INVESTMENT PERFORMANCE SUMMARIES DISCLOSURE

The performance data quoted represents past performance, and is no guarantee of future results. Your returns and the principal value of your investment will fluctuate so that your accumulation units or shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted within. For the most recent month end performance, visit the TIAA website at https://www.tiaa.org/public/tcfpi/InvestResearch or call 877-518-9161.

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Annuity account options are available through contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals, and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts [and mutual funds] are not guaranteed and will rise or fall based on investment performance. Mutual funds do not offer the range of income options available through annuities.

You could lose money by investing in the CREF Money Market Account. Because the accumulation unit value of the Account will fluctuate, the value of your investment may increase or decrease. An investment in the Account is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Account's sponsor has no legal obligation to provide support to the Account, and you should not expect that the sponsor will provide financial support to the Account at any time.

The TIAA Access Money Market Account (the "Account") uses the TIAA-CREF Money Market Fund (the "Fund") as its underlying mutual fund investment option. You could lose money by investing in the Account which, in turn, investing in the Fund. Although 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 support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

The current yield of the money market funds/accounts more closely reflects current earnings than does the total return

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.

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

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. Securities offered through Nuveen Securities, LLC.

Please note that equity returns have historically been higher than other asset classes, but carry considerable risk of principal. Small stocks are traditionally more volatile than large stocks. Fixed income returns have historically been less than equity returns, are subject to interest rate risk, but bring greater safety of principal. Real estate investing has special risks, including fluctuations in property value, higher expenses or lower income than expected, and potential environmental problems and liability.

We estimate expenses for the coming year based on projected expenses, asset levels and other relevant factors. At the end of each quarter, we compare these projections with the account's actual experience and adjust the account's expenses upward or downward to reflect any difference. These adjustments are made in equal daily installments over the remaining days of the new quarter.

Morningstar is an independent service that rates mutual funds and variable annuities, based on risk-adjusted returns. Although Morningstar data are gathered from reliable sources, neither Morningstar nor TIAA can guarantee its completeness and accuracy. Morningstar does not rate money market accounts. Past performance does not quarantee future results. Accumulation net asset values and returns will vary.

Morningstar ratings include Retail, Retirement, Premier and Institutional fund share classes that have completed one calendar year of performance; CREF Variable Annuity Accounts; and the Life Funds. Please note Morningstar rates CREF group variable annuities within the open-end mutual fund universe. Current rankings may be higher or lower on a monthly basis. Morningstar is an independent service that rates mutual funds and variable annuities. The top 10% of accounts in an investment category receive five stars, the next 22.5% receive four stars, and the next 35% receive from the results. Morningstar proprietary ratings reflect historical risk-adjusted performance and can change every month. They are calculated from the account's three-, five- and ten-year average annual returns in excess of 90-day Treasury bill returns with appropriate fee adjustments, and a risk factor that reflects subaccount performance below 90-day T-bill returns. Past performance cannot guarantee future results. For current performance and rankings, please visit https://www.tiaa.org/public/tcfpi/InvestResearch.

There are special risks associated with investments in foreign securities, including erratic market conditions economic and political instability and fluctuations in currency exchange rates

Benchmark Disclosures

Please note, you cannot invest directly in any index.

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The iMoneyNet Money Fund Averages — All Government is a simple average of over 500 money market funds that invest in U.S. Treasuries, U.S. Agencies, repurchase agreements and government-backed floating rate notes and you cannot invest directly in it.

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The ICE BofA Merrill Lynch BB-B US Cash Pay Index is an unmanaged index. The index includes securities that are rated either BB or B on a composite basis by Moody's and Standard & Poor's and are U.S. dollar cash-pay securities.

The Bloomberg Barclays U.S. Aggregate Bond Index, the Bloomberg Barclays 10-Year Municipal Bond Index and the Bloomberg Barclays Mutual Fund (1-3 Year) Government/Credit Index are all unmanaged indices.

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INVESTMENT PERFORMANCE SUMMARIES INSTRUCTIONS

Every month and every quarter, TIAA creates a summary of performance information on all TIAA-CREF funds. The performance summaries highlight month or quarter end reviews of:

- Six different asset classes of funds
- Expense Ratio
- 1 month, 3 month, YTD performance
- 1, 3, 5, 10 year and since inception performance
- Benchmark comparisons

The reports are available the 10th business day of each month. If you plan to utilize this information for internally-generated reports of investment funds offered by your institution, please make certain that the following guidelines are adhered to in order to ensure proper legal and regulatory disclosures are provided to your institution's employees. Disclosures are an increasing focus of securities regulators (including SEC and FINRA) so we feel this protects both you and your participants while providing useful and current information. Please contact your TIAA Relationship Manager if you have any questions. Thank you.

- 1. The disclosure page cannot be changed in any way and must be provided with the report.

 2. Benchmark data may be removed for a fund(s) but the removal must be consistent across all funds. For example, if your plan offers TIAA-CREF Large Cap Value Fund, you may either delete all of the benchmarks associated with this Fund or keep all of them.
- 3. Non-proprietary funds cannot be added to this spreadsheet. If you offer non-proprietary funds in your plans, a clear distinction must be made between those funds and the TIAA-CREF funds.
- 4. The disclosure page should precede the performance presentation, or otherwise be prominently presented.
- 5. The performance data should not be altered in any way.

Thank you for your cooperation in adhering to these guidelines. Please contact your TIAA Relationship Manager if you need additional information or if you have any questions.

		Previo	us Quarter-E					Curre	ent Month-En		nual Daturna		
				nual Returns							nual Returns		-
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
	Ratio	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
U.S. Equities													
TIAA ACCESS AMERICAN CENTURY MID CAP VALUE	73	34.39%	N/A	N/A	7.01%	7.27%	23.43%	23.43%	N/A	N/A	N/A	33.86%	10/1/2020
BM: Russell Mid Cap Value Index Fund vs.Russell Mid Cap Value Index		42.40% -801			6.28% 73	8.54% -127	28.34% -491	28.34% -491				40.92% -706	
TIAA ACCESS EQUITY INDEX	15 ^[5]	31.70%	15.84%	16.69%	3.89%	9.21%	25.50%	25.50%	25.58%	17.80%	16.14%	10.31%	7/1/1999 2/1/2007
BM: Russell 3000 Index Fund vs.Russell 3000 Index		31.88% -18	16.00% -16	16.85% -16	3.94% -5	9.28% -7	25.66% -16	25.66% -16	25.79% -21	17.97% -17	16.30% -16	10.47% -16	
TIAA ACCESS GROWTH & INCOME	50 ^[5]	31.01%	14.01%	16.17%	3.64%	9.41%	25.26%	25.26%	25.19%	17.66%	15.94%	11.24%	7/1/1999 2/1/2007
BM: S&P 500 Index		30.00%	15.99%	16.90%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	10.57%	2112001
Fund vs.S&P 500 Index		101	-198	-73	-84	-162	-345	-345	-88	-81	-61	67	
TIAA ACCESS LARGE-CAP GROWTH	51 ^[5]	25.70%	20.63%	22.44%	1.66%	4.40%	16.66%	16.66%	29.96%	24.14%	19.17%	13.07%	3/31/2006 2/1/2007
BM: Russell 1000 Growth Index		27.32%	22.00%	22.84%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	13.58%	
Fund vs.Russell 1000 Growth Index		-162	-137	-40	-45	-724	-1094	-1094	-412	-118	-62	-51	
TIAA ACCESS LARGE-CAP GROWTH INDEX	15 ^[5]	27.12%	21.81%	22.63%	2.10%	11.59%	27.39%	27.39%	33.86%	25.11%	19.59%	13.36%	10/1/2002 2/1/2007
BM: Russell 1000 Growth Index Fund vs.Russell 1000 Growth Index		27.32% -20	22.00% -19	22.84% -21	2.11%	11.64% -5	27.60% -21	27.60% -21	34.08% -22	25.32% -21	19.79% -20	13.58% -22	
Fulld vs. Russell 1000 Glowth lindex		-20	-19	-21	-1	-5	-21	-21	-22	-21	-20	-22	
TIAA ACCESS LARGE-CAP VALUE	51 ^[5]	37.13%	9.14%	9.85%	6.31%	8.78%	26.89%	26.89%	19.11%	10.26%	12.40%	6.98%	10/1/2002 2/1/2007
BM: Russell 1000 Value Index Fund vs.Russell 1000 Value Index		35.01% 212	10.07% -93	10.94% -109	6.31% 0	7.77% 101	25.16% 173	25.16% 173	17.64% 147	11.16% -90	12.97% -57	7.41% -43	2/1/2007
TIAA ACCESS LARGE-CAP VALUE INDEX	15 ^[5]	34.80%	9.95%	10.78%	6.27%	7.69%	24.90%	24.90%	17.48%	11.01%	12.78%	7.22%	10/1/2002
													2/1/2007
BM: Russell 1000 Value Index Fund vs.Russell 1000 Value Index		35.01% -21	10.07% -12	10.94% -16	6.31% -4	7.77% -8	25.16% -26	25.16% -26	17.64% -16	11.16% -15	12.97% -19	7.41% -19	
TIAA ACCESS MID-CAP GROWTH	58 ^[5]	30.61%	18.58%	18.56%	0.54%	-2.91%	2.85%	2.85%	25.78%	18.14%	14.96%	10.40%	10/1/2002 2/1/2007
BM: Russell Mid Cap Growth Index Fund vs.Russell Mid Cap Growth Index		30.45% 16	19.14% -56	19.27% -71	0.35% 19	2.85% -576	12.73% -988	12.73% -988	27.46% -168	19.83% -169	16.63% -167	11.43% -103	
TIAA ACCESS MID-CAP VALUE	56 ^[5]	44.78%	6.20%	7.83%	7.39%	10.79%	32.05%	32.05%	17.06%	8.84%	11.41%	7.40%	10/1/2002 2/1/2007
BM: Russell Mid Cap Value Index		42.40%	10.28%	10.59%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%	8.56%	2/1/2007
Fund vs.Russell Mid Cap Value Index		238	-408	-276	111	225	371	371	-256	-238	-203	-116	
TIAA ACCESS QUANT SMALL-CAP EQUITY [9]	53 ^[5]	57.48%	10.24%	13.13%	3.83%	4.80%	24.93%	24.93%	20.33%	11.98%	13.64%	8.55%	10/1/2002 2/1/2007
BM: Russell 2000 Index		47.68%	10.54%	13.45%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	8.56%	
Fund vs.Russell 2000 Index		980	-30	-32	160	266	1011	1011	31	-4	41	-1	
TIAA ACCESS REAL ESTATE SECURITIES	59 ^[5]	30.58%	14.55%	10.58%	8.78%	15.52%	39.27%	39.27%	22.68%	14.70%	12.89%	6.93%	10/1/2002
BM: FTSE Nareit All Equity REITs Index Fund vs.FTSE Nareit All Equity REITs Index		31.54% -96	11.73% 282	8.41% 217	9.60%	16.17% -65	41.30% -203	41.30% -203	19.93% 275	12.46% 224	12.22% 67	6.91% 2	2/1/2007
TIAA ACCESS S&P 500 INDEX	15 ^[5]	29.78%	15.83%	16.71%	4.47%	10.97%	28.51%	28.51%	25.88%	18.29%	16.36%	10.37%	10/1/2002
													2/1/2007
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -22	15.99% -16	16.90% -19	4.48% -1	11.03% -6	28.71% -20	28.71% -20	26.07% -19	18.47% -18	16.55% -19	10.57% -20	
TIAA ACCESS SMALL-CAP BLEND INDEX	16 ^[5]	47.51%	10.53%	13.47%	2.24%	2.15%	14.77%	14.77%	19.99%	12.04%	13.31%	8.55%	10/1/2002 2/1/2007
BM: Russell 2000 Index Fund vs.Russell 2000 Index		47.68% -17	10.54% -1	13.45% 2	2.23% 1	2.14% 1	14.82% -5	14.82% -5	20.02% -3	12.02% 2	13.23% 8	8.56% -1	2/1/2007
TIAA ACCESS SOCIAL CHOICE EQUITY	28 [5]	31.71%	16.29%	16.67%	4.61%	9.44%	26.34%	26.34%	25.89%	17.86%	15.63%	10.08%	7/1/1999
BM: Russell 3000 Index Fund vs.Russell 3000 Index		31.88% -17	16.00% 29	16.85% -18	3.94% 67	9.28% 16	25.66% 68	25.66% 68	25.79% 10	17.97% -11	16.30% -67	10.47% -39	2/1/2007
TIAA ACCESS SOCIAL CHOICE LOW CARBON EQUITY	42	32.14%	N/A	N/A	4.32%	8.88%	25.76%	25.76%	N/A	N/A	N/A	33.05%	10/1/2020
BM: Russell 3000 Index		31.88%			3.94%	9.28%	25.66%	25.66%				33.17%	
Fund vs.Russell 3000 Index		26			38	-40	10	10				-12	

		Previo	us Quarter-E	nd Returns				Curre	ent Month-En	d Returns			
			Avg. An	nual Returns						Avg. An	nual Returns	•	_
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
ACCOUNT	Ratio (bps) [1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	Inc. Date
TA-AF WASHINGTON MUTUAL INVESTORS	37	28.22%	12.34%	14.09%	6.70%	11.93%	28.77%	28.77%	20.49%	15.41%	14.45%	9.25%	5/15/2002
													8/8/2007
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -178	15.99% -365	16.90% -281	4.48%	11.03% 90	28.71% 6	28.71% 6	26.07% -558	18.47% -306	16.55% -210	10.63% -138	
Turid VS. SQF 300 Index		-176	-303	-201	222	30	O	O	-556	-300	-210	-130	
TA-TRP INSTITUTIONAL LARGE-CAP GROWTH	66	31.07%	21.83%	24.82%	1.16%	6.11%	23.06%	23.06%	30.11%	25.88%	20.72%	14.15%	10/31/2001
BM: Russell 1000 Growth Index		27.32%	22.00%	22.84%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	13.58%	2/1/2007
Fund vs.Russell 1000 Growth Index		375	-17	198	-95	-553	-454	-454	-397	56	93	57	
TA-VANGUARD EXPLORER	40	41.85%	15.84%	18.83%	2.16%	3.78%	16.26%	16.26%	26.09%	19.17%	16.05%	13.54%	5/2/2011
BM: Russell 2500 Growth Index		31.98%	16.01%	18.21%	0.49%	0.20%	5.04%	5.04%	25.09%	17.65%	15.75%	13.26%	
Fund vs.Russell 2500 Growth Index		987	-17	62	167	358	1122	1122	100	152	30	28	
TA-VANGUARD SELECTED VALUE	41	52.17%	10.62%	10.96%	6.95%	8.15%	27.62%	27.62%	20.42%	10.83%	12.48%	10.79%	2/15/1996
													5/2/2011
BM: Russell Mid Cap Value Index Fund vs.Russell Mid Cap Value Index		42.40% 977	10.28% 34	10.59% 37	6.28%	8.54% -39	28.34% -72	28.34% -72	19.62% 80	11.22% -39	13.44% -96	11.42% -63	
•													
TA-VANGUARD SMALL-CAP VALUE INDEX	16	55.57%	8.79%	10.94%	4.89%	6.37%	27.98%	27.98%	18.42%	10.21%	13.11%	10.93%	5/21/1998
BM: CRSP US Small Cap Value TR USD [4]		55.75%	8.86%	11.03%	4.90%	6.40%	28.15%	28.15%	18.49%	10.30%	13.62%	11.56%	3/2/2011
Fund vs.CRSP US Small Cap Value TR USD		-18	-7	-9	-1	-3	-17	-17	-7	-9	-51	-63	
TIAA ACCESS AMANA GROWTH	80	29.89%	N/A	N/A	3.69%	14.44%	31.69%	31.69%	N/A	N/A	N/A	36.63%	10/1/2020
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00%			4.48% -79	11.03% 341	28.71% 298	28.71% 298				33.57% 306	
Tund VS. Gat Goo Index		ļ.,,			-73	041	250	250				500	
TIAA ACCESS AMERICAN BEACON BRIDGEWAY LARGE CAP GROWTH	86	28.44%	16.95%	N/A	0.58%	8.59%	21.78%	21.78%	28.63%	20.52%	N/A	20.55%	2/1/2010
BM: Russell 1000 Growth Index		27.32%	22.00%		2.11%	11.64%	27.60%	27.60%	34.08%	25.32%		25.39%	12/1/2016
Fund vs.Russell 1000 Growth Index		112	-505		-153	-305	-582	-582	-545	-480		-484	
TIAA ACCESS ARIEL APPRECIATION INSTITUTIONAL	94	45.59%	9.62%	10.32%	5.80%	7.11%	26.11%	26.11%	19.22%	10.99%	13.00%	10.96%	12/30/2011
TIAN ACCESS AIREE AIT RECENTION INSTITUTIONAL		40.0076	3.02 /6	10.32 /0	0.0070	7.1170	20.1170	20.1170	13.22 /6	10.5576	10.0070	10.30 /6	12/1/2016
BM: Russell Mid Cap Value Index		42.40%	10.28%	10.59%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%	11.46%	
Fund vs.Russell Mid Cap Value Index		319	-66	-27	-48	-143	-223	-223	-40	-23	-44	-50	
TIAA ACCESS CHAMPLAIN MID CAP INSTITUTIONAL	94	38.48%	19.27%	19.79%	4.23%	6.30%	24.77%	24.77%	26.80%	20.33%	17.51%	20.41%	1/3/2011
BM: Russell Mid Cap Index		38.11%	14.22%	14.39%	4.08%	6.44%	22.58%	22.58%	23.29%	15.10%	14.91%	15.23%	12/1/2016
Fund vs.Russell Mid Cap Index		37	505	540	15	-14	219	219	351	523	260	518	
TIAA ACCESS DELAWARE SMALL CAP VALUE	82	61.80%	N/A	N/A	6.03%	9.72%	34.32%	34.32%	N/A	N/A	N/A	56.33%	10/1/2020
BM: Russell 2000 Value Index		63.92%			4.08%	4.36%	28.27%	28.27%				51.88%	
Fund vs.Russell 2000 Value Index		-212			195	536	605	605				445	
TIAA ACCESS INVESCO OPPENHEIMER DISCV MID CAP GR	75	34.24%	N/A	N/A	1.31%	5.86%	19.15%	19.15%	N/A	N/A	N/A	31.01%	10/1/2020
PM Durad Mid Con County Index		30.45%			0.050/	0.050/	40.700/	40.700/				05 440/	
BM: Russell Mid Cap Growth Index Fund vs.Russell Mid Cap Growth Index		379			0.35% 96	2.85% 301	12.73% 642	12.73% 642				25.14% 587	
TIAA ACCESS JPMORGAN EQUITY INCOME	56	30.17%	N/A	N/A	6.42%	8.72%	25.31%	25.31%	N/A	N/A	N/A	31.92%	10/1/2020
BM: Russell 1000 Value Index		35.01%			6.31%	7.77%	25.16%	25.16%				34.79%	
Fund vs.Russell 1000 Value Index		-484			11	95	15	15				-287	
TIAA ACCESS JPMORGAN SMALL CAP VALUE R6	86	67.29%	8.99%	9.88%	5.17%	6.00%	32.86%	32.86%	18.96%	8.40%	11.98%	9.12%	2/22/2005
BM: Russell 2000 Value Index		63.92%	8.58%	11.03%	4.08%	4.36%	28.27%	28.27%	17.99%	9.07%	12.03%	9.79%	12/1/2016
Fund vs.Russell 2000 Value Index		337	41	-115	109	164	459	459	97	-67	-5	-67	
THAN ACCESS MES MID CAD COOKET!	70	22 200'	N/A	N/A	2 400/	E 000/	44.050	44.050	NI/A	NI/A	NI/A	22 2224	40/4/0000
TIAA ACCESS MFS MID CAP GROWTH	76	23.99%	N/A	N/A	3.16%	5.88%	14.05%	14.05%	N/A	N/A	N/A	23.26%	10/1/2020
BM: Russell Mid Cap Growth Index		30.45%			0.35%	2.85%	12.73%	12.73%				25.14%	
Fund vs.Russell Mid Cap Growth Index		-646			281	303	132	132				-188	
TIAA ACCESS MFS MID CAP VALUE	78	42.00%	11.41%	11.34%	6.62%	10.19%	30.87%	30.87%	21.36%	12.49%	N/A	12.70%	2/1/2013
BM: Russell Mid Cap Value Index		42.40%	10.28%	10.59%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%		11.46%	12/1/2016
Fund vs.Russell Mid Cap Value Index		-40	113	75	34	165	253	253	174	127		124	
		1											

		Previo	us Quarter-E	nd Returns				Curre	ent Month-En		nual Returns		
		1 Voor			1 Month	3 Month	YTD	1 Year	2 Voor			Since	_
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	10/01/21	01/01/21	01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Inception	
ACCOUNT	Ratio (bps) [1]	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT TIAA ACCESS MFS VALUE	55	09/30/21 30.05%	09/30/21 N/A	09/30/21 N/A	12/31/21 5.94%	12/31/21 8.57%	12/31/21 25.43%	12/31/21 25.43%	12/31/21 N/A	12/31/21 N/A	12/31/21 N/A	12/31/21 31.86%	Date 10/1/2020
BM: Russell 1000 Value Index Fund vs.Russell 1000 Value Index		35.01% -496			6.31% -37	7.77% 80	25.16% 27	25.16% 27				34.79% -293	
			10.010/	4= ===/	400/		40.040/	40.040/	0.4.400/	40.000/		10.000/	0/40/0040
TIAA ACCESS NATIONWIDE GENEVA SMALL CAP GROWTH INSTL	94	32.16%	12.91%	17.72%	4.18%	5.99%	12.24%	12.24%	24.12%	18.28%	N/A	18.33%	9/18/2013 12/1/2016
BM: Russell 2000 Growth Index		33.27%	11.70%	15.34%	0.44%	0.01%	2.83%	2.83%	21.17%	14.53%		14.88%	
Fund vs.Russell 2000 Growth Index		-111	121	238	374	598	941	941	295	375		345	
TIAA ACCESS NUVEEN MID CAP VALUE	88	49.66%	N/A	N/A	7.20%	10.56%	36.93%	36.93%	N/A	N/A	N/A	48.88%	10/1/2020
BM: Russell Mid Cap Value Index		42.40%			6.28%	8.54%	28.34%	28.34%				40.92%	
Fund vs.Russell Mid Cap Value Index		726			92	202	859	859				796	
TIAA ACCESS NUVEEN REAL ASSET INCOME	91	16.54%	N/A	N/A	4.19%	3.87%	11.12%	11.12%	N/A	N/A	N/A	15.86%	10/1/2020
BM: Bloomberg Barclays U.S Corporate HY Securities Index		11.28%			1.87%	0.71%	5.28%	5.28%				9.40%	
Fund vs.Bloomberg Barclays U.S Corporate HY Securities Index		526			232	316	584	584				646	
TIAA ACCESS PARNASSUS INSTITUTIONAL	78	23.95%	15.14%	14.28%	0.80%	4.17%	9.40%	9.40%	22.27%	13.91%	N/A	14.47%	4/30/2015
TIM AGGEST MINAGOS INSTITUTIONAL		20.3070	10.1470	14.20 /0	0.0070	4.1770	3.40 /6	3.4070	22.27 /0	10.5170	N/A	14.47 /0	12/1/2016
BM: Russell Mid Cap Growth Index Fund vs.Russell Mid Cap Growth Index		30.45% -650	19.14% -400	19.27% -499	0.35% 45	2.85% 132	12.73% -333	12.73% -333	27.46% -519	19.83% -592		19.82% -535	
i unu vs.rtussen ivitu dap Growti index		-030	-400	-455	45	102	-555	-555	-515	-392		-000	
TIAA ACCESS T. ROWE PRICE BLUE CHIP GROWTH	66	22.29%	N/A	N/A	-0.12%	4.14%	17.73%	17.73%	N/A	N/A	N/A	20.14%	10/1/2020
BM: S&P 500 Index		30.00%			4.48%	11.03%	28.71%	28.71%				33.57%	
Fund vs.S&P 500 Index		-771			-460	-689	-1098	-1098				-1343	
TIAA ACCESS T. ROWE PRICE QM U.S. SMALL-CAP GROWTH EQUITY	75	31.17%	12.45%	15.79%	3.97%	3.92%	11.36%	11.36%	22.35%	15.78%	N/A	15.84%	6/30/1997
BM: MSCI US Small Cap Growth Index		42.20%	15.68%	17.41%	1.50%	0.98%	11.52%	11.52%	25.51%	16.91%		17.01%	12/1/2016
Fund vs.MSCI US Small Cap Growth Index		-1103	-323	-162	247	294	-16	-16	-316	-113		-117	
TIAA ACCESS VANGUARD 500 INDEX ADMIRAL	14	29.85%	15.84%	16.74%	4.47%	10.99%	28.54%	28.54%	25.91%	18.32%	16.40%	18.53%	11/13/2000
THE THE PARTY OF T		20.0070	10.0-170	10.1.470			20.0 170	20.0470	20.0170	10.0270	10.10 /	10.00%	12/1/2016
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -15	15.99% -15	16.90% -16	4.48%	11.03% -4	28.71% -17	28.71% -17	26.07% -16	18.47% -15	16.55% -15	18.69% -16	
								••					
TIAA ACCESS VANGUARD EQUITY-INCOME ADM	29	30.64%	10.53%	11.74%	6.53%	8.68%	25.51%	25.51%	17.43%	12.56%	13.11%	12.97%	8/13/2001 12/1/2016
BM: Russell 1000 Value Index		35.01%	10.07%	10.94%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	11.48%	
Fund vs.Russell 1000 Value Index		-437	46	80	22	91	35	35	-21	140	14	149	
TIAA ACCESS VANGUARD EXTENDED MARKET INDEX	15	42.19%	15.55%	16.30%	0.55%	0.67%	12.35%	12.35%	23.83%	15.20%	14.88%	15.49%	11/13/2000
BM: S&P Completion Index		42.19%	15.54%	16.30%	0.55%	0.66%	12.35%	12.35%	23.85%	15.20%	14.88%	15.50%	12/1/2016
Fund vs.S&P Completion Index		0	1	0	0	1	0	0	-2	0	0	-1	
TIAA ACCESS VANGUARD INSTITUTIONAL INDEX	12	29.87%	N/A	N/A	4.47%	10.99%	28.56%	28.56%	N/A	N/A	N/A	33.42%	10/1/2020
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -13			4.48% -1	11.03% -4	28.71% -15	28.71% -15				33.57% -15	
					40/	44.070/	40.000/	40.000/				00.4=0/	10/1/0000
TIAA ACCESS VANGUARD REAL ESTATE INDEX	22	33.37%	N/A	N/A	9.71%	14.87%	40.26%	40.26%	N/A	N/A	N/A	38.47%	10/1/2020
BM: MSCI US Investable Market Real Estate 25/50 Index		33.64%			9.73%	14.94%	40.56%	40.56%				38.76%	
Fund vs.MSCI US Investable Market Real Estate 25/50 Index		-27			-2	-7	-30	-30				-29	
TIAA ACCESS ISHARES RUSSELL MID-CAP INDEX	16	37.93%	N/A	N/A	4.06%	6.43%	22.45%	22.45%	N/A	N/A	N/A	34.88%	10/1/2020
BM: Russell Mid Cap Index		38.11%			4.08%	6.44%	22.58%	22.58%				35.11%	
Fund vs.Russell Mid Cap Index		-18			-2	-1	-13	-13				-23	
International Equition													
International Equities TIAA ACCESS EMERGING MARKETS EQUITY	98 ^[5]	3.64%	7.78%	7.99%	1.16%	-3.53%	-16.70%	-16.70%	8.13%	8.49%	4.34%	1.37%	8/31/2010
THURS CLOSS EMERGING MARKETS EQUIT	30	3.04%	1.10%	1.33%	1.10%	-3.33%	-10./0%	-10./0%	0.13%	0.43%	4.34%	1.37%	5/2/2011
BM: MS Emerging Market		18.20%	8.58%	9.23%	1.88%	-1.31%	-2.54% 1416	-2.54% 1416	10.94%	9.87%	5.49%	2.63%	
Fund vs.MS Emerging Market		-1456	-80	-124	-72	-222	-1416	-1416	-281	-138	-115	-126	
TIAA ACCESS EMERGING MARKETS EQUITY INDEX	30 ^[5]	16.55%	8.18%	8.72%	1.75%	-1.31%	-3.16%	-3.16%	10.48%	9.58%	5.15%	2.28%	8/31/2010
BM: MS Emerging Market		18.20%	8.58%	9.23%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	2.63%	5/2/2011
Fund vs.MS Emerging Market		-165	-40	-51	-13	0	-62	-62	-46	-29	-34	-35	
		I			1								

	_	Previou	us Quarter-E	nd Returns				Curre	nt Month-En	d Returns			_
				nual Returns						Avg. An	nual Returns		
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
ACCOUNT	Ratio (bps) [1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	Inc. Date
TIAA ACCESS INTERNATIONAL EQUITY	58 ^[5]	27.25%	8.31%	8.44%	4.51%	2.43%	10.70%	10.70%	16.38%	9.87%	9.01%	3.44%	7/1/1999
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% 152	7.62% 69	8.81% -37	5.12% -61	2.69%	11.26% -56	11.26% -56	13.54% 284	9.55% 32	8.03% 98	3.49% -5	2/1/2007
TIAA ACCESS INTERNATIONAL EQUITY INDEX	15 ^[5]	24.85%	7.51%	8.66%	4.81%	3.14%	11.18%	11.18%	13.48%	9.66%	8.11%	3.51%	10/1/2002
THA ACCESS INTERNATIONAL EQUIT INDEX	10	24.03/6	7.3170	0.00%	4.0176	3.1470	11.10%	11.10%	13.40 /6	3.00 /6	0.1176	3.3176	2/1/2007
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% -88	7.62% -11	8.81% -15	5.12% -31	2.69% 45	11.26% -8	11.26% -8	13.54% -6	9.55% 11	8.03% 8	3.49% 2	
TIAA ACCESS INTERNATIONAL OPPORTUNITIES	71	22.10%	N/A	N/A	1.21%	-2.08%	3.23%	3.23%	N/A	N/A	N/A	14.70%	10/1/2020
BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA		23.92% -182			4.13% -292	1.82% -390	7.82% -459	7.82% -459				20.17% -547	
TIAA ACCESS SOCIAL CHOICE INTERNATIONAL EQUITY	50	25.59%	N/A	N/A	5.30%	3.70%	11.83%	11.83%	N/A	N/A	N/A	23.09%	10/1/2020
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% -14			5.12% 18	2.69% 101	11.26% 57	11.26% 57				22.45% 64	
TA-AF EUROPACIFIC GROWTH	56	24.64%	13.09%	12.05%	2.18%	-1.15%	2.74%	2.74%	17.84%	12.75%	9.87%	5.39%	5/15/2002
BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA		23.92% 72	8.03% 506	8.94% 311	4.13% -195	1.82% -297	7.82% -508	7.82% -508	13.18% 466	9.61% 314	7.28% 259	3.12% 227	8/8/2007
TA-DFA EMERGING MARKETS PORTFOLIO	45	23.05%	8.03%	8.58%	3.42%	0.07%	2.43%	2.43%	10.54%	9.72%	5.41%	2.68%	4/25/1994
BM: MS Emerging Market Fund vs.MS Emerging Market		18.20% 485	8.58% -55	9.23% -65	1.88% 154	-1.31% 138	-2.54% 497	-2.54% 497	10.94%	9.87% -15	5.49%	2.63%	5/2/2011
TA-DODGE & COX INTERNATIONAL STOCK	73	35.06%	5.89%	7.28%	5.10%	2.38%	10.92%	10.92%	11.54%	7.08%	7.48%	4.44%	5/1/2001
													5/2/2011
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% 933	7.62% -173	8.81% -153	5.12% -2	2.69% -31	11.26% -34	11.26% -34	13.54% -200	9.55% -247	8.03% -55	5.24% -80	
TA-VANGUARD EMERGING MARKETS STOCK INDEX	20	18.30%	9.51%	8.60%	1.75%	-0.42%	0.82%	0.82%	11.76%	9.37%	5.27%	2.42%	6/23/2006
BM: MS Emerging Market Fund vs.MS Emerging Market		18.20% 10	8.58% 93	9.23% -63	1.88% -13	-1.31% 89	-2.54% 336	-2.54% 336	10.94% 82	9.87% -50	5.49% -22	2.63% -21	5/2/2011
TIAA ACCESS AMERICAN FUNDS NEW PERSPECTIVE	51	29.58%	N/A	N/A	2.21%	6.70%	17.98%	17.98%	N/A	N/A	N/A	28.42%	10/1/2020
BM: MSCI AC World Index Fund vs.MSCI AC World Index		27.44% 214			4.00% -179	6.68%	18.54% -56	18.54% -56				27.34% 108	
TIAA ACCESS DELAWARE EMERGING MARKETS R6 [3]	130	13.23%	11.06%	10.96%	3.59%	2.19%	-2.05%	-2.05%	15.32%	12.55%	N/A	12.76%	5/2/2016
													12/1/2016
BM: MSCI Emerging Markets Index (Gross) Fund vs.MSCI Emerging Markets Index (Gross)		18.58% -535	8.96% 210	9.62% 134	1.92% 167	-1.24% 343	-2.22% 17	-2.22% 17	11.32% 400	10.26% 229		10.26% 250	
T	•		2 222/			0.000/	- 000/		44.000/	0.000/		0.440/	4440045
TIAA ACCESS LAZARD INTERNATIONAL EQUITY	91	21.66%	6.96%	6.97%	3.71%	0.38%	5.92%	5.92%	11.69%	8.09%	N/A	8.44%	4/1/2015 12/1/2016
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% -407	7.62% -66	8.81% -184	5.12% -141	2.69% -231	11.26% -534	11.26% -534	13.54% -185	9.55% -146		10.09% -165	
TIAA ACCESS MFS INTL DIVERSIFICATION	83	18.52%	N/A	N/A	3.86%	3.22%	7.67%	7.67%	N/A	N/A	N/A	17.03%	10/1/2020
BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA		23.92% -540			4.13% -27	1.82% 140	7.82% -15	7.82% -15				20.17% -314	
TIAA ACCESS VANGUARD FTSE ALL-WLD EX-US SMCP IDX	26	29.94%	N/A	N/A	3.99%	2.05%	12.59%	12.59%	N/A	N/A	N/A	24.62%	10/1/2020
BM: MSCI World ex USA Small Mid Cap Index Fund vs.MSCI World ex USA Small Mid Cap Index		27.08% 286			4.20% -21	0.82% 123	9.52% 307	9.52% 307				21.49% 313	
							001						
TIAA ACCESS VANGUARD FTSE SOCIAL INDEX	24	29.31%	N/A	N/A	3.78%	10.80%	27.58%	27.58%	N/A	N/A	N/A	32.51%	10/1/2020
BM: Russell 1000 Index Fund vs.Russell 1000 Index		30.96% -165			4.05% -27	9.78% 102	26.45% 113	26.45% 113				32.97% -46	

