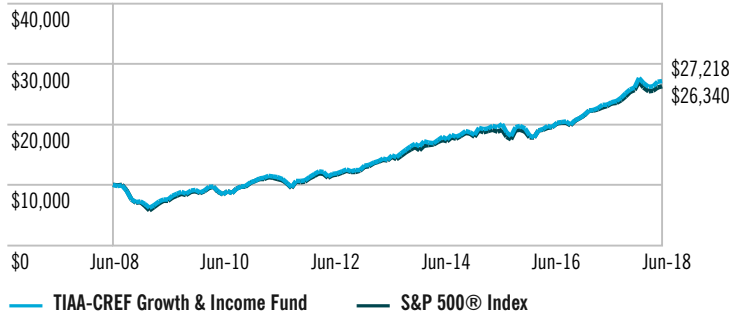


TIAA-CREF Growth & Income Fund

2Q 2018 | As of 30 Jun 2018

Hypothetical Growth of \$10,000 – Institutional Class

The chart illustrates the performance of a hypothetical \$10,000 investment on 30 Jun 2008 and redeemed on 30 Jun 2018.



The total returns are not adjusted to reflect sales charges, the effects of taxation or redemption fees, but are adjusted to reflect actual ongoing expenses, and assume reinvestment of dividends and capital gains, net of all recurring costs.

Calendar Year Returns (%)

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018 YTD
Retail	26.75	12.94	2.73	16.07	33.92	10.87	3.09	8.31	23.65	4.16
Retirement	26.52	12.91	2.79	16.17	34.01	10.92	3.24	8.28	23.78	4.21
Premier		13.05	2.93	16.22	34.12	11.09	3.31	8.35	23.94	4.27
Advisor								8.51	23.91	4.30
Institutional	26.94	13.20	2.98	16.41	34.35	11.26	3.47	8.60	23.96	4.35
S&P 500® Index	26.46	15.06	2.11	16.00	32.39	13.69	1.38	11.96	21.83	2.65
Morningstar Large Growth Average	35.22	15.40	-2.56	15.24	33.87	10.07	3.57	3.23	27.67	7.51

Average Annualized Total Returns (%)

	Inception Date	1 Year	3 Years	5 Years	10 Years	Since Inception
Retail	31 Mar 06	16.76	11.28	13.58	10.21	9.77
Retirement	01 Oct 02	16.79	11.35	13.64	10.25	10.69
Premier	30 Sep 09	16.95	11.49	13.76		13.51
Advisor	04 Dec 15	16.90				12.82
Institutional	01 Jul 99	17.07	11.64	13.91	10.53	6.45
S&P 500® Index		14.37	11.93	13.42	10.17	5.64
Morningstar Large Growth Average		20.58	12.21	14.37	10.23	

Past performance is no guarantee of future results. Investment returns and principal value will fluctuate so that shares redeemed may be worth more or less than their original cost. Current performance may be higher or lower than the performance shown. Total returns for a period of less than one year are cumulative. Returns without sales charges would be lower if the sales charges were included. Returns assume reinvestment of dividends and capital gains. For performance, current to the most recent month-end visit nuveen.com. Performance shown for benchmark since inception is as of the Fund's oldest share class.

Retail Class shares are available for purchase through certain financial intermediaries or by contacting the Fund directly at 800.752.8700 or nuveen.com. Retirement Class and Premier Class shares are generally available for purchase through employee benefit plans or other types of savings plans or accounts. Advisor Class shares are available for purchase through certain financial intermediaries and employee benefit plans. Institutional Class shares are available for purchase directly from the Fund by certain eligible investors (which include employee benefit plans and financial intermediaries).

Expense Ratios (%)

	Retail	Retirement	Premier	Advisor	Institutional
Gross	0.70	0.66	0.56	0.54	0.41
Net	0.70	0.66	0.56	0.54	0.41

A contractual arrangement is in place that limits certain fees and/or expenses. Had fees/expenses not been limited ("capped"), currently or in the past, returns would have been lower. Expense Cap Expiration Date: 28 Feb 2019. Please see the prospectus for details.

Top Holdings (%)¹

	Fund net assets
Apple Inc	3.76
Microsoft Corp	3.58
Amazon.com Inc	3.20
Alphabet Inc	2.76
JPMorgan Chase & Co	2.07
Bank of America Corp	1.77
Facebook Inc	1.71
Home Depot Inc	1.60
Chevron Corp	1.52
Cisco Systems Inc	1.35

Portfolio Composition by Sector (%)²

	Fund net assets
Information Technology	27.26
Health Care	15.00
Consumer Discretionary	14.27
Financials	11.50
Industrials	10.10
Consumer Staples	8.83
Energy	6.81
Materials	3.88
Utilities	1.54
Telecommunication Services	0.39
Real Estate	0.13
Short-Term Investments, Other Assets & Liabilities, Net	0.29

¹ Positions are subject to change. The positions listed only include the Fund's long-term investments and may exclude any temporary cash investments and equity index products. Positions by issuer includes the underlying ordinary shares combined with any depositary receipts, preferred shares, contract for differences (CFDs), rights, options and warrants.

