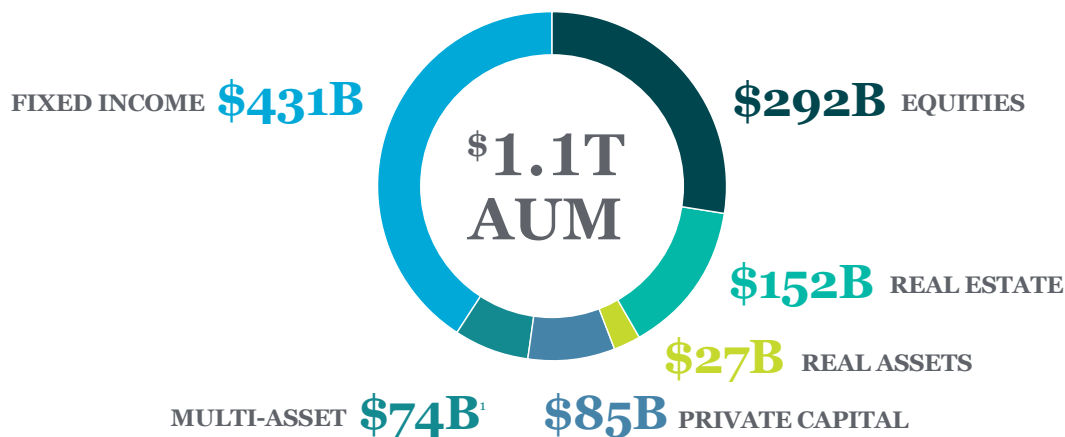


Mutual fund capabilities overview

One of the world's largest investment managers delivering award-winning investment capabilities across asset classes.



Pillars of expertise

INCOME	<p>INCOME IS IN OUR DNA</p> <p>120+ years managing assets designed for income²</p> <p>Top 5 manager of U.S. institutional tax-exempt assets³</p> <p>One of the largest fixed income research teams</p>
ALTERNATIVES	<p>OFFERING A DIVERSE PLATFORM</p> <p>Top 5 real estate manager globally⁴</p> <p>#1 manager of farmland assets worldwide⁵</p> <p>40+ years as an active private capital investor</p>
RESPONSIBLE INVESTING	<p>FIVE DECADES OF LEADERSHIP</p> <p>A+ or A rating from UN PRI across all reported modules in 2020⁶</p> <p>30+ dedicated responsible investing professionals⁷</p> <p>\$44B in ESG-focused strategies⁸</p>

For more information, please visit nuveen.com.

As of 30 Sep 2022. Nuveen assets under management (AUM) is inclusive of underlying investment specialists. Totals may not equal 100% due to rounding.

¹ Multi-asset AUM includes fixed income, equities and real estate AUM within target date and other multi-asset strategies. ² Nuveen traces its history back to 1898 and TIAA was founded in 1918. ³ Pensions & Investments, 06 Jun 2022. Rankings based on U.S. institutional tax-exempt assets under management as of 31 Dec 2021 reported by each responding asset manager; updated annually. ⁴ ANREV/INREV/NCREIF Fund Manager Survey 2022. Survey illustrated rankings of 143 fund managers globally by AUM as at 31 Dec 2021; updated annually. ⁵ Pensions & Investments, 03 Oct 2022. Rankings based total

worldwide farmland assets under management for the 12 months ending 30 Jun 2022 as reported by each responding asset manager; updated annually. ⁶ UN Principles for Responsible Investment, 2020, unpri.org. ⁷ As of 30 Sep 2022. ⁸ As of 30 Jun 2022; AUM shown one quarter in arrears. Includes all strategies with ESG or Impact as part of the investment objectives.

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. Financial professionals should independently evaluate the risks associated with products or services and exercise independent judgment with respect to their clients.

Nuveen Family of Funds

Share Class

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Municipal – National

FLAAX	FAARX	Nuveen All-American Municipal Bond Fund
NHMAX	NHMRX	Nuveen High Yield Municipal Bond Fund
NMBAX	NUVBX	Nuveen Intermediate Duration Municipal Bond Fund
FLTDX	FLTRX	Nuveen Limited Term Municipal Bond Fund
NVHAX	NVHIX	Nuveen Short Duration High Yield Municipal Bond Fund
FSHAX	FSHYX	Nuveen Short Term Municipal Bond Fund
NSAOX	NSIOX	Nuveen Strategic Municipal Opportunities Fund

Municipal – State

AZ, CA, CA High Yield, CO, CT, GA, KS, KY, LA, MA, MD, MI, MN, MN Intermediate, MO, NC, NE, NJ, NM, NY, OH, OR Intermediate, PA, VA, WI ⁹		
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Global fixed income

FJSYX	FJSIX	Nuveen Credit Income Fund
NWQAX	NWQIX	Nuveen Flexible Income Fund
NFRAX	NFRIX	Nuveen Floating Rate Income Fund
NCOAX	NCOIX	Nuveen High Yield Income Fund
NPSAX	NPSRX	Nuveen Preferred Securities and Income Fund
FCDDX	FCBYX	Nuveen Strategic Income Fund

Global and international

NUGAX	NUGIX	Nuveen Global Dividend Growth Fund
NQGAX	NQGIX	Nuveen Global Equity Income Fund
NUIAX	NUIIX	Nuveen International Dividend Growth Fund
NWAIAX	NWPIX	Nuveen International Small Cap Fund
NAIGX	NGRRX	Nuveen International Value Fund

Value

FFEIX	FAQIX	Nuveen Dividend Value Fund
NQCAX	NQCRX	Nuveen Large Cap Value Fund
FASEX	FSEIX	Nuveen Mid Cap Value Fund
NQVAX	NQVRX	Nuveen Multi Cap Value Fund
FSCAX	FSCCX	Nuveen Small Cap Value Fund
NSCAX	NSCRX	Nuveen Small Cap Value Opportunities Fund
NSMAX	NSMRX	Nuveen Small/Mid Cap Value Fund

For more information, please consult with your financial professional and visit nuveen.com.