		Previou	Avg. An	nd Returns nual Returns				Curre	ent Month-En		nual Returns		
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	_
ACCOUNT	Ratio (bps) [1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	Inc. Date
Fixed Income													
TIAA ACCESS BOND INDEX	18 ^[5]	-1.09%	5.12%	2.67%	-0.39%	-0.19%	-1.91%	-1.91%	4.48%	3.31%	2.64%	3.01%	9/14/2009
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% -19	5.36% -24	2.94% -27	-0.26% -13	0.01% -20	-1.54% -37	-1.54% -37	4.79% -31	3.57% -26	2.90% -26	3.28% -27	5/2/2011
TIAA ACCESS CORE BOND	39 ^[5]	0.89%	5.70%	3.38%	0.09%	-0.26%	-1.06%	-1.06%	5.22%	3.88%	3.57%	4.30%	7/1/1999
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 179	5.36% 34	2.94% 44	-0.26% 35	0.01% -27	-1.54% 48	-1.54% 48	4.79% 43	3.57% 31	2.90% 67	4.11% 19	2/1/2007
TIAA ACCESS CORE IMPACT BOND	45	0.39%	N/A	N/A	-0.32%	-0.16%	-1.13%	-1.13%	N/A	N/A	N/A	0.11%	10/1/2020
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 129			-0.26% -6	0.01% -17	-1.54% 41	-1.54% 41				-0.73% 84	
TIAA ACCESS CORE PLUS BOND	40 ^[5]	2.05%	5.91%	3.67%	0.09%	-0.17%	-0.43%	-0.43%	5.51%	4.15%	3.89%	4.40%	3/31/2006
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 295	5.36% 55	2.94% 73	-0.26% 35	0.01% -18	-1.54% 111	-1.54% 111	4.79% 72	3.57% 58	2.90% 99	4.11% 29	2/1/2007
TIAA ACCESS HIGH YIELD	46 ^[5]	9.43%	5.24%	5.33%	2.07%	0.82%	4.69%	4.69%	7.47%	4.96%	5.87%	6.33%	3/31/2006
BM: ICE BofA BB-B Cash Pay Issuer Constrained Index (New) Fund vs.ICE BofA BB-B Cash Pay Issuer Constrained Index (New)		9.70% -27	6.89% -165	6.16% -83	1.91% 16	0.73% 9	4.58% 11	4.58% 11	8.56% -109	6.04%	6.54% -67	6.62% -29	2/1/2007
TIAA ACCESS INFLATION-LINKED BOND	35 ^[5]	5.23%	6.00%	3.46%	0.25%	1.36%	5.16%	5.16%	6.54%	4.09%	2.23%	3.96%	10/1/2002
BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index		5.75% -52	6.41% -41	3.84% -38	0.48%	1.54% -18	5.69% -53	5.69% -53	6.97% -43	4.46% -37	2.57% -34	4.01% -5	2/1/2007
TIAA ACCESS SHORT-TERM BOND	36 ^[5]	1.10%	2.90%	2.15%	0.07%	-0.31%	0.08%	0.08%	2.55%	2.16%	1.84%	2.56%	3/31/2006
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index		0.30% 80	2.87%	1.89% 26	-0.15% 22	-0.56% 25	-0.47% 55	-0.47% 55	2.28% 27	1.85% 31	1.39% 45	2.25% 31	2/1/2007
TA-VANGUARD INTERMEDIATE-TERM TREASURY	14	-1.88%	5.16%	2.30%	-0.34%	-0.64%	-2.29%	-2.29%	3.97%	2.89%	2.03%	2.67%	10/28/1991
BM: Bloomberg Barclays US 5-10 Yr Treasury Bond Index Fund vs.Bloomberg Barclays US 5-10 Yr Treasury Bond Index		-3.53% 165	5.64% -48	2.39%	-0.32% -2	-0.23% -41	-2.97% 68	-2.97% 68	4.39% -42	3.30% -41	2.45% -42	3.34% -67	5/2/2011
TA-WA CORE PLUS BOND	52	1.16%	6.66%	4.35%	0.30%	-0.06%	-1.97%	-1.97%	6.37%	4.83%	4.45%	5.25%	7/8/1998
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 206	5.36% 130	2.94% 141	-0.26% 56	0.01% -7	-1.54% -43	-1.54% -43	4.79% 158	3.57% 126	2.90% 155	4.11% 114	2/1/2007
TIAA ACCESS LORD ABBETT HIGH YIELD	71	13.40%	6.13%	6.14%	1.52%	0.52%	6.19%	6.19%	8.67%	5.78%	N/A	6.07%	6/30/2015
BM: BofA Merrill Lynch U.S. High Yield Constrained Index Fund vs.BofA Merrill Lynch U.S. High Yield Constrained Index		11.46% 194	6.59% -46	6.34%	1.88% -36	0.63% -11	5.35% 84	5.35% 84	8.53% 14	6.08%		6.38% -31	12/1/2016
TIAA ACCESS PGIM TOTAL RETURN BOND	49	0.80%	N/A	N/A	0.04%	0.28%	-1.25%	-1.25%	N/A	N/A	N/A	0.75%	10/1/2020
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 170			-0.26% 30	0.01% 27	-1.54% 29	-1.54% 29				-0.73% 148	
TIAA ACCESS TEMPLETON GLOBAL BOND	64	-3.59%	-2.00%	0.87%	0.85%	-0.38%	-4.69%	-4.69%	-2.68%	-0.80%	N/A	0.03%	5/1/2013
BM: CitiGroup World Government Bond Index Fund vs.CitiGroup World Government Bond Index		-3.33% -26	3.73% -573	1.35% -48	-0.62% 147	-1.10% 72	-6.97% 228	-6.97% 228	2.75% -543	2.94% -374		2.84%	12/1/2016
TIAA ACCESS VANGUARD INFLATION-PROTECTED SECS	20	4.99%	N/A	N/A	0.13%	2.16%	5.57%	5.57%	N/A	N/A	N/A	5.70%	10/1/2020
BM: Bloomberg Barclays U.S. TIPS Index (Series-L) Fund vs.Bloomberg Barclays U.S. TIPS Index (Series-L)		5.19% -20			0.32% -19	2.36%	5.96% -39	5.96% -39				6.11% -41	
TIAA ACCESS VANGUARD TOTAL BOND MARKET INDEX	14	-1.01%	5.32%	2.84%	-0.39%	-0.10%	-1.76%	-1.76%	4.73%	3.49%	2.77%	3.52%	11/12/2001
BM: Bloomberg Barclays U.S. Aggregate Float Adjusted Index Fund vs.Bloomberg Barclays U.S. Aggregate Float Adjusted Index		-0.93% -8	5.44%	2.99%	-0.27% -12	0.05%	-1.58% -18	-1.58% -18	4.91% -18	3.64% -15	2.94%	3.69%	12/1/2016
TIAA ACCESS VANGUARD TOTAL INTL BD IDX	21	-1.09%	N/A	N/A	-0.73%	-0.24%	-2.31%	-2.31%	N/A	N/A	N/A	-1.13%	10/1/2020
BM: Bloomberg Barclays Global Aggregate ex-USD Floating Adjusted RIC Capped Index Fund vs.Bloomberg Barclays Global Aggregate ex-USD Floating Adjusted RIC Capped Inde		-0.92% -17			-0.70% -3	-0.12% -12	-2.10% -21	-2.10% -21				-0.86% -27	

		Previo	us Quarter-E Avg. An	nd Returns nual Returns				Curre	nt Month-End		nual Returns		
		1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	_
	Net Exp.	10/01/20	10/01/18	10/01/16	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
ACCOUNT	Ratio (bps) [1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	Inc. Date
Multi-Asset													
TIAA ACCESS LIFECYCLE 2010 [6]	47 ^[5]	11.66%	8.15%	7.62%	1.59%	2.07%	6.78%	6.78%	11.02%	8.15%	7.55%	5.78%	1/17/2007
													2/1/2007
BM: Lifecycle 2010 Fund Composite Index Fund vs.Lifecycle 2010 Fund Composite Index		11.42% 24	8.85% -70	7.87% -25	1.48%	2.65% -58	7.38% -60	7.38% -60	11.70% -68	8.48% -33	7.56% -1	5.89% -11	
BM: S&P Target Date 2010 Index		10.20%	7.55%	6.78%	1.50%	2.45%	6.54%	6.54%	10.22%	7.36%	6.55%	5.18%	
Fund vs.S&P Target Date 2010 Index		146	60	84	9	-38	24	24	80	79	100	60	
TIAA ACCESS LIFECYCLE 2015 ^[6]	48 ^[5]	12.93%	8.52%	8.17%	1.73%	2.36%	7.63%	7.63%	11.85%	8.73%	8.15%	5.97%	1/17/2007
BM: Lifecycle 2015 Fund Composite Index		12.79%	9.32%	8.47%	1.68%	2.97%	8.29%	8.29%	12.58%	9.11%	8.21%	6.07%	2/1/2007
Fund vs.Lifecycle 2015 Fund Composite Index		14	-80	-30	5	-61	-66	-66	-73	-38	-6	-10	
BM: S&P Target Date 2015 Index		11.93%	7.94%	7.46%	1.85%	3.05%	8.01%	8.01%	11.19%	8.08%	7.43%	5.59%	
Fund vs.S&P Target Date 2015 Index		100	58	71	-12	-69	-38	-38	66	65	72	38	
TIAA ACCESS LIFECYCLE 2020 ^[7]	49 ^[5]	14.17%	8.86%	8.80%	1.89%	2.59%	8.35%	8.35%	12.70%	9.38%	8.86%	6.15%	1/17/2007
BM: Lifecycle 2020 Fund Composite Index		14.15%	9.74%	9.15%	1.87%	3.28%	9.19%	9.19%	13.48%	9.79%	8.96%	6.30%	2/1/2007
Fund vs.Lifecycle 2020 Fund Composite Index		2	-88	-35	2	-69	-84	-84	-78	-41	-10	-15	
BM: S&P Target Date 2020 Index		12.92%	8.10%	7.98%	2.14%	3.42%	8.76%	8.76%	11.79%	8.60%	8.13%	5.87%	
Fund vs.S&P Target Date 2020 Index		125	76	82	-25	-83	-41	-41	91	78	73	28	
TIAA ACCESS LIFECYCLE 2025 [7]	51 ^[5]	16.33%	9.47%	9.71%	2.27%	3.03%	9.74%	9.74%	14.06%	10.31%	9.70%	6.44%	1/17/2007
BM: Lifecycle 2025 Fund Composite Index		16.36%	10.39%	10.06%	2.16%	3.74%	10.63%	10.63%	14.81%	10.73%	9.84%	6.62%	2/1/2007
Fund vs.Lifecycle 2025 Fund Composite Index		-3	-92	-35	11	-71	-89	-89	-75	-42	-14	-18	
BM: S&P Target Date 2025 Index		16.17%	8.95%	9.01%	2.43%	3.85%	10.67%	10.67%	13.37%	9.65%	9.01%	6.27%	
Fund vs.S&P Target Date 2025 Index		16	52	70	-16	-82	-93	-93	69	66	69	17	
TIAA ACCESS LIFECYCLE 2030 [7]	52 ^[5]	18.60%	10.09%	10.60%	2.54%	3.54%	11.12%	11.12%	15.49%	11.23%	10.52%	6.69%	1/17/2007
BM: Lifecycle 2030 Fund Composite Index		18.70%	11.06%	10.99%	2.48%	4.24%	12.19%	12.19%	16.18%	11.68%	10.73%	6.93%	2/1/2007
Fund vs.Lifecycle 2030 Fund Composite Index		-10	-97	-39	6	-70	-107	-107	-69	-45	-21	-24	
BM: S&P Target Date 2030 Index Fund vs.S&P Target Date 2030 Index		19.16% -56	9.64% 45	9.93% 67	2.87%	4.44% -90	12.61% -149	12.61% -149	14.90% 59	10.63% 60	9.83% 69	6.61% 8	
TIAA ACCESS LIFECYCLE 2035 [7]	53 ^[5]	20.96%	10.68%	11.47%	2.89%	3.95%	12.59%	12.59%	16.88%	12.16%	11.30%	7.07%	4/47/0007
TIM AGGEGG EII EGTGEE 2000		20.96%	10.00%	11.47 76	2.09%	3.95%	12.55%	12.55%	10.00%	12.10%	11.30%	7.07 %	2/1/2007
BM: Lifecycle 2035 Fund Composite Index		21.07%	11.69%	11.90%	2.81%	4.75%	13.77%	13.77%	17.53%	12.61%	11.57%	7.35%	
Fund vs.Lifecycle 2035 Fund Composite Index BM: S&P Target Date 2035 Index		-11 22.56%	-101 10.43%	-43 10.88%	8 3.40%	-80 5.21%	-118 14.93%	-118 14.93%	-65 16.56%	-45 11.67%	-27 10.63%	-28 6.97%	
Fund vs.S&P Target Date 2035 Index		-160	25	59	-51	-126	-234	-234	32	49	67	10	
TIAA ACCESS LIFECYCLE 2040 ^[7]	54 ^[5]	23.37%	11.20%	12.31%	3.32%	4.54%	14.21%	14.21%	18.24%	13.06%	11.91%	7.48%	1/17/2007
BM: Lifecycle 2040 Fund Composite Index		23.63%	12.27%	12.79%	3.15%	5.27%	15.52%	15.52%	18.86%	13.52%	12.25%	7.78%	2/1/2007
Fund vs.Lifecycle 2040 Fund Composite Index		-26	-107	-48	17	-73	-131	-131	-62	-46	-34	-30	
BM: S&P Target Date 2040 Index		24.96%	10.98%	11.54%	3.78%	5.73%	16.55%	16.55%	17.69%	12.40%	11.19%	7.24%	
Fund vs.S&P Target Date 2040 Index		-159	22	77	-46	-119	-234	-234	55	66	72	24	
TIAA ACCESS LIFECYCLE 2045 [7]	55 ^[5]	25.82%	11.79%	12.94%	3.58%	4.96%	15.82%	15.82%	19.51%	13.74%	12.27%	8.16%	11/30/2007
BM: Lifecycle 2045 Fund Composite Index		26.26%	12.93%	13.46%	3.49%	5.79%	17.32%	17.32%	20.14%	14.28%	12.65%	8.74%	5/1/2008
Fund vs.Lifecycle 2045 Fund Composite Index		-44	-114	-52	9	-83	-150	-150	-63	-54	-38	-58	
BM: S&P Target Date 2045 Index		26.36%	11.29%	11.93% 101	3.98%	6.04% -108	17.51% -169	17.51% -169	18.32% 119	12.81% 93	11.56% 71	7.89% 27	
		E4	EO		1-40	-100	-109	-109	119	93	/1	21	
Fund vs.S&P Target Date 2045 Index		-54	50	101									
Fund vs.S&P Target Date 2045 Index	55 ^[5]	-54 26.30%	50 11.93%	13.10%	3.76%	5.18%	16.37%	16.37%	19.84%	13.95%	12.38%	8.15%	
Fund vs.S&P Target Date 2045 Index TIAA ACCESS LIFECYCLE 2050 [7]	55 ^[5]				3.76% 3.62%	5.18% 5.99%	16.37%	16.37%	19.84%	13.95%	12.38% 12.77%	8.15% 8.82%	11/30/2007 5/1/2008
Fund vs.S&P Target Date 2045 Index TIAA ACCESS LIFECYCLE 2050 ^[7] BM: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index	55 ^[5]	26.30% 26.90% -60	11.93% 13.08% -115	13.10% 13.64% -54	3.62% 14	5.99% -81	17.86% -149	17.86% -149	20.47% -63	14.48% -53	12.77% -39	8.82% -67	
Fund vs.S&P Target Date 2045 Index FIAA ACCESS LIFECYCLE 2050 ^[7] 3M: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index 3M: S&P Target Date 2050 Index	55 ^[5]	26.30% 26.90%	11.93% 13.08%	13.10%	3.62% 14 4.09%	5.99% -81 6.20%	17.86% -149 17.99%	17.86% -149 17.99%	20.47% -63 18.66%	14.48% -53 13.07%	12.77% -39 11.83%	8.82%	
Fund vs.S&P Target Date 2045 Index FIAA ACCESS LIFECYCLE 2050 ^[7] 3M: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index 3M: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index		26.30% 26.90% -60 27.11% -81	11.93% 13.08% -115 11.43% 50	13.10% 13.64% -54 12.19% 91	3.62% 14 4.09% -33	5.99% -81 6.20% -102	17.86% -149 17.99% -162	17.86% -149 17.99% -162	20.47% -63 18.66% 118	14.48% -53 13.07% 88	12.77% -39 11.83% 55	8.82% -67 8.06% 9	5/1/2008
Fund vs.S&P Target Date 2045 Index TIAA ACCESS LIFECYCLE 2050 ^[7] BM: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index	55 ^[5]	26.30% 26.90% -60 27.11%	11.93% 13.08% -115 11.43%	13.10% 13.64% -54 12.19%	3.62% 14 4.09%	5.99% -81 6.20%	17.86% -149 17.99%	17.86% -149 17.99%	20.47% -63 18.66%	14.48% -53 13.07%	12.77% -39 11.83%	8.82% -67 8.06%	
Fund vs.S&P Target Date 2045 Index TIAA ACCESS LIFECYCLE 2050 ^[7] BM: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 ^[7] BM: Lifecycle 2055 Fund Composite Index		26.30% 26.90% -60 27.11% -81 26.68%	11.93% 13.08% -115 11.43% 50 11.99%	13.10% 13.64% -54 12.19% 91 13.21%	3.62% 14 4.09% -33 3.73%	5.99% -81 6.20% -102 5.18%	17.86% -149 17.99% -162 16.53%	17.86% -149 17.99% -162 16.53%	20.47% -63 18.66% 118 19.98%	14.48% -53 13.07% 88 14.05%	12.77% -39 11.83% 55 12.45%	8.82% -67 8.06% 9 11.53%	5/1/2008
Fund vs.S&P Target Date 2045 Index FIAA ACCESS LIFECYCLE 2050 [7] 3M: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index 3M: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index FIAA ACCESS LIFECYCLE 2055 [7] 3M: Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index		26.30% 26.90% -60 27.11% -81 26.68% 27.32% -64	11.93% 13.08% -115 11.43% 50 11.99% 13.17% -118	13.10% 13.64% -54 12.19% 91 13.21% 13.78% -57	3.62% 14 4.09% -33 3.73% 3.68%	5.99% -81 6.20% -102 5.18% 6.07% -89	17.86% -149 17.99% -162 16.53% 18.15% -162	17.86% -149 17.99% -162 16.53% 18.15% -162	20.47% -63 18.66% 118 19.98% 20.67%	14.48% -53 13.07% 88 14.05%	12.77% -39 11.83% 55 12.45% 12.86% -41	8.82% -67 8.06% 9 11.53% 12.13% -60	5/1/2008
Fund vs.S&P Target Date 2045 Index TIAA ACCESS LIFECYCLE 2050 [7] BM: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 [7] BM: Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index BM: S&P Target Date 2055 Index		26.30% 26.90% -60 27.11% -81 26.68%	11.93% 13.08% -115 11.43% 50 11.99%	13.10% 13.64% -54 12.19% 91 13.21%	3.62% 14 4.09% -33 3.73%	5.99% -81 6.20% -102 5.18%	17.86% -149 17.99% -162 16.53%	17.86% -149 17.99% -162 16.53%	20.47% -63 18.66% 118 19.98%	14.48% -53 13.07% 88 14.05%	12.77% -39 11.83% 55 12.45%	8.82% -67 8.06% 9 11.53%	5/1/2008
Fund vs.S&P Target Date 2045 Index TIAA ACCESS LIFECYCLE 2050 [7] BM: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 [7] BM: Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index BM: S&P Target Date 2055 Index Fund vs.Lifecycle 2055 Fund Composite Index Fund vs.S&P Target Date 2055 Index Fund vs.S&P Target Date 2055 Index TIAA ACCESS LIFECYCLE 2060 [7]		26.30% 26.90% -60 27.11% -81 26.68% 27.32% -64 27.47%	11.93% 13.08% -115 11.43% 50 11.99% 13.17% -118 11.50%	13.10% 13.64% -54 12.19% 91 13.21% 13.78% -57 12.33%	3.62% 14 4.09% -33 3.73% 3.68% 5 4.11%	5.99% -81 6.20% -102 5.18% 6.07% -89 6.22%	17.86% -149 17.99% -162 16.53% 18.15% -162 18.19%	17.86% -149 17.99% -162 16.53% 18.15% -162 18.19%	20.47% -63 18.66% 118 19.98% 20.67% -69 18.76%	14.48% -53 13.07% 88 14.05% 14.62% -57 13.18%	12.77% -39 11.83% 55 12.45% 12.86% -41 12.00%	8.82% -67 8.06% 9 11.53% 12.13% -60 11.26%	5/1/2008
Fund vs.S&P Target Date 2045 Index TIAA ACCESS LIFECYCLE 2050 ^[7] BM: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 ^[7] BM: Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index BM: S&P Target Date 2055 Index Fund vs.S&P Target Date 2055 Index TIAA ACCESS LIFECYCLE 2060 ^[7]	55 ^[5]	26.30% 26.90% -60 27.11% -81 26.68% 27.32% -64 27.47% -79 26.97%	11.93% 13.08% -115 11.43% 50 11.99% 13.17% -118 11.50% 49 12.07%	13.10% 13.64% -54 12.19% 91 13.21% 13.78% -57 12.33% 88 13.32%	3.62% 14 4.09% -33 3.73% 3.68% 5 4.11% -38	5.99% -81 6.20% -102 5.18% 6.07% -89 6.22% -104 5.28%	17.86% -149 17.99% -162 16.53% 18.15% -162 18.19% -166	17.86% -149 17.99% -162 16.53% 18.15% -162 18.19% -166	20.47% -63 18.66% 118 19.98% 20.67% -69 18.76% 122 20.22%	14.48% -53 13.07% 88 14.05% 14.62% -57 13.18% 87	12.77% -39 11.83% 55 12.45% 12.86% -41 12.00% 45	8.82% -67 8.06% 9 11.53% 12.13% -60 11.26% 27	4/29/2011 5/1/2012
Fund vs.S&P Target Date 2045 Index TIAA ACCESS LIFECYCLE 2050 ^[7] BM: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 ^[7] BM: Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index BM: S&P Target Date 2055 Index Fund vs.S&P Target Date 2055 Index Fund vs.S&P Target Date 2055 Index	55 ^[5]	26.30% 26.90% -60 27.11% -81 26.68% 27.32% -64 27.47% -79	11.93% 13.08% -115 11.43% 50 11.99% 13.17% -118 11.50% 49	13.10% 13.64% -54 12.19% 91 13.21% 13.78% -57 12.33% 88	3.62% 14 4.09% -33 3.73% 3.68% 5 4.11% -38	5.99% -81 6.20% -102 5.18% 6.07% -89 6.22% -104	17.86% -149 17.99% -162 16.53% 18.15% -162 18.19% -166	17.86% -149 17.99% -162 16.53% 18.15% -162 18.19% -166	20.47% -63 18.66% 118 19.98% 20.67% -69 18.76% 122	14.48% -53 13.07% 88 14.05% 14.62% -57 13.18% 87	12.77% -39 11.83% 55 12.45% 12.86% -41 12.00% 45	8.82% -67 8.06% 9 11.53% 12.13% -60 11.26% 27	5/1/2008 4/29/2011 5/1/2012 9/26/2014

		Previo	us Quarter-E	nd Returns				Curre	ent Month-En	d Returns			
			Avg. An	nual Returns						Avg. An	nual Returns	1	_
	Not For	1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	
	Net Exp. Ratio	10/01/20 to	10/01/18 to	10/01/16 to	12/01/21 to	10/01/21 to	01/01/21 to	01/01/21 to	01/01/19 to	01/01/17 to	01/01/12 to	Inception to	Inc.
ACCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Fund vs.S&P Target Date 2060+ Index		-36	54	86	-39	-93	-137	-137	138	89		42	
TIAA ACCESS LIFECYCLE 2065	55	27.43%	N/A	N/A	3.77%	5.34%	17.03%	17.03%	N/A	N/A	N/A	25.77%	10/1/2020
BM: Lifecycle 2065 Fund Composite Index		28.15%			3.78%	6.23%	18.71%	18.71%				27.41%	
Fund vs.Lifecycle 2065 Fund Composite Index		-72			-1	-89	-168	-168				-164	
TIAA ACCESS LIFECYCLE INDEX 2010	20	10.90%	N/A	N/A	1.39%	2.59%	6.85%	6.85%	N/A	N/A	N/A	10.62%	10/1/2020
BM: Lifecycle Index 2010 Composite Benchmark		11.21%			1.47%	2.62%	7.14%	7.14%				10.94%	
Fund vs.Lifecycle Index 2010 Composite Benchmark		-31			-8	-3	-29	-29				-32	
TIAA ACCESS LIFECYCLE INDEX 2015	20	12.23%	N/A	N/A	1.60%	2.90%	7.74%	7.74%	N/A	N/A	N/A	11.91%	10/1/2020
		10.550/			4.070/	0.040/	0.000/	0.000/				10.050/	
BM: Lifecycle Index 2015 Composite Benchmark Fund vs.Lifecycle Index 2015 Composite Benchmark		12.55% -32			1.67% -7	2.94% -4	8.03% -29	8.03% -29				12.25% -34	
TIAA ACCESS LIFECYCLE INDEX 2020	20	13.56%	N/A	N/A	1.79%	3.24%	8.64%	8.64%	N/A	N/A	N/A	13.24%	10/1/2020
TIMA ACCESS LIFECTCLE INDEX 2020	20	13.56%	N/A	N/A	1.79%	3.2476	0.04%	0.04%	N/A	N/A	N/A	13.24%	10/1/2020
BM: Lifecycle Index 2020 Composite Benchmark Fund vs.Lifecycle Index 2020 Composite Benchmark		13.88% -32			1.86%	3.24% 0	8.90% -26	8.90% -26				13.56% -32	
					-								
TIAA ACCESS LIFECYCLE INDEX 2025	20	15.69%	N/A	N/A	2.08%	3.70%	10.03%	10.03%	N/A	N/A	N/A	15.32%	10/1/2020
BM: Lifecycle Index 2025 Composite Benchmark		16.05%			2.15%	3.69%	10.29%	10.29%				15.64%	
Fund vs.Lifecycle Index 2025 Composite Benchmark		-36			-7	1	-26	-26				-32	
TIAA ACCESS LIFECYCLE INDEX 2030	20	17.95%	N/A	N/A	2.42%	4.22%	11.56%	11.56%	N/A	N/A	N/A	17.51%	10/1/2020
BM: Lifecycle Index 2030 Composite Benchmark		18.34%			2.47%	4.19%	11.80%	11.80%				17.87%	
Fund vs.Lifecycle Index 2030 Composite Benchmark		-39			-5	3	-24	-24				-36	
TIAA ACCESS LIFECYCLE INDEX 2035	20	20.22%	N/A	N/A	2.71%	4.71%	13.10%	13.10%	N/A	N/A	N/A	19.75%	10/1/2020
BM: Lifecycle Index 2035 Composite Benchmark		20.66%			2.79%	4.69%	13.32%	13.32%				20.13%	
Fund vs.Lifecycle Index 2035 Composite Benchmark		-44			-8	2	-22	-22				-38	
TIAA ACCESS LIFECYCLE INDEX 2040	20	22.70%	N/A	N/A	3.03%	5.23%	14.77%	14.77%	N/A	N/A	N/A	22.14%	10/1/2020
BM: Lifecycle Index 2040 Composite Benchmark Fund vs.Lifecycle Index 2040 Composite Benchmark		23.17% -47			3.13% -10	5.20% 3	15.02% -25	15.02% -25				22.56% -42	
TIAA ACCESS LIFECYCLE INDEX 2045	20	25.20%	N/A	N/A	3.39%	5.79%	16.54%	16.54%	N/A	N/A	N/A	24.66%	10/1/2020
TIMA ACCESS LIFECTCLE INDEA 2045	20	25.20%	N/A	N/A	3.39%	5.7976	10.54%	10.54%	N/A	N/A	N/A	24.00%	10/1/2020
BM: Lifecycle Index 2045 Composite Benchmark Fund vs.Lifecycle Index 2045 Composite Benchmark		25.74% -54			3.47% -8	5.71% 8	16.76% -22	16.76% -22				25.04% -38	
TIAA ACCESS LIFECYCLE INDEX 2050	20	25.84%	N/A	N/A	3.51%	5.97%	17.03%	17.03%	N/A	N/A	N/A	25.30%	10/1/2020
BM: Lifecycle Index 2050 Composite Benchmark		26.37%			3.60%	5.91%	17.28%	17.28%				25.72%	
Fund vs.Lifecycle Index 2050 Composite Benchmark		-53			-9	6	-25	-25				-42	
TIAA ACCESS LIFECYCLE INDEX 2055	20	26.22%	N/A	N/A	3.56%	6.04%	17.28%	17.28%	N/A	N/A	N/A	25.62%	10/1/2020
BM: Lifecycle Index 2055 Composite Benchmark		26.78%			3.66%	5.99%	17.55%	17.55%				26.11%	
Fund vs.Lifecycle Index 2055 Composite Benchmark		-56			-10	5	-27	-27				-49	
TIAA ACCESS LIFECYCLE INDEX 2060	20	N/A	N/A	N/A	3.60%	6.12%	17.52%	17.52%	N/A	N/A	N/A	26.00%	10/1/2020
BM: Lifecycle Index 2060 Composite Benchmark					3.71%	6.07%	17.83%	17.83%				26.50%	
Fund vs.Lifecycle Index 2060 Composite Benchmark					-11	5	-31	-31				-50	
TIAA ACCESS LIFECYCLE INDEX 2065	20	27.04%	N/A	N/A	3.71%	6.26%	17.96%	17.96%	N/A	N/A	N/A	26.54%	10/1/2020
BM: Lifecycle Index 2065 Composite Benchmark Fund vs.Lifecycle Index 2065 Composite Benchmark		27.59% -55			3.76% -5	6.15% 11	18.10% -14	18.10% -14				26.90% -36	
THAN ACCESS LIFECUCIE INDEX DETIDEMENT INCOME	20	44 000/	N/A	A1/A	4 400/	0.049/	7.000/	7.000/	AL/A	N/A	N/A	40.75%	40/4/0000
TIAA ACCESS LIFECYCLE INDEX RETIREMENT INCOME	20	11.03%	N/A	N/A	1.42%	2.64%	7.03%	7.03%	N/A	N/A	N/A	10.75%	10/1/2020
BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs.Lifecycle Index Retirement Income Composite Benchmark		11.35% -32			1.53% -11	2.71% -7	7.32% -29	7.32% -29				11.13% -38	
	,												
TIAA ACCESS LIFECYCLE RETIREMENT INCOME [6]	47 ^[5]	11.62%	8.16%	7.45%	1.63%	2.17%	6.97%	6.97%	11.00%	8.03%	7.14%	5.95%	11/30/2007 5/1/2008
BM: Lifecycle Retirement Income Fund Composite Index		11.57%	8.94%	7.74%	1.53%	2.75%	7.56%	7.56%	11.73%	8.40%	7.15%	6.12%	,
Fund vs.Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index		5 8.14%	-78 6.88%	-29 5.94%	10 1.20%	-58 1.99%	-59 5.11%	-59 5.11%	-73 9.03%	-37 6.52%	-1 5.59%	-17 4.75%	
······································		1						•					

		Previou	us Quarter-E					Curre	nt Month-En				
			Avg. Anı	nual Returns						Avg. Anı	nual Returns		_
		1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	
	Net Exp.	10/01/20	10/01/18	10/01/16	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
	Ratio	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Fund vs.S&P Target Date Retirement Income Index		348	128	151	43	18	186	186	197	151	155	120	
TA-VANGUARD WELLINGTON	26	20.19%	11.95%	11.45%	3.81%	7.09%	18.99%	18.99%	17.24%	12.29%	11.31%	10.23%	7/1/1929
													5/2/2011
BM: S&P 500 Index		30.00%	15.99%	16.90%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	14.75%	
Fund vs.S&P 500 Index		-981	-404	-545	-67	-394	-972	-972	-883	-618	-524	-452	
Money Market													
TIAA ACCESS MONEY MARKET ^[2,8]	22 ^[5]	-0.09%	0.92%	0.91%	-0.01%	-0.03%	-0.10%	-0.10%	0.74%	0.90%	0.44%	0.78%	7/1/1999
													2/1/2007
BM: iMoneynet Money Fund AveragesTM-All Government		0.02%	0.84%	0.80%	0.00%	0.00%	0.01%	0.01%	0.69%	0.79%	0.41%	0.64%	
Fund vs.iMoneynet Money Fund AveragesTM-All Government		-11	8	11	-1	-3	-11	-11	5	11	3	14	
7-Day Effective Yield as of 12/31/2021: -0.10%													
7-Day Current Yield as of 12/31/2021: -0.10%													

BM = Benchmark

Each product lists two inception dates - the top date reflects the inception date of the underlying mutual fund, and the bottom date represents the date of inception as a Tier 1 Access Account.

- [1] The net expense ratio for each account is comprised of the expense ratio for the underlying mutual fund that the account invests in, after factoring in expense waivers and reimbursements, plus the TIAA Access Separate Account expenses as outlined in the prospectus.
- [2] The Benchmark Since Inception performance is computed from March 2007.
- [3] The "Since Inception" values presented are cumulative values and not average annualized total returns.
- [4] Effective June 1, 2015 the Fund's benchmark index changed from the Spliced Small-Cap Value Index to the CRSP U.S. Small Cap Value Index (Source: Morningstar).
- [5] 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. Please see the prospectus for details
- [6] The S&P Target Date Indexes represent a broadly derived consensus of asset class exposure for the respective target retirement date based on market observations acquired through an annual survey of target date fund managers. The S&P Target Date Index returns include the fees and expenses of the exchange-traded funds that comprise each respective index. Previously, the Lifecycle Active and Index 2010, 2015 and Retirement Income Funds compared their performance to the Bloomberg Barclays U.S. Aggregate Bond Index instead of the S&P Target Date Indexes shown in the chart above. The returns of the S&P Target Date Indexes are more appropriate for comparison purposes because they reflect multi-asset class exposure for the same target date as the Fund.
- [7] The S&P Target Date Indexes represent a broadly derived consensus of asset class exposure for the respective target retirement date based on market observations acquired through an annual survey of target date fund managers. The S&P Target Date Index returns include the fees and expenses of the exchange-traded funds that comprise each respective index. Previously, the Lifecycle Active and Index 2020, 2025, 2030, 2040, 2045, 2050, 2055 and 2060 Funds compared their performance to the Russell 3000 Index instead of the S&P Target Date Indexes shown in the chart above. The returns of the S&P Target Date Indexes are more appropriate for comparison purposes because they reflect multi-asset class exposure for the same target date as the Fund.
- [8] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government.
- [9] Effective August 1, 2018, the TIAA-CREF Small Cap Equity Fund's name was changed to TIAA-CREF Quant Small Cap Equity Fund.

Please note that performance represents returns that accrued during the accumulation phase of this investment account. If you choose to annuitize, different charges and performance calculations will apply so the performance results will differ.