² Securities lending may be utilized, and in such cases the collateral is included in the Short-Term assets shown.

Portfolio Strategies

The Fund seeks a favorable long-term total return, through both capital appreciation and investment income, primarily from income-producing equity securities. It normally invests at least 80% of its assets in equity securities. The Fund's management team focuses on large-cap securities that appear to be attractively valued, show the potential to appreciate faster than the overall market and return cash to shareholders in the form of dividends, stock buybacks or both. Particular focus is placed on companies that are leaders in their respective industries with sustainable competitive advantages led by strong management teams. The Fund may invest up to 20% of its assets in foreign issuers.

Portfolio Management

Susan Kempler, CPA, | Manager Tenure = 13 Years

Morningstar Rankings and Percentiles

Category: Large Growth

	1 Year		3 Years		5 Years		10 Years	
	Rank	%	Rank	%	Rank	%	Rank	%
Retail	1100/1454	72	865/1265	66	774/1141	65	437/825	52
Retirement	1096/1454	72	850/1265	65	766/1141	65	430/825	52
Premier	1078/1454	71	822/1265	62	749/1141	63	—	—
Advisor	1083/1454	71	—	—	—	—	—	—
Institutional	1069/1454	70	797/1265	61	711/1141	60	364/825	45

Morningstar Ranking/Number of Funds in Category displays the Fund's actual rank within its Morningstar Category based on average annual total return and number of funds in that Category. The returns assume reinvestment of dividends and do not reflect any applicable sales charge. Absent expense limitation, total return would be less.

Morningstar Percentile Rankings are the Fund's total return rank relative to all the funds in the same Morningstar category, where 1 is the highest percentile rank and 100 is the lowest percentile rank.

Portfolio Statistics

	Fund	Benchmark
Portfolio Net Assets	\$6.86 Billion	—
Beta (3 Years)	1.04	—
Weighted Average Market Cap (\$B)	\$197.65	\$219.05
P/E Ratio (1 Year Forecast)	19.87	17.75
Turnover Ratio (As of 31 Oct 17)	76%	—
Standard Deviation (3 Years)	10.79	10.16
Number of Positions	192	—

This data relates to the portfolio and the underlying securities held in the portfolio. It should not be construed as a measure of performance for the Fund itself.

Please refer to Portfolio Statistics Definitions Section.

Risk Statistics are calculated based on the Institutional Class and may vary for other classes.

For more information please contact 800.752.8700 or visit nuveen.com

About the Benchmark

S&P 500® Index is an unmanaged index generally considered representative of the U.S. stock market. **It is not possible to invest directly in an index.**

A Word on Risk

Mutual fund investing involves risk; principal loss is possible. There is no guarantee the Fund's investment objectives will be achieved. **Growth stocks** tend to be more volatile than other equities and can experience sharp price declines. **Non-U.S. investments** involve risks such as currency fluctuation, political and economic instability, lack of liquidity and differing legal and accounting standards. These and other risk considerations, such as active management, issuer, large-cap, mid-cap, and style risks of growth investing, are described in detail in the Fund's prospectus.

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 your financial professional or Nuveen at 800.752.8700 or visit nuveen.com.

This material is not intended to be a recommendation or investment advice, does not constitute a solicitation to buy, sell or hold a security or an investment strategy, and is not provided in a fiduciary capacity. The information provided does not take into account the specific objectives or circumstances of

any particular investor, or suggest any specific course of action. Investment decisions should be made based on an investor's objectives and circumstances and in consultation with his or her advisors.

Portfolio Statistics Definitions

Beta is a measure of the volatility of a portfolio relative to the overall market. A beta less than 1.0 indicates lower risk than the market; a beta greater than 1.0 indicates higher risk than the market. **P/E Ratio** of a stock is calculated by dividing the current price of the stock by its forecasted 12 months' earnings per share. The average of the price/earnings ratio of a fund is a weighted harmonic average of all the current P/E ratios (excluding negatives) of the stocks in the Fund's portfolio. This should not be construed as a forecast of the Fund's performance. **Standard Deviation** is a statistical measure of the historical volatility of a mutual fund or portfolio; the higher the number the greater the risk. **Turnover Ratio** is calculated by dividing the lesser of purchases or sales by the average value of portfolio assets during a period. Turnover is based on the portfolio's fiscal year end and is not annualized if the reporting period covers less than 12 months. **Weighted Average Market Capitalization** is the portfolio-weighted mean capitalizations of all equity securities.

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.