⁹ Please see the fund's prospectus or visit nuveen.com for an important fund notice.

Important information on risk

Mutual fund investing involves risk; principal loss is possible. There is no guarantee the Fund's investment objectives will be achieved. Risk considerations specific to each fund are described in detail in the Fund's prospectus.

The London Interbank Offered Rate or LIBOR, is used throughout global banking and financial industries to determine interest rates for a variety of financial instruments (such as debt instruments and derivatives) and borrowing arrangements. The United Kingdom's Financial Conduct Authority has undertaken a multi-year phase out of LIBOR. As a result, the administrator of LIBOR ceased publishing certain LIBOR settings after December 31, 2021 and expects to cease publication of all settings after June 30, 2023. The transition away from LIBOR may involve, among other things, increased volatility or illiquidity in markets for instruments that currently rely on LIBOR, such as floating-rate debt obligations.

You could lose money by investing in the TIAA-CREF Money Market Fund. Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

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 800.257.8787 or visit nuveen.com.

The Nuveen Family of Funds and the TIAA-CREF Funds are distinct fund families that comprise different investment products, each with its own features, terms and conditions, fee structures and risk factors. Please note, there are no exchange privileges between the two fund families.

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.

Nuveen Securities, LLC, member FINRA and SIPC.

TIAA-CREF Funds

Share Class

Retail Institutional

Global fixed income

TIORX	TIBDX	TIAA-CREF Core Bond Fund
TCBPX	TIBFX	TIAA-CREF Core Plus Bond Fund
TEDLX	TEDNX	TIAA-CREF Emerging Markets Debt Fund
TIYRX	TIHYX	TIAA-CREF High-Yield Fund
TCILX	TIILX	TIAA-CREF Inflation-Linked Bond Fund
TIBEX	TIBWX	TIAA-CREF International Bond Fund
TCTRX	TISIX	TIAA-CREF Short-Term Bond Fund

Municipal - National

TIXRX	TITIX	TIAA-CREF 5-15 Year Laddered Tax-Exempt Bond Fund
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Equities

TEMRX	TEMLX	TIAA-CREF Emerging Markets Equity Fund
TIIRX	TIGRX	TIAA-CREF Growth & Income Fund
TIERX	TIIEIX	TIAA-CREF International Equity Fund
TIOSX	TIOIX	TIAA-CREF International Opportunities Fund
TCLCX	TRLIX	TIAA-CREF Large-Cap Value Fund
TIRTX	TILGX	TIAA-CREF Large-Cap Growth Fund
TCMVX	TIMVX	TIAA-CREF Mid-Cap Value Fund
TCMGX	TRPWX	TIAA-CREF Mid-Cap Growth Fund
TLISX	TIISX	TIAA-CREF Quant International Small-Cap Equity Fund
TCSEX	TISEX	TIAA-CREF Quant Small-Cap Equity Fund
TSMEX	TSMWX	TIAA-CREF Quant Small/Mid-Cap Equity Fund
TCREX	TIREX	TIAA-CREF Real Estate Securities Fund

Asset allocation

TSALX	TSAIX	TIAA-CREF Lifestyle Aggressive Growth Fund
TSCIX	TCSIX	TIAA-CREF Lifestyle Conservative Fund
TSGIX	TSGGX	TIAA-CREF Lifestyle Growth Fund
TSILX	TSITX	TIAA-CREF Lifestyle Income Fund
TSMIX	TSIMX	TIAA-CREF Lifestyle Moderate Fund
TIMRX	TIMIX	TIAA-CREF Managed Allocation Fund

Index

TBILX	TBIIX	TIAA-CREF Bond Index Fund
TEQIX	TEQLX	TIAA-CREF Emerging Markets Equity Index Fund
TINRX	TIEIX	TIAA-CREF Equity Index Fund
—	TCIEIX	TIAA-CREF International Equity Index Fund
—	TILIX	TIAA-CREF Large-Cap Growth Index Fund
—	TILVX	TIAA-CREF Large-Cap Value Index Fund
—	TISPX	TIAA-CREF S&P 500 Index Fund
TRSHX	TNSHX	TIAA-CREF Short-Term Bond Index Fund
—	TISBX	TIAA-CREF Small-Cap Blend Index Fund

Money market

TIRXX	TCIXX	TIAA-CREF Money Market Fund
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Target date

		TIAA-CREF Lifecycle Funds (2010 – 2065)
		TIAA-CREF Lifecycle Index Funds (2010 – 2065)
—	TRILX	TIAA-CREF Lifecycle Index Retirement Income Fund
TLRRX	TLRIX	TIAA-CREF Lifecycle Retirement Income Fund

Responsible investing

TSBRX	TSBIX	TIAA-CREF Core Impact Bond Fund
TGROX	TGRNX	TIAA-CREF Green Bond Fund
TSDBX	TSDJX	TIAA-CREF Short Duration Impact Bond Fund
TICRX	TISCX	TIAA-CREF Social Choice Equity Fund
TSORX	TSONX	TIAA-CREF Social Choice International Equity Fund
TLWCX	TNWCX	TIAA-CREF Social Choice Low Carbon Equity Fund