Data shown reflects both standardized performance of the TIAA Access variable annuity subaccounts, and the performance of the underlying funds earned at times prior to their offering in the TIAA Access variable annuity (pre-dated performance). Pre-dated performance (Hypothetical), including Since Inception period returns, reflects the performance of the underlying funds earned at times prior to their offering in the TIAA Access variable annuity. Such performance is hypothetical since the fund was not available in the variable annuity prior to its inception date. Account performance above is net of all annuity contract recurring costs such as mortality and expense risk charges and annual administrative fees. Comparative Index performance does not reflect such costs and would be lower than shown if it did

IMPORTANT RISK DISCLOSURE

Annuity account options are available through annuity contracts issued by TIAA (Teachers Insurance and Annuity Association), New York, NY. These contracts are designed for retirement or other long-term goals, and offer a variety of income options. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

There are inherent risks in investing in variable annuity accounts. Please be sure to read carefully the notes below for details.

Funds that invest in small-cap companies are subject to heightened risks and are more volatile than funds that invest in larger, more established companies.

Funds that invest in fixed income securities are not guaranteed and are subject to interest rate, inflation, and credit risks. High-yield bond funds that invest in non-investment-grade securities are subject to interest rate and inflation risks, and significantly higher credit risk.

Real estate securities are subject to various risks, including fluctuations in property values, higher expenses or lower income than expected, and potential environmental problems and liability.

Funds that invest in foreign securities are subject to special risks, including currency fluctuation and political and economic instability.

For a more complete discussion of these and other risks, please consult the prospectus.

		Previo	us Quarter-E	nd Returns				Curre	ent Month-En		nual Returns		
		1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	-
	Net Exp.	10/01/20	10/01/18	10/01/16	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
ACCOUNT	Ratio (bps) [1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	Inc. Date							
U.S. Equities	(bps)	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
TIAA ACCESS AMERICAN CENTURY MID CAP VALUE	93	34.12%	N/A	N/A	6.99%	7.21%	23.19%	23.19%	N/A	N/A	N/A	33.60%	10/1/2020
TIMA ACCESS AMERICAN CENTURY WILD CAP VALUE	33	34.12 /0	IVA	N/A	0.55 /6	7.21/6	23.1976	23.13/0	N/A	N/A	N/A	33.00 /6	10/1/2020
BM: Russell Mid Cap Value Index Fund vs.Russell Mid Cap Value Index		42.40% -828			6.28% 71	8.54% -133	28.34% -515	28.34% -515				40.92% -732	
TIAA ACCESS EQUITY INDEX	35 ^[5]	31.44%	15.61%	16.46%	3.88%	9.15%	25.25%	25.25%	25.33%	17.56%	15.91%	10.11%	7/1/1999
BM: Russell 3000 Index		31.88%	16.00%	16.85%	3.94%	9.28%	25.66%	25.66%	25.79%	17.97%	16.30%	10.47%	2/1/2007
Fund vs.Russell 3000 Index		-44	-39	-39	-6	-13	-41	-41	-46	-41	-39	-36	
TIAA ACCESS GROWTH & INCOME	70 ^[5]	30.75%	13.78%	15.94%	3.63%	9.36%	25.01%	25.01%	24.94%	17.42%	15.71%	11.04%	7/1/1999
BM: S&P 500 Index		30.00%	15.99%	16.90%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	10.57%	2/1/2007
Fund vs.S&P 500 Index		75	-221	-96	-85	-167	-370	-370	-113	-105	-84	47	
TIAA ACCESS LARGE-CAP GROWTH	71 ^[5]	25.45%	20.39%	22.20%	1.64%	4.35%	16.42%	16.42%	29.70%	23.89%	18.93%	12.87%	3/31/2006 2/1/2007
BM: Russell 1000 Growth Index		27.32%	22.00%	22.84%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	13.58%	2/1/2007
Fund vs.Russell 1000 Growth Index		-187	-161	-64	-47	-729	-1118	-1118	-438	-143	-86	-71	
TIAA ACCESS LARGE-CAP GROWTH INDEX	35 ^[5]	26.87%	21.57%	22.39%	2.08%	11.53%	27.13%	27.13%	33.59%	24.86%	19.35%	13.16%	10/1/2002 2/1/2007
BM: Russell 1000 Growth Index		27.32%	22.00%	22.84%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	13.58%	2/1/2007
Fund vs.Russell 1000 Growth Index		-45	-43	-45	-3	-11	-47	-47	-49	-46	-44	-42	
TIAA ACCESS LARGE-CAP VALUE	71 ^[5]	36.86%	8.92%	9.63%	6.29%	8.72%	26.63%	26.63%	18.87%	10.04%	12.18%	6.79%	10/1/2002
BM: Russell 1000 Value Index		35.01%	10.07%	10.94%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	7.41%	2/1/2007
Fund vs.Russell 1000 Value Index		185	-115	-131	-2	95	147	147	123	-112	-79	-62	
TIAA ACCESS LARGE-CAP VALUE INDEX	35 ^[5]	34.53%	9.73%	10.56%	6.25%	7.63%	24.65%	24.65%	17.24%	10.78%	12.56%	7.03%	10/1/2002 2/1/2007
BM: Russell 1000 Value Index		35.01%	10.07%	10.94%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	7.41%	2/1/2007
Fund vs.Russell 1000 Value Index		-48	-34	-38	-6	-14	-51	-51	-40	-38	-41	-38	
TIAA ACCESS MID-CAP GROWTH	78 ^[5]	30.34%	18.35%	18.32%	0.52%	-2.96%	2.64%	2.64%	25.53%	17.90%	14.73%	10.21%	10/1/2002 2/1/2007
BM: Russell Mid Cap Growth Index		30.45%	19.14%	19.27%	0.35%	2.85%	12.73%	12.73%	27.46%	19.83%	16.63%	11.43%	
Fund vs.Russell Mid Cap Growth Index		-11	-79	-95	17	-581	-1009	-1009	-193	-193	-190	-122	
TIAA ACCESS MID-CAP VALUE	76 ^[5]	44.49%	5.99%	7.61%	7.38%	10.74%	31.79%	31.79%	16.83%	8.62%	11.19%	7.21%	10/1/2002 2/1/2007
BM: Russell Mid Cap Value Index		42.40%	10.28%	10.59%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%	8.56%	2/1/2007
Fund vs.Russell Mid Cap Value Index		209	-429	-298	110	220	345	345	-279	-260	-225	-135	
TIAA ACCESS QUANT SMALL-CAP EQUITY [9]	73 ^[5]	57.17%	10.02%	12.90%	3.81%	4.75%	24.68%	24.68%	20.09%	11.75%	13.42%	8.36%	10/1/2002 2/1/2007
BM: Russell 2000 Index		47.68%	10.54%	13.45%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	8.56%	2/1/2007
Fund vs.Russell 2000 Index		949	-52	-55	158	261	986	986	7	-27	19	-20	
TIAA ACCESS REAL ESTATE SECURITIES	79 ^[5]	30.32%	14.32%	10.35%	8.76%	15.47%	38.99%	38.99%	22.43%	14.47%	12.66%	6.74%	10/1/2002
BM: FTSE Nareit All Equity REITs Index		31.54%	11.73%	8.41%	9.60%	16.17%	41.30%	41.30%	19.93%	12.46%	12.22%	6.91%	2/1/2007
Fund vs.FTSE Nareit All Equity REITs Index		-122	259	194	-84	-70	-231	-231	250	201	44	-17	
TIAA ACCESS S&P 500 INDEX	35 ^[5]	29.52%	15.60%	16.48%	4.45%	10.91%	28.25%	28.25%	25.63%	18.05%	16.13%	10.17%	10/1/2002
BM: S&P 500 Index		30.00%	15.99%	16.90%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	10.57%	2/1/2007
Fund vs.S&P 500 Index		-48	-39	-42	-3	-12	-46	-46	-44	-42	-42	-40	
TIAA ACCESS SMALL-CAP BLEND INDEX	36 ^[5]	47.22%	10.31%	13.24%	2.22%	2.10%	14.54%	14.54%	19.75%	11.81%	13.08%	8.36%	10/1/2002
BM: Russell 2000 Index		47.68%	10.54%	13.45%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	8.56%	2/1/2007
Fund vs.Russell 2000 Index		-46	-23	-21	-1	-4	-28	-28	-27	-21	-15	-20	
TIAA ACCESS SOCIAL CHOICE EQUITY	48 ^[5]	31.45%	16.05%	16.44%	4.59%	9.39%	26.08%	26.08%	25.64%	17.63%	15.40%	9.89%	7/1/1999 2/1/2007
BM: Russell 3000 Index Fund vs.Russell 3000 Index		31.88% -43	16.00% 5	16.85% -41	3.94% 65	9.28% 11	25.66% 42	25.66% 42	25.79% -15	17.97% -34	16.30% -90	10.47% -58	
TIAA ACCESS SOCIAL CHOICE LOW CARBON EQUITY	62	31.88%	N/A	N/A	4.30%	8.83%	25.51%	25.51%	N/A	N/A	N/A	32.78%	10/1/2020
BM: Russell 3000 Index		31.88%			3.94%	9.28%	25.66%	25.66%				33.17%	
Fund vs.Russell 3000 Index		0			36	9.28% -45	-15	-15				-39	
		I			l								

		Previo	us Quarter-E					Curre	ent Month-En				
			Avg. An	nual Returns						Avg. An	nual Returns	•	_
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
ACCOUNT	Ratio (bps) ^[1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	Inc. Date
TA-AF WASHINGTON MUTUAL INVESTORS	57	27.97%	12.11%	13.86%	6.69%	11.88%	28.51%	28.51%	20.25%	15.18%	14.22%	9.05%	5/15/2002
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -203	15.99% -388	16.90% -304	4.48% 221	11.03% 85	28.71% -20	28.71% -20	26.07% -582	18.47% -329	16.55% -233	10.63% -158	8/8/2007
TA-TRP INSTITUTIONAL LARGE-CAP GROWTH	86	30.81%	21.59%	24.57%	1.14%	6.06%	22.81%	22.81%	29.85%	25.62%	20.48%	13.94%	10/31/2001
BM: Russell 1000 Growth Index Fund vs.Russell 1000 Growth Index		27.32% 349	22.00% -41	22.84% 173	2.11% -97	11.64% -558	27.60% -479	27.60% -479	34.08% -423	25.32% 30	19.79% 69	13.58% 36	2/1/2007
TA-VANGUARD EXPLORER	60	41.56%	15.61%	18.59%	2.14%	3.72%	16.03%	16.03%	25.84%	18.93%	15.81%	13.31%	12/11/1967
BM: Russell 2500 Growth Index		31.98%	16.01%	18.21%	0.49%	0.20%	5.04%	5.04%	25.09%	17.65%	15.75%	13.26%	5/2/2011
Fund vs.Russell 2500 Growth Index		958	-40	38	165	352	1099	1099	75	128	6	5	0/45/4000
TA-VANGUARD SELECTED VALUE	61	51.87%	10.40%	10.74%	6.93%	8.10%	27.37%	27.37%	20.18%	10.61%	12.26%	10.56%	2/15/1996 5/2/2011
BM: Russell Mid Cap Value Index Fund vs.Russell Mid Cap Value Index		42.40% 947	10.28% 12	10.59% 15	6.28% 65	8.54% -44	28.34% -97	28.34% -97	19.62% 56	11.22% -61	13.44% -118	11.42% -86	
TA-VANGUARD SMALL-CAP VALUE INDEX	36	55.26%	8.57%	10.72%	4.87%	6.32%	27.72%	27.72%	18.18%	9.99%	12.89%	10.71%	5/21/1998 5/2/2011
BM: CRSP US Small Cap Value TR USD [4]		55.75%	8.86%	11.03%	4.90%	6.40%	28.15%	28.15%	18.49%	10.30%	13.62%	11.56%	3/2/2011
Fund vs.CRSP US Small Cap Value TR USD		-49	-29	-31	-3	-8	-43	-43	-31	-31	-73	-85	
TIAA ACCESS AMANA GROWTH	100	29.63%	N/A	N/A	3.67%	14.38%	31.42%	31.42%	N/A	N/A	N/A	36.36%	10/1/2020
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -37			4.48% -81	11.03% 335	28.71% 271	28.71% 271				33.57% 279	
TIAA ACCESS AMERICAN BEACON BRIDGEWAY LARGE CAP GROWTH	106	28.18%	16.72%	N/A	0.57%	8.53%	21.53%	21.53%	28.37%	N/A	N/A	19.01%	2/1/2010 5/1/2017
BM: Russell 1000 Growth Index		27.32%	22.00%		2.11%	11.64%	27.60%	27.60%	34.08%			24.34%	3/1/2017
Fund vs.Russell 1000 Growth Index		86	-528		-154	-311	-607	-607	-571			-533	
TIAA ACCESS ARIEL APPRECIATION INSTITUTIONAL	114	45.30%	9.40%	10.10%	5.78%	7.06%	25.86%	25.86%	18.98%	10.77%	12.77%	10.00%	12/30/2011
BM: Russell Mid Cap Value Index		42.40%	10.28%	10.59%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%	11.12%	5/1/2017
Fund vs.Russell Mid Cap Value Index		290	-88	-49	-50	-148	-248	-248	-64	-45	-67	-112	
TIAA ACCESS CHAMPLAIN MID CAP INSTITUTIONAL	114	38.20%	19.03%	19.55%	4.21%	6.25%	24.52%	24.52%	26.55%	20.09%	17.27%	19.83%	1/3/2011
BM: Russell Mid Cap Index		38.11%	14.22%	14.39%	4.08%	6.44%	22.58%	22.58%	23.29%	15.10%	14.91%	14.79%	5/1/2017
Fund vs.Russell Mid Cap Index		9	481	516	13	-19	194	194	326	499	236	504	
TIAA ACCESS DELAWARE SMALL CAP VALUE	102	61.48%	N/A	N/A	6.01%	9.66%	34.05%	34.05%	N/A	N/A	N/A	56.02%	10/1/2020
BM: Russell 2000 Value Index Fund vs.Russell 2000 Value Index		63.92% -244			4.08% 193	4.36% 530	28.27% 578	28.27% 578				51.88% 414	
TIAA ACCESS INVESCO OPPENHEIMER DISCV MID CAP GR	95	33.97%	N/A	N/A	1.29%	5.80%	18.92%	18.92%	N/A	N/A	N/A	30.75%	10/1/2020
BM: Russell Mid Cap Growth Index		30.45%			0.35%	2.85%	12.73%	12.73%				25.14%	
Fund vs.Russell Mid Cap Growth Index		352			94	295	619	619				561	
TIAA ACCESS JPMORGAN EQUITY INCOME	76	29.91%	N/A	N/A	6.40%	8.66%	25.06%	25.06%	N/A	N/A	N/A	31.66%	10/1/2020
BM: Russell 1000 Value Index Fund vs.Russell 1000 Value Index		35.01% -510			6.31% 9	7.77% 89	25.16% -10	25.16% -10				34.79% -313	
TIAA ACCESS JPMORGAN SMALL CAP VALUE R6	106	66.96%	8.78%	9.66%	5.15%	5.94%	32.60%	32.60%	18.73%	8.18%	11.76%	9.06%	2/22/2005
BM: Russell 2000 Value Index Fund vs.Russell 2000 Value Index		63.92% 304	8.58% 20	11.03% -137	4.08% 107	4.36% 158	28.27% 433	28.27% 433	17.99% 74	9.07% -89	12.03% -27	9.58% -52	5/1/2017
TIAA ACCESS MFS MID CAP GROWTH	96	23.74%	N/A	N/A	3.14%	5.83%	13.83%	13.83%	N/A	N/A	N/A	23.02%	10/1/2020
BM: Russell Mid Cap Growth Index Fund vs.Russell Mid Cap Growth Index		30.45% -671			0.35% 279	2.85% 298	12.73% 110	12.73% 110				25.14% -212	
TIAA ACCESS MFS MID CAP VALUE	98	41.71%	11.19%	11.12%	6.60%	10.14%	30.61%	30.61%	21.12%	12.26%	N/A	12.33%	2/1/2013
BM: Russell Mid Cap Value Index Fund vs.Russell Mid Cap Value Index		42.40% -69	10.28% 91	10.59% 53	6.28% 32	8.54% 160	28.34% 227	28.34% 227	19.62% 150	11.22% 104		11.12% 121	5/1/2017

		Previo	us Quarter-E					Curre	ent Month-En				
				nual Returns							nual Returns		_
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
	Ratio	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT TIAA ACCESS MFS VALUE	(bps) ^[1]	09/30/21 29.79%	09/30/21 N/A	09/30/21 N/A	12/31/21 5.92%	12/31/21 8.52%	12/31/21 25.18%	12/31/21 25.18%	12/31/21 N/A	12/31/21 N/A	12/31/21 N/A	12/31/21 31.60%	Date 10/1/2020
BM: Russell 1000 Value Index Fund vs.Russell 1000 Value Index		35.01% -522			6.31%	7.77% 75	25.16% 2	25.16% 2				34.79% -319	
TIAA ACCESS NATIONWIDE GENEVA SMALL CAP GROWTH INSTL	114	31.90%	12.68%	17.49%	4.16%	5.94%	12.02%	12.02%	23.87%	18.04%	N/A	17.22%	9/18/2013 5/1/2017
BM: Russell 2000 Growth Index		33.27%	11.70%	15.34%	0.44%	0.01%	2.83%	2.83%	21.17%	14.53%		13.77%	
Fund vs.Russell 2000 Growth Index		-137	98	215	372	593	919	919	270	351		345	
TIAA ACCESS NUVEEN MID CAP VALUE	108	49.36%	N/A	N/A	7.18%	10.50%	36.66%	36.66%	N/A	N/A	N/A	48.59%	10/1/2020
BM: Russell Mid Cap Value Index		42.40%			6.28%	8.54%	28.34%	28.34%				40.92%	
Fund vs.Russell Mid Cap Value Index		696			90	196	832	832				767	
TIAA ACCESS NUVEEN REAL ASSET INCOME	111	16.31%	N/A	N/A	4.18%	3.82%	10.90%	10.90%	N/A	N/A	N/A	15.63%	10/1/2020
DM. Discrete and Develop III Comments IIV Committee landers		44.000/			4.070/	0.740/	E 000/	F 000/				0.40%	
BM: Bloomberg Barclays U.S Corporate HY Securities Index Fund vs.Bloomberg Barclays U.S Corporate HY Securities Index		11.28% 503			1.87% 231	0.71% 311	5.28% 562	5.28% 562				9.40% 623	
TIAA ACCESS PARNASSUS INSTITUTIONAL	98	00.700/	14.91%	14.05%	0.700/	4.12%	0.400/	0.400/	22.02%	13.68%	N/A	13.31%	4/20/2045
IIAA ACCESS PARNASSUS INSTITUTIONAL	96	23.70%	14.91%	14.05%	0.78%	4.12%	9.18%	9.18%	22.02%	13.00%	N/A	13.31%	4/30/2015 5/1/2017
BM: Russell Mid Cap Growth Index		30.45% -675	19.14%	19.27%	0.35% 43	2.85%	12.73%	12.73%	27.46%	19.83%		19.24%	
Fund vs.Russell Mid Cap Growth Index		-675	-423	-522	43	127	-355	-355	-544	-615		-593	
TIAA ACCESS T. ROWE PRICE BLUE CHIP GROWTH	86	22.05%	N/A	N/A	-0.14%	4.09%	17.49%	17.49%	N/A	N/A	N/A	19.90%	10/1/2020
BM: S&P 500 Index		30.00%			4.48%	11.03%	28.71%	28.71%				33.57%	
Fund vs.S&P 500 Index		-795			-462	-694	-1122	-1122				-1367	
TIAA ACCESS T. ROWE PRICE QM U.S. SMALL-CAP GROWTH EQUITY	95	30.91%	12.22%	15.56%	3.96%	3.86%	11.14%	11.14%	22.10%	15.59%	N/A	14.61%	6/30/1997
PM: MCCLLIC Conditions Crouds Index		42.20%	15.68%	17.41%	1.50%	0.98%	11.52%	11.52%	25.51%	16.91%		16.56%	5/1/2017
BM: MSCI US Small Cap Growth Index Fund vs.MSCI US Small Cap Growth Index		-1129	-346	-185	246	288	-38	-38	-341	-132		-195	
TIAA ACCESS VANGUARD 500 INDEX ADMIRAL	34	29.59%	15.61%	16.51%	4.45%	10.93%	28.28%	28.28%	25.66%	18.08%	16.16%	17.71%	11/13/2000
THAN ACCESS VANGUARD 300 INDEX ADMINAL	34	29.35 /6	13.0176	10.5176	4.43 /6	10.55 /6	20.20 /6	20.20 /6	23.00 /6	10.00 /6	10.10 /6	17.7176	5/1/2017
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -41	15.99% -38	16.90% -39	4.48% -3	11.03% -10	28.71% -43	28.71% -43	26.07% -41	18.47% -39	16.55% -39	18.10% -39	
ruilu vs.socr sou iliuex		-41	-30	-39	-3	-10	-43	-43	-41	-39	-39	-39	
TIAA ACCESS VANGUARD EQUITY-INCOME ADM	49	30.38%	10.30%	11.51%	6.51%	8.62%	25.26%	25.26%	17.19%	12.33%	12.89%	12.17%	8/13/2001 5/1/2017
BM: Russell 1000 Value Index		35.01%	10.07%	10.94%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	11.27%	5/1/2017
Fund vs.Russell 1000 Value Index		-463	23	57	20	85	10	10	-45	117	-8	90	
TIAA ACCESS VANGUARD EXTENDED MARKET INDEX	35	41.90%	15.31%	16.07%	0.53%	0.62%	12.13%	12.13%	23.58%	14.97%	14.65%	14.65%	11/13/2000
BM: S&P Completion Index		42.19%	15.54%	16.30%	0.55%	0.66%	12.35%	12.35%	23.85%	15.20%	14.88%	14.88%	5/1/2017
Fund vs.S&P Completion Index		-29	-23	-23	-2	-4	-22	-22	-27	-23	-23	-23	
TIAA ACCESS VANGUARD INSTITUTIONAL INDEX	32	29.61%	N/A	N/A	4.45%	10.94%	28.30%	28.30%	N/A	N/A	N/A	33.16%	10/1/2020
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -39			4.48%	11.03% -9	28.71% -41	28.71% -41				33.57% -41	
TIAA ACCESS VANGUARD REAL ESTATE INDEX	42	33.11%	N/A	N/A	9.69%	14.81%	39.98%	39.98%	N/A	N/A	N/A	38.19%	10/1/2020
BM: MSCI US Investable Market Real Estate 25/50 Index		33.64%			9.73%	14.94%	40.56%	40.56%				38.76%	
Fund vs.MSCI US Investable Market Real Estate 25/50 Index		-53			-4	-13	-58	-58				-57	
TIAA ACCESS ISHARES RUSSELL MID-CAP INDEX	36	37.65%	N/A	N/A	4.04%	6.38%	22.21%	22.21%	N/A	N/A	N/A	34.61%	10/1/2020
BM: Russell Mid Cap Index		38.11%			4.08%	6.44%	22.58%	22.58%				35.11%	
Fund vs.Russell Mid Cap Index		-46			-4	-6	-37	-37				-50	
International Equities													
International Equities TIAA ACCESS EMERGING MARKETS EQUITY	118 ^[5]	2 420/	7 570/	7 700/	1 149/	3 500/	46 070/	46 070/	7 049/	9 270/	4 4 2 0 /	4 470/	9/24/2040
TIUDE STEAM BUIGHMEN BUIGHMEN SECTION WATER	116	3.43%	7.57%	7.78%	1.14%	-3.58%	-16.87%	-16.87%	7.91%	8.27%	4.13%	1.17%	8/31/2010 5/2/2011
BM: MS Emerging Market		18.20%	8.58%	9.23%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	2.63%	
Fund vs.MS Emerging Market		-1477	-101	-145	-74	-227	-1433	-1433	-303	-160	-136	-146	
TIAA ACCESS EMERGING MARKETS EQUITY INDEX	50 ^[5]	16.31%	7.96%	8.51%	1.73%	-1.36%	-3.35%	-3.35%	10.26%	9.36%	4.94%	2.07%	8/31/2010
BM: MS Emerging Market		18.20%	8.58%	9.23%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	2.63%	5/2/2011
Fund vs.MS Emerging Market		-189	-62	-72	-15	-5	-81	-81	-68	-51	-55	-56	
		1			1								

	_	Previo	us Quarter-E	nd Returns		_	_	Curre	nt Month-En	d Returns	_	_	
			Avg. Ann	nual Returns						Avg. Anı	nual Returns		_
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
ACCOUNT	Ratio (bps) [1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	Inc. Date
TIAA ACCESS INTERNATIONAL EQUITY	78 ^[5]	26.99%	8.10%	8.23%	4.49%	2.38%	10.48%	10.48%	16.15%	9.65%	8.79%	3.26%	7/1/1999
													2/1/2007
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% 126	7.62% 48	8.81% -58	5.12% -63	2.69% -31	11.26% -78	11.26% -78	13.54% 261	9.55% 10	8.03% 76	3.49% -23	
TIAA ACCESS INTERNATIONAL EQUITY INDEX	35 ^[5]	24.61%	7.29%	8.44%	4.79%	3.09%	10.96%	10.96%	13.26%	9.44%	7.89%	3.33%	10/1/2002
BM: Morgan Stanley EAFE Index		25.73%	7.62%	8.81%	5.12%	2.69%	11.26%	11.26%	13.54%	9.55%	8.03%	3.49%	2/1/2007
Fund vs.Morgan Stanley EAFE Index		-112	-33	-37	-33	40	-30	-30	-28	-11	-14	-16	
TIAA ACCESS INTERNATIONAL OPPORTUNITIES	91	21.86%	N/A	N/A	1.19%	-2.12%	3.02%	3.02%	N/A	N/A	N/A	14.47%	10/1/2020
BM: MSCI AC World Index ex USA		23.92%			4.13%	1.82%	7.82%	7.82%				20.17%	
Fund vs.MSCI AC World Index ex USA		-206			-294	-394	-480	-480				-570	
TIAA ACCESS SOCIAL CHOICE INTERNATIONAL EQUITY	70	25.34%	N/A	N/A	5.28%	3.65%	11.60%	11.60%	N/A	N/A	N/A	22.85%	10/1/2020
BM: Morgan Stanley EAFE Index		25.73%			5.12%	2.69%	11.26%	11.26%				22.45%	
Fund vs.Morgan Stanley EAFE Index		-39			16	96	34	34				40	
TA-AF EUROPACIFIC GROWTH	76	24.39%	12.87%	11.83%	2.16%	-1.20%	2.53%	2.53%	17.60%	12.52%	9.65%	5.20%	5/15/2002
BM: MSCI AC World Index ex USA		23.92%	8.03%	8.94%	4.13%	1.82%	7.82%	7.82%	13.18%	9.61%	7.28%	3.12%	8/8/2007
Fund vs.MSCI AC World Index ex USA		47	484	289	-197	-302	-529	-529	442	291	237	208	
TA-DFA EMERGING MARKETS PORTFOLIO	65	22.80%	7.82%	8.36%	3.40%	0.02%	2.23%	2.23%	10.32%	9.50%	5.20%	2.48%	4/25/1994
BM: MS Emerging Market		18.20%	8.58%	9.23%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	2.63%	5/2/2011
Fund vs.MS Emerging Market		460	-76	-87	152	133	477	477	-62	-37	-29	-15	
TA-DODGE & COX INTERNATIONAL STOCK	93	34.79%	5.67%	7.06%	5.08%	2.33%	10.69%	10.69%	11.31%	6.86%	7.26%	4.23%	5/1/2001
													5/2/2011
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% 906	7.62% -195	8.81% -175	5.12% -4	2.69% -36	11.26% -57	11.26% -57	13.54% -223	9.55% -269	8.03% -77	5.24% -101	
TA-VANGUARD EMERGING MARKETS STOCK INDEX	40	18.07%	9.29%	8.38%	1.73%	-0.47%	0.62%	0.62%	11.54%	9.15%	5.06%	2.22%	6/23/2006 5/2/2011
BM: MS Emerging Market		18.20%	8.58%	9.23%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	2.63%	
Fund vs.MS Emerging Market		-13	71	-85	-15	84	316	316	60	-72	-43	-41	
TIAA ACCESS AMERICAN FUNDS NEW PERSPECTIVE	71	29.32%	N/A	N/A	2.19%	6.64%	17.74%	17.74%	N/A	N/A	N/A	28.16%	10/1/2020
BM: MSCI AC World Index		27.44%			4.00%	6.68%	18.54%	18.54%				27.34%	
Fund vs.MSCI AC World Index		188			-181	-4	-80	-80				82	
TIAA ACCESS DELAWARE EMERGING MARKETS R6 [3]	150	13.01%	10.84%	10.74%	3.58%	2.14%	-2.24%	-2.24%	15.09%	12.32%	N/A	9.23%	5/2/2016
BM: MSCI Emerging Markets Index (Gross)		18.58%	8.96%	9.62%	1.92%	-1.24%	-2.22%	-2.22%	11.32%	10.26%		7.93%	5/1/2017
Fund vs.MSCI Emerging Markets Index (Gross)		-557	188	112	166	338	-2	-2	377	206		130	
TIAA ACCESS LAZARD INTERNATIONAL EQUITY	111	21.42%	6.75%	6.76%	3.69%	0.33%	5.71%	5.71%	11.47%	7.88%	N/A	6.52%	4/1/2015
PM: Margan Stanlay FAFE Inday		25 720/	7 600/	0.040/	E 100/	2 609/	11 269/	11 269/	12 549/	0.559/		7.079/	5/1/2017
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% -431	7.62% -87	8.81% -205	5.12% -143	2.69% -236	11.26% -555	11.26% -555	13.54% -207	9.55% -167		7.97% -145	
TIAA ACCESS MFS INTL DIVERSIFICATION	103	18.28%	N/A	N/A	3.84%	3.17%	7.45%	7.45%	N/A	N/A	N/A	16.80%	10/1/2020
	100		IVA	N/A					IVA	N/A	IVA		10/1/2020
BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA		23.92% -564			4.13% -29	1.82% 135	7.82% -37	7.82% -37				20.17% -337	
													40/4/0000
TIAA ACCESS VANGUARD FTSE ALL-WLD EX-US SMCP IDX	46	29.69%	N/A	N/A	3.97%	2.00%	12.36%	12.36%	N/A	N/A	N/A	24.37%	10/1/2020
BM: MSCI World ex USA Small Mid Cap Index		27.08%			4.20%	0.82%	9.52%	9.52%				21.49%	
Fund vs.MSCI World ex USA Small Mid Cap Index		261			-23	118	284	284				288	
TIAA ACCESS VANGUARD FTSE SOCIAL INDEX	44	29.05%	N/A	N/A	3.77%	10.75%	27.33%	27.33%	N/A	N/A	N/A	32.25%	10/1/2020
BM: Russell 1000 Index		30.96%			4.05%	9.78%	26.45%	26.45%				32.97%	
Fund vs.Russell 1000 Index		-191			-28	97	88	88				-72	
		I			I								

		Previou	us Quarter-E Avg. An	nd Returns nual Returns				Curre	ent Month-En		nual Returns		
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	_
ACCOUNT	Ratio (bps) [1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	Inc. Date
Fixed Income													
TIAA ACCESS BOND INDEX	38 [5]	-1.29%	4.91%	2.47%	-0.41%	-0.24%	-2.10%	-2.10%	4.27%	3.11%	2.44%	2.81%	9/14/2009
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% -39	5.36% -45	2.94% -47	-0.26% -15	0.01% -25	-1.54% -56	-1.54% -56	4.79% -52	3.57% -46	2.90% -46	3.28% -47	5/2/2011
TIAA ACCESS CORE BOND	59 ^[5]	0.69%	5.48%	3.17%	0.07%	-0.31%	-1.26%	-1.26%	5.01%	3.68%	3.37%	4.12%	7/1/1999
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 159	5.36% 12	2.94% 23	-0.26% 33	0.01% -32	-1.54% 28	-1.54% 28	4.79% 22	3.57% 11	2.90% 47	4.11% 1	2/1/2007
TIAA ACCESS CORE IMPACT BOND	65	0.19%	N/A	N/A	-0.34%	-0.21%	-1.33%	-1.33%	N/A	N/A	N/A	-0.09%	10/1/2020
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 109			-0.26% -8	0.01%	-1.54% 21	-1.54% 21				-0.73% 64	
TIAA ACCESS CORE PLUS BOND	60 ^[5]	1.84%	5.70%	3.47%	0.08%	-0.23%	-0.62%	-0.62%	5.30%	3.95%	3.68%	4.22%	3/31/2006
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 274	5.36% 34	2.94% 53	-0.26% 34	0.01% -24	-1.54% 92	-1.54% 92	4.79% 51	3.57% 38	2.90% 78	4.11% 11	2/1/2007
TIAA ACCESS HIGH YIELD	66 ^[5]	9.22%	5.03%	5.12%	2.06%	0.77%	4.48%	4.48%	7.26%	4.75%	5.66%	6.14%	3/31/2006
BM: ICE BofA BB-B Cash Pay Issuer Constrained Index (New) Fund vs.ICE BofA BB-B Cash Pay Issuer Constrained Index (New)		9.70% -48	6.89% -186	6.16% -104	1.91% 15	0.73% 4	4.58% -10	4.58% -10	8.56% -130	6.04% -129	6.54% -88	6.62% -48	2/1/2007
TIAA ACCESS INFLATION-LINKED BOND	55 ^[5]	5.02%	5.79%	3.25%	0.23%	1.31%	4.95%	4.95%	6.32%	3.88%	2.02%	3.77%	10/1/2002
BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index		5.75% -73	6.41% -62	3.84% -59	0.48% -25	1.54%	5.69% -74	5.69% -74	6.97% -65	4.46% -58	2.57% -55	4.01% -24	2/1/2007
TIAA ACCESS SHORT-TERM BOND	56 ^[5]	0.90%	2.70%	1.95%	0.05%	-0.36%	-0.12%	-0.12%	2.34%	1.95%	1.63%	2.38%	3/31/2006
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index		0.30% 60	2.87% -17	1.89% 6	-0.15% 20	-0.56% 20	-0.47% 35	-0.47% 35	2.28%	1.85% 10	1.39% 24	2.25% 13	2/1/2007
TA-VANGUARD INTERMEDIATE-TERM TREASURY	34	-2.08%	4.95%	2.09%	-0.36%	-0.69%	-2.49%	-2.49%	3.76%	2.68%	1.83%	2.46%	10/28/1991
BM: Bloomberg Barclays US 5-10 Yr Treasury Bond Index Fund vs.Bloomberg Barclays US 5-10 Yr Treasury Bond Index		-3.53% 145	5.64% -69	2.39%	-0.32% -4	-0.23% -46	-2.97% 48	-2.97% 48	4.39% -63	3.30% -62	2.45% -62	3.34%	5/2/2011
TA-WA CORE PLUS BOND	72	0.96%	6.45%	4.14%	0.29%	-0.11%	-2.17%	-2.17%	6.16%	4.62%	4.24%	5.06%	7/8/1998
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 186	5.36% 109	2.94% 120	-0.26% 55	0.01%	-1.54% -63	-1.54% -63	4.79% 137	3.57% 105	2.90% 134	4.11% 95	2/1/2007
TIAA ACCESS LORD ABBETT HIGH YIELD	91	13.17%	5.92%	5.93%	1.50%	0.47%	5.98%	5.98%	8.46%	5.57%	N/A	5.10%	6/30/2015
BM: BofA Merrill Lynch U.S. High Yield Constrained Index Fund vs.BofA Merrill Lynch U.S. High Yield Constrained Index		11.46% 171	6.59% -67	6.34% -41	1.88%	0.63% -16	5.35% 63	5.35% 63	8.53% -7	6.08% -51		5.66% -56	5/1/2017
TIAA ACCESS PGIM TOTAL RETURN BOND	69	0.59%	N/A	N/A	0.02%	0.23%	-1.45%	-1.45%	N/A	N/A	N/A	0.54%	10/1/2020
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 149			-0.26% 28	0.01% 22	-1.54% 9	-1.54% 9				-0.73% 127	
TIAA ACCESS TEMPLETON GLOBAL BOND	84	-3.79%	-2.19%	0.67%	0.83%	-0.43%	-4.88%	-4.88%	-2.87%	-1.00%	N/A	-1.96%	5/1/2013
BM: CitiGroup World Government Bond Index Fund vs.CitiGroup World Government Bond Index		-3.33% -46	3.73% -592	1.35%	-0.62% 145	-1.10% 67	-6.97% 209	-6.97% 209	2.75% -562	2.94% -394		2.54% -450	5/1/2017
TIAA ACCESS VANGUARD INFLATION-PROTECTED SECS	40	4.78%	N/A	N/A	0.11%	2.11%	5.36%	5.36%	N/A	N/A	N/A	5.49%	10/1/2020
BM: Bloomberg Barclays U.S. TIPS Index (Series-L) Fund vs.Bloomberg Barclays U.S. TIPS Index (Series-L)		5.19% -41			0.32% -21	2.36% -25	5.96% -60	5.96% -60				6.11% -62	
TIAA ACCESS VANGUARD TOTAL BOND MARKET INDEX	34	-1.21%	5.11%	2.64%	-0.41%	-0.15%	-1.95%	-1.95%	4.52%	3.28%	2.56%	3.21%	11/12/2001
BM: Bloomberg Barclays U.S. Aggregate Float Adjusted Index Fund vs.Bloomberg Barclays U.S. Aggregate Float Adjusted Index		-0.93% -28	5.44%	2.99%	-0.27% -14	0.05%	-1.58% -37	-1.58% -37	4.91% -39	3.64% -36	2.94%	3.59% -38	5/1/2017
TIAA ACCESS VANGUARD TOTAL INTL BD IDX	41	-1.29%	N/A	N/A	-0.75%	-0.29%	-2.51%	-2.51%	N/A	N/A	N/A	-1.33%	10/1/2020
BM: Bloomberg Barclays Global Aggregate ex-USD Floating Adjusted RIC Capped Index Fund vs.Bloomberg Barclays Global Aggregate ex-USD Floating Adjusted RIC Capped Inde	x	-0.92% -37			-0.70% -5	-0.12% -17	-2.10% -41	-2.10% -41				-0.86% -47	

		Previo	us Quarter-E	nual Returns				Curre	ent Month-En		nual Returns		
		4.74			1,,,	211	VTO	437	2),				-
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
	Ratio	to	to	to	to	to	to	to	to	to	to	to	Inc.
CCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Multi-Asset													
TIAA ACCESS LIFECYCLE 2010 [6]	67 ^[5]	11.44%	7.93%	7.41%	1.57%	2.02%	6.56%	6.56%	10.80%	7.93%	7.34%	5.59%	1/17/200
													2/1/2007
BM: Lifecycle 2010 Fund Composite Index		11.42%	8.85%	7.87%	1.48%	2.65%	7.38%	7.38%	11.70%	8.48%	7.56%	5.89%	
Fund vs.Lifecycle 2010 Fund Composite Index BM: S&P Target Date 2010 Index		10.20%	-92 7.55%	-46 6.78%	9 1.50%	-63 2.45%	-82 6.54%	-82 6.54%	-90 10.22%	-55 7.36%	-22 6.55%	-30 5.18%	
Fund vs.S&P Target Date 2010 Index		124	38	63	7	-43	2	2	58	57	79	41	
IAA ACCESS LIFECYCLE 2015 [6]	68 ^[5]	12.71%	8.31%	7.96%	1.71%	2.31%	7.41%	7.41%	11.62%	8.51%	7.93%	5.78%	1/17/20
BM: Lifecycle 2015 Fund Composite Index		12.79%	9.32%	8.47%	1.68%	2.97%	8.29%	8.29%	12.58%	9.11%	8.21%	6.07%	2/1/200
Fund vs.Lifecycle 2015 Fund Composite Index		-8	-101	-51	3	-66	-88	-88	-96	-60	-28	-29	
BM: S&P Target Date 2015 Index		11.93%	7.94%	7.46%	1.85%	3.05%	8.01%	8.01%	11.19%	8.08%	7.43%	5.59%	
und vs.S&P Target Date 2015 Index		78	37	50	-14	-74	-60	-60	43	43	50	19	
IAA ACCESS LIFECYCLE 2020 [7]	69 ^[5]	13.94%	8.65%	8.58%	1.87%	2.54%	8.14%	8.14%	12.47%	9.16%	8.64%	5.96%	1/17/20
AAAOOOO EII EO I OEE 2020		13.34 /6	0.0076	0.30 /6	1.07 /6	2.34/6	0.1476	0.1476	12.47 /6	3.10/6	0.0476	3.30 /6	2/1/200
BM: Lifecycle 2020 Fund Composite Index		14.15%	9.74%	9.15%	1.87%	3.28%	9.19%	9.19%	13.48%	9.79%	8.96%	6.30%	
und vs.Lifecycle 2020 Fund Composite Index		-21	-109	-57	0	-74	-105	-105	-101	-63	-32	-34	
M: S&P Target Date 2020 Index		12.92%	8.10%	7.98%	2.14%	3.42%	8.76%	8.76%	11.79%	8.60%	8.13%	5.87%	
und vs.S&P Target Date 2020 Index		102	55	60	-27	-88	-62	-62	68	56	51	9	
IAA ACCESS LIFECYCLE 2025 [7]	71 ^[5]	16.10%	9.25%	9.49%	2.25%	2.98%	9.52%	9.52%	13.83%	10.09%	9.49%	6.25%	1/17/20
													2/1/200
8M: Lifecycle 2025 Fund Composite Index		16.36%	10.39%	10.06%	2.16%	3.74%	10.63%	10.63%	14.81%	10.73%	9.84%	6.62%	
und vs.Lifecycle 2025 Fund Composite Index		-26	-114	-57	9	-76	-111	-111	-98	-64	-35	-37	
M: S&P Target Date 2025 Index und vs.S&P Target Date 2025 Index		16.17% -7	8.95% 30	9.01% 48	2.43%	3.85% -87	10.67% -115	10.67% -115	13.37% 46	9.65% 44	9.01% 48	6.27% -2	
und vs. odi Tanger Date 2020 Index		,	50	40	-10	-07	-110	-110	40		40	-2	
AA ACCESS LIFECYCLE 2030 [7]	72 [5]	18.36%	9.87%	10.37%	2.52%	3.49%	10.90%	10.90%	15.26%	11.01%	10.30%	6.50%	1/17/20
M: Lifecycle 2030 Fund Composite Index		18.70%	11.06%	10.99%	2.48%	4.24%	12.19%	12.19%	16.18%	11.68%	10.73%	6.93%	2/1/200
und vs.Lifecycle 2030 Fund Composite Index		-34	-119	-62	4	-75	-129	-129	-92	-67	-43	-43	
M: S&P Target Date 2030 Index		19.16%	9.64%	9.93%	2.87%	4.44%	12.61%	12.61%	14.90%	10.63%	9.83%	6.61%	
und vs.S&P Target Date 2030 Index		-80	23	44	-35	-95	-171	-171	36	38	47	-11	
TIAA ACCESS LIFECYCLE 2035 [7]	73 ^[5]	20.72%	10.46%	11.24%	2.87%	3.90%	12.37%	12.37%	16.65%	11.93%	11.07%	6.87%	1/17/20
							12.01,0	12.0174					2/1/200
M: Lifecycle 2035 Fund Composite Index		21.07%	11.69%	11.90%	2.81%	4.75%	13.77%	13.77%	17.53%	12.61%	11.57%	7.35%	
und vs.Lifecycle 2035 Fund Composite Index		-35	-123	-66	6	-85	-140	-140	-88	-68	-50	-48	
M: S&P Target Date 2035 Index und vs.S&P Target Date 2035 Index		22.56% -184	10.43% 3	10.88% 36	3.40% -53	5.21% -131	14.93% -256	14.93% -256	16.56% 9	11.67% 26	10.63% 44	6.97% -10	
			-		1				-				
									18.01%	12.83%			
	74 ^[5]	23.12%	10.97%	12.09%	3.30%	4.49%	13.99%	13.99%	10.0170	,.	11.68%	7.29%	
IAA ACCESS LIFECYCLE 2040 ^[7]	74 ^[5]												
IAA ACCESS LIFECYCLE 2040 ^[7] M: Lifecycle 2040 Fund Composite Index	74 ^[5]	23.63%	12.27%	12.79%	3.15%	5.27%	15.52%	15.52%	18.86%	13.52%	12.25%	7.78%	
M: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index	74 ^[5]												
IAA ACCESS LIFECYCLE 2040 ^[7] IM: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index	74 ^[5]	23.63% -51	12.27% -130	12.79% -70	3.15% 15	5.27% -78	15.52% -153	15.52% -153	18.86% -85	13.52% -69	12.25% -57	7.78% -49	1/17/20 2/1/200
IAA ACCESS LIFECYCLE 2040 ^[7] IM: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index IM: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index		23.63% -51 24.96% -184	12.27% -130 10.98% -1	12.79% -70 11.54% 55	3.15% 15 3.78% -48	5.27% -78 5.73% -124	15.52% -153 16.55% -256	15.52% -153 16.55% -256	18.86% -85 17.69% 32	13.52% -69 12.40% 43	12.25% -57 11.19% 49	7.78% -49 7.24% 5	2/1/200
IAA ACCESS LIFECYCLE 2040 ^[7] M: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index	74 ^[5]	23.63% -51 24.96%	12.27% -130 10.98%	12.79% -70 11.54%	3.15% 15 3.78%	5.27% -78 5.73%	15.52% -153 16.55%	15.52% -153 16.55%	18.86% -85 17.69%	13.52% -69 12.40%	12.25% -57 11.19%	7.78% -49 7.24%	2/1/200
M: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index IAA ACCESS LIFECYCLE 2045 [7]		23.63% -51 24.96% -184	12.27% -130 10.98% -1	12.79% -70 11.54% 55	3.15% 15 3.78% -48	5.27% -78 5.73% -124	15.52% -153 16.55% -256	15.52% -153 16.55% -256	18.86% -85 17.69% 32	13.52% -69 12.40% 43	12.25% -57 11.19% 49	7.78% -49 7.24% 5	2/1/200
M: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index LIAA ACCESS LIFECYCLE 2045 [7] M: Lifecycle 2045 Fund Composite Index		23.63% -51 24.96% -184 25.56%	12.27% -130 10.98% -1 11.56%	12.79% -70 11.54% 55 12.71%	3.15% 15 3.78% -48 3.56%	5.27% -78 5.73% -124 4.91%	15.52% -153 16.55% -256 15.59%	15.52% -153 16.55% -256 15.59%	18.86% -85 17.69% 32 19.27%	13.52% -69 12.40% 43 13.51%	12.25% -57 11.19% 49 12.05%	7.78% -49 7.24% 5	2/1/200
IM: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index W: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index IAA ACCESS LIFECYCLE 2045 T M: Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index		23.63% -51 24.96% -184 25.56%	12.27% -130 10.98% -1 11.56%	12.79% -70 11.54% 55 12.71%	3.15% 15 3.78% -48 3.56%	5.27% -78 5.73% -124 4.91%	15.52% -153 16.55% -256 15.59%	15.52% -153 16.55% -256 15.59%	18.86% -85 17.69% 32 19.27%	13.52% -69 12.40% 43 13.51%	12.25% -57 11.19% 49 12.05%	7.78% -49 7.24% 5 7.96%	2/1/200
IAA ACCESS LIFECYCLE 2040 ^[7] M: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index		23.63% -51 24.96% -184 25.56% 26.26% -70	12.27% -130 10.98% -1 11.56% 12.93% -137	12.79% -70 11.54% 55 12.71%	3.15% 15 3.78% -48 3.56% 3.49%	5.27% -78 5.73% -124 4.91% 5.79% -88	15.52% -153 16.55% -256 15.59% 17.32% -173	15.52% -153 16.55% -256 15.59% 17.32% -173	18.86% -85 17.69% 32 19.27% 20.14% -87	13.52% -69 12.40% 43 13.51%	12.25% -57 11.19% 49 12.05%	7.78% -49 7.24% 5 7.96% 8.74% -78	2/1/200
M: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index LIAA ACCESS LIFECYCLE 2045 [7] M: Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index M: S&P Target Date 2045 Index und vs.Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index und vs.S&P Target Date 2045 Index und vs.S&P Target Date 2045 Index	75 ^[5]	23.63% -51 24.96% -184 25.56% 26.26% -70 26.36% -80	12.27% -130 10.98% -1 11.56% 12.93% -137 11.29% 27	12.79% -70 11.54% 55 12.71% 13.46% -75 11.93%	3.15% 15 3.78% -48 3.56% 3.49% 7 3.98% -42	5.27% -78 5.73% -124 4.91% 5.79% -88 6.04% -113	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192	18.86% -85 17.69% 32 19.27% 20.14% -87 18.32% 95	13.52% -69 12.40% 43 13.51% 14.28% -77 12.81% 70	12.25% -57 11.19% 49 12.05% 12.65% -60 11.56% 49	7.78% -49 7.24% 5 7.96% 8.74% -78 7.89%	2/1/200 11/30/2 5/1/200
M: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index LIAA ACCESS LIFECYCLE 2045 [7] M: Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index M: S&P Target Date 2045 Index und vs.Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index und vs.S&P Target Date 2045 Index und vs.S&P Target Date 2045 Index		23.63% -51 24.96% -184 25.56% 26.26% -70 26.36%	12.27% -130 10.98% -1 11.56% 12.93% -137 11.29%	12.79% -70 11.54% 55 12.71% 13.46% -75 11.93%	3.15% 15 3.78% -48 3.56% 3.49% 7 3.98%	5.27% -78 5.73% -124 4.91% 5.79% -88 6.04%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51%	18.86% -85 17.69% 32 19.27% 20.14% -87 18.32%	13.52% -69 12.40% 43 13.51% 14.28% -77 12.81%	12.25% -57 11.19% 49 12.05% 12.65% -60 11.56%	7.78% -49 7.24% 5 7.96% 8.74% -78 7.89%	2/1/200 11/30/2 5/1/200
M: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index LIAA ACCESS LIFECYCLE 2045 [7] M: Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Index und vs.S&P Target Date 2045 Index und vs.S&P Target Date 2045 Index und vs.S&P Target Date 2045 Index UNAA ACCESS LIFECYCLE 2050 [7]	75 ^[5]	23.63% -51 24.96% -184 25.56% 26.26% -70 26.36% -80	12.27% -130 10.98% -1 11.56% 12.93% -137 11.29% 27	12.79% -70 11.54% 55 12.71% 13.46% -75 11.93%	3.15% 15 3.78% -48 3.56% 3.49% 7 3.98% -42 3.74% 3.62%	5.27% -78 5.73% -124 4.91% 5.79% -88 6.04% -113	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192	18.86% -85 17.69% 32 19.27% 20.14% -87 18.32% 95	13.52% -69 12.40% 43 13.51% 14.28% -77 12.81% 70	12.25% -57 11.19% 49 12.05% 12.65% -60 11.56% 49	7.78% -49 7.24% 5 7.96% 8.74% -78 7.89%	2/1/200 11/30/2 5/1/200
M: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index AA ACCESS LIFECYCLE 2045 T M: Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index M: S&P Target Date 2045 Index und vs.Lifecycle 2045 Fund Composite Index M: S&P Target Date 2045 Index und vs.S&P Target Date 2045 Index AA ACCESS LIFECYCLE 2050 T M: Lifecycle 2050 Fund Composite Index und vs.Lifecycle 2050 Fund Composite Index und vs.Lifecycle 2050 Fund Composite Index und vs.Lifecycle 2050 Fund Composite Index	75 ^[5]	23.63% -51 24.96% -184 25.56% 26.26% -70 26.36% -80 26.04% 26.90% -86	12.27% -130 10.98% -1 11.56% 12.93% -137 11.29% 27 11.71%	12.79% -70 11.54% 55 12.71% 13.46% -75 11.93% 78 12.88% 13.64% -76	3.15% 15 3.78% -48 3.56% 3.49% 7 3.98% -42 3.74% 3.62% 12	5.27% -78 5.73% -124 4.91% 5.79% -88 6.04% -113 5.13% 5.99%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13%	18.86% -85 17.69% 32 19.27% 20.14% -87 18.32% 95 19.60%	13.52% -69 12.40% 43 13.51% 14.28% -77 12.81% 70 13.72% 14.48% -76	12.25% -57 11.19% 49 12.05% 12.65% -60 11.56% 49 12.16%	7.78% -49 7.24% 5 7.96% 8.74% -78 7 7.95% 8.82% -87	2/1/20/ 11/30/ 5/1/20/
M: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index LIFECYCLE 2045 [7] M: Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index W: S&P Target Date 2045 Index und vs.Lifecycle 2045 Fund Composite Index und vs.S&P Target Date 2045 Index LIFECYCLE 2050 [7] M: Lifecycle 2050 Fund Composite Index und vs.S&P Target Date 2050 Fund Composite Index USA ACCESS LIFECYCLE 2050 [7] M: Lifecycle 2050 Fund Composite Index und vs.Lifecycle 2050 Fund Composite Index und vs.Lifecycle 2050 Fund Composite Index USAP Target Date 2050 Index	75 ^[5]	23.63% -51 24.96% -184 25.56% -70 26.36% -80 26.04% 26.90% -86 27.11%	12.27% -130 10.98% -1 11.56% 12.93% -137 11.29% 27 11.71% 13.08% -137 11.43%	12.79% -70 11.54% 55 12.71% 13.46% -75 11.93% 78 12.88%	3.15% 15 3.78% -48 3.56% 3.49% 7 3.98% -42 3.74% 3.62% 12 4.09%	5.27% -78 5.73% -124 4.91% 5.79% -88 6.04% -113 5.13% 5.99% -86 6.20%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -173 17.99%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -173 17.99%	18.86% -85 17.69% 32 19.27% 20.14% -87 18.32% 95 19.60% 20.47% -87 18.66%	13.52% -69 12.40% 43 13.51% 14.28% -77 12.81% 70 13.72% 14.48% -76 13.07%	12.25% -57 11.19% 49 12.05% -60 11.56% 49 12.16% 12.77% -61 11.83%	7.78% -49 7.24% 5 7.96% 8.74% -78 7.89% 7 7.95% 8.82% -87 8.06%	2/1/20/ 11/30/ 5/1/20/
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IM: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index IM: S&P Target Date 2040 Index Und vs.S&P Target Date 2040 Index Und vs.S&P Target Date 2040 Index IAA ACCESS LIFECYCLE 2045 [7] IM: Lifecycle 2045 Fund Composite Index Und vs.Lifecycle 2045 Fund Composite Index Und vs.S&P Target Date 2045 Index Und vs.S&P Target Date 2045 Index Und vs.S&P Target Date 2045 Index Und vs.S&P Target Date 2050 Index Und vs.Lifecycle 2050 Fund Composite Index Und vs.S&P Target Date 2050 Index Und vs.S&P Target Date 2050 Index Und vs.S&P Target Date 2050 Index Und vs.S&P Target Date 2055 Index Und vs.Lifecycle 2055 Fund Composite Index	75 ^[5]	23.63% -51 24.96% -184 25.56% 26.26% -70 26.36% -80 26.04% 26.90% -86 27.11% -107 26.43% 27.32% -89 27.47%	12.27% -130 10.98% -1 11.56% 12.93% -137 11.29% 27 11.71% 13.08% -137 11.43% 28 11.76% 13.17% -141 11.50%	12.79% -70 11.54% 55 12.71% 13.46% -75 11.93% 78 12.88% 13.64% -66 12.19% 69 12.98% 13.78% -80 12.33%	3.15% 15 3.78% -48 3.56% 3.49% 7 3.98% -42 3.74% 3.62% 12 4.09% -35 3.68% 3.68% 3.411%	5.27% -78 5.73% -124 4.91% 5.79% -88 6.04% -113 5.13% 5.99% -86 6.20% -107 5.13% 6.07% -94 6.02%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -17.86% -186 16.30% 18.15% -185 18.19%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -173 17.99% -186 16.30%	18.86% -85 17.69% 32 19.27% 20.14% -87 18.32% 95 19.60% 20.47% -87 18.66% 94 19.74% 20.67% -93 18.76%	13.52% -69 12.40% 43 13.51% 14.28% -77 12.81% 70 13.72% 14.48% -76 13.07% 65 13.83% 14.62% -79 13.18%	12.25% -57 11.19% 49 12.05% 12.65% -60 11.56% 49 12.16% 12.77% -61 11.83% 33 12.23%	7.78% -49 7.24% 5 7.96% 8.74% -78 7.89% 7 7.95% 8.82% -87 8.06% -11 11.31%	2/1/200 11/30/2 5/1/200 11/30/2 5/1/200
IM: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index iM: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index IAA ACCESS LIFECYCLE 2045 TI IM: Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index iM: S&P Target Date 2045 Index	75 ^[5]	23.63% -51 24.96% -184 25.56% 26.26% -70 26.36% -80 26.04% 26.90% -86 27.11% -107 26.43% -27.32% -89	12.27% -130 10.98% -1 11.56% 12.93% -137 11.29% 27 11.71% 13.08% -137 11.43% 28 11.76%	12.79% -70 11.54% 55 12.71% 13.46% -75 11.93% 78 12.88% 13.64% -76 12.19% 69 12.98%	3.15% 15 3.78% -48 3.56% 3.49% 7 3.98% -42 3.74% 3.62% 12 4.09% -35 3.71% 3.68% 3	5.27% -78 5.73% -124 4.91% 5.79% -88 6.04% -113 5.13% 5.99% -86 6.20% -107 5.13%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -173 17.99% -186 16.30%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -173 17.99% -186 16.30%	18.86% -85 17.69% 32 19.27% 20.14% -87 18.32% 95 19.60% 20.47% -87 18.66% 94 19.74%	13.52% -69 12.40% 43 13.51% 14.28% -77 12.81% 70 13.72% 14.48% -76 13.07% 65 13.83%	12.25% -57 11.19% 49 12.05% 12.65% -60 11.56% 49 12.77% -61 11.83% 33 12.23%	7.78% -49 7.24% 5 7.96% 8.74% -78 7.89% 7 7.95% 8.82% -87 8.06% -11 11.31%	2/1/200 11/30/2 5/1/200 11/30/2 5/1/200
M: Lifecycle 2040 Fund Composite Index und vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index und vs.S&P Target Date 2040 Index IAA ACCESS LIFECYCLE 2045 [7] M: Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Fund Composite Index und vs.Lifecycle 2045 Index und vs.S&P Target Date 2045 Index Und vs.S&P Target Date 2045 Index Und vs.S&P Target Date 2050 Index UN S&P Target Date 2050 Index UN: S&P Target Date 2050 Index UN: S&P Target Date 2050 Index Und vs.S&P Target Date 2050 Index UN: S&P Target Date 2055 Index UN: Lifecycle 2055 Fund Composite Index UN: Lifecycle 2055 Fund Composite Index UN: S&P Target Date 2055 Index UN: S&P Target Date 2055 Index UN: S&P Target Date 2055 Index	75 ^[5]	23.63% -51 24.96% -184 25.56% 26.26% -70 26.36% -80 26.04% 26.90% -86 27.11% -107 26.43% 27.32% -89 27.47%	12.27% -130 10.98% -1 11.56% 12.93% -137 11.29% 27 11.71% 13.08% -137 11.43% 28 11.76% 13.17% -141 11.50%	12.79% -70 11.54% 55 12.71% 13.46% -75 11.93% 78 12.88% 13.64% -66 12.19% 69 12.98% 13.78% -80 12.33%	3.15% 15 3.78% -48 3.56% 3.49% 7 3.98% -42 3.74% 3.62% 12 4.09% -35 3.68% 3.68% 3.411%	5.27% -78 5.73% -124 4.91% 5.79% -88 6.04% -113 5.13% 5.99% -86 6.20% -107 5.13% 6.07% -94 6.02%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -17.86% -186 16.30% 18.15% -185 18.19%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -173 17.99% -186 16.30%	18.86% -85 17.69% 32 19.27% 20.14% -87 18.32% 95 19.60% 20.47% -87 18.66% 94 19.74% 20.67% -93 18.76%	13.52% -69 12.40% 43 13.51% 14.28% -77 12.81% 70 13.72% 14.48% -76 13.07% 65 13.83% 14.62% -79 13.18%	12.25% -57 11.19% 49 12.05% 12.65% -60 11.56% 49 12.16% 12.77% -61 11.83% 33 12.23%	7.78% -49 7.24% 5 7.96% 8.74% -78 7.89% 7 7.95% 8.82% -87 8.06% -11 11.31%	
M: Lifecycle 2040 Fund Composite Index and vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index AA ACCESS LIFECYCLE 2045 [7] M: Lifecycle 2045 Fund Composite Index M: S&P Target Date 2040 Index AA ACCESS LIFECYCLE 2045 [7] M: Lifecycle 2045 Fund Composite Index M: S&P Target Date 2045 Index ACCESS LIFECYCLE 2050 [7] M: Lifecycle 2050 Fund Composite Index M: S&P Target Date 2045 Index ACCESS LIFECYCLE 2050 [7] M: Lifecycle 2050 Fund Composite Index ACCESS LIFECYCLE 2050 Index ACCESS LIFECYCLE 2050 Index ACCESS LIFECYCLE 2050 Index ACCESS LIFECYCLE 2055 [7] M: Lifecycle 2055 Fund Composite Index ACCESS LIFECYCLE 2055 [7] M: Lifecycle 2055 Fund Composite Index ACCESS LIFECYCLE 2055 Index ACCESS LIFECYCLE 2050 Index ACCESS LIFECYCLE 2060 [7]	75 ^[5]	23.63% -51 24.96% -184 25.56% 26.26% -70 26.36% -80 26.04% 26.90% -86 27.11% -107 26.43% 89 27.47% -104 26.71%	12.27% -130 10.98% -1 11.56% 12.93% -137 11.29% 27 11.71% 13.08% -137 11.43% 28 11.76% 13.17% -141 11.50% 26	12.79% -70 11.54% 55 12.71% 13.46% -75 11.93% 78 12.88% 12.88% 13.64% -76 12.19% 69 12.98% 13.78% -80 12.33% 65 13.09%	3.15% 15 3.78% -48 3.56% 3.49% 7 3.98% -42 3.74% 3.62% 12 4.09% -35 3.71% 3.68% 3 4.11% -40	5.27% -78 5.73% -124 4.91% 5.79% -88 6.04% -113 5.13% 5.99% -86 6.20% -107 5.13% 6.07% -94 6.22% -109 5.22%	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -173 17.99% -186 16.30% 18.15% -185 18.19% -189	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -173 17.99% -186 16.30% 18.15% -185 18.19% -189	18.86% -85 17.69% 32 19.27% 20.14% -87 18.32% 95 19.60% 20.47% -87 18.66% 94 19.74% 20.67% -93 18.76% 98	13.52% -69 12.40% 43 13.51% 14.28% -77 12.81% 70 13.72% 14.48% -76 13.07% 65 13.83% 14.62% -79 13.18% 65	12.25% -57 11.19% 49 12.05% 12.65% -60 11.56% 49 12.77% -61 11.83% 33 12.23% 12.26% -63 12.00% 23	7.78% -49 7.24% 5 7.96% 8.74% -78 7.89% 7 7.95% 8.82% -87 8.06% -11 11.31% 12.13% -82 11.26% 5	2/1/200 11/30/2 5/1/200 11/30/2 5/1/200 4/29/2 5/1/200
M: Lifecycle 2040 Fund Composite Index and vs.Lifecycle 2040 Fund Composite Index M: S&P Target Date 2040 Index M: S&P Target Date 2040 Index AA ACCESS LIFECYCLE 2045 [7] M: Lifecycle 2045 Fund Composite Index and vs.Lifecycle 2045 Fund Composite Index M: S&P Target Date 2045 Index M: S&P Target Date 2045 Index AA ACCESS LIFECYCLE 2050 [7] M: Lifecycle 2050 Fund Composite Index M: S&P Target Date 2045 Index AA ACCESS LIFECYCLE 2050 [7] M: Lifecycle 2050 Fund Composite Index and vs.Lifecycle 2050 Fund Composite Index M: S&P Target Date 2050 Index AA ACCESS LIFECYCLE 2050 [7] M: Lifecycle 2055 Fund Composite Index and vs.Lifecycle 2055 Fund Composite Index M: S&P Target Date 2050 Index AA ACCESS LIFECYCLE 2055 [7] M: Lifecycle 2055 Fund Composite Index M: S&P Target Date 2055 Index	75 ^[5]	23.63% -51 24.96% -184 25.56% 26.26% -70 26.36% -80 26.04% 26.90% -86 27.11% -107 26.43% 27.32% -89 27.47% -104	12.27% -130 10.98% -1 11.56% 12.93% -137 11.29% 27 11.71% 13.08% -137 11.43% 28 11.76% -141 11.50% 26	12.79% -70 11.54% 55 12.71% 13.46% -75 11.93% 78 12.88% 12.19% 69 12.19% 69 12.19% 69 12.33% 65	3.15% 15 3.78% -48 3.56% 3.49% 7 3.98% -42 3.74% 3.62% 12 4.09% -35 3.71% 3.68% 3 4.11% -40	5.27% -78 5.73% -124 4.91% 5.79% -88 6.04% -113 5.13% 5.99% -86 6.20% -107 5.13% 6.07% -94 6.22% -109	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -173 17.99% -186 16.30% 18.15% -189	15.52% -153 16.55% -256 15.59% 17.32% -173 17.51% -192 16.13% 17.86% -173 17.99% -186 16.30% 18.15% -189	18.86% -85 17.69% 32 19.27% 20.14% -87 18.32% 95 19.60% 20.47% -87 18.66% 94 19.74% 20.67% -93 18.76% 98	13.52% -69 12.40% 43 13.51% 14.28% -77 12.81% 70 13.72% 14.48% -76 13.07% 65 13.83% 14.62% -79 13.18% 65	12.25% -57 11.19% 49 12.05% 12.65% -60 11.56% 49 12.77% -61 11.83% 33 12.23% 12.26% -63 12.00% 23	7.78% -49 7.24% 5 7.96% 8.74% -78 7.89% 7 7.95% 8.82% -87 8.06% -11 11.31% 12.13% -82 11.26% 5	2/1/200 11/30/: 5/1/200 11/30/: 5/1/200 4/29/20 5/1/20

		Previou	ıs Quarter-Er					Curre	nt Month-End		15.4		
		.,,		ual Returns			VTD	4.1/			nual Returns	0:	-
	Net Exp. Ratio	1 Year 10/01/20 to	3 Year 10/01/18 to	5 Year 10/01/16 to	1 Month 12/01/21 to	3 Month 10/01/21 to	YTD 01/01/21 to	1 Year 01/01/21 to	3 Year 01/01/19 to	5 Year 01/01/17 to	10 Year 01/01/12 to	Since Inception to	Inc.
	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Fund vs.S&P Target Date 2060+ Index		-62	31	63	-41	-99	-160	-160	114	66		20	
TIAA ACCESS LIFECYCLE 2065	75	27.17%	N/A	N/A	3.76%	5.29%	16.80%	16.80%	N/A	N/A	N/A	25.52%	10/1/2020
BM: Lifecycle 2065 Fund Composite Index Fund vs.Lifecycle 2065 Fund Composite Index		28.15% -98			3.78% -2	6.23% -94	18.71% -191	18.71% -191				27.41% -189	
TIAA ACCESS LIFECYCLE INDEX 2010	40	10.68%	N/A	N/A	1.37%	2.54%	6.63%	6.63%	N/A	N/A	N/A	10.40%	10/1/2020
BM: Lifecycle Index 2010 Composite Benchmark Fund vs.Lifecycle Index 2010 Composite Benchmark		11.21% -53			1.47% -10	2.62% -8	7.14% -51	7.14% -51				10.94% -54	
TIAA ACCESS LIFECYCLE INDEX 2015	40	12.01%	N/A	N/A	1.59%	2.85%	7.53%	7.53%	N/A	N/A	N/A	11.69%	10/1/2020
BM: Lifecycle Index 2015 Composite Benchmark Fund vs.Lifecycle Index 2015 Composite Benchmark		12.55% -54			1.67% -8	2.94% -9	8.03% -50	8.03% -50				12.25% -56	
TIAA ACCESS LIFECYCLE INDEX 2020	40	13.33%	N/A	N/A	1.78%	3.19%	8.42%	8.42%	N/A	N/A	N/A	13.01%	10/1/2020
BM: Lifecycle Index 2020 Composite Benchmark Fund vs.Lifecycle Index 2020 Composite Benchmark		13.88% -55			1.86% -8	3.24% -5	8.90% -48	8.90% -48				13.56% -55	
TIAA ACCESS LIFECYCLE INDEX 2025	40	15.46%	N/A	N/A	2.06%	3.64%	9.81%	9.81%	N/A	N/A	N/A	15.09%	10/1/2020
BM: Lifecycle Index 2025 Composite Benchmark Fund vs.Lifecycle Index 2025 Composite Benchmark		16.05% -59			2.15% -9	3.69% -5	10.29% -48	10.29% -48				15.64% -55	
TIAA ACCESS LIFECYCLE INDEX 2030	40	17.71%	N/A	N/A	2.40%	4.17%	11.33%	11.33%	N/A	N/A	N/A	17.28%	10/1/2020
BM: Lifecycle Index 2030 Composite Benchmark Fund vs.Lifecycle Index 2030 Composite Benchmark		18.34% -63			2.47% -7	4.19% -2	11.80% -47	11.80% -47				17.87% -59	
TIAA ACCESS LIFECYCLE INDEX 2035	40	19.98%	N/A	N/A	2.69%	4.66%	12.87%	12.87%	N/A	N/A	N/A	19.51%	10/1/2020
BM: Lifecycle Index 2035 Composite Benchmark Fund vs.Lifecycle Index 2035 Composite Benchmark		20.66% -68			2.79% -10	4.69% -3	13.32% -45	13.32% -45				20.13% -62	
TIAA ACCESS LIFECYCLE INDEX 2040	40	22.45%	N/A	N/A	3.01%	5.18%	14.54%	14.54%	N/A	N/A	N/A	21.89%	10/1/2020
BM: Lifecycle Index 2040 Composite Benchmark Fund vs.Lifecycle Index 2040 Composite Benchmark		23.17% -72			3.13% -12	5.20% -2	15.02% -48	15.02% -48				22.56% -67	
TIAA ACCESS LIFECYCLE INDEX 2045	40	24.95%	N/A	N/A	3.37%	5.74%	16.30%	16.30%	N/A	N/A	N/A	24.41%	10/1/2020
BM: Lifecycle Index 2045 Composite Benchmark Fund vs.Lifecycle Index 2045 Composite Benchmark		25.74% -79			3.47% -10	5.71% 3	16.76% -46	16.76% -46				25.04% -63	
TIAA ACCESS LIFECYCLE INDEX 2050	40	25.59%	N/A	N/A	3.49%	5.92%	16.79%	16.79%	N/A	N/A	N/A	25.05%	10/1/2020
BM: Lifecycle Index 2050 Composite Benchmark Fund vs.Lifecycle Index 2050 Composite Benchmark		26.37% -78			3.60% -11	5.91% 1	17.28% -49	17.28% -49				25.72% -67	
TIAA ACCESS LIFECYCLE INDEX 2055	40	25.97%	N/A	N/A	3.54%	5.99%	17.04%	17.04%	N/A	N/A	N/A	25.37%	10/1/2020
BM: Lifecycle Index 2055 Composite Benchmark Fund vs.Lifecycle Index 2055 Composite Benchmark		26.78% -81			3.66% -12	5.99% 0	17.55% -51	17.55% -51				26.11% -74	
TIAA ACCESS LIFECYCLE INDEX 2060	40	26.32%	N/A	N/A	3.59%	6.06%	17.29%	17.29%	N/A	N/A	N/A	25.74%	10/1/2020
BM: Lifecycle Index 2060 Composite Benchmark Fund vs.Lifecycle Index 2060 Composite Benchmark		27.18% -86			3.71% -12	6.07% -1	17.83% -54	17.83% -54				26.50% -76	
TIAA ACCESS LIFECYCLE INDEX 2065	40	26.78%	N/A	N/A	3.69%	6.21%	17.72%	17.72%	N/A	N/A	N/A	26.29%	10/1/2020
BM: Lifecycle Index 2065 Composite Benchmark Fund vs.Lifecycle Index 2065 Composite Benchmark		27.59% -81			3.76% -7	6.15% 6	18.10% -38	18.10% -38				26.90% -61	
TIAA ACCESS LIFECYCLE INDEX RETIREMENT INCOME	40	10.81%	N/A	N/A	1.40%	2.59%	6.82%	6.82%	N/A	N/A	N/A	10.53%	10/1/2020
BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs.Lifecycle Index Retirement Income Composite Benchmark		11.35% -54			1.53% -13	2.71% -12	7.32% -50	7.32% -50				11.13% -60	
TIAA ACCESS LIFECYCLE RETIREMENT INCOME [6]	67 ^[5]	11.39%	7.94%	7.24%	1.62%	2.12%	6.76%	6.76%	10.78%	7.81%	6.92%	5.75%	11/30/2007
BM: Lifecycle Retirement Income Fund Composite Index Fund vs.Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index		11.57% -18 8.14%	8.94% -100 6.88%	7.74% -50 5.94%	1.53% 9 1.20%	2.75% -63 1.99%	7.56% -80 5.11%	7.56% -80 5.11%	11.73% -95 9.03%	8.40% -59 6.52%	7.15% -23 5.59%	6.12% -37 4.75%	5/1/2008

		Previo	us Quarter-E					Curre	ent Month-En				
			Avg. An	nual Returns						Avg. An	nual Returns		_
		1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	
	Net Exp.	10/01/20	10/01/18	10/01/16	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
	Ratio	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Fund vs.S&P Target Date Retirement Income Index		325	106	130	42	13	165	165	175	129	133	100	
TA-VANGUARD WELLINGTON	46	19.95%	11.73%	11.22%	3.79%	7.04%	18.75%	18.75%	17.01%	12.06%	11.08%	10.01%	7/1/1929
													5/2/2011
BM: S&P 500 Index		30.00%	15.99%	16.90%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	14.75%	
Fund vs.S&P 500 Index		-1005	-426	-568	-69	-399	-996	-996	-906	-641	-547	-474	
Money Market													
TIAA ACCESS MONEY MARKET [2,8]	42 ^[5]	-0.29%	0.72%	0.71%	-0.03%	-0.08%	-0.30%	-0.30%	0.54%	0.70%	0.24%	0.60%	7/1/199
													2/1/200
BM: iMoneynet Money Fund AveragesTM-All Government		0.02%	0.84%	0.80%	0.00%	0.00%	0.01%	0.01%	0.69%	0.79%	0.41%	0.64%	
Fund vs.iMoneynet Money Fund AveragesTM-All Government		-31	-12	-9	-3	-8	-31	-31	-15	-9	-17	-4	
7-Day Effective Yield as of 12/31/2021: -0.30%													
7-Day Current Yield as of 12/31/2021: -0.30%													

BM = Benchmark

Each product lists two inception dates - the top date reflects the inception date of the underlying mutual fund, and the bottom date represents the date of inception as a Tier 2 Access Account.

