Your TIAA brokerage account provides you with a wide range of investments, including more than 5,000 mutual funds. Funds provided by TIAA, Nuveen and other third-party providers cover a range of asset classes:

- U.S. and international equities
- Fixed income
- Asset allocation (fund of funds)
- And more

With so many mutual funds available, it may seem difficult to find the specific ones that meet your personal goals and objectives. That’s why your TIAA brokerage account also includes two ways to help you select options tailored to your financial situation, risk tolerance and investment time horizon.

### Need help choosing funds?

**1. Sort and screen on your time**

Select funds using filters, based on your investing criteria, including:

- Transaction fees or sales loads
- Sector weightings
- Third-party ratings
- Track record
- Performance characteristics
- Historical reputation

Log in at TIAA.org/getmutualfunds to get started

**2. Talk to us**

Even if you like to research and trade on your own, our team of financial consultants are available to:

- Answer account and investment questions
- Guide you through our online mutual fund, ETF and stock research tools

Call 800-842-2252 for a consultation or to schedule a callback.

---

**Who is Nuveen?**

As the investment manager of TIAA, Nuveen seeks to make an enduring impact on our world by investing in the growth of businesses, real estate, infrastructure, farmland and forests while building long-term relationships with clients from all over the globe.
Matching your risk and return needs

Get it all in one diversified fund

As an alternative to selecting individual mutual funds, you can choose one TIAA-CREF Lifestyle Fund to help meet your specific goal. These distinct investments use the same underlying TIAA-CREF Mutual Funds across the series, but at a different allocation in each portfolio. This provides you with a range of options that remains consistent over time. If your goals change, you simply switch to the Lifestyle Fund that reflects your new risk tolerance.¹

Lifestyle funds and their approximate allocations

- **Income**: 80% fixed income, 20% equity
- **Conservative**: 60% fixed income, 40% equity
- **Moderate**: 40% fixed income, 60% equity
- **Growth**: 20% fixed income, 80% equity
- **Aggressive Growth**: 0% fixed income, 100% equity

Lowest risk of loss  Highest potential returns
RESPONSIBLE INVESTING

Aligning your investments with your values

This approach seeks to enhance long-term performance and manage risk by evaluating environmental, social and governance factors when selecting investments. Our end goal is to drive better outcomes for investors, our communities and the planet.

Environmental
Climate change, renewable energy and natural resources

Social
Human rights, diversity and product safety

Governance
Corporate leadership, business ethics and public policy

Our responsible investing offerings

Equity
- TIAA-CREF Social Choice Equity (TISCX)
- TIAA-CREF Social Choice Low Carbon Equity (TNWCX)
- TIAA-CREF Social Choice International Equity (TSONX)
- Nuveen Winslow Large-Cap Growth ESG (NWCFX)

Fixed income
- TIAA-CREF Core Impact Bond (TSBIX)
- TIAA-CREF Green Bond (TGRNX)
- TIAA-CREF Short Duration Impact Bond (TSDJX)

Research these funds by logging in at TIAA.org/getmutualfunds
1. Lifestyle funds are subject to include asset allocation risk, active management risk and underlying fund risk. These funds are also subject to the risks of the underlying funds in which the fund invests in. This may include equity investment risk and fixed income investment risks. Be sure to reassess goals regularly and if your situation has changed, you may want to choose another Lifestyle Fund that more closely matches your new risk profile. Be sure to reassess goals regularly and if your situation has changed, you may want to choose another Lifestyle Fund that more closely matches your new risk profile.

Funds that invest in foreign securities are subject to special risks, including currency fluctuation and political and economic instability. Diversification cannot eliminate the risk of investment losses. As with all mutual funds, the principal value in a mutual fund is not guaranteed and may lose value. The fund is subject to risks associated with the types of securities held by each of its underlying funds.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. 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.

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.

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, including the principal amount invested.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or visit TIAA.org/prospectuses for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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.

Brokerage services are provided by TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributes securities. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation, Member FINRA, NYSE, SIPC.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products.