inclusive definition of “institutions”).
3. As of September 30, 2022, assets under management across Nuveen Investments affiliates and TIAA investment management teams are $1,179 billion.
4. As of December 31, 2021. Other benefits from TIAA include: surrender benefits and other withdrawals, death benefits, health insurance and disability insurance benefits, and all other policy proceeds paid.
5. Based on data in PLANSPONSOR magazine’s 2022 DC Recordkeeping Survey, combined 457 and 403(b) data as of July 21, 2022.
6. For stability, claims-paying ability and overall financial strength, Teachers Insurance and Annuity Association of America (TIAA) and TIAA-CREF Life Insurance Company (TIAA Life) are one of only three insurance groups in the United States to currently hold the highest possible rating from three of the four leading insurance company rating agencies: A.M. Best (A++ rating affirmed as of July 2022), Fitch (AAA rating affirmed as of October 2022) and Standard & Poor’s (AA+ rating affirmed as of September 2022) and the second-highest possible rating from Moody’s Investors Service (Aa1 rating affirmed as of June 2022). There is no guarantee that current ratings will be maintained. Ratings represent a company’s ability to meet policyholders’ obligations and do not apply to any product or service not fully backed by the issuer’s claims-paying ability. The ratings also do not apply to the safety or the performance of the variable accounts or mutual funds, which will fluctuate in value.
8. Includes all wealth management advisors and financial consultants.
9. Definitive Lipper Fund Awards Winner United States 2016 -2020, Best Mixed Assets Large Fund Family Group Over Three Years. The Definitive Lipper Fund Awards are based on the Lipper Leader for Consistent Return rating, which is a risk-adjusted performance measure calculated over 36, 60 and 120 months. Lipper Leaders fund ratings do not constitute and are not intended to constitute investment advice or an offer or sell to the solicitation of an offer to buy any security of any entity in any jurisdiction. For more information, see lipperfundawards.com. The Award is based on a review of risk-adjusted performance of 39 companies for 2016, 36 for 2017, 35 for 2018 & 2019, and 30 for 2020. The award pertains only to the TIAA-CREF mutual funds in the mixed-asset category. Certain funds have fee waivers in effect. Without such waivers ratings could be lower. Performance data shown represents past performance and does not predict or guarantee future results. For current performance, rankings and prospectuses, please visit Nuveen.com.
10. Based on Morningstar Direct (as of September 30, 2022) expense comparisons by category, excluding Money Market products. Actual percentage is 87.83%. TIAA-CREF mutual fund and CREF variable annuity products are subject to various fees and expenses, including but not limited to management, administrative, and distribution fees; our variable annuity products have an additional mortality and expense risk charge. Excludes the class W shares, which are not available for purchase by retail investors.
11. Morningstar ratings are based on each mutual fund (institutional share class) or variable annuity account’s (lowest cost) share class and include U.S. open-end mutual funds, CREF Variable Accounts and the Life Funds. The Morningstar Rating™—or “star rating”—is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. The rating is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product’s monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. Morningstar ratings may be higher or lower on a monthly basis. The top 10% of funds or accounts in each product category receive five stars, the next 22.5% receive four stars and the next 35% receive three stars. The overall star rating of a Morningstar’s published ratings, which are derived from weighted averages of the performance figures associated with the three-, five-, and 10-year (if applicable) Morningstar rating metrics for the period ended September 30, 2022. Morningstar is an independent service that rates mutual funds. Past performance cannot guarantee future results. For current performance and ratings, please visit TIAA.org/public/investment-performance.
12. Past performance is no guarantee of future results. Any guarantees and/or assurances issued by TIAA are subject to TIAA’s claims-paying ability. TIAA Traditional is a guaranteed insurance contract and not an investment for federal securities law purposes. Interest in excess of the guaranteed amount is not guaranteed for periods other than the periods for which it is declared.
13. LIMRA IQ20 Stable Value and Funding Agreement Product Survey. Based on a survey of 17 insurance companies reporting $800,073.90 billion in stable value amounts associated with qualified stable value assets. TIAA ranked first in total values.
14. DALBAR’s WebMonitor program continuously analyzes financial services websites to evaluate their effectiveness in maximizing their online presence by incorporating content and functionality in a consistent, appealing and user-friendly manner. DALBAR regularly publishes key findings of competitive intelligence and benchmarking datapointing notable trends, best practices, and industry leaders, as of end of Q2 2022.
15. Pensions & Investments, October 4, 2021. Rankings based on total worldwide farmland assets under management for the 12 months ending June 30, 2021, as reported by each responding asset manager.
17. 2015 - 2022. The World’s Most Ethical Company assessment is based upon the Ethisphere Institute’s Ethics Quotient® (EQ) framework which offers a quantitative way to assess a company’s performance in an objective, consistent and standardized way. The information collected provides a comprehensive sampling of definitive criteria of core competencies, rather than all aspects of corporate governance, risk, sustainability, compliance and ethics. Scores are generated in five key categories: ethics and compliance program (35%), corporate citizenship and responsibility (20%), culture of ethics (20%), governance (15%) and leadership, innovation, and reputation (10%) and provided to all companies who participate in the process. The full list of the 2022 World’s Most Ethical Companies can be found at: https://worldsmostethicalcompanies.com/honorees/.
22. All associates worldwide who have engaged in one or more philanthropic program January 1 – September 30, 2022.

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

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Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/prospectus uses for a current prospectus that contains this and other information. Please read the prospectus carefully before investing. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

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