- [1] The net expense ratio for each account is comprised of the expense ratio for the underlying mutual fund that the account invests in, after factoring in expense waivers and reimbursements, plus the TIAA Access Separate Account expenses as outlined in the prospectus.
- [2] The Benchmark Since Inception performance is computed from March 2007.
- [3] The "Since Inception" values presented are cumulative values and not average annualized total returns.
- [4] Effective June 1, 2015 the Fund's benchmark index changed from the Spliced Small-Cap Value Index to the CRSP U.S. Small Cap Value Index (Source: Morningstar).
- [5] 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. Please see the prospectus for details
- [6] The S&P Target Date Indexes represent a broadly derived consensus of asset class exposure for the respective target retirement date based on market observations acquired through an annual survey of target date fund managers. The S&P Target Date Index returns include the fees and expenses of the exchange-traded funds that comprise each respective index. Previously, the Lifecycle Active and Index 2010, 2015 and Retirement Income Funds compared their performance to the Bloomberg Barclays U.S. Aggregate Bond Index instead of the S&P Target Date Indexes shown in the chart above. The returns of the S&P Target Date Indexes are more appropriate for comparison purposes because they reflect multi-asset class exposure for the same target date as the Fund.
- [7] The S&P Target Date Indexes represent a broadly derived consensus of asset class exposure for the respective target retirement date based on market observations acquired through an annual survey of target date fund managers. The S&P Target Date Index returns include the fees and expenses of the exchange-traded funds that comprise each respective index. Previously, the Lifecycle Active and Index 2020, 2025, 2030, 2040, 2045, 2050, 2055 and 2060 Funds compared their performance to the Russell 3000 Index instead of the S&P Target Date Indexes shown in the chart above. The returns of the S&P Target Date Indexes are more appropriate for comparison purposes because they reflect multi-asset class exposure for the same target date as the Fund.
- [8] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government.
- [9] Effective August 1, 2018, the TIAA-CREF Small Cap Equity Fund's name was changed to TIAA-CREF Quant Small Cap Equity Fund.

Please note that performance represents returns that accrued during the accumulation phase of this investment account. If you choose to annuitize, different charges and performance calculations will apply so the performance results will differ.

Data shown reflects both standardized performance of the TIAA Access variable annuity subaccounts, and the performance of the underlying funds earned at times prior to their offering in the TIAA Access variable annuity (pre-dated performance). Pre-dated performance (Hypothetical), including Since Inception period returns, reflects the performance of the underlying funds earned at times prior to their offering in the TIAA Access variable annuity. Such performance is hypothetical since the fund was not available in the variable annuity prior to its inception date. Account performance above is net of all annuity contract recurring costs such as mortality and expense risk charges and annual administrative fees. Comparative Index performance does not reflect such costs and would be lower than shown if it did

IMPORTANT RISK DISCLOSURE

Annuity account options are available through annuity contracts issued by TIAA (Teachers Insurance and Annuity Association), New York, NY. These contracts are designed for retirement or other long-term goals, and offer a variety of income options. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

There are inherent risks in investing in variable annuity accounts. Please be sure to read carefully the notes below for details.

Funds that invest in small-cap companies are subject to heightened risks and are more volatile than funds that invest in larger, more established companies.

Funds that invest in fixed income securities are not guaranteed and are subject to interest rate, inflation, and credit risks. High-yield bond funds that invest in non-investment-grade securities are subject to interest rate and inflation risks, and significantly higher credit risk.

Real estate securities are subject to various risks, including fluctuations in property values, higher expenses or lower income than expected, and potential environmental problems and liability.

Funds that invest in foreign securities are subject to special risks, including currency fluctuation and political and economic instability.

For a more complete discussion of these and other risks, please consult the prospectus.

		Previou	s Quarter-E	nd Returns				Curre	ent Month-En		nual Returns		
		4 ٧			4 14	2.14	VTD	4. ٧	2.٧				_
	et Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
ACCOUNT Ra	os) ^[1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	Inc. Date
U.S. Equities													
TIAA ACCESS AMERICAN CENTURY MID CAP VALUE 108	8	33.92%	N/A	N/A	6.98%	7.17%	23.00%	23.00%	N/A	N/A	N/A	33.40%	10/1/2020
BM: Russell Mid Cap Value Index Fund vs.Russell Mid Cap Value Index		42.40% -848			6.28% 70	8.54% -137	28.34% -534	28.34% -534				40.92% -752	
TIAA ACCESS EQUITY INDEX 50	[5]	31.24%	15.44%	16.28%	3.86%	9.11%	25.06%	25.06%	25.14%	17.39%	15.74%	9.95%	7/1/1999
BM: Russell 3000 Index Fund vs.Russell 3000 Index		31.88% -64	16.00% -56	16.85% -57	3.94% -8	9.28% -17	25.66% -60	25.66% -60	25.79% -65	17.97% -58	16.30% -56	10.47% -52	2/1/2007
TIAA ACCESS GROWTH & INCOME 85	[5]	30.56%	13.61%	15.77%	3.61%	9.31%	24.82%	24.82%	24.76%	17.25%	15.53%	10.87%	7/1/1999
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% 56	15.99% -238	16.90% -113	4.48% -87	11.03% -172	28.71% -389	28.71% -389	26.07% -131	18.47% -122	16.55% -102	10.57% 30	2/1/2007
TIAA ACCESS LARGE-CAP GROWTH 86	[5]	25.26%	20.20%	22.01%	1.63%	4.31%	16.25%	16.25%	29.51%	23.70%	18.75%	12.70%	3/31/2006
BM: Russell 1000 Growth Index Fund vs.Russell 1000 Growth Index		27.32% -206	22.00% -180	22.84% -83	2.11% -48	11.64% -733	27.60% -1135	27.60% -1135	34.08% -457	25.32% -162	19.79% -104	13.58% -88	2/1/2007
TIAA ACCESS LARGE-CAP GROWTH INDEX 50	[5]	26.68%	21.39%	22.20%	2.06%	11.49%	26.94%	26.94%	33.39%	24.67%	19.17%	12.99%	10/1/2002
BM: Russell 1000 Growth Index Fund vs.Russell 1000 Growth Index		27.32% -64	22.00% -61	22.84% -64	2.11% -5	11.64% -15	27.60% -66	27.60% -66	34.08% -69	25.32% -65	19.79% -62	13.58% -59	2/1/2007
TIAA ACCESS LARGE-CAP VALUE 86	[5]	36.65%	8.75%	9.46%	6.28%	8.68%	26.44%	26.44%	18.69%	9.88%	12.01%	6.63%	10/1/2002
BM: Russell 1000 Value Index Fund vs.Russell 1000 Value Index		35.01% 164	10.07% -132	10.94% -148	6.31% -3	7.77% 91	25.16% 128	25.16% 128	17.64% 105	11.16% -128	12.97% -96	7.41% -78	2/1/2007
TIAA ACCESS LARGE-CAP VALUE INDEX 50	[5]	34.33%	9.56%	10.39%	6.24%	7.59%	24.46%	24.46%	17.07%	10.62%	12.39%	6.87%	10/1/2002
BM: Russell 1000 Value Index Fund vs.Russell 1000 Value Index		35.01% -68	10.07% -51	10.94% -55	6.31% -7	7.77% -18	25.16% -70	25.16% -70	17.64% -57	11.16% -54	12.97% -58	7.41% -54	2/1/2007
TIAA ACCESS MID-CAP GROWTH 93	[5]	30.15%	18.17%	18.14%	0.51%	-3.00%	2.49%	2.49%	25.34%	17.73%	14.56%	10.04%	10/1/2002
BM: Russell Mid Cap Growth Index Fund vs.Russell Mid Cap Growth Index		30.45% -30	19.14% -97	19.27% -113	0.35% 16	2.85% -585	12.73% -1024	12.73% -1024	27.46% -212	19.83% -210	16.63% -207	11.43% -139	2/1/2007
TIAA ACCESS MID-CAP VALUE 91	[5]	44.28%	5.83%	7.45%	7.36%	10.70%	31.59%	31.59%	16.65%	8.46%	11.02%	7.05%	10/1/2002
BM: Russell Mid Cap Value Index		42.40%	10.28%	10.59%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%	8.56%	2/1/2007
Fund vs.Russell Mid Cap Value Index		188	-445	-314	108	216	325	325	-297	-276	-242	-151	
TIAA ACCESS QUANT SMALL-CAP EQUITY [9] 88	[5]	56.93%	9.85%	12.74%	3.80%	4.71%	24.49%	24.49%	19.91%	11.58%	13.25%	8.19%	10/1/2002
BM: Russell 2000 Index		47.68%	10.54%	13.45%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	8.56%	2/1/2007
Fund vs.Russell 2000 Index		925	-69	-71	157	257	967	967	-11	-44	2	-37	
TIAA ACCESS REAL ESTATE SECURITIES 94	[5]	30.13%	14.15%	10.19%	8.75%	15.42%	38.78%	38.78%	22.25%	14.30%	12.49%	6.58%	10/1/2002
BM: FTSE Nareit All Equity REITs Index Fund vs.FTSE Nareit All Equity REITs Index		31.54% -141	11.73% 242	8.41% 178	9.60% -85	16.17% -75	41.30% -252	41.30% -252	19.93% 232	12.46% 184	12.22% 27	6.91% -33	2/1/2007
TIAA ACCESS S&P 500 INDEX 50	[5]	29.33%	15.43%	16.30%	4.44%	10.87%	28.06%	28.06%	25.44%	17.88%	15.96%	10.01%	10/1/2002
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -67	15.99% -56	16.90% -60	4.48% -4	11.03% -16	28.71% -65	28.71% -65	26.07% -63	18.47% -59	16.55% -59	10.57% -56	2/1/2007
TIAA ACCESS SMALL-CAP BLEND INDEX 51	[5]	47.00%	10.14%	13.07%	2.21%	2.06%	14.37%	14.37%	19.57%	11.65%	12.91%	8.20%	10/1/2002
BM: Russell 2000 Index Fund vs.Russell 2000 Index		47.68% -68	10.54% -40	13.45% -38	2.23% -2	2.14% -8	14.82% -45	14.82% -45	20.02% -45	12.02% -37	13.23% -32	8.56% -36	2/1/2007
TIAA ACCESS SOCIAL CHOICE EQUITY 63	[5]	31.25%	15.88%	16.27%	4.57%	9.35%	25.90%	25.90%	25.45%	17.45%	15.23%	9.72%	7/1/1999
BM: Russell 3000 Index Fund vs.Russell 3000 Index		31.88% -63	16.00% -12	16.85% -58	3.94% 63	9.28% 7	25.66% 24	25.66% 24	25.79% -34	17.97% -52	16.30% -107	10.47% -75	2/1/2007
TIAA ACCESS SOCIAL CHOICE LOW CARBON EQUITY 77		31.68%	N/A	N/A	4.29%	8.79%	25.32%	25.32%	N/A	N/A	N/A	32.59%	10/1/2020
BM: Russell 3000 Index		31.88%			3.94%	9.28%	25.66%	25.66%				33.17%	
Fund vs.Russell 3000 Index		-20			35	-49	-34	-34				-58	

	_	Previo	us Quarter-E	nd Returns		_	_	Curre	ent Month-En	d Returns	_	_	
		11000		nual Returns							nual Returns	i	_
		1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	_
	Net Exp.	10/01/20	10/01/18	10/01/16	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
***************************************	Ratio (bps) ^[1]	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT TA-AF WASHINGTON MUTUAL INVESTORS	72	09/30/21 27.78%	09/30/21 11.95%	09/30/21 13.69%	12/31/21	12/31/21 11.83%	12/31/21 28.32%	12/31/21 28.32%	12/31/21 20.07%	12/31/21 15.01%	12/31/21 14.05%	12/31/21 8.88%	Date 5/15/2002
The transfer of the control of the c		2	11.0070	10.0070	0.01 /0	11.0070	20.0270	20.02 /0	20.0.7,0	10.0170	1-1.0070	0.0070	8/8/2007
BM: S&P 500 Index		30.00%	15.99%	16.90%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	10.63%	
Fund vs.S&P 500 Index		-222	-404	-321	219	80	-39	-39	-600	-346	-250	-175	
TA-TRP INSTITUTIONAL LARGE-CAP GROWTH	101	30.62%	21.41%	24.38%	1.13%	6.02%	22.63%	22.63%	29.65%	25.44%	20.30%	13.77%	10/31/2001
													2/1/2007
BM: Russell 1000 Growth Index		27.32%	22.00%	22.84%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	13.58%	
Fund vs.Russell 1000 Growth Index		330	-59	154	-98	-562	-497	-497	-443	12	51	19	
TA-VANGUARD EXPLORER	75	41.35%	15.43%	18.42%	2.13%	3.68%	15.85%	15.85%	25.65%	18.75%	15.64%	13.14%	12/11/1967
													5/2/2011
BM: Russell 2500 Growth Index		31.98%	16.01%	18.21%	0.49%	0.20%	5.04%	5.04%	25.09%	17.65%	15.75%	13.26%	
Fund vs.Russell 2500 Growth Index		937	-58	21	164	348	1081	1081	56	110	-11	-12	
TA-VANGUARD SELECTED VALUE	76	51.64%	10.24%	10.58%	6.92%	8.06%	27.18%	27.18%	20.00%	10.44%	12.09%	10.40%	2/15/1996
													5/2/2011
BM: Russell Mid Cap Value Index Fund vs.Russell Mid Cap Value Index		42.40% 924	10.28% -4	10.59% -1	6.28%	8.54% -48	28.34% -116	28.34% -116	19.62% 38	11.22% -78	13.44% -135	11.42% -102	
Tuliu vs. Nusseli ivilu Cap value iliuex		324	-4	-1	04	-40	-110	-110	30	-70	-133	-102	
TA-VANGUARD SMALL-CAP VALUE INDEX	51	55.03%	8.40%	10.55%	4.86%	6.28%	27.53%	27.53%	18.00%	9.83%	12.72%	10.54%	5/21/1998
DM 0000 100 110 110 141													5/2/2011
BM: CRSP US Small Cap Value TR USD ^[4] Fund vs.CRSP US Small Cap Value TR USD		55.75% -72	8.86% -46	11.03% -48	4.90%	6.40% -12	28.15% -62	28.15% -62	18.49% -49	10.30% -47	13.62% -90	11.56% -102	
Take to other operation in the second			.0		ļ ·		02	02			00	102	
TIAA ACCESS AMANA GROWTH	115	29.43%	N/A	N/A	3.66%	14.33%	31.23%	31.23%	N/A	N/A	N/A	36.15%	10/1/2020
PM-CRD FOO Index.		20.000/			4.400/	44.000/	00.740/	00.740/				00 570/	
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -57			4.48% -82	11.03% 330	28.71% 252	28.71% 252				33.57% 258	
TIAA ACCESS AMERICAN BEACON BRIDGEWAY LARGE CAP GROWTH	121	27.99%	16.54%	N/A	0.55%	8.49%	21.35%	21.35%	28.18%	N/A	N/A	18.83%	2/1/2010
BM: Russell 1000 Growth Index		27.32%	22.00%		2.11%	11.64%	27.60%	27.60%	34.08%			24.34%	5/1/2017
Fund vs.Russell 1000 Growth Index		67	-546		-156	-315	-625	-625	-590			-551	
TIAA ACCESS ARIEL APPRECIATION INSTITUTIONAL	129	45.09%	9.24%	9.94%	5.77%	7.02%	25.67%	25.67%	18.80%	10.60%	12.60%	9.84%	12/30/2011
BM: Russell Mid Cap Value Index		42.40%	10.28%	10.59%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%	11.12%	5/1/2017
Fund vs.Russell Mid Cap Value Index		269	-104	-65	-51	-152	-267	-267	-82	-62	-84	-128	
TIAA ACCESS CHAMPLAIN MID CAP INSTITUTIONAL	129	38.00%	18.85%	19.37%	4.20%	6.21%	24.34%	24.34%	26.36%	19.91%	17.10%	19.65%	1/3/2011 5/1/2017
BM: Russell Mid Cap Index		38.11%	14.22%	14.39%	4.08%	6.44%	22.58%	22.58%	23.29%	15.10%	14.91%	14.79%	3/1/2017
Fund vs.Russell Mid Cap Index		-11	463	498	12	-23	176	176	307	481	219	486	
THE ASSESS DELAWARE COMM. CARLOUND						0.000/	00.050/						40/4/0000
TIAA ACCESS DELAWARE SMALL CAP VALUE	117	61.24%	N/A	N/A	6.00%	9.62%	33.85%	33.85%	N/A	N/A	N/A	55.79%	10/1/2020
BM: Russell 2000 Value Index		63.92%			4.08%	4.36%	28.27%	28.27%				51.88%	
Fund vs.Russell 2000 Value Index		-268			192	526	558	558				391	
TIAA ACCESS INVESCO OPPENHEIMER DISCV MID CAP GR	110	33.77%	N/A	N/A	1.28%	5.76%	18.74%	18.74%	N/A	N/A	N/A	30.56%	10/1/2020
THAN AGGEST INVESTOR OF TENTERINER BIGGY WIND GAT GIV	110	00.7770	IVA	N/A	1.20 /6	3.7076	10.7470	10.7470	IVA	IVA	10/4	30.3076	10/1/2020
BM: Russell Mid Cap Growth Index		30.45%			0.35%	2.85%	12.73%	12.73%				25.14%	
Fund vs.Russell Mid Cap Growth Index		332			93	291	601	601				542	
TIAA ACCESS JPMORGAN EQUITY INCOME	91	29.72%	N/A	N/A	6.39%	8.62%	24.87%	24.87%	N/A	N/A	N/A	31.46%	10/1/2020
BM: Russell 1000 Value Index		35.01%			6.31%	7.77%	25.16%	25.16%				34.79%	
Fund vs.Russell 1000 Value Index		-529			8	85	-29	-29				-333	
TIAA ACCESS JPMORGAN SMALL CAP VALUE R6	121	66.71%	8.61%	9.50%	5.14%	5.90%	32.40%	32.40%	18.55%	8.02%	11.59%	8.89%	2/22/2005
													5/1/2017
BM: Russell 2000 Value Index Fund vs.Russell 2000 Value Index		63.92% 279	8.58% 3	11.03% -153	4.08% 106	4.36% 154	28.27% 413	28.27% 413	17.99% 56	9.07% -105	12.03% -44	9.58% -69	
Fullu VS. Russell 2000 Value III dex		219	3	-100	100	134	413	413	30	-105	-44	-09	
TIAA ACCESS MFS MID CAP GROWTH	111	23.55%	N/A	N/A	3.13%	5.79%	13.65%	13.65%	N/A	N/A	N/A	22.83%	10/1/2020
BM: Russell Mid Cap Growth Index Fund vs.Russell Mid Cap Growth Index		30.45% -690			0.35% 278	2.85% 294	12.73% 92	12.73% 92				25.14% -231	
TIAA ACCESS MFS MID CAP VALUE	113	41.50%	11.02%	10.95%	6.59%	10.10%	30.42%	30.42%	20.93%	12.09%	N/A	12.16%	2/1/2013
PM: Bussell Mid Can Value Inde:		40.4001	40.0001	10 5001	6 200/	0 540/	20.2424	00.0407	40.0001	44.0007		44.4007	5/1/2017
BM: Russell Mid Cap Value Index Fund vs.Russell Mid Cap Value Index		42.40% -90	10.28% 74	10.59% 36	6.28%	8.54% 156	28.34% 208	28.34% 208	19.62% 131	11.22% 87		11.12% 104	
•													

		Previou	us Quarter-E					Curre	ent Month-En		I Determe		
				nual Returns							nual Returns		_
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
	Ratio	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT TIAA ACCESS MFS VALUE	(bps) [1]	09/30/21 29.60%	09/30/21 N/A	09/30/21 N/A	12/31/21 5.91%	12/31/21 8.48%	12/31/21 24.99%	12/31/21 24.99%	12/31/21 N/A	12/31/21 N/A	12/31/21 N/A	12/31/21 31.40%	Date 10/1/2020
BM: Russell 1000 Value Index Fund vs.Russell 1000 Value Index		35.01% -541			6.31% -40	7.77% 71	25.16% -17	25.16% -17				34.79% -339	
TIAA ACCESS NATIONWIDE GENEVA SMALL CAP GROWTH INSTL	129	31.70%	12.51%	17.31%	4.15%	5.90%	11.85%	11.85%	23.68%	17.87%	N/A	17.04%	9/18/2013 5/1/2017
BM: Russell 2000 Growth Index		33.27%	11.70%	15.34%	0.44%	0.01%	2.83%	2.83%	21.17%	14.53%		13.77%	
Fund vs.Russell 2000 Growth Index		-157	81	197	371	589	902	902	251	334		327	
TIAA ACCESS NUVEEN MID CAP VALUE	123	49.14%	N/A	N/A	7.17%	10.46%	36.45%	36.45%	N/A	N/A	N/A	48.36%	10/1/2020
BM: Russell Mid Cap Value Index		42.40%			6.28%	8.54%	28.34%	28.34%				40.92%	
Fund vs.Russell Mid Cap Value Index		674			89	192	811	811				744	
TIAA ACCESS NUVEEN REAL ASSET INCOME	126	16.13%	N/A	N/A	4.16%	3.78%	10.74%	10.74%	N/A	N/A	N/A	15.45%	10/1/2020
DM. Discrete and Develop II C. Comparete IIV Committee landers		44.000/			4.070/	0.740/	F 000/	F 200/				0.40%	
BM: Bloomberg Barclays U.S Corporate HY Securities Index Fund vs.Bloomberg Barclays U.S Corporate HY Securities Index		11.28% 485			1.87% 229	0.71% 307	5.28% 546	5.28% 546				9.40% 605	
TIAA ACCESS PARNASSUS INSTITUTIONAL	113	00.500/	14.74%	13.88%	0.770/	4.08%	0.049/	0.049/	21.84%	13.51%	N/A	13.14%	4/20/2045
IIAA ACCESS PARNASSUS INSTITUTIONAL	113	23.52%	14.74%	13.88%	0.77%	4.08%	9.01%	9.01%	21.84%	13.51%	N/A	13.14%	4/30/2015 5/1/2017
BM: Russell Mid Cap Growth Index		30.45% -693	19.14%	19.27%	0.35% 42	2.85%	12.73%	12.73% -372	27.46% -562	19.83%		19.24%	
Fund vs.Russell Mid Cap Growth Index		-093	-440	-539	42	123	-372	-372	-302	-632		-610	
TIAA ACCESS T. ROWE PRICE BLUE CHIP GROWTH	101	21.86%	N/A	N/A	-0.15%	4.05%	17.32%	17.32%	N/A	N/A	N/A	19.72%	10/1/2020
BM: S&P 500 Index		30.00%			4.48%	11.03%	28.71%	28.71%				33.57%	
Fund vs.S&P 500 Index		-814			-463	-698	-1139	-1139				-1385	
TIAA ACCESS T. ROWE PRICE QM U.S. SMALL-CAP GROWTH EQUITY	110	30.71%	12.05%	15.39%	3.94%	3.82%	10.97%	10.97%	21.92%	15.42%	N/A	14.44%	6/30/1997
PM: MCCLLIC Conditions Crouth Index		42.20%	15.68%	17.41%	1.50%	0.98%	11.52%	11.52%	25.51%	16.91%		16.56%	5/1/2017
BM: MSCI US Small Cap Growth Index Fund vs.MSCI US Small Cap Growth Index		-1149	-363	-202	244	284	-55	-55	-359	-149		-212	
TIAA ACCESS VANGUARD 500 INDEX ADMIRAL	49	29.39%	15.44%	16.33%	4.44%	10.89%	28.09%	28.09%	25.47%	17.90%	15.99%	17.54%	11/13/2000
THA ACCESS VARGUARD 300 INDEX ADMINAL	43	29.35 /6	13.4476	10.55 /6	4.44 /6	10.0376	20.03 /6	20.03 /6	23.47 /6	17.50/6	13.55 /6	17.5476	5/1/2017
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -61	15.99% -55	16.90% -57	4.48%	11.03% -14	28.71% -62	28.71% -62	26.07% -60	18.47% -57	16.55% -56	18.10% -56	
ruilu vs.socr sou iliuex		-01	-55	-57	-4	-14	-02	-02	-00	-51	-50	-36	
TIAA ACCESS VANGUARD EQUITY-INCOME ADM	64	30.18%	10.14%	11.35%	6.50%	8.58%	25.07%	25.07%	17.02%	12.16%	12.72%	12.00%	8/13/2001 5/1/2017
BM: Russell 1000 Value Index		35.01%	10.07%	10.94%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	11.27%	5/1/2017
Fund vs.Russell 1000 Value Index		-483	7	41	19	81	-9	-9	-62	100	-25	73	
TIAA ACCESS VANGUARD EXTENDED MARKET INDEX	50	41.69%	15.14%	15.90%	0.52%	0.59%	11.96%	11.96%	23.39%	14.80%	14.48%	14.48%	11/13/2000
BM: S&P Completion Index		42.19%	15.54%	16.30%	0.55%	0.66%	12.35%	12.35%	23.85%	15.20%	14.88%	14.88%	5/1/2017
Fund vs.S&P Completion Index		-50	-40	-40	-3	-7	-39	-39	-46	-40	-40	-40	
TIAA ACCESS VANGUARD INSTITUTIONAL INDEX	47	29.41%	N/A	N/A	4.44%	10.89%	28.11%	28.11%	N/A	N/A	N/A	32.96%	10/1/2020
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -59			4.48% -4	11.03% -14	28.71% -60	28.71% -60				33.57% -61	
TIAA ACCESS VANGUARD REAL ESTATE INDEX	57	32.91%	N/A	N/A	9.67%	14.77%	39.77%	39.77%	N/A	N/A	N/A	37.99%	10/1/2020
BM: MSCI US Investable Market Real Estate 25/50 Index		33.64%			9.73%	14.94%	40.56%	40.56%				38.76%	
Fund vs.MSCI US Investable Market Real Estate 25/50 Index		-73			-6	-17	-79	-79				-77	
TIAA ACCESS ISHARES RUSSELL MID-CAP INDEX	51	37.44%	N/A	N/A	4.03%	6.34%	22.02%	22.02%	N/A	N/A	N/A	34.41%	10/1/2020
BM: Russell Mid Cap Index		38.11%			4.08%	6.44%	22.58%	22.58%				35.11%	
Fund vs.Russell Mid Cap Index		-67			-5	-10	-56	-56				-70	
International Equities													
International Equities TIAA ACCESS EMERGING MARKETS EQUITY	133 ^[5]	3.28%	7.40%	7.62%	1.13%	-3.61%	-16.99%	-16.99%	7.75%	8.11%	3.97%	1.02%	8/31/2010
TIMA ACCESS EMERGING MARKETS ENTRY	100	3.20%	1.40%	1.02%	1.13%	-3.01%	-10.99%	-10.99%	1.13%	0.11%	3.31%	1.02%	5/2/2011
BM: MS Emerging Market		18.20%	8.58%	9.23%	1.88%	-1.31%	-2.54% 1445	-2.54% 1445	10.94%	9.87%	5.49%	2.63%	
Fund vs.MS Emerging Market		-1492	-118	-161	-75	-230	-1445	-1445	-319	-176	-152	-161	
TIAA ACCESS EMERGING MARKETS EQUITY INDEX	65 ^[5]	16.14%	7.80%	8.34%	1.72%	-1.39%	-3.50%	-3.50%	10.09%	9.20%	4.78%	1.92%	8/31/2010
BM: MS Emerging Market		18.20%	8.58%	9.23%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	2.63%	5/2/2011
Fund vs.MS Emerging Market		-206	-78	-89	-16	-8	-96	-96	-85	-67	-71	-71	
		I			I								

	_	Previou	us Quarter-E	nd Returns		_	_	Curre	nt Month-En	d Returns	_	_	_
				nual Returns						Avg. Anı	nual Returns		
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
	Ratio (bps) [1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	Inc. Date
TIAA ACCESS INTERNATIONAL EQUITY	93 ^[5]	26.80%	7.93%	8.06%	4.48%	2.34%	10.31%	10.31%	15.97%	9.49%	8.62%	3.10%	7/1/1999
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% 107	7.62% 31	8.81% -75	5.12% -64	2.69% -35	11.26% -95	11.26% -95	13.54% 243	9.55% -6	8.03% 59	3.49% -39	2/1/2007
TIAA ACCESS INTERNATIONAL EQUITY INDEX	50 ^[5]	24.42%	7.13%	8.28%	4.78%	3.05%	10.80%	10.80%	13.09%	9.28%	7.73%	3.17%	10/1/2002
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% -131	7.62% -49	8.81% -53	5.12% -34	2.69%	11.26% -46	11.26% -46	13.54% -45	9.55% -27	8.03%	3.49%	2/1/2007
TIAA ACCESS INTERNATIONAL OPPORTUNITIES	106	21.68%	N/A	N/A	1.18%	-2.16%	2.87%	2.87%	N/A	N/A	N/A	14.30%	10/1/2020
BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA		23.92% -224			4.13% -295	1.82%	7.82% -495	7.82% -495				20.17% -587	
TIAA ACCESS SOCIAL CHOICE INTERNATIONAL EQUITY	85	25.15%	N/A	N/A	5.26%	3.61%	11.44%	11.44%	N/A	N/A	N/A	22.66%	10/1/2020
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% -58			5.12% 14	2.69% 92	11.26% 18	11.26% 18				22.45% 21	
TA-AF EUROPACIFIC GROWTH	91	24.21%	12.70%	11.66%	2.15%	-1.24%	2.38%	2.38%	17.43%	12.35%	9.49%	5.04%	5/15/2002
BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA		23.92% 29	8.03% 467	8.94% 272	4.13% -198	1.82% -306	7.82% -544	7.82% -544	13.18% 425	9.61% 274	7.28% 221	3.12% 192	8/8/2007
TA-DFA EMERGING MARKETS PORTFOLIO	80	22.62%	7.66%	8.20%	3.38%	-0.02%	2.07%	2.07%	10.16%	9.34%	5.05%	2.33%	4/25/1994
BM: MS Emerging Market Fund vs.MS Emerging Market		18.20% 442	8.58% -92	9.23% -103	1.88% 150	-1.31% 129	-2.54% 461	-2.54% 461	10.94% -78	9.87% -53	5.49% -44	2.63%	5/2/2011
TA-DODGE & COX INTERNATIONAL STOCK	108	34.58%	5.52%	6.90%	5.07%	2.29%	10.53%	10.53%	11.15%	6.70%	7.10%	4.08%	5/1/2001
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% 885	7.62% -210	8.81% -191	5.12% -5	2.69% -40	11.26% -73	11.26% -73	13.54% -239	9.55% -285	8.03% -93	5.24% -116	5/2/2011
TA-VANGUARD EMERGING MARKETS STOCK INDEX	55	17.89%	9.13%	8.22%	1.72%	-0.51%	0.47%	0.47%	11.37%	8.99%	4.90%	2.06%	6/23/2006
BM: MS Emerging Market Fund vs.MS Emerging Market		18.20% -31	8.58% 55	9.23% -101	1.88% -16	-1.31% 80	-2.54% 301	-2.54% 301	10.94% 43	9.87% -88	5.49% -59	2.63% -57	5/2/2011
TIAA ACCESS AMERICAN FUNDS NEW PERSPECTIVE	86	29.12%	N/A	N/A	2.18%	6.60%	17.57%	17.57%	N/A	N/A	N/A	27.97%	10/1/2020
BM: MSCI AC World Index Fund vs.MSCI AC World Index		27.44% 168			4.00% -182	6.68% -8	18.54% -97	18.54% -97				27.34% 63	
TIAA ACCESS DELAWARE EMERGING MARKETS R6 [3]	165	12.84%	10.68%	10.57%	3.56%	2.10%	-2.39%	-2.39%	14.91%	12.15%	N/A	9.07%	5/2/2016
BM: MSCI Emerging Markets Index (Gross) Fund vs.MSCI Emerging Markets Index (Gross)		18.58% -574	8.96% 172	9.62% 95	1.92% 164	-1.24% 334	-2.22% -17	-2.22% -17	11.32% 359	10.26% 189		7.93% 114	5/1/2017
TIAA ACCESS LAZARD INTERNATIONAL EQUITY	126	21.23%	6.59%	6.60%	3.68%	0.29%	5.55%	5.55%	11.30%	7.72%	N/A	6.36%	4/1/2015
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% -450	7.62% -103	8.81% -221	5.12% -144	2.69% -240	11.26% -571	11.26% -571	13.54% -224	9.55% -183		7.97% -161	5/1/2017
TIAA ACCESS MFS INTL DIVERSIFICATION	118	18.11%	N/A	N/A	3.83%	3.13%	7.29%	7.29%	N/A	N/A	N/A	16.62%	10/1/2020
BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA		23.92% -581			4.13% -30	1.82% 131	7.82% -53	7.82% -53				20.17% -355	
TIAA ACCESS VANGUARD FTSE ALL-WLD EX-US SMCP IDX	61	29.49%	N/A	N/A	3.96%	1.96%	12.19%	12.19%	N/A	N/A	N/A	24.18%	10/1/2020
BM: MSCI World ex USA Small Mid Cap Index Fund vs.MSCI World ex USA Small Mid Cap Index		27.08% 241			4.20% -24	0.82% 114	9.52% 267	9.52% 267				21.49% 269	
TIAA ACCESS VANGUARD FTSE SOCIAL INDEX	59	28.86%	N/A	N/A	3.75%	10.70%	27.14%	27.14%	N/A	N/A	N/A	32.05%	10/1/2020
BM: Russell 1000 Index Fund vs.Russell 1000 Index		30.96% -210			4.05% -30	9.78% 92	26.45% 69	26.45% 69				32.97% -92	

