Our second century of helping people pursue financial well-being

Founded more than 100 years ago by one of history’s great philanthropists, Andrew Carnegie, TIAA is committed to helping institutions and individuals pursue positive outcomes through an array of global, diversified financial services and a long-term investment perspective.

Having grown into a Fortune 100 financial services organization, we are grounded by our core values, committed to responsible investing and dedicated to being a force for good, building on our legacy of serving the broad financial needs of those who make a difference in the world.

By the numbers

- Founded in 1918
- Approximately 16,700 associates
- 256 offices in 24 countries
- More than 15,000 institutions serviced by TIAA
- More than 5M individuals
- More than $459B in benefits paid since 1918
- $1.1T in assets under management with holdings in more than 50 countries
- More than 1,000 financial advisors
- Paid more than $5 billion to retired clients in 2019.
- TIAA Traditional has credited interest rates higher than the guaranteed minimum under one or more contracts every year since 1948.
- TIAA is the #1 not-for-profit retirement market provider in assets and participant accounts.
- According to a recent survey of 20 providers, TIAA is the largest manager of qualified plan stable value assets with $171.1 billion in stable value accumulation values.

Our customers

- More than 15,000
- Institutions serviced by TIAA
- More than 5M
- Individuals
- More than $459B
Investment performance and ratings

96% of TIAA-CREF mutual funds and CREF variable annuities have expense ratios below the median of their respective Morningstar categories.

- 73% of TIAA-CREF mutual funds and CREF variable annuities received an overall Morningstar rating of 4 or 5 stars across all asset classes, (44.0% 4 stars and 28.6% 5 stars).

Among the

#1 Manager of farmland assets worldwide

Top 5 Largest commercial real estate managers in the world

Among the highest rated insurance companies in the U.S. by the four leading rating agencies: A.M. Best, Fitch, Moody’s Investors Service and Standard & Poor’s.

Diversity and inclusion, community service, awards and recognition

100% rating on the Human Rights Campaign’s Corporate Equality Index

More than 29,900 hours volunteered by associates in local communities

100% rating on the Lipper Fund Awards from Morningstar

#1 DC Plan Sponsor

#1 Life & Annuity Consumer

#1 DC Plan Participant

100 best companies for working mothers by Working Mother, 2011-2019

Top 70 companies for executive women by the National Association for Female Executives, 2019

One of DiversityInc’s Top 50 Companies for the seventh year in a row

Diversity and inclusion, community service, awards and recognition

World’s most ethical companies

#1 DC Plan Sponsor

#1 Life & Annuity Consumer

#1 DC Plan Participant

The Mixed Asset Large Fund category from Morningstar is based on a review of 50 companies 2015–2018. Includes all performance, including sales load.
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 December 31, 2019 assets under management across Nuveen Investments affiliates and TIAA investment management teams are $1.098 billion.
4. Includes all Wealth Management Advisors and Financial Consultants
5. As of December 31, 2018. Other benefits from TIAA include: surrender benefits and other withdrawals, death benefits, health insurance and disability insurance benefits, and all other policy proceeds paid.
6. Source: LIPRA IQ20 2019 Stable Value and Funding Agreement Product Survey. Based on a survey of 18 insurance companies and 2 banks reporting $715.2 billion in stable value amounts associated with qualified stable value assets. TIAA ranked first in total values.
7. Based on data from 56 providers in PLANSPONSOR magazine's 2019 DC Recordkeeping survey, combined 457, 403(b) and money purchase plan data as of December 31, 2018.
8. Past performance is no guarantee of future results. Any guarantees under annuities 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.
9. Based on Morningstar Direct (as of December 31, 2019) expense comparisons by category, excluding Money Market products. Actual percentage is 96.33%. 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. Based on total assets under management as of December 31, 2018, according to INREV, the European Association for investors in non-listed real estate vehicles for institutional investors.
12. 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 ratings are 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 December 31, 2019. 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.
13. 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 June 2019), Fitch (AAA rating affirmed as of May 2019) and Standard & Poor's (AA+ rating affirmed as of December 2019) and the second-highest possible rating from Moody's Investors Service (A1 rating affirmed as of August 2019). 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.
15. Top 70 Companies for Executive Women by National Association of Female Executives, 2019.
16. One of DiversityInc's Top 50 Companies for the seventh year in a row.
18. 29,907 hours served by U.S.-based associates from January 1, 2019 – December 31, 2019.
19. The Lipper Mixed-Assets Large Fund Award is given to the group with the lowest average decile ranking of three years' Consistent Return for eligible funds over the three-year period ended 11/30/15 (against 39 fund families), 11/30/16 (36), 11/30/17 (35) and 11/30/18 (35). Note this award pertains to mixed-assets mutual funds within the TIAA-CREF group of mutual funds; other funds distributed by Nuveen Securities were not included. From Thomson Reuters Lipper Awards, © 2019 Thomson Reuters. All rights reserved. Used by permission and protected by the Copyright Laws of the United States. The printing, copying, redistribution, or retransmission of this Content without express written permission is prohibited. Certain funds have fee waivers in effect. Without such waivers ratings could be lower. Past performance does not guarantee future results. For current performance, rankings and prospectuses, please visit the Research and Performance section on TIAA.org. The investment advisory services, strategies and expertise of TIAA Investments, a division of Nuveen, are provided by Teachers Advisors, LLC and TIAA-CREF Investment Management, LLC. TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA, distribute securities products.
20. 2015-2019. 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 world's Most Ethical Companies can be found at https://www.worldsmostethicalcompanies.com/honorees/
21. 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 data, spotlighting notable trends, best practices, and industry leaders, as of end of Q3 2019.
22. This material is for informational or educational purposes only and does not constitute investment advice under ERISA. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.
23. Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.
24. TIAA Traditional is a fixed annuity product issued through these contracts by Teachers Insurance and Annuity Association of America (TIAA), 730 Third Avenue, New York, NY; 10017: Form series 1000.24; G-1000.4 or G-1000.5/G1000.6 or G1000.7; 1200.8; G1250.1; IGRS-01-84-ACC and IGRS-CERT2-84-ACC and IGRS-CERT3-ACC; IGRS-01-84-ACC and IGRS-02 ACC; IGRS-CERT2-84-ACC and IGRS-CERT3-ACC; IGRS-01-84-ACC and IGRS-02 ACC; IGRS-CERT2-84-ACC and IGRS-CERT3-ACC, 6008.8 and 6008.9-ACC; 1000.24-ATRA; 1280.2; 1280.4, or 1280.3 or 1280.5, or 1280.6. Not all contracts are available in all states or currently issued.
25. Our annuity contracts contain terms for keeping them in force.
26. Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details.
27. You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/prospectuses for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.
28. 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.