		Previou	us Quarter-E Avg. Anı	nd Returns nual Returns				Curre	ent Month-En		nual Returns		
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	_
ACCOUNT	Ratio (bps) [1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	Inc. Date
Fixed Income													
TIAA ACCESS BOND INDEX	53 ^[5]	-1.44%	4.75%	2.31%	-0.42%	-0.28%	-2.25%	-2.25%	4.11%	2.95%	2.28%	2.65%	9/14/2009
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% -54	5.36% -61	2.94% -63	-0.26% -16	0.01% -29	-1.54% -71	-1.54% -71	4.79% -68	3.57% -62	2.90% -62	3.28% -63	5/2/2011
TIAA ACCESS CORE BOND	74 ^[5]	0.54%	5.33%	3.02%	0.06%	-0.35%	-1.41%	-1.41%	4.85%	3.52%	3.21%	3.96%	7/1/1999
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 144	5.36% -3	2.94% 8	-0.26% 32	0.01% -36	-1.54% 13	-1.54% 13	4.79% 6	3.57% -5	2.90% 31	4.11% -15	2/1/2007
TIAA ACCESS CORE IMPACT BOND	80	0.04%	N/A	N/A	-0.35%	-0.25%	-1.48%	-1.48%	N/A	N/A	N/A	-0.24%	10/1/2020
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 94			-0.26% -9	0.01% -26	-1.54% 6	-1.54% 6				-0.73% 49	
TIAA ACCESS CORE PLUS BOND	75 ^[5]	1.69%	5.54%	3.31%	0.06%	-0.26%	-0.77%	-0.77%	5.14%	3.79%	3.52%	4.06%	3/31/2006
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 259	5.36% 18	2.94% 37	-0.26% 32	0.01% -27	-1.54% 77	-1.54% 77	4.79% 35	3.57% 22	2.90% 62	4.11% -5	2/1/2007
TIAA ACCESS HIGH YIELD	81 ^[5]	9.05%	4.87%	4.96%	2.04%	0.73%	4.32%	4.32%	7.10%	4.60%	5.51%	5.98%	3/31/2006
BM: ICE BofA BB-B Cash Pay Issuer Constrained Index (New) Fund vs.ICE BofA BB-B Cash Pay Issuer Constrained Index (New)		9.70% -65	6.89%	6.16%	1.91% 13	0.73%	4.58%	4.58%	8.56% -146	6.04%	6.54%	6.62%	2/1/2007
TIAA ACCESS INFLATION-LINKED BOND	70 ^[5]	4.86%	5.63%	3.10%	0.22%	1.27%	4.79%	4.79%	6.17%	3.72%	1.87%	3.62%	10/1/2002
BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index		5.75% -89	6.41% -78	3.84% -74	0.48% -26	1.54% -27	5.69% -90	5.69% -90	6.97% -80	4.46% -74	2.57% -70	4.01% -39	2/1/2007
TIAA ACCESS SHORT-TERM BOND	71 ^[5]	0.75%	2.54%	1.79%	0.04%	-0.40%	-0.27%	-0.27%	2.19%	1.80%	1.48%	2.23%	3/31/2006
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index		0.30% 45	2.87%	1.89% -10	-0.15% 19	-0.56% 16	-0.47% 20	-0.47% 20	2.28%	1.85% -5	1.39% 9	2.25%	2/1/2007
TA-VANGUARD INTERMEDIATE-TERM TREASURY	49	-2.23%	4.79%	1.94%	-0.37%	-0.73%	-2.63%	-2.63%	3.60%	2.53%	1.68%	2.31%	10/28/1991
BM: Bloomberg Barclays US 5-10 Yr Treasury Bond Index Fund vs.Bloomberg Barclays US 5-10 Yr Treasury Bond Index		-3.53% 130	5.64% -85	2.39% -45	-0.32% -5	-0.23% -50	-2.97% 34	-2.97% 34	4.39% -79	3.30% -77	2.45% -77	3.34% -103	5/2/2011
TA-WA CORE PLUS BOND	87	0.80%	6.29%	3.99%	0.27%	-0.14%	-2.31%	-2.31%	6.00%	4.47%	4.08%	4.90%	7/8/1998
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 170	5.36% 93	2.94% 105	-0.26% 53	0.01% -15	-1.54% -77	-1.54% -77	4.79% 121	3.57% 90	2.90% 118	4.11% 79	2/1/2007
	106	13.00%	5.76%	5.77%						5.41%			6/20/2045
TIAA ACCESS LORD ABBETT HIGH YIELD BM: BofA Merrill Lynch U.S. High Yield Constrained Index Fund vs.BofA Merrill Lynch U.S. High Yield Constrained Index	106	11.46%	6.59%	6.34%	1.49% 1.88% -39	0.43% 0.63% -20	5.82% 5.35% 47	5.82% 5.35% 47	8.29% 8.53% -24	6.08%	N/A	4.94% 5.66% -72	6/30/2015 5/1/2017
TIAA ACCESS PGIM TOTAL RETURN BOND BM: Bloomberg Barclays U.S. Aggregate Bond Index	84	-0.90% 134	N/A	N/A	-0.26% 27	0.19%	-1.59% -1.54% -5	-1.59% -1.54%	N/A	N/A	N/A	-0.73%	10/1/2020
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index						18		-5				112	
TIAA ACCESS TEMPLETON GLOBAL BOND	99	-3.93%	-2.34%	0.52%	0.82%	-0.47%	-5.02%	-5.02%	-3.02%	-1.15%	N/A	-2.11%	5/1/2013 5/1/2017
BM: CitiGroup World Government Bond Index Fund vs.CitiGroup World Government Bond Index		-3.33% -60	3.73% -607	1.35% -83	-0.62% 144	-1.10% 63	-6.97% 195	-6.97% 195	2.75% -577	2.94% -409		2.54% -465	
TIAA ACCESS VANGUARD INFLATION-PROTECTED SECS	55	4.62%	N/A	N/A	0.10%	2.07%	5.20%	5.20%	N/A	N/A	N/A	5.33%	10/1/2020
BM: Bloomberg Barclays U.S. TIPS Index (Series-L) Fund vs.Bloomberg Barclays U.S. TIPS Index (Series-L)		5.19% -57			0.32% -22	2.36% -29	5.96% -76	5.96% -76				6.11% -78	
TIAA ACCESS VANGUARD TOTAL BOND MARKET INDEX	49	-1.35%	4.95%	2.48%	-0.42%	-0.19%	-2.10%	-2.10%	4.36%	3.13%	2.41%	3.06%	11/12/2001
BM: Bloomberg Barclays U.S. Aggregate Float Adjusted Index Fund vs.Bloomberg Barclays U.S. Aggregate Float Adjusted Index		-0.93% -42	5.44% -49	2.99% -51	-0.27% -15	0.05% -24	-1.58% -52	-1.58% -52	4.91% -55	3.64% -51	2.94% -53	3.59% -53	5/1/2017
TIAA ACCESS VANGUARD TOTAL INTL BD IDX	56	-1.44%	N/A	N/A	-0.76%	-0.33%	-2.66%	-2.66%	N/A	N/A	N/A	-1.48%	10/1/2020
BM: Bloomberg Barclays Global Aggregate ex-USD Floating Adjusted RIC Capped Index Fund vs.Bloomberg Barclays Global Aggregate ex-USD Floating Adjusted RIC Capped Index	K	-0.92% -52			-0.70% -6	-0.12% -21	-2.10% -56	-2.10% -56				-0.86% -62	

		Previo	us Quarter-E Avg. An	nd Returns nual Returns				Curre	ent Month-En		nual Returns		
		1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	_
	Net Exp.	10/01/20	10/01/18	10/01/16	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
	Ratio	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Multi-Asset	161												
TIAA ACCESS LIFECYCLE 2010 [6]	82 ^[5]	11.27%	7.77%	7.25%	1.56%	1.98%	6.40%	6.40%	10.63%	7.77%	7.18%	5.43%	1/17/2007 2/1/2007
BM: Lifecycle 2010 Fund Composite Index		11.42%	8.85%	7.87%	1.48%	2.65%	7.38%	7.38%	11.70%	8.48%	7.56%	5.89%	2/1/2007
Fund vs.Lifecycle 2010 Fund Composite Index		-15	-108	-62	8	-67	-98	-98	-107	-71	-38	-46	
BM: S&P Target Date 2010 Index Fund vs.S&P Target Date 2010 Index		10.20% 107	7.55% 22	6.78% 47	1.50%	2.45% -47	6.54% -14	6.54% -14	10.22% 41	7.36% 41	6.55% 63	5.18% 25	
											00	20	
TIAA ACCESS LIFECYCLE 2015 [6]	83 ^[5]	12.54%	8.14%	7.79%	1.70%	2.27%	7.25%	7.25%	11.46%	8.35%	7.77%	5.62%	1/17/2007 2/1/2007
BM: Lifecycle 2015 Fund Composite Index		12.79%	9.32%	8.47%	1.68%	2.97%	8.29%	8.29%	12.58%	9.11%	8.21%	6.07%	2/1/2007
Fund vs.Lifecycle 2015 Fund Composite Index		-25	-118	-68	2	-70	-104	-104	-112	-76	-44	-45	
BM: S&P Target Date 2015 Index Fund vs.S&P Target Date 2015 Index		11.93% 61	7.94% 20	7.46% 33	1.85% -15	3.05% -78	8.01% -76	8.01% -76	11.19% 27	8.08% 27	7.43% 34	5.59% 3	
Tuliu vs. our Taiget Date 2010 lines		01	20	33	-13	-70	-70	-70	21	21	34	3	
TIAA ACCESS LIFECYCLE 2020 [7]	84 ^[5]	13.77%	8.48%	8.42%	1.86%	2.50%	7.98%	7.98%	12.30%	9.00%	8.48%	5.80%	1/17/2007
BM: Lifecycle 2020 Fund Composite Index		14.15%	9.74%	9.15%	1.87%	3.28%	9.19%	9.19%	13.48%	9.79%	8.96%	6.30%	2/1/2007
Fund vs.Lifecycle 2020 Fund Composite Index		-38	-126	-73	-1	-78	-121	-121	-118	-79	-48	-50	
BM: S&P Target Date 2020 Index		12.92%	8.10%	7.98%	2.14%	3.42%	8.76%	8.76%	11.79%	8.60%	8.13%	5.87%	
Fund vs.S&P Target Date 2020 Index		85	38	44	-28	-92	-78	-78	51	40	35	-7	
TIAA ACCESS LIFECYCLE 2025 [7]	86 ^[5]	15.92%	9.09%	9.32%	2.24%	2.94%	9.35%	9.35%	13.66%	9.93%	9.32%	6.09%	1/17/2007
DM 17 1 2005 5 10 7 1 1		40.000/	40.000/	10.000/	. 400/	0.740/	40.000/	10.000/	44.040/	40 700/	0.040/	0.000/	2/1/2007
BM: Lifecycle 2025 Fund Composite Index Fund vs.Lifecycle 2025 Fund Composite Index		16.36% -44	10.39% -130	10.06% -74	2.16%	3.74% -80	10.63% -128	10.63% -128	14.81% -115	10.73% -80	9.84% -52	6.62% -53	
BM: S&P Target Date 2025 Index		16.17%	8.95%	9.01%	2.43%	3.85%	10.67%	10.67%	13.37%	9.65%	9.01%	6.27%	
Fund vs.S&P Target Date 2025 Index		-25	14	31	-19	-91	-132	-132	29	28	31	-18	
TIAA ACCESS LIFECYCLE 2030 [7]	87 ^[5]	18.18%	9.71%	10.21%	2.51%	3.45%	10.73%	10.73%	15.09%	10.84%	10.13%	6.34%	1/17/2007
BM: Lifecycle 2030 Fund Composite Index		18.70%	11.06%	10.99%	2.48%	4.24%	12.19%	12.19%	16.18%	11.68%	10.73%	6.93%	2/1/2007
Fund vs.Lifecycle 2030 Fund Composite Index		-52	-135	-78	3	-79	-146	-146	-109	-84	-60	-59	
BM: S&P Target Date 2030 Index Fund vs.S&P Target Date 2030 Index		19.16% -98	9.64% 7	9.93% 28	2.87% -36	4.44% -99	12.61% -188	12.61% -188	14.90% 19	10.63% 21	9.83% 30	6.61% -27	
_	88 ^[5]												
TIAA ACCESS LIFECYCLE 2035 [7]	88	20.54%	10.29%	11.08%	2.86%	3.86%	12.20%	12.20%	16.47%	11.76%	10.91%	6.71%	1/17/2007 2/1/2007
BM: Lifecycle 2035 Fund Composite Index		21.07%	11.69%	11.90%	2.81%	4.75%	13.77%	13.77%	17.53%	12.61%	11.57%	7.35%	
Fund vs.Lifecycle 2035 Fund Composite Index BM: S&P Target Date 2035 Index		-53 22.56%	-140 10.43%	-82 10.88%	5 3.40%	-89 5.21%	-157 14.93%	-157 14.93%	-106 16.56%	-85 11.67%	-66 10.63%	-64 6.97%	
Fund vs.S&P Target Date 2035 Index		-202	-14	20	-54	-135	-273	-273	-9	9	28	-26	
TIAA ACCESS LIFECYCLE 2040 [^{7]}	89 ^[5]	22.94%	10.81%	11.92%	3.29%	4.45%	13.81%	13.81%	17.83%	12.66%	11.51%	7.13%	1/17/2007
TIMA ACCESS LIFECTCLE 2040	09	22.94%	10.81%	11.92%	3.29%	4.45%	13.81%	13.81%	17.83%	12.66%	11.51%	7.13%	2/1/2007
BM: Lifecycle 2040 Fund Composite Index		23.63%	12.27%	12.79%	3.15%	5.27%	15.52%	15.52%	18.86%	13.52%	12.25%	7.78%	
Fund vs.Lifecycle 2040 Fund Composite Index BM: S&P Target Date 2040 Index		-69 24.96%	-146 10.98%	-87 11.54%	14 3.78%	-82 5.73%	-171 16.55%	-171 16.55%	-103 17.69%	-86 12.40%	-74 11.19%	-65 7.24%	
Fund vs.S&P Target Date 2040 Index		-202	-17	38	-49	-128	-274	-274	14	26	32	-11	
TIAA ACCESS LIFECYCLE 2045 [7]	90 ^[5]												
TIAA ACCESS LIFECYCLE 2045	90	25.38%	11.39%	12.54%	3.55%	4.87%	15.42%	15.42%	19.09%	13.34%	11.88%	7.80%	11/30/2007 5/1/2008
BM: Lifecycle 2045 Fund Composite Index		26.26%	12.93%	13.46%	3.49%	5.79%	17.32%	17.32%	20.14%	14.28%	12.65%	8.74%	G/ 1/2000
Fund vs.Lifecycle 2045 Fund Composite Index		-88	-154	-92	6	-92	-190	-190	-105	-94	-77	-94	
BM: S&P Target Date 2045 Index Fund vs.S&P Target Date 2045 Index		26.36% -98	11.29% 10	11.93% 61	3.98%	6.04% -117	17.51% -209	17.51% -209	18.32% 77	12.81% 53	11.56% 32	7.89% -9	
Tally Vol. Call Tally Co. Date 2040 Index		-50	10	01		-117	-203	-203		55	52	-5	
TIAA ACCESS LIFECYCLE 2050 [7]	90 ^[5]	25.86%	11.54%	12.71%	3.73%	5.09%	15.96%	15.96%	19.42%	13.55%	11.99%	7.79%	11/30/2007
		1	10.000/	40.040/	3.62%	5.99%	17.86%	17.86%	20.47%	14.48%	12.77%	8.82%	5/1/2008
BM: Lifecycle 2050 Fund Composite Index		26.90%	13.08%	13.04%									
		26.90% -104	13.08% -154	13.64% -93	11	-90	-190	-190	-105	-93	-78	-103	
Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index		-104 27.11%	-154 11.43%	-93 12.19%	11 4.09%	-90 6.20%	-190 17.99%	17.99%	18.66%	13.07%	11.83%	8.06%	
Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index		-104	-154	-93	11	-90	-190						
Fund vs.Lifecycle 2050 Fund Composite Index 3M: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index	90 ^[5]	-104 27.11%	-154 11.43%	-93 12.19%	11 4.09%	-90 6.20%	-190 17.99%	17.99%	18.66%	13.07%	11.83%	8.06%	4/29/2011
Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 ^[7]	90 ^[5]	-104 27.11% -125 26.24%	-154 11.43% 11 11.60%	-93 12.19% 52 12.82%	11 4.09% -36 3.70%	-90 6.20% -111 5.09%	-190 17.99% -203 16.12%	17.99% -203 16.12%	18.66% 76 19.56%	13.07% 48 13.65%	11.83% 16 12.06%	8.06% -27 11.14%	4/29/2011 5/1/2012
Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 ^[7] BM: Lifecycle 2055 Fund Composite Index	90 ^[5]	-104 27.11% -125	-154 11.43% 11	-93 12.19% 52	11 4.09% -36	-90 6.20% -111	-190 17.99% -203	17.99% -203	18.66% 76	13.07% 48	11.83% 16	8.06% -27	
Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 [7] BM: Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index BM: S&P Target Date 2055 Index	90 ^[5]	-104 27.11% -125 26.24% 27.32% -108 27.47%	-154 11.43% 11 11.60% 13.17% -157 11.50%	-93 12.19% 52 12.82% 13.78% -96 12.33%	11 4.09% -36 3.70% 3.68% 2 4.11%	-90 6.20% -111 5.09% 6.07% -98 6.22%	-190 17.99% -203 16.12% 18.15% -203 18.19%	17.99% -203 16.12% 18.15% -203 18.19%	18.66% 76 19.56% 20.67% -111 18.76%	13.07% 48 13.65% 14.62% -97 13.18%	11.83% 16 12.06% 12.86% -80 12.00%	8.06% -27 11.14% 12.13% -99 11.26%	
Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 ^[7] BM: Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index BM: S&P Target Date 2055 Index	90 ^[5]	-104 27.11% -125 26.24% 27.32% -108	-154 11.43% 11 11.60% 13.17% -157	-93 12.19% 52 12.82% 13.78% -96	11 4.09% -36 3.70% 3.68% 2	-90 6.20% -111 5.09% 6.07% -98	-190 17.99% -203 16.12% 18.15% -203	17.99% -203 16.12% 18.15% -203	18.66% 76 19.56% 20.67% -111	13.07% 48 13.65% 14.62% -97	11.83% 16 12.06% 12.86% -80	8.06% -27 11.14% 12.13% -99	
Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 [7] BM: Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index BM: S&P Target Date 2055 Index Fund vs.S&P Target Date 2055 Index	90 [5]	-104 27.11% -125 26.24% 27.32% -108 27.47%	-154 11.43% 11 11.60% 13.17% -157 11.50%	-93 12.19% 52 12.82% 13.78% -96 12.33%	11 4.09% -36 3.70% 3.68% 2 4.11%	-90 6.20% -111 5.09% 6.07% -98 6.22%	-190 17.99% -203 16.12% 18.15% -203 18.19%	17.99% -203 16.12% 18.15% -203 18.19%	18.66% 76 19.56% 20.67% -111 18.76%	13.07% 48 13.65% 14.62% -97 13.18%	11.83% 16 12.06% 12.86% -80 12.00%	8.06% -27 11.14% 12.13% -99 11.26%	
BM: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 [7] BM: Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index BM: S&P Target Date 2055 Index Fund vs.S&P Target Date 2055 Index TIAA ACCESS LIFECYCLE 2060 [7]		-104 27.11% -125 26.24% 27.32% -108 27.47% -123 26.52%	-154 11.43% 11 11.60% 13.17% -157 11.50% 10 11.67%	-93 12.19% 52 12.82% 13.78% -96 12.33% 49 12.92%	11 4.09% -36 3.70% 3.68% 2 4.11% -41 3.71%	-90 6.20% -111 5.09% 6.07% -98 6.22% -113 5.18%	-190 17.99% -203 16.12% 18.15% -203 18.19% -207 16.28%	17.99% -203 16.12% 18.15% -203 18.19% -207 16.28%	18.66% 76 19.56% 20.67% -111 18.76% 80 19.80%	13.07% 48 13.65% 14.62% -97 13.18% 47	11.83% 16 12.06% 12.86% -80 12.00% 6	8.06% -27 11.14% 12.13% -99 11.26% -12 10.47%	5/1/2012
Fund vs.Lifecycle 2050 Fund Composite Index BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index TIAA ACCESS LIFECYCLE 2055 [7] BM: Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index BM: S&P Target Date 2055 Index Fund vs.S&P Target Date 2055 Index		-104 27.11% -125 26.24% 27.32% -108 27.47% -123	-154 11.43% 11 11.60% 13.17% -157 11.50% 10	-93 12.19% 52 12.82% 13.78% -96 12.33% 49	11 4.09% -36 3.70% 3.68% 2 4.11% -41	-90 6.20% -111 5.09% 6.07% -98 6.22% -113	-190 17.99% -203 16.12% 18.15% -203 18.19% -207	17.99% -203 16.12% 18.15% -203 18.19% -207	18.66% 76 19.56% 20.67% -111 18.76% 80	13.07% 48 13.65% 14.62% -97 13.18% 47	11.83% 16 12.06% 12.86% -80 12.00% 6	8.06% -27 11.14% 12.13% -99 11.26% -12	5/1/2012 9/26/2014

		Previo	us Quarter-E	nd Returns				Curre	ent Month-En	d Returns			
			Avg. Anı	nual Returns						Avg. An	nual Returns	•	_
		1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	
	Net Exp. Ratio	10/01/20 to	10/01/18 to	10/01/16 to	12/01/21 to	10/01/21 to	01/01/21 to	01/01/21 to	01/01/19 to	01/01/17 to	01/01/12 to	Inception to	Inc.
ACCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Fund vs.S&P Target Date 2060+ Index		-81	14	46	-42	-103	-177	-177	96	49		3	
TIAA ACCESS LIFECYCLE 2065	90	26.98%	N/A	N/A	3.74%	5.25%	16.62%	16.62%	N/A	N/A	N/A	25.33%	10/1/2020
BM: Lifecycle 2065 Fund Composite Index Fund vs.Lifecycle 2065 Fund Composite Index		28.15% -117			3.78%	6.23% -98	18.71% -209	18.71% -209				27.41% -208	
Tana to Encrysta 2000 Fana Composite mack						00	200	200				200	
TIAA ACCESS LIFECYCLE INDEX 2010	55	10.52%	N/A	N/A	1.36%	2.50%	6.47%	6.47%	N/A	N/A	N/A	10.23%	10/1/2020
BM: Lifecycle Index 2010 Composite Benchmark		11.21%			1.47%	2.62%	7.14%	7.14%				10.94%	
Fund vs.Lifecycle Index 2010 Composite Benchmark		-69			-11	-12	-67	-67				-71	
TIAA ACCESS LIFECYCLE INDEX 2015	55	11.84%	N/A	N/A	1.57%	2.81%	7.37%	7.37%	N/A	N/A	N/A	11.52%	10/1/2020
BM: Lifecycle Index 2015 Composite Benchmark Fund vs.Lifecycle Index 2015 Composite Benchmark		12.55% -71			1.67% -10	2.94% -13	8.03% -66	8.03% -66				12.25% -73	
Turid vs.Lirecycle index 2013 Composite Denormark					-10	-13	-00	-00				-73	
TIAA ACCESS LIFECYCLE INDEX 2020	55	13.16%	N/A	N/A	1.76%	3.15%	8.26%	8.26%	N/A	N/A	N/A	12.84%	10/1/2020
BM: Lifecycle Index 2020 Composite Benchmark		13.88%			1.86%	3.24%	8.90%	8.90%				13.56%	
Fund vs.Lifecycle Index 2020 Composite Benchmark		-72			-10	-9	-64	-64				-72	
TIAA ACCESS LIFECYCLE INDEX 2025	55	15.29%	N/A	N/A	2.05%	3.61%	9.64%	9.64%	N/A	N/A	N/A	14.91%	10/1/2020
1000 100 100 100 100 100 100 100 100 10		10.20 //			2.007,0	0.0170	0.0-170	0.0170				1-1.0 1 70	10,1,2020
BM: Lifecycle Index 2025 Composite Benchmark		16.05%			2.15%	3.69%	10.29%	10.29%				15.64%	
Fund vs.Lifecycle Index 2025 Composite Benchmark		-76			-10	-8	-65	-65				-73	
TIAA ACCESS LIFECYCLE INDEX 2030	55	17.53%	N/A	N/A	2.39%	4.13%	11.17%	11.17%	N/A	N/A	N/A	17.10%	10/1/2020
BM: Lifecycle Index 2030 Composite Benchmark		18.34%			2.47%	4.19%	11.80%	11.80%				17.87%	
Fund vs.Lifecycle Index 2030 Composite Benchmark		-81			-8	-6	-63	-63				-77	
TIAA ACCESS LIFECYCLE INDEX 2035	55	19.80%	N/A	N/A	2.68%	4.62%	12.70%	12.70%	N/A	N/A	N/A	19.33%	10/1/2020
TIMA ACCESS LIFECTCLE INDEX 2005	55	19.00%	N/A	N/A	2.00%	4.0276	12.70%	12.70%	N/A	N/A	N/A	19.33%	10/1/2020
BM: Lifecycle Index 2035 Composite Benchmark		20.66%			2.79%	4.69%	13.32%	13.32%				20.13%	
Fund vs.Lifecycle Index 2035 Composite Benchmark		-86			-11	-7	-62	-62				-80	
TIAA ACCESS LIFECYCLE INDEX 2040	55	22.27%	N/A	N/A	3.00%	5.14%	14.37%	14.37%	N/A	N/A	N/A	21.71%	10/1/2020
BM: Lifecycle Index 2040 Composite Benchmark		23.17%			3.13%	5.20%	15.02%	15.02%				22.56%	
Fund vs.Lifecycle Index 2040 Composite Benchmark		-90			-13	-6	-65	-65				-85	
TIAA ACCESS LIFECYCLE INDEX 2045	55	24.76%	N/A	N/A	3.35%	5.70%	16.13%	16.13%	N/A	N/A	N/A	24.23%	10/1/2020
1377700200 211 201 022 117227 2010		2-11.070			0.007,0	0070	1011070	10.1070				24.2070	
BM: Lifecycle Index 2045 Composite Benchmark Fund vs.Lifecycle Index 2045 Composite Benchmark		25.74% -98			3.47% -12	5.71% -1	16.76% -63	16.76% -63				25.04% -81	
Fund vs.Lilecycle Index 2045 Composite benchmark		-98			-12	-1	-03	-03				-81	
TIAA ACCESS LIFECYCLE INDEX 2050	55	25.40%	N/A	N/A	3.48%	5.88%	16.62%	16.62%	N/A	N/A	N/A	24.86%	10/1/2020
BM: Lifecycle Index 2050 Composite Benchmark		26.37%			3.60%	5.91%	17.28%	17.28%				25.72%	
Fund vs.Lifecycle Index 2050 Composite Benchmark		-97			-12	-3	-66	-66				-86	
TIAA ACCESS LIFECYCLE INDEX 2055	55	25.78%	N/A	N/A	3.53%	5.95%	16.87%	16.87%	N/A	N/A	N/A	25.19%	10/1/2020
1337769250 211 201 922 11327 2000		20.1070			0.007,0	0.0070	10.0.70	10.07,0				20.1070	10/1/2020
BM: Lifecycle Index 2055 Composite Benchmark		26.78% -100			3.66% -13	5.99% -4	17.55%	17.55%				26.11%	
Fund vs.Lifecycle Index 2055 Composite Benchmark		-100			-13	-4	-68	-68				-92	
TIAA ACCESS LIFECYCLE INDEX 2060	55	26.13%	N/A	N/A	3.57%	6.02%	17.11%	17.11%	N/A	N/A	N/A	25.56%	10/1/2020
BM: Lifecycle Index 2060 Composite Benchmark		27.18%			3.71%	6.07%	17.83%	17.83%				26.50%	
Fund vs.Lifecycle Index 2060 Composite Benchmark		-105			-14	-5	-72	-72				-94	
TIAA ACCESS LIFECYCLE INDEX 2065	55	26.59%	N/A	N/A	3.68%	6.17%	17.55%	17.55%	N/A	N/A	N/A	26.10%	10/1/2020
BM: Lifecycle Index 2065 Composite Benchmark		27.59%			3.76%	6.15%	18.10%	18.10%				26.90%	
Fund vs.Lifecycle Index 2065 Composite Benchmark		-100			-8	2	-55	-55				-80	
TIAA ACCESS LIFECYCLE INDEX RETIREMENT INCOME	55	10.64%	N/A	N/A	1.39%	2.55%	6.66%	6.66%	N/A	N/A	N/A	10.36%	10/1/2020
BM: Lifecycle Index Retirement Income Composite Benchmark		11.35%			1.53%	2.71%	7.32%	7.32%				11.13%	
Fund vs.Lifecycle Index Retirement Income Composite Benchmark		-71			-14	-16	-66	-66				-77	
TIAA ACCESS LIFECYCLE RETIREMENT INCOME [6]	82 ^[5]	11.23%	7.78%	7.07%	1.60%	2.08%	6.60%	6.60%	10.61%	7.65%	6.76%	5.59%	11/30/2007
		20/0	070	/9		2.30 /0	J.00 /0	J.00 /0	. 5.51 /6		J.1 J/0	0.00 /0	5/1/2008
BM: Lifecycle Retirement Income Fund Composite Index		11.57%	8.94%	7.74%	1.53%	2.75%	7.56%	7.56%	11.73%	8.40%	7.15%	6.12%	
Fund vs.Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index		-34 8.14%	-116 6.88%	-67 5.94%	1.20%	-67 1.99%	-96 5.11%	-96 5.11%	-112 9.03%	-75 6.52%	-39 5.59%	-53 4.75%	
-		•											

		Previou	us Quarter-E					Curre	nt Month-En				
			Avg. An	nual Returns						Avg. An	nual Returns		_
		1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	
	Net Exp.	10/01/20	10/01/18	10/01/16	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
	Ratio	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Fund vs.S&P Target Date Retirement Income Index		309	90	113	40	9	149	149	158	113	117	84	
TA-VANGUARD WELLINGTON	61	19.77%	11.56%	11.06%	3.78%	7.00%	18.57%	18.57%	16.83%	11.89%	10.92%	9.85%	7/1/192
													5/2/2011
BM: S&P 500 Index		30.00%	15.99%	16.90%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	14.75%	
Fund vs.S&P 500 Index		-1023	-443	-584	-70	-403	-1014	-1014	-924	-658	-563	-490	
Money Market													
TIAA ACCESS MONEY MARKET [2,8]	57 ^[5]	-0.44%	0.57%	0.56%	-0.04%	-0.11%	-0.45%	-0.45%	0.39%	0.55%	0.08%	0.45%	7/1/199
													2/1/200
BM: iMoneynet Money Fund AveragesTM-All Government		0.02%	0.84%	0.80%	0.00%	0.00%	0.01%	0.01%	0.69%	0.79%	0.41%	0.64%	
Fund vs.iMoneynet Money Fund AveragesTM-All Government		-46	-27	-24	-4	-11	-46	-46	-30	-24	-33	-19	
7-Day Effective Yield as of 12/31/2021: -0.45%													
7-Day Current Yield as of 12/31/2021: -0.45%													

BM = Benchmark

Each product lists two inception dates - the top date reflects the inception date of the underlying mutual fund, and the bottom date represents the date of inception as a Tier 3 Access Account.

- [1] The net expense ratio for each account is comprised of the expense ratio for the underlying mutual fund that the account invests in, after factoring in expense waivers and reimbursements, plus the TIAA Access Separate Account expenses as outlined in the prospectus.
- [2] The Benchmark Since Inception performance is computed from March 2007.
- [3] The "Since Inception" values presented are cumulative values and not average annualized total returns.
- [4] Effective June 1, 2015 the Fund's benchmark index changed from the Spliced Small-Cap Value Index to the CRSP U.S. Small Cap Value Index (Source: Morningstar).
- [5] 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. Please see the prospectus for details
- [6] The S&P Target Date Indexes represent a broadly derived consensus of asset class exposure for the respective target retirement date based on market observations acquired through an annual survey of target date fund managers. The S&P Target Date Index returns include the fees and expenses of the exchange-traded funds that comprise each respective index. Previously, the Lifecycle Active and Index 2010, 2015 and Retirement Income Funds compared their performance to the Bloomberg Barclays U.S. Aggregate Bond Index instead of the S&P Target Date Indexes shown in the chart above. The returns of the S&P Target Date Indexes are more appropriate for comparison purposes because they reflect multi-asset class exposure for the same target date as the Fund.
- [7] The S&P Target Date Indexes represent a broadly derived consensus of asset class exposure for the respective target retirement date based on market observations acquired through an annual survey of target date fund managers. The S&P Target Date Index returns include the fees and expenses of the exchange-traded funds that comprise each respective index. Previously, the Lifecycle Active and Index 2020, 2025, 2030, 2040, 2045, 2050, 2055 and 2060 Funds compared their performance to the Russell 3000 Index instead of the S&P Target Date Indexes shown in the chart above. The returns of the S&P Target Date Indexes are more appropriate for comparison purposes because they reflect multi-asset class exposure for the same target date as the Fund.
- [8] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government.
- [9] Effective August 1, 2018, the TIAA-CREF Small Cap Equity Fund's name was changed to TIAA-CREF Quant Small Cap Equity Fund.

Please note that performance represents returns that accrued during the accumulation phase of this investment account. If you choose to annuitize, different charges and performance calculations will apply so the performance results will differ.

Data shown reflects both standardized performance of the TIAA Access variable annuity subaccounts, and the performance of the underlying funds earned at times prior to their offering in the TIAA Access variable annuity (pre-dated performance). Pre-dated performance (Hypothetical), including Since Inception period returns, reflects the performance of the underlying funds earned at times prior to their offering in the TIAA Access variable annuity. Such performance is hypothetical since the fund was not available in the variable annuity prior to its inception date. Account performance above is net of all annuity contract recurring costs such as mortality and expense risk charges and annual administrative fees. Comparative Index performance does not reflect such costs and would be lower than shown if it did.

IMPORTANT RISK DISCLOSURE

Annuity account options are available through annuity contracts issued by TIAA (Teachers Insurance and Annuity Association), New York, NY. These contracts are designed for retirement or other long-term goals, and offer a variety of income options. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

There are inherent risks in investing in variable annuity accounts. Please be sure to read carefully the notes below for details.

Funds that invest in small-cap companies are subject to heightened risks and are more volatile than funds that invest in larger, more established companies.

Funds that invest in fixed income securities are not guaranteed and are subject to interest rate, inflation, and credit risks. High-yield bond funds that invest in non-investment-grade securities are subject to interest rate and inflation risks, and significantly higher credit risk.

Real estate securities are subject to various risks, including fluctuations in property values, higher expenses or lower income than expected, and potential environmental problems and liability.

Funds that invest in foreign securities are subject to special risks, including currency fluctuation and political and economic instability.

For a more complete discussion of these and other risks, please consult the prospectus.

		Previo	us Quarter-E					Curre	ent Month-En		15.4		
				nual Returns							nual Returns		-
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
	Ratio	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
U.S. Equities													
TIAA ACCESS AMERICAN CENTURY MID CAP VALUE	138	33.52%	N/A	N/A	6.95%	7.09%	22.63%	22.63%	N/A	N/A	N/A	33.00%	10/1/2020
BM: Russell Mid Cap Value Index		42.40%			6.28%	8.54%	28.34%	28.34%				40.92%	
Fund vs.Russell Mid Cap Value Index		-888			67	-145	-571	-571				-792	
TIAA ACCESS EQUITY INDEX	80 ^[5]	30.85%	15.09%	15.93%	3.84%	9.03%	24.69%	24.69%	24.77%	17.04%	15.39%	9.58%	7/1/1999
THA ACCESS EQUIT HOLA		30.03 /6	13.09 /6	13.53 /6	3.04 /6	3.03 /6	24.03 /6	24.05 /6	24.11/6	17.0476	13.35 /6	3.30 /6	5/1/2007
BM: Russell 3000 Index		31.88%	16.00%	16.85%	3.94%	9.28%	25.66%	25.66%	25.79%	17.97%	16.30%	10.43%	
Fund vs.Russell 3000 Index		-103	-91	-92	-10	-25	-97	-97	-102	-93	-91	-85	
TIAA ACCESS GROWTH & INCOME	115 ^[5]	30.17%	13.27%	15.42%	3.59%	9.23%	24.45%	24.45%	24.38%	16.90%	15.19%	10.32%	7/1/1999
BM: S&P 500 Index		30.00%	15.99%	16.90%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	10.52%	5/1/2007
Fund vs.S&P 500 Index		17	-272	-148	-89	-180	-426	-426	-169	-157	-136	-20	
	116 ^[5]												
TIAA ACCESS LARGE-CAP GROWTH	116	24.88%	19.84%	21.65%	1.60%	4.23%	15.90%	15.90%	29.12%	23.33%	18.39%	12.32%	3/31/2006 5/1/2007
BM: Russell 1000 Growth Index		27.32%	22.00%	22.84%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	13.58%	
Fund vs.Russell 1000 Growth Index		-244	-216	-119	-51	-741	-1170	-1170	-496	-199	-140	-126	
TIAA ACCESS LARGE-CAP GROWTH INDEX	80 ^[5]	26.30%	21.02%	21.84%	2.04%	11.40%	26.56%	26.56%	32.99%	24.30%	18.82%	16.79%	10/1/2002
													5/2/2011
BM: Russell 1000 Growth Index Fund vs.Russell 1000 Growth Index		27.32% -102	22.00% -98	22.84% -100	2.11%	11.64% -24	27.60% -104	27.60% -104	34.08% -109	25.32% -102	19.79% -97	17.74% -95	
Tana tentaccan toco crona mack		102	00		ļ ·					102	0.	00	
TIAA ACCESS LARGE-CAP VALUE	116 ^[5]	36.24%	8.43%	9.14%	6.25%	8.60%	26.07%	26.07%	18.34%	9.55%	11.68%	6.13%	10/1/2002
BM: Russell 1000 Value Index		35.01%	10.07%	10.94%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	7.31%	5/1/2007
Fund vs.Russell 1000 Value Index		123	-164	-180	-6	83	91	91	70	-161	-129	-118	
TIAA ACCESS LARGE-CAP VALUE INDEX	80 ^[5]	33.93%	9.23%	10.06%	6.21%	7.51%	24.09%	24.09%	16.71%	10.29%	12.05%	10.35%	10/1/2002
THE PROPERTY OF THE PROPERTY O		00.007,0	0.2070	10.00%	0.2.7,0	7.0.70	24.0070	2410070	, .	10.20 /0	12.0070	10.007,0	5/2/2011
BM: Russell 1000 Value Index		35.01%	10.07%	10.94%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	11.24%	
Fund vs.Russell 1000 Value Index		-108	-84	-88	-10	-26	-107	-107	-93	-87	-92	-89	
TIAA ACCESS MID-CAP GROWTH	123 ^[5]	29.76%	17.81%	17.79%	0.48%	-3.07%	2.18%	2.18%	24.96%	17.37%	14.22%	9.65%	10/1/2002
BM: Russell Mid Cap Growth Index		30.45%	19.14%	19.27%	0.35%	2.85%	12.73%	12.73%	27.46%	19.83%	16.63%	11.33%	5/1/2007
Fund vs.Russell Mid Cap Growth Index		-69	-133	-148	13	-592	-1055	-1055	-250	-246	-241	-168	
TIAA ACCESS MID-CAP VALUE	121 ^[5]	43.85%	5.51%	7.13%	7.34%	10.61%	31.20%	31.20%	16.30%	8.14%	10.69%	6.46%	10/1/2002
THA ACCESS HID-CAP VALUE	121	43.03 /6	3.3176	7.13/6	7.54/6	10.0176	31.20 /6	31.20 /6	10.30 /6	0.1476	10.05 /6	0.40 /6	5/1/2007
BM: Russell Mid Cap Value Index		42.40%	10.28%	10.59%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%	8.39%	
Fund vs.Russell Mid Cap Value Index		145	-477	-346	106	207	286	286	-332	-308	-275	-193	
TIAA ACCESS QUANT SMALL-CAP EQUITY [9]	118 ^[5]	56.46%	9.52%	12.40%	3.77%	4.63%	24.12%	24.12%	19.55%	11.25%	12.91%	7.91%	10/1/2002
BM: Russell 2000 Index		47.68%	10.54%	13.45%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	8.61%	5/1/2007
Fund vs.Russell 2000 Index		878	-102	-105	154	249	930	930	-47	-77	-32	-70	
	124 ^[5]												
TIAA ACCESS REAL ESTATE SECURITIES	124 * *	29.74%	13.81%	9.86%	8.72%	15.34%	38.37%	38.37%	21.88%	13.96%	12.16%	6.91%	10/1/2002 5/1/2007
BM: FTSE Nareit All Equity REITs Index		31.54%	11.73%	8.41%	9.60%	16.17%	41.30%	41.30%	19.93%	12.46%	12.22%	7.46%	
Fund vs.FTSE Nareit All Equity REITs Index		-180	208	145	-88	-83	-293	-293	195	150	-6	-55	
TIAA ACCESS S&P 500 INDEX	80 ^[5]	28.94%	15.08%	15.96%	4.41%	10.79%	27.68%	27.68%	25.06%	17.52%	15.61%	13.82%	10/1/2002
													5/2/2011
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -106	15.99% -91	16.90% -94	4.48% -7	11.03% -24	28.71% -103	28.71% -103	26.07% -101	18.47% -95	16.55% -94	14.75% -93	

TIAA ACCESS SMALL-CAP BLEND INDEX	81 ^[5]	46.56%	9.81%	12.74%	2.18%	1.98%	14.03%	14.03%	19.22%	11.31%	12.58%	7.93%	10/1/2002 5/1/2007
BM: Russell 2000 Index		47.68%	10.54%	13.45%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	8.61%	3/1/2007
Fund vs.Russell 2000 Index		-112	-73	-71	-5	-16	-79	-79	-80	-71	-65	-68	
TIAA ACCESS SOCIAL CHOICE EQUITY	93 ^[5]	30.86%	15.53%	15.92%	4.55%	9.26%	25.52%	25.52%	25.07%	17.10%	14.88%	9.39%	7/1/1999
													5/1/2007
BM: Russell 3000 Index Fund vs.Russell 3000 Index		31.88% -102	16.00% -47	16.85% -93	3.94% 61	9.28% -2	25.66% -14	25.66% -14	25.79% -72	17.97% -87	16.30% -142	10.43% -104	
			.,			-							
TIAA ACCESS SOCIAL CHOICE LOW CARBON EQUITY	107	31.29%	N/A	N/A	4.26%	8.71%	24.95%	24.95%	N/A	N/A	N/A	32.19%	10/1/2020
BM: Russell 3000 Index		31.88%			3.94%	9.28%	25.66%	25.66%				33.17%	
Fund vs.Russell 3000 Index		-59			32	-57	-71	-71				-98	
		I			I								

	_	Previo	us Quarter-E	nd Returns		_	_	Curre	ent Month-En	nd Returns	_	_	
		Tievio		nual Returns							nual Returns	3	_
		1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	
	Net Exp.	10/01/20	10/01/18	10/01/16	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
***************************************	Ratio (bps) [1]	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT TA-AF WASHINGTON MUTUAL INVESTORS	(bps) 102	09/30/21 27.39%	09/30/21 11.61%	09/30/21 13.35%	12/31/21 6.64%	12/31/21 11.75%	12/31/21 27.93%	12/31/21 27.93%	12/31/21 19.71%	12/31/21 14.66%	12/31/21 13.71%	12/31/21 13.21%	Date 5/15/2002
													5/1/2012
BM: S&P 500 Index		30.00%	15.99%	16.90%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	15.75%	
Fund vs.S&P 500 Index		-261	-438	-355	216	72	-78	-78	-636	-381	-284	-254	
TA-TRP INSTITUTIONAL LARGE-CAP GROWTH	131	30.23%	21.04%	24.01%	1.10%	5.94%	22.26%	22.26%	29.26%	25.06%	19.93%	17.54%	10/31/2001
													5/2/2011
BM: Russell 1000 Growth Index		27.32%	22.00%	22.84%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	17.74%	
Fund vs.Russell 1000 Growth Index		291	-96	117	-101	-570	-534	-534	-482	-26	14	-20	
TA-VANGUARD EXPLORER	105	40.93%	15.09%	18.06%	2.10%	3.61%	15.51%	15.51%	25.27%	18.40%	15.29%	12.80%	12/11/1967
													5/2/2011
BM: Russell 2500 Growth Index Fund vs.Russell 2500 Growth Index		31.98% 895	16.01% -92	18.21% -15	0.49% 161	0.20% 341	5.04% 1047	5.04% 1047	25.09% 18	17.65% 75	15.75% -46	13.26% -46	
Fund vs.Russeii 2500 Growth Index		895	-92	-15	161	341	1047	1047	18	75	-40	-40	
TA-VANGUARD SELECTED VALUE	106	51.19%	9.91%	10.24%	6.89%	7.98%	26.80%	26.80%	19.64%	10.11%	11.75%	10.07%	2/15/1996
													5/2/2011
BM: Russell Mid Cap Value Index Fund vs.Russell Mid Cap Value Index		42.40% 879	10.28% -37	10.59% -35	6.28%	8.54% -56	28.34% -154	28.34% -154	19.62% 2	11.22% -111	13.44% -169	11.42% -135	
Tana terraceon ma cap tance mook		0.0	0.	00		00			-	•••	100	100	
TA-VANGUARD SMALL-CAP VALUE INDEX	81	54.57%	8.08%	10.22%	4.83%	6.20%	27.15%	27.15%	17.65%	9.50%	12.38%	10.21%	5/21/1998
BM: CRSP US Small Cap Value TR USD [4]		55.75%	8.86%	11.03%	4.90%	6.40%	28.15%	28.15%	18.49%	10.30%	13.62%	11.56%	5/2/2011
Fund vs.CRSP US Small Cap Value TR USD		-118	-78	-81	-7	-20	-100	-100	-84	-80	-124	-135	
TIAA ACCESS AMANA GROWTH	145	29.05%	N/A	N/A	3.63%	14.25%	30.83%	30.83%	N/A	N/A	N/A	35.75%	10/1/2020
BM: S&P 500 Index		30.00%			4.48%	11.03%	28.71%	28.71%				33.57%	
Fund vs.S&P 500 Index		-95			-85	322	212	212				218	
TIAA ACCESS AMERICAN BEACON BRIDGEWAY LARGE CAP GROWTH	151	27.61%	16.19%	N/A	0.53%	8.41%	20.99%	20.99%	27.80%	N/A	N/A	18.47%	2/1/2010 5/1/2017
BM: Russell 1000 Growth Index		27.32%	22.00%		2.11%	11.64%	27.60%	27.60%	34.08%			24.34%	3/1/2017
Fund vs.Russell 1000 Growth Index		29	-581		-158	-323	-661	-661	-628			-587	
TIAA ACCESS ARIEL APPRECIATION INSTITUTIONAL	159	44.65%	8.91%	9.61%	5.74%	6.94%	25.29%	25.29%	18.45%	10.27%	12.27%	9.51%	12/20/2014
THAN ACCESS ARILE AFFRECIATION INSTITUTIONAL	133	44.0376	0.5176	3.0176	3.7476	0.5476	25.25 /6	23.23 /6	10.43 /6	10.27 /6	12.27 /0	3.3176	5/1/2017
BM: Russell Mid Cap Value Index		42.40%	10.28%	10.59%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%	11.12%	
Fund vs.Russell Mid Cap Value Index		225	-137	-98	-54	-160	-305	-305	-117	-95	-117	-161	
TIAA ACCESS CHAMPLAIN MID CAP INSTITUTIONAL	159	37.58%	18.50%	19.01%	4.17%	6.13%	23.96%	23.96%	25.98%	19.55%	16.75%	19.29%	1/3/2011
													5/1/2017
BM: Russell Mid Cap Index		38.11%	14.22%	14.39%	4.08%	6.44%	22.58%	22.58%	23.29%	15.10%	14.91%	14.79%	
Fund vs.Russell Mid Cap Index		-53	428	462	9	-31	138	138	269	445	184	450	
TIAA ACCESS DELAWARE SMALL CAP VALUE	147	60.75%	N/A	N/A	5.97%	9.54%	33.45%	33.45%	N/A	N/A	N/A	55.32%	10/1/2020
BM: Russell 2000 Value Index Fund vs.Russell 2000 Value Index		63.92% -317			4.08% 189	4.36% 518	28.27% 518	28.27% 518				51.88% 344	
Fulld vs. Russell 2000 v alue flidex		-317			109	316	510	510				344	
TIAA ACCESS INVESCO OPPENHEIMER DISCV MID CAP GR	140	33.37%	N/A	N/A	1.25%	5.68%	18.38%	18.38%	N/A	N/A	N/A	30.17%	10/1/2020
		00.450/			0.050/	0.050/	40.700/	40.700/				05.440/	
BM: Russell Mid Cap Growth Index Fund vs.Russell Mid Cap Growth Index		30.45% 292			0.35% 90	2.85% 283	12.73% 565	12.73% 565				25.14% 503	
TIAA ACCESS JPMORGAN EQUITY INCOME	121	29.33%	N/A	N/A	6.36%	8.54%	24.50%	24.50%	N/A	N/A	N/A	31.07%	10/1/2020
BM: Russell 1000 Value Index		35.01%			6.31%	7.77%	25.16%	25.16%				34.79%	
Fund vs.Russell 1000 Value Index		-568			5	77	-66	-66				-372	
TIAA ACCESS JPMORGAN SMALL CAP VALUE R6	151	66.21%	8.29%	9.17%	5.11%	5.82%	32.01%	32.01%	18.19%	7.70%	11.25%	8.57%	2/22/2005 5/1/2017
BM: Russell 2000 Value Index		63.92%	8.58%	11.03%	4.08%	4.36%	28.27%	28.27%	17.99%	9.07%	12.03%	9.58%	5/1/2017
Fund vs.Russell 2000 Value Index		229	-29	-186	103	146	374	374	20	-137	-78	-101	
TIAA ACCESS MFS MID CAP GROWTH	141	23.18%	N/A	N/A	3.10%	5.71%	13.31%	13.31%	N/A	N/A	N/A	22.47%	10/1/2020
BM: Russell Mid Cap Growth Index		30.45%			0.35%	2.85%	12.73%	12.73%				25.14%	
Fund vs.Russell Mid Cap Growth Index		-727			275	286	58	58				-267	
TIAA ACCESS MES MID CAD VALUE	449	44 000/	10 600/	10 639/	6 560/	10.049/	30.020/	30.020/	20 570/	44 700/	N/A	44 020/	2/4/2042
TIAA ACCESS MFS MID CAP VALUE	143	41.08%	10.69%	10.62%	6.56%	10.01%	30.03%	30.03%	20.57%	11.76%	N/A	11.82%	2/1/2013 5/1/2017
BM: Russell Mid Cap Value Index		42.40%	10.28%	10.59%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%		11.12%	•
Fund vs.Russell Mid Cap Value Index		-132	41	3	28	147	169	169	95	54		70	
					I								

		Previo	us Quarter-E					Curre	ent Month-En		I Data		
				nual Returns	-						nual Returns		-
	Net Exp.	1 Year 10/01/20 to	3 Year 10/01/18 to	5 Year 10/01/16 to	1 Month 12/01/21 to	3 Month 10/01/21 to	YTD 01/01/21 to	1 Year 01/01/21 to	3 Year 01/01/19 to	5 Year 01/01/17 to	10 Year 01/01/12 to	Since Inception to	Inc.
ACCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
TIAA ACCESS MFS VALUE	120	29.21%	N/A	N/A	5.88%	8.40%	24.62%	24.62%	N/A	N/A	N/A	31.01%	10/1/2020
BM: Russell 1000 Value Index Fund vs.Russell 1000 Value Index		35.01% -580			6.31% -43	7.77% 63	25.16% -54	25.16% -54				34.79% -378	
TIAA ACCESS NATIONWIDE GENEVA SMALL CAP GROWTH INSTL	159	31.31%	12.17%	16.96%	4.12%	5.82%	11.51%	11.51%	23.31%	17.51%	N/A	16.69%	9/18/2013 5/1/2017
BM: Russell 2000 Growth Index Fund vs.Russell 2000 Growth Index		33.27% -196	11.70% 47	15.34% 162	0.44% 368	0.01% 581	2.83% 868	2.83% 868	21.17% 214	14.53% 298		13.77% 292	
TIAA ACCESS NUVEEN MID CAP VALUE	153	48.70%	N/A	N/A	7.14%	10.37%	36.04%	36.04%	N/A	N/A	N/A	47.92%	10/1/2020
BM: Russell Mid Cap Value Index Fund vs.Russell Mid Cap Value Index		42.40% 630			6.28% 86	8.54% 183	28.34% 770	28.34% 770				40.92% 700	
TIAA ACCESS NUVEEN REAL ASSET INCOME	156	15.78%	N/A	N/A	4.14%	3.70%	10.40%	10.40%	N/A	N/A	N/A	15.11%	10/1/2020
BM: Bloomberg Barclays U.S Corporate HY Securities Index Fund vs.Bloomberg Barclays U.S Corporate HY Securities Index		11.28% 450			1.87% 227	0.71% 299	5.28% 512	5.28% 512				9.40% 571	
TIAA ACCESS PARNASSUS INSTITUTIONAL	143	23.15%	14.40%	13.54%	0.74%	4.00%	8.69%	8.69%	21.48%	13.17%	N/A	12.80%	4/30/2015 5/1/2017
BM: Russell Mid Cap Growth Index Fund vs.Russell Mid Cap Growth Index		30.45% -730	19.14% -474	19.27% -573	0.35% 39	2.85% 115	12.73% -404	12.73% -404	27.46% -598	19.83% -666		19.24% -644	
TIAA ACCESS T. ROWE PRICE BLUE CHIP GROWTH	131	21.50%	N/A	N/A	-0.17%	3.97%	16.97%	16.97%	N/A	N/A	N/A	19.36%	10/1/2020
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -850			4.48% -465	11.03% -706	28.71% -1174	28.71% -1174				33.57% -1421	
TIAA ACCESS T. ROWE PRICE QM U.S. SMALL-CAP GROWTH EQUITY	140	30.32%	11.72%	15.04%	3.92%	3.75%	10.64%	10.64%	21.56%	15.08%	N/A	14.09%	6/30/1997 5/1/2017
BM: MSCI US Small Cap Growth Index Fund vs.MSCI US Small Cap Growth Index		42.20% -1188	15.68% -396	17.41% -237	1.50% 242	0.98% 277	11.52% -88	11.52% -88	25.51% -395	16.91% -183		16.56% -247	3/1/2017
TIAA ACCESS VANGUARD 500 INDEX ADMIRAL	79	29.01%	15.09%	15.99%	4.41%	10.81%	27.70%	27.70%	25.09%	17.55%	15.64%	17.18%	11/13/2000 5/1/2017
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -99	15.99% -90	16.90% -91	4.48% -7	11.03% -22	28.71% -101	28.71% -101	26.07% -98	18.47% -92	16.55% -91	18.10% -92	5/1/2017
TIAA ACCESS VANGUARD EQUITY-INCOME ADM	94	29.80%	9.81%	11.01%	6.47%	8.50%	24.70%	24.70%	16.67%	11.83%	12.38%	11.66%	8/13/2001 5/1/2017
BM: Russell 1000 Value Index Fund vs.Russell 1000 Value Index		35.01% -521	10.07% -26	10.94% 7	6.31% 16	7.77% 73	25.16% -46	25.16% -46	17.64% -97	11.16% 67	12.97% -59	11.27% 39	3/1/2017
TIAA ACCESS VANGUARD EXTENDED MARKET INDEX	80	41.27%	14.80%	15.55%	0.49%	0.51%	11.63%	11.63%	23.02%	14.45%	14.13%	14.13%	11/13/2000 5/1/2017
BM: S&P Completion Index Fund vs.S&P Completion Index		42.19% -92	15.54% -74	16.30% -75	0.55% -6	0.66% -15	12.35% -72	12.35% -72	23.85% -83	15.20% -75	14.88% -75	14.88% -75	5/1/2017
TIAA ACCESS VANGUARD INSTITUTIONAL INDEX	77	29.03%	N/A	N/A	4.41%	10.81%	27.73%	27.73%	N/A	N/A	N/A	32.56%	10/1/2020
BM: S&P 500 Index Fund vs.S&P 500 Index		30.00% -97			4.48% -7	11.03% -22	28.71% -98	28.71% -98				33.57% -101	
TIAA ACCESS VANGUARD REAL ESTATE INDEX	87	32.51%	N/A	N/A	9.65%	14.68%	39.35%	39.35%	N/A	N/A	N/A	37.57%	10/1/2020
BM: MSCI US Investable Market Real Estate 25/50 Index Fund vs.MSCI US Investable Market Real Estate 25/50 Index		33.64% -113			9.73% -8	14.94% -26	40.56% -121	40.56% -121				38.76% -119	
TIAA ACCESS ISHARES RUSSELL MID-CAP INDEX	81	37.03%	N/A	N/A	4.00%	6.26%	21.66%	21.66%	N/A	N/A	N/A	34.01%	10/1/2020
BM: Russell Mid Cap Index Fund vs.Russell Mid Cap Index		38.11% -108			4.08% -8	6.44% -18	22.58% -92	22.58% -92				35.11% -110	
International Equities													
TIAA ACCESS EMERGING MARKETS EQUITY	163 ^[5]	2.97%	7.08%	7.30%	1.10%	-3.69%	-17.24%	-17.24%	7.43%	7.78%	3.66%	0.72%	8/31/2010 5/2/2011
BM: MS Emerging Market Fund vs.MS Emerging Market		18.20% -1523	8.58% -150	9.23% -193	1.88% -78	-1.31% -238	-2.54% -1470	-2.54% -1470	10.94% -351	9.87% -209	5.49% -183	2.63% -191	
TIAA ACCESS EMERGING MARKETS EQUITY INDEX	95 ^[5]	15.79%	7.48%	8.02%	1.70%	-1.47%	-3.79%	-3.79%	9.76%	8.87%	4.47%	1.61%	8/31/2010 5/2/2011
BM: MS Emerging Market Fund vs.MS Emerging Market		18.20% -241	8.58% -110	9.23% -121	1.88% -18	-1.31% -16	-2.54% -125	-2.54% -125	10.94% -118	9.87% -100	5.49% -102	2.63% -102	
. and round Emerging market		271	-110	-121	"	-10	-120	-120	-110	-100	-102	-102	

		Previo	us Quarter-E	nd Returns				Curre	nt Month-En	d Returns			
			Avg. Anı	nual Returns						Avg. Anı	nual Returns		
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
ACCOUNT	Ratio (bps) [1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	Inc. Date
TIAA ACCESS INTERNATIONAL EQUITY	123 ^[5]	26.43%	7.61%	7.74%	4.45%	2.26%	9.98%	9.98%	15.62%	9.16%	8.30%	2.27%	7/1/1999
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% 70	7.62% -1	8.81% -107	5.12% -67	2.69%	11.26% -128	11.26% -128	13.54% 208	9.55% -39	8.03% 27	3.13% -86	5/1/2007
TIAA ACCESS INTERNATIONAL EQUITY INDEX	80 ^[5]	24.05%	6.81%	7.95%	4.75%	2.97%	10.46%	10.46%	12.75%	8.95%	7.41%	4.65%	10/1/2002
THA ACCESS INTERNATIONAL EQUITY INDEX		24.0070	0.0170	7.50%	4.7070	2.57 /6	10.40 /0	10.4070	12.7070	0.5076	7.4170	4.0070	5/2/2011
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% -168	7.62% -81	8.81% -86	5.12% -37	2.69% 28	11.26% -80	11.26% -80	13.54% -79	9.55% -60	8.03% -62	5.24% -59	
TIAA ACCESS INTERNATIONAL OPPORTUNITIES	136	21.31%	N/A	N/A	1.15%	-2.24%	2.56%	2.56%	N/A	N/A	N/A	13.95%	10/1/2020
BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA		23.92% -261			4.13% -298	1.82% -406	7.82% -526	7.82% -526				20.17% -622	
TIAA ACCESS SOCIAL CHOICE INTERNATIONAL EQUITY	115	24.77%	N/A	N/A	5.24%	3.53%	11.10%	11.10%	N/A	N/A	N/A	22.29%	10/1/2020
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% -96			5.12% 12	2.69% 84	11.26% -16	11.26% -16				22.45% -16	
TA-AF EUROPACIFIC GROWTH	121	23.83%	12.36%	11.33%	2.12%	-1.31%	2.07%	2.07%	17.07%	12.02%	9.16%	8.25%	5/15/2002
BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA		23.92% -9	8.03% 433	8.94% 239	4.13% -201	1.82% -313	7.82% -575	7.82% -575	13.18% 389	9.61% 241	7.28% 188	6.55% 170	5/1/2012
TA-DFA EMERGING MARKETS PORTFOLIO	110	22.25%	7.33%	7.87%	3.36%	-0.10%	1.77%	1.77%	9.83%	9.01%	4.73%	2.02%	4/25/1994
TA-DI A LINERGING MARKETS FORTI GEO	110	22.23/6	7.55/6	7.07 /6	3.30 /6	-0.10 /6	1.7776	1.77/0	3.03 /6	3.0176	4.7376	2.02 /6	5/2/2011
BM: MS Emerging Market Fund vs.MS Emerging Market		18.20% 405	8.58% -125	9.23% -136	1.88% 148	-1.31% 121	-2.54% 431	-2.54% 431	10.94% -111	9.87% -86	5.49% -76	2.63% -61	
TA-DODGE & COX INTERNATIONAL STOCK	138	34.18%	5.20%	6.58%	5.04%	2.21%	10.20%	10.20%	10.81%	6.38%	6.78%	3.76%	5/1/2001
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% 845	7.62% -242	8.81% -223	5.12% -8	2.69% -48	11.26% -106	11.26% -106	13.54% -273	9.55% -317	8.03% -125	5.24% -148	5/2/2011
TA-VANGUARD EMERGING MARKETS STOCK INDEX	85	17.54%	8.80%	7.90%	1.69%	-0.59%	0.17%	0.17%	11.04%	8.66%	4.59%	1.76%	6/23/2006
BM: MS Emerging Market Fund vs.MS Emerging Market		18.20% -66	8.58% 22	9.23% -133	1.88% -19	-1.31% 72	-2.54% 271	-2.54% 271	10.94% 10	9.87% -121	5.49% -90	2.63% -87	5/2/2011
TIAA ACCESS AMERICAN FUNDS NEW PERSPECTIVE	116	28.74%	N/A	N/A	2.15%	6.52%	17.21%	17.21%	N/A	N/A	N/A	27.59%	10/1/2020
BM: MSCI AC World Index Fund vs.MSCI AC World Index		27.44% 130			4.00% -185	6.68% -16	18.54% -133	18.54% -133				27.34% 25	
TIAA ACCESS DELAWARE EMERGING MARKETS R6 [3]	195	12.50%	10.34%	10.24%	3.54%	2.02%	-2.68%	-2.68%	14.57%	11.82%	N/A	8.74%	5/2/2016
THAN ACCESS DELAWARE EMERGING MARKETS NO	195	12.50%	10.34%	10.24%	3.54%	2.02%	-2.00%	-2.00 %	14.57 %	11.02%	N/A	0.7476	5/1/2017
BM: MSCI Emerging Markets Index (Gross) Fund vs.MSCI Emerging Markets Index (Gross)		18.58% -608	8.96% 138	9.62% 62	1.92% 162	-1.24% 326	-2.22% -46	-2.22% -46	11.32% 325	10.26% 156		7.93% 81	
Fund vs.wisch Ennerging warkets index (Gloss)		-000	130	02	102	320	-40	-40	323	130		01	
TIAA ACCESS LAZARD INTERNATIONAL EQUITY	156	20.87%	6.27%	6.28%	3.65%	0.21%	5.23%	5.23%	10.97%	7.39%	N/A	6.04%	4/1/2015 5/1/2017
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index		25.73% -486	7.62% -135	8.81% -253	5.12% -147	2.69% -248	11.26% -603	11.26% -603	13.54% -257	9.55% -216		7.97% -193	5/1/2017
TIAA ACCESS MFS INTL DIVERSIFICATION	148	17.75%	N/A	N/A	3.80%	3.05%	6.97%	6.97%	N/A	N/A	N/A	16.27%	10/1/2020
	-												
BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA		23.92% -617			4.13% -33	1.82% 123	7.82% -85	7.82% -85				20.17% -390	
TIAA ACCESS VANGUARD FTSE ALL-WLD EX-US SMCP IDX	91	29.10%	N/A	N/A	3.93%	1.88%	11.86%	11.86%	N/A	N/A	N/A	23.81%	10/1/2020
BM: MSCI World ex USA Small Mid Cap Index		27.08%			4.20%	0.82%	9.52%	9.52%				21.49%	
Fund vs.MSCI World ex USA Small Mid Cap Index		202			-27	106	234	234				232	
TIAA ACCESS VANGUARD FTSE SOCIAL INDEX	89	28.47%	N/A	N/A	3.73%	10.62%	26.76%	26.76%	N/A	N/A	N/A	31.66%	10/1/2020
BM: Russell 1000 Index Fund vs.Russell 1000 Index		30.96% -249			4.05% -32	9.78% 84	26.45% 31	26.45% 31				32.97% -131	

		Previou	us Quarter-E Avg. An	nd Returns				Curre	nt Month-En		nual Returns		
		1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	-
	Net Exp.	10/01/20	10/01/18	10/01/16	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
ACCOUNT	Ratio (bps) [1]	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	Inc. Date							
Fixed Income													
TIAA ACCESS BOND INDEX	83 ^[5]	-1.73%	4.44%	2.01%	-0.45%	-0.36%	-2.54%	-2.54%	3.80%	2.64%	1.98%	2.34%	9/14/2009
BM: Bloomberg Barclays U.S. Aggregate Bond Index		-0.90%	5.36%	2.94%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	3.28%	5/2/2011
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-83	-92	-93	-19	-37	-100	-100	-99	-93	-92	-94	
TIAA ACCESS CORE BOND	104 ^[5]	0.24%	5.01%	2.71%	0.04%	-0.42%	-1.70%	-1.70%	4.53%	3.21%	2.90%	3.59%	7/1/1999
													5/1/2007
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 114	5.36% -35	2.94% -23	-0.26% 30	0.01% -43	-1.54% -16	-1.54% -16	4.79% -26	3.57% -36	2.90% 0	4.04% -45	
THA ACCESS CODE IMPACT DOND	440	0.000/	AI/A	N/A	0.000/	0.200/	4 770/	4 770/	N/A	N/A	N/A	0.549/	40/4/2022
TIAA ACCESS CORE IMPACT BOND	110	-0.26%	N/A	N/A	-0.38%	-0.32%	-1.77%	-1.77%	N/A	N/A	N/A	-0.54%	10/1/2020
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 64			-0.26% -12	0.01% -33	-1.54% -23	-1.54% -23				-0.73% 19	
Tuliu vs. biodiliberg bardays 0.5. Aggregate boliu liluex	753	04			-12	-00	-23	-23				19	
TIAA ACCESS CORE PLUS BOND	105 ^[5]	1.38%	5.22%	3.00%	0.04%	-0.34%	-1.07%	-1.07%	4.83%	3.48%	3.21%	3.70%	3/31/2006 5/1/2007
BM: Bloomberg Barclays U.S. Aggregate Bond Index		-0.90%	5.36%	2.94%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	4.04%	0/1/2001
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		228	-14	6	30	-35	47	47	4	-9	31	-34	
TIAA ACCESS HIGH YIELD	111 ^[5]	8.73%	4.56%	4.65%	2.02%	0.65%	4.01%	4.01%	6.78%	4.28%	5.19%	4.89%	3/31/2006
BM: ICE BofA BB-B Cash Pay Issuer Constrained Index (New)		9.70%	6.89%	6.16%	1.91%	0.73%	4.58%	4.58%	8.56%	6.04%	6.54%	6.14%	5/2/2011
Fund vs.ICE BofA BB-B Cash Pay Issuer Constrained Index (New)		-97	-233	-151	11	-8	-57	-57	-178	-176	-135	-125	
TIAA ACCESS INFLATION-LINKED BOND	100 ^[5]	4.55%	5.31%	2.79%	0.19%	1.20%	4.48%	4.48%	5.85%	3.41%	1.56%	3.15%	10/1/2002
		5.750/	0.440/	0.040/	0.400/	4.540/	5.000/	F 000/	0.070/	4.400/	0.570/	0.040/	5/1/2007
BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index		5.75% -120	6.41% -110	3.84% -105	0.48% -29	1.54% -34	5.69% -121	5.69% -121	6.97% -112	4.46% -105	2.57% -101	3.84% -69	
TIAA ACCESS SHORT-TERM BOND	101 ^[5]	0.45%	2.24%	1.49%	0.01%	-0.47%	-0.57%	-0.57%	1.88%	1.49%	1.18%	1.20%	3/31/2006
TIMA ACCESS SHOWT-TERM BOND	101	0.45%	2.2476	1.4976	0.0176	-0.47 %	-0.57 %	-0.57 %	1.00%	1.4976	1.10%	1.20%	5/2/2011
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index		0.30% 15	2.87% -63	1.89% -40	-0.15% 16	-0.56% 9	-0.47% -10	-0.47% -10	2.28% -40	1.85% -36	1.39% -21	1.39% -19	
Talia vs. Biodifficially Side 1-5 TH Gove Greater flags.			-00	-40	10	J	-10	-10	-10	-00	-21	-13	
TA-VANGUARD INTERMEDIATE-TERM TREASURY	79	-2.52%	4.48%	1.64%	-0.40%	-0.80%	-2.92%	-2.92%	3.29%	2.22%	1.37%	2.00%	10/28/1991 5/2/2011
BM: Bloomberg Barclays US 5-10 Yr Treasury Bond Index		-3.53%	5.64%	2.39%	-0.32%	-0.23%	-2.97%	-2.97%	4.39%	3.30%	2.45%	3.34%	
Fund vs.Bloomberg Barclays US 5-10 Yr Treasury Bond Index		101	-116	-75	-8	-57	5	5	-110	-108	-108	-134	
TA-WA CORE PLUS BOND	117	0.50%	5.97%	3.68%	0.25%	-0.22%	-2.61%	-2.61%	5.68%	4.15%	3.77%	3.85%	7/8/1998
BM: Bloomberg Barclays U.S. Aggregate Bond Index		-0.90%	5.36%	2.94%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	3.28%	5/2/2011
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		140	61	74	51	-23	-107	-107	89	58	87	57	
TIAA ACCESS LORD ABBETT HIGH YIELD	136	12.67%	5.44%	5.45%	1.46%	0.35%	5.50%	5.50%	7.97%	5.09%	N/A	4.63%	6/30/2015
BM: BofA Merrill Lynch U.S. High Yield Constrained Index		11.46%	6.59%	6.34%	1.88%	0.63%	5.35%	5.35%	8.53%	6.08%		5.66%	5/1/2017
Fund vs.BofA Merrill Lynch U.S. High Yield Constrained Index		121	-115	-89	-42	-28	15	15	-56	-99		-103	
TIAA ACCESS PGIM TOTAL RETURN BOND	114	0.14%	N/A	N/A	-0.02%	0.11%	-1.89%	-1.89%	N/A	N/A	N/A	0.09%	10/1/2020
BM: Bloomberg Barclays U.S. Aggregate Bond Index		0.000/			0.000/	0.040/	4 540/	4.540/				0.700/	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index		-0.90% 104			-0.26% 24	0.01% 10	-1.54% -35	-1.54% -35				-0.73% 82	
TIAA ACCESS TEMPLETON GLOBAL BOND	129	-4.22%	-2.63%	0.22%	0.79%	-0.55%	-5.31%	-5.31%	-3.31%	-1.45%	N/A	-2.40%	5/1/2013
	123										IVA		5/1/2017
BM: CitiGroup World Government Bond Index Fund vs.CitiGroup World Government Bond Index		-3.33% -89	3.73% -636	1.35% -113	-0.62% 141	-1.10% 55	-6.97% 166	-6.97% 166	2.75% -606	2.94% -439		2.54% -494	
TIAA ACCESS VANGUARD INFLATION-PROTECTED SECS	85	4.31%	N/A	N/A	0.07%	1.99%	4.89%	4.89%	N/A	N/A	N/A	5.02%	10/1/2020
BM: Bloomberg Barclays U.S. TIPS Index (Series-L)		5.19%			0.32%	2.36%	5.96%	5.96%				6.11%	
Fund vs.Bloomberg Barclays U.S. TIPS Index (Series-L)		-88			-25	-37	-107	-107				-109	
TIAA ACCESS VANGUARD TOTAL BOND MARKET INDEX	79	-1.65%	4.64%	2.18%	-0.45%	-0.26%	-2.39%	-2.39%	4.05%	2.82%	2.10%	2.75%	11/12/2001 5/1/2017
BM: Bloomberg Barclays U.S. Aggregate Float Adjusted Index		-0.93%	5.44%	2.99%	-0.27%	0.05%	-1.58%	-1.58%	4.91%	3.64%	2.94%	3.59%	5/1/2017
Fund vs.Bloomberg Barclays U.S. Aggregate Float Adjusted Index		-72	-80	-81	-18	-31	-81	-81	-86	-82	-84	-84	
TIAA ACCESS VANGUARD TOTAL INTL BD IDX	86	-1.73%	N/A	N/A	-0.79%	-0.40%	-2.95%	-2.95%	N/A	N/A	N/A	-1.77%	10/1/2020
BM: Bloomberg Barclays Global Aggregate ex-USD Floating Adjusted RIC Capped Index		-0.92%			-0.70%	-0.12%	-2.10%	-2.10%				-0.86%	
Fund vs.Bloomberg Barclays Global Aggregate ex-USD Floating Adjusted RIC Capped Index	ex	-81			-9	-28	-85	-85				-91	
					1								

		Previo	us Quarter-E	nd Returns nual Returns				Gurre	ent Month-En		nual Returns		
		4.٧-			4.14	2.14 "	VTD	4.7%	2.1/-				_
	Net Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	1 Month 12/01/21	3 Month 10/01/21	YTD 01/01/21	1 Year 01/01/21	3 Year 01/01/19	5 Year 01/01/17	10 Year 01/01/12	Since Inception	
	Ratio	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Multi-Asset													
TIAA ACCESS LIFECYCLE 2010 ^[6]	112 ^[5]	10.94%	7.45%	6.93%	1.53%	1.90%	6.08%	6.08%	10.30%	7.45%	6.86%	4.96%	1/17/2007
													5/1/2007
BM: Lifecycle 2010 Fund Composite Index Fund vs.Lifecycle 2010 Fund Composite Index		11.42% -48	8.85% -140	7.87% -94	1.48%	2.65% -75	7.38% -130	7.38% -130	11.70% -140	8.48% -103	7.56% -70	5.78% -82	
BM: S&P Target Date 2010 Index		10.20%	7.55%	6.78%	1.50%	2.45%	6.54%	6.54%	10.22%	7.36%	6.55%	5.10%	
Fund vs.S&P Target Date 2010 Index		74	-10	15	3	-55	-46	-46	8	9	31	-14	
TIAA ACCESS LIFECYCLE 2015 [6]	113 ^[5]	40.000/	= 000/	- 4-0/	4.0=0/	0.000/	2 222/	0.000/	44.400/	0.000/	- 4-0/	- 400/	4.4=1000=
HAA ACCESS LIFECTCLE 2015	113	12.20%	7.82%	7.47%	1.67%	2.20%	6.93%	6.93%	11.12%	8.03%	7.45%	5.13%	1/17/2007 5/1/2007
BM: Lifecycle 2015 Fund Composite Index		12.79%	9.32%	8.47%	1.68%	2.97%	8.29%	8.29%	12.58%	9.11%	8.21%	5.96%	
Fund vs.Lifecycle 2015 Fund Composite Index		-59	-150	-100	-1	-77	-136	-136	-146	-108	-76	-83	
BM: S&P Target Date 2015 Index Fund vs.S&P Target Date 2015 Index		11.93% 27	7.94% -12	7.46% 1	1.85% -18	3.05% -85	8.01% -108	8.01% -108	11.19% -7	8.08% -5	7.43% 2	5.51% -38	
-und vs.oor Target Date 2013 Index		21	-12	'	-10	-00	-106	-106	-1	-5	2	-30	
TIAA ACCESS LIFECYCLE 2020 [7]	114 ^[5]	13.43%	8.16%	8.09%	1.83%	2.42%	7.65%	7.65%	11.97%	8.67%	8.15%	5.31%	1/17/2007
													5/1/2007
BM: Lifecycle 2020 Fund Composite Index Fund vs.Lifecycle 2020 Fund Composite Index		14.15% -72	9.74% -158	9.15% -106	1.87%	3.28% -86	9.19% -154	9.19% -154	13.48% -151	9.79% -112	8.96% -81	6.19% -88	
BM: S&P Target Date 2020 Index		12.92%	8.10%	7.98%	2.14%	3.42%	8.76%	8.76%	11.79%	8.60%	8.13%	5.78%	
Fund vs.S&P Target Date 2020 Index		51	6	11	-31	-100	-111	-111	18	7	2	-47	
TIAA ACCESS LIFECYCLE 2025 [7]	116 ^[5]	45 500/	0.700/	0.000/	0.049/	0.000/	0.000/	0.000/	40.000/	0.000/	0.000/	F F00/	4/47/0007
IMA AGGESS LIFEG TOLE 2023	116	15.58%	8.76%	9.00%	2.21%	2.86%	9.03%	9.03%	13.32%	9.60%	8.99%	5.59%	1/17/2007 5/1/2007
BM: Lifecycle 2025 Fund Composite Index		16.36%	10.39%	10.06%	2.16%	3.74%	10.63%	10.63%	14.81%	10.73%	9.84%	6.51%	
Fund vs.Lifecycle 2025 Fund Composite Index		-78	-163	-106	5	-88	-160	-160	-149	-113	-85	-92	
BM: S&P Target Date 2025 Index		16.17%	8.95%	9.01%	2.43%	3.85%	10.67%	10.67%	13.37%	9.65%	9.01%	6.18%	
Fund vs.S&P Target Date 2025 Index		-59	-19	-1	-22	-99	-164	-164	-5	-5	-2	-59	
TIAA ACCESS LIFECYCLE 2030 [7]	117 ^[5]	17.83%	9.38%	9.88%	2.48%	3.37%	10.40%	10.40%	14.74%	10.51%	9.80%	5.84%	1/17/2007
M: Lifecycle 2030 Fund Composite Index		18.70%	11.06%	10.99%	2.48%	4.24%	12.19%	12.19%	16.18%	11.68%	10.73%	6.81%	5/1/2007
Fund vs.Lifecycle 2030 Fund Composite Index		-87	-168	-111	0	-87	-179	-179	-144	-117	-93	-97	
BM: S&P Target Date 2030 Index		19.16%	9.64%	9.93%	2.87%	4.44%	12.61%	12.61%	14.90%	10.63%	9.83%	6.50%	
Fund vs.S&P Target Date 2030 Index		-133	-26	-5	-39	-107	-221	-221	-16	-12	-3	-66	
TIAA ACCESS LIFECYCLE 2035 [7]	118 ^[5]	20.18%	9.96%	10.74%	2.83%	3.78%	11.86%	11.86%	16.12%	11.43%	10.57%	6.20%	1/17/2007
													5/1/2007
BM: Lifecycle 2035 Fund Composite Index		21.07%	11.69%	11.90%	2.81%	4.75%	13.77%	13.77%	17.53%	12.61%	11.57%	7.24%	
Fund vs.Lifecycle 2035 Fund Composite Index		-89	-173 10.43%	-116 10.88%	3.40%	-97 5 210/	-191 14.03%	-191 14.03%	-141 16 F69/	-118 11.67%	-100 10.63%	-104 6.86%	
BM: S&P Target Date 2035 Index Fund vs.S&P Target Date 2035 Index		22.56% -238	-47	-14	-57	5.21% -143	14.93% -307	14.93% -307	16.56% -44	-24	-6	-66	
	res												
TIAA ACCESS LIFECYCLE 2040 [7]	119 ^[5]	22.57%	10.47%	11.59%	3.26%	4.37%	13.47%	13.47%	17.48%	12.33%	11.18%	6.62%	1/17/2007
BM: Lifecycle 2040 Fund Composite Index		23.63%	12.27%	12.79%	3.15%	5.27%	15.52%	15.52%	18.86%	13.52%	12.25%	7.66%	5/1/2007
Fund vs.Lifecycle 2040 Fund Composite Index		-106	-180	-120	11	-90	-205	-205	-138	-119	-107	-104	
BM: S&P Target Date 2040 Index		24.96%	10.98%	11.54%	3.78%	5.73%	16.55%	16.55%	17.69%	12.40%	11.19%	7.13%	
Fund vs.S&P Target Date 2040 Index		-239	-51	5	-52	-136	-308	-308	-21	-7	-1	-51	
TIAA ACCESS LIFECYCLE 2045 [7]	120 ^[5]	25.00%	11.06%	12.20%	3.52%	4.79%	15.07%	15.07%	18.73%	13.00%	11.54%	7.48%	11/30/200
		20.0076	11.00%	12.2070	0.0270	4.1370	10.07 /0	10.07 /6	10.7070	10.0070	11.5470	1.4070	5/1/2008
BM: Lifecycle 2045 Fund Composite Index		26.26%	12.93%	13.46%	3.49%	5.79%	17.32%	17.32%	20.14%	14.28%	12.65%	8.74%	
Fund vs.Lifecycle 2045 Fund Composite Index		-126	-187	-126	3	-100	-225	-225	-141	-128	-111	-126	
BM: S&P Target Date 2045 Index Fund vs.S&P Target Date 2045 Index		26.36% -136	11.29% -23	11.93% 27	3.98% -46	6.04% -125	17.51% -244	17.51% -244	18.32% 41	12.81% 19	11.56% -2	7.89% -41	
unu vs. sar Target Date 2043 III.dex		-130	-23	21	-40	-123	-244	-244	41	19	-2	-41	
TIAA ACCESS LIFECYCLE 2050 [7]	120 ^[5]	25.48%	11.20%	12.37%	3.70%	5.01%	15.61%	15.61%	19.06%	13.21%	11.65%	7.47%	11/30/200
NA 17 1 2072 F 10 7 1 1		00.000/	40.000/	40.040/	0.000/	5.000/	47.000/	47.000/	00.470/	44.400/	40.770/	0.000/	5/1/2008
3M: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index		26.90% -142	13.08% -188	13.64% -127	3.62% 8	5.99% -98	17.86% -225	17.86% -225	20.47% -141	14.48% -127	12.77% -112	8.82% -135	
BM: S&P Target Date 2050 Index		27.11%	11.43%	12.19%	4.09%	6.20%	17.99%	17.99%	18.66%	13.07%	11.83%	8.06%	
Fund vs.S&P Target Date 2050 Index		-163	-23	18	-39	-119	-238	-238	40	14	-18	-59	
TAA ACCESS LIEECVCI E 20EE [7]	120 ^[5]		44.000/	40.400/	/	- 040/	4= ===/	4= ===	40.000/	40.040/	44 =00/	40.040/	410010044
IAA ACCESS LIFECYCLE 2055 [7]	120 * *	25.86%	11.26%	12.48%	3.67%	5.01%	15.77%	15.77%	19.20%	13.31%	11.72%	10.81%	4/29/2011 5/1/2012
BM: Lifecycle 2055 Fund Composite Index		27.32%	13.17%	13.78%	3.68%	6.07%	18.15%	18.15%	20.67%	14.62%	12.86%	12.13%	5, 1,2012
fund vs.Lifecycle 2055 Fund Composite Index		-146	-191	-130	-1	-106	-238	-238	-147	-131	-114	-132	
BM: S&P Target Date 2055 Index		27.47%	11.50%	12.33%	4.11%	6.22%	18.19%	18.19%	18.76%	13.18%	12.00%	11.26%	
		-161	-24	15	-44	-121	-242	-242	44	13	-28	-45	
Fund vs.S&P Target Date 2055 Index													
_	120 ^[5]	26.15%	11.34%	12.58%	3.68%	5.10%	15.93%	15.93%	19.44%	13.43%	N/A	10.14%	9/26/2014
_	120 ^[5]	26.15%	11.34%	12.58%	3.68%	5.10%	15.93%	15.93%	19.44%	13.43%	N/A	10.14%	9/26/2014 5/1/2015
TIAA ACCESS LIFECYCLE 2060 ^[7] 3M: Lifecycle 2060 Fund Composite Index	120 ^[5]	27.74%	13.25%	13.92%	3.73%	6.15%	18.43%	18.43%	20.88%	14.76%	N/A	11.60%	
Fund vs.S&P Target Date 2055 Index FIAA ACCESS LIFECYCLE 2060 ^[7] SM: Lifecycle 2060 Fund Composite Index Fund vs.Lifecycle 2060 Fund Composite Index SM: S&P Target Date 2060+ Index	120 ^[5]										N/A		9/26/2014 5/1/2015

		Previou	us Quarter-Ei					Curre	nt Month-En				
				ual Returns							nual Returns		-
	Net Exp.	1 Year 10/01/20 to	3 Year 10/01/18 to	5 Year 10/01/16 to	1 Month 12/01/21 to	3 Month 10/01/21 to	YTD 01/01/21 to	1 Year 01/01/21 to	3 Year 01/01/19 to	5 Year 01/01/17 to	10 Year 01/01/12 to	Since Inception to	Inc.
	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Fund vs.S&P Target Date 2060+ Index		-118	-19	12	-45	-111	-212	-212	60	15		-30	
TIAA ACCESS LIFECYCLE 2065	120	26.60%	N/A	N/A	3.72%	5.17%	16.27%	16.27%	N/A	N/A	N/A	24.96%	10/1/2020
BM: Lifecycle 2065 Fund Composite Index Fund vs.Lifecycle 2065 Fund Composite Index		28.15% -155			3.78% -6	6.23% -106	18.71% -244	18.71% -244				27.41% -245	
TIAA ACCESS LIFECYCLE INDEX 2010	85	10.18%	N/A	N/A	1.33%	2.42%	6.16%	6.16%	N/A	N/A	N/A	9.90%	10/1/2020
BM: Lifecycle Index 2010 Composite Benchmark Fund vs.Lifecycle Index 2010 Composite Benchmark		11.21% -103			1.47% -14	2.62% -20	7.14% -98	7.14% -98				10.94% -104	
TIAA ACCESS LIFECYCLE INDEX 2015	85	11.51%	N/A	N/A	1.55%	2.73%	7.05%	7.05%	N/A	N/A	N/A	11.19%	10/1/2020
BM: Lifecycle Index 2015 Composite Benchmark Fund vs.Lifecycle Index 2015 Composite Benchmark		12.55% -104			1.67% -12	2.94% -21	8.03% -98	8.03% -98				12.25% -106	
TIAA ACCESS LIFECYCLE INDEX 2020	85	12.83%	N/A	N/A	1.74%	3.07%	7.94%	7.94%	N/A	N/A	N/A	12.51%	10/1/2020
BM: Lifecycle Index 2020 Composite Benchmark		13.88%			1.86%	3.24%	8.90%	8.90%				13.56%	
Fund vs.Lifecycle Index 2020 Composite Benchmark		-105			-12	-17	-96	-96				-105	
TIAA ACCESS LIFECYCLE INDEX 2025	85	14.94%	N/A	N/A	2.02%	3.53%	9.31%	9.31%	N/A	N/A	N/A	14.57%	10/1/2020
BM: Lifecycle Index 2025 Composite Benchmark Fund vs.Lifecycle Index 2025 Composite Benchmark		16.05% -111			2.15% -13	3.69% -16	10.29% -98	10.29% -98				15.64% -107	
TIAA ACCESS LIFECYCLE INDEX 2030	85	17.18%	N/A	N/A	2.36%	4.05%	10.83%	10.83%	N/A	N/A	N/A	16.75%	10/1/2020
BM: Lifecycle Index 2030 Composite Benchmark Fund vs.Lifecycle Index 2030 Composite Benchmark		18.34% -116			2.47% -11	4.19% -14	11.80% -97	11.80% -97				17.87% -112	
TIAA ACCESS LIFECYCLE INDEX 2035	85	19.44%	N/A	N/A	2.65%	4.54%	12.36%	12.36%	N/A	N/A	N/A	18.97%	10/1/2020
BM: Lifecycle Index 2035 Composite Benchmark Fund vs.Lifecycle Index 2035 Composite Benchmark		20.66% -122			2.79% -14	4.69% -15	13.32% -96	13.32% -96				20.13% -116	
TIAA ACCESS LIFECYCLE INDEX 2040	85	21.90%	N/A	N/A	2.97%	5.06%	14.03%	14.03%	N/A	N/A	N/A	21.35%	10/1/2020
BM: Lifecycle Index 2040 Composite Benchmark Fund vs.Lifecycle Index 2040 Composite Benchmark		23.17% -127			3.13% -16	5.20% -14	15.02% -99	15.02% -99				22.56% -121	
TIAA ACCESS LIFECYCLE INDEX 2045	85	24.39%	N/A	N/A	3.33%	5.62%	15.78%	15.78%	N/A	N/A	N/A	23.86%	10/1/2020
BM: Lifecycle Index 2045 Composite Benchmark Fund vs.Lifecycle Index 2045 Composite Benchmark		25.74% -135			3.47% -14	5.71% -9	16.76% -98	16.76% -98				25.04% -118	
TIAA ACCESS LIFECYCLE INDEX 2050	85	25.02%	N/A	N/A	3.45%	5.80%	16.27%	16.27%	N/A	N/A	N/A	24.49%	10/1/2020
BM: Lifecycle Index 2050 Composite Benchmark		26.37% -135			3.60%	5.91%	17.28%	17.28%				25.72%	
Fund vs.Lifecycle Index 2050 Composite Benchmark					-15	-11	-101	-101				-123	
TIAA ACCESS LIFECYCLE INDEX 2055 BM: Lifecycle Index 2055 Composite Benchmark	85	25.40% 26.78%	N/A	N/A	3.50%	5.87% 5.99%	16.52% 17.55%	16.52% 17.55%	N/A	N/A	N/A	24.81% 26.11%	10/1/2020
Fund vs.Lifecycle Index 2055 Composite Benchmark		-138			-16	-12	-103	-103				-130	
TIAA ACCESS LIFECYCLE INDEX 2060	85	25.76%	N/A	N/A	3.55%	5.94%	16.76%	16.76%	N/A	N/A	N/A	25.18%	10/1/2020
BM: Lifecycle Index 2060 Composite Benchmark Fund vs.Lifecycle Index 2060 Composite Benchmark		27.18% -142			3.71% -16	6.07% -13	17.83% -107	17.83% -107				26.50% -132	
TIAA ACCESS LIFECYCLE INDEX 2065	85	26.22%	N/A	N/A	3.65%	6.09%	17.20%	17.20%	N/A	N/A	N/A	25.72%	10/1/2020
BM: Lifecycle Index 2065 Composite Benchmark Fund vs.Lifecycle Index 2065 Composite Benchmark		27.59% -137			3.76% -11	6.15% -6	18.10% -90	18.10% -90				26.90% -118	
TIAA ACCESS LIFECYCLE INDEX RETIREMENT INCOME	85	10.31%	N/A	N/A	1.36%	2.47%	6.34%	6.34%	N/A	N/A	N/A	10.03%	10/1/2020
BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs.Lifecycle Index Retirement Income Composite Benchmark		11.35% -104			1.53% -17	2.71% -24	7.32% -98	7.32% -98				11.13% -110	
TIAA ACCESS LIFECYCLE RETIREMENT INCOME [6]	112 [5]	10.90%	7.46%	6.75%	1.58%	2.01%	6.28%	6.28%	10.28%	7.33%	6.44%	5.27%	11/30/2007
BM: Lifecycle Retirement Income Fund Composite Index		11.57%	8.94%	7.74%	1.53%	2.75%	7.56%	7.56%	11.73%	8.40%	7.15%	6.12%	5/1/2008
Fund vs.Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index		-67 8.14%	-148 6.88%	-99 5.94%	5 1.20%	-74 1.99%	-128 5.11%	-128 5.11%	-145 9.03%	-107 6.52%	-71 5.59%	-85 4.75%	

		Previo	us Quarter-E					Curre	nt Month-En				
			Avg. An	nual Returns						Avg. An	nual Returns		_
		1 Year	3 Year	5 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	
	Net Exp.	10/01/20	10/01/18	10/01/16	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
	Ratio	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT	(bps) [1]	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Fund vs.S&P Target Date Retirement Income Index		276	58	81	38	2	117	117	125	81	85	52	
TA-VANGUARD WELLINGTON	91	19.41%	11.23%	10.72%	3.75%	6.92%	18.22%	18.22%	16.48%	11.56%	10.58%	9.52%	7/1/1929
													5/2/2011
BM: S&P 500 Index		30.00%	15.99%	16.90%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	14.75%	
Fund vs.S&P 500 Index		-1059	-476	-618	-73	-411	-1049	-1049	-959	-691	-597	-523	
Money Market													
TIAA ACCESS MONEY MARKET [2,8]	87 ^[5]	-0.74%	0.27%	0.26%	-0.06%	-0.19%	-0.75%	-0.75%	0.09%	0.25%	-0.21%	0.08%	7/1/1999
													5/1/2007
BM: iMoneynet Money Fund AveragesTM-All Government		0.02%	0.84%	0.80%	0.00%	0.00%	0.01%	0.01%	0.69%	0.79%	0.41%	0.57%	
Fund vs.iMoneynet Money Fund AveragesTM-All Government		-76	-57	-54	-6	-19	-76	-76	-60	-54	-62	-49	
7-Day Effective Yield as of 12/31/2021: -0.75%													
7-Day Current Yield as of 12/31/2021: -0.75%													

BM = Benchmark

Each product lists two inception dates - the top date reflects the inception date of the underlying mutual fund, and the bottom date represents the date of inception as a Tier 4 Access Account.

- [1] The net expense ratio for each account is comprised of the expense ratio for the underlying mutual fund that the account invests in, after factoring in expense waivers and reimbursements, plus the TIAA Access Separate Account expenses as outlined in the prospectus.
- [2] The Benchmark Since Inception performance is computed from March 2007.
- [3] The "Since Inception" values presented are cumulative values and not average annualized total returns.
- [4] Effective June 1, 2015 the Fund's benchmark index changed from the Spliced Small-Cap Value Index to the CRSP U.S. Small Cap Value Index (Source: Morningstar).
- [5] 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. Please see the prospectus for details
- [6] The S&P Target Date Indexes represent a broadly derived consensus of asset class exposure for the respective target retirement date based on market observations acquired through an annual survey of target date fund managers. The S&P Target Date Index returns include the fees and expenses of the exchange-traded funds that comprise each respective index. Previously, the Lifecycle Active and Index 2010, 2015 and Retirement Income Funds compared their performance to the Bloomberg Barclays U.S. Aggregate Bond Index instead of the S&P Target Date Indexes shown in the chart above. The returns of the S&P Target Date Indexes are more appropriate for comparison purposes because they reflect multi-asset class exposure for the same target date as the Fund.
- [7] The S&P Target Date Indexes represent a broadly derived consensus of asset class exposure for the respective target retirement date based on market observations acquired through an annual survey of target date fund managers. The S&P Target Date Index returns include the fees and expenses of the exchange-traded funds that comprise each respective index. Previously, the Lifecycle Active and Index 2020, 2025, 2030, 2040, 2045, 2050, 2055 and 2060 Funds compared their performance to the Russell 3000 Index instead of the S&P Target Date Indexes shown in the chart above. The returns of the S&P Target Date Indexes are more appropriate for comparison purposes because they reflect multi-asset class exposure for the same target date as the Fund.
- [8] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government.
- [9] Effective August 1, 2018, the TIAA-CREF Small Cap Equity Fund's name was changed to TIAA-CREF Quant Small Cap Equity Fund.

Please note that performance represents returns that accrued during the accumulation phase of this investment account. If you choose to annuitize, different charges and performance calculations will apply so the performance results will differ.

Data shown reflects both standardized performance of the TIAA Access variable annuity subaccounts, and the performance of the underlying funds earned at times prior to their offering in the TIAA Access variable annuity (pre-dated performance). Pre-dated performance (Hypothetical), including Since Inception period returns, reflects the performance of the underlying funds earned at times prior to their offering in the TIAA Access variable annuity. Such performance is hypothetical since the fund was not available in the variable annuity prior to its inception date. Account performance above is net of all annuity contract recurring costs such as mortality and expense risk charges and annual administrative fees. Comparative Index performance does not reflect such costs and would be lower than shown if it did

IMPORTANT RISK DISCLOSURE

Annuity account options are available through annuity contracts issued by TIAA (Teachers Insurance and Annuity Association), New York, NY. These contracts are designed for retirement or other long-term goals, and offer a variety of income options. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

There are inherent risks in investing in variable annuity accounts. Please be sure to read carefully the notes below for details.

Funds that invest in small-cap companies are subject to heightened risks and are more volatile than funds that invest in larger, more established companies.

Funds that invest in fixed income securities are not guaranteed and are subject to interest rate, inflation, and credit risks. High-yield bond funds that invest in non-investment-grade securities are subject to interest rate and inflation risks, and significantly higher credit risk.

Real estate securities are subject to various risks, including fluctuations in property values, higher expenses or lower income than expected, and potential environmental problems and liability.

Funds that invest in foreign securities are subject to special risks, including currency fluctuation and political and economic instability.

For a more complete discussion of these and other risks, please consult the prospectus.

INVESTMENT PERFORMANCE SUMMARY CREF VARIABLE ANNUITIES - R3

				Previous Qua	arter-End Re	turns				Current Mo	nth-End Retu	irns	nual Returns		_
			1 Year	3 Year	vg. Annual R 5 Year	10 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	-
	Total Portfolio Net	Exp.	10/01/20	10/01/18	10/01/16	10/01/11	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
CCOUNT	12/31/21	(bps)	09/30/21	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
U.S. Equities															
•	*** *** **			4= 040/	40.000/	40.000/		0.040/	05 500/	05 500/	05 500/	4===0/	40.040/	40.000/	4/00/4004
CREF EQUITY INDEX ACCOUNT	\$25,685.90	17	31.69%	15.81%	16.63%	16.30%	3.93%	9.24%	25.52%	25.52%	25.56%	17.75%	16.01%	10.63%	4/29/1994 4/24/2015
BM: Russell 3000 Index			31.88%	16.00%	16.85%	16.60%	3.94%	9.28%	25.66%	25.66%	25.79%	17.97%	16.30%	10.96%	4/24/2015
Fund vs.Russell 3000 Index			-19	-19	-22	-30	-1	-4	-14	-14	-23	-22	-29	-33	
PG: Large Blend M'star OE Category			29.94%	14.34%	15.28%	15.12%	N/A	N/A	N/A	26.07%	23.83%	16.57%	14.96%	N/A	
Fund vs. Large Blend M'star OE Category			175	147	135	118	N/A	N/A	N/A	-55	173	118	105	N/A	
PG: Fund % Rank in Large Blend M'star Category			30%	33%	30%	29%	N/A	N/A	N/A	66%	36%	38%	33%	N/A	
PG: # of funds in Large Blend M'star Category			1380	1257	1102	812	N/A	N/A	N/A	1382	1244	1109	822	N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	***	N/A	
CREF GROWTH ACCOUNT	\$39,852.30	19	25.61%	20.24%	21.81%	19.19%	1.43%	6.86%	20.43%	20.43%	30.69%	23.47%	18.78%	10.58%	4/29/1994
NM. Proceed 4000 County Indian			07 200/	22.000/	20.040/	40.600/	0.440/	44 6 40/	27 600/	07.000/	24.000/	05 200/	40.70%	44.050/	4/24/2015
BM: Russell 1000 Growth Index Fund vs.Russell 1000 Growth Index			27.32% -171	22.00% -176	22.84% -103	19.68% -49	2.11% -68	11.64% -478	27.60% -717	27.60% -717	34.08% -339	25.32% -185	19.79% -101	11.65% -107	
PG: Large Growth M'star OE Category			26.60%	19.75%	20.68%	17.93%	N/A	N/A	N/A	20.45%	29.54%	22.39%	17.65%	N/A	
Fund vs. Large Growth M'star OE Category			-99	49	113	126	N/A	N/A	N/A	-2	115	108	113	N/A	
PG: Fund % Rank in Large Growth M'star Category			59%	42%	35%	27%	N/A	N/A	N/A	61%	39%	39%	30%	N/A	
PG: # of funds in Large Growth M'star Category			1235	1133	1024	762	N/A	N/A	N/A	1237	1116	1012	768	N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
Global Equities															
CREF GLOBAL EQUITIES ACCOUNT	\$28,746.60	22	26.37%	13.39%	13.82%	12.74%	3.78%	6.06%	15.65%	15.65%	22.12%	14.78%	12.60%	8.49%	5/1/1992 4/24/2015
BM: MSCI AC World Index			27.44%	12.58%	13.20%	11.90%	4.00%	6.68%	18.54%	18.54%	20.38%	14.40%	11.85%	N/A	
Fund vs.MSCI AC World Index			-107	81	62	84	-22	-62	-289	-289	174	38	75	N/A	
PG: World Large-Stock Blend M'star OE Category			25.83%	11.02%	11.62%	11.12%	N/A	N/A	N/A	17.72%	18.45%	13.10%	11.21%	N/A	
Fund vs. World Large-Stock Blend M'star OE Category			54	237	220	162	N/A	N/A	N/A	-207	367	168	139	N/A	
PG: Fund % Rank in World Large-Stock Blend M'star Category			48%	20%	19%	24%	N/A	N/A	N/A	77%	10%	23%	24%	N/A	
PG: # of funds in World Large-Stock Blend M'star Category			338	287	253	147	N/A	N/A	N/A	327	283	236	145	N/A	
und Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
CREF STOCK ACCOUNT [5]	\$139,310.70	24	29.14%	12.85%	13.88%	13.51%	3.83%	6.23%	18.92%	18.92%	21.35%	14.79%	13.15%	10.08%	7/31/1952
BM: CREF Composite Benchmark ^[1]			29.88%	13.70%	14.55%	13.94%	4.01%	6.58%	19.90%	19.90%	21.92%	15.44%	13.64%	N/A	4/24/2015
Fund vs.CREF Composite Benchmark			-74	-85	-67	-43	-18	-35	-98	-98	-57	-65	-49	N/A	
BM: Morningstar Aggressive Target Risk TR USD			28.92%	11.79%	12.68%	12.28%	4.44%	5.33%	17.30%	17.30%	18.71%	13.38%	11.93%	N/A	
Fund vs.Morningstar Aggressive Target Risk TR USD			22	106	120	123	-61	90	162	162	264	141	122	N/A	
PG: Allocation85%+ Equity M'star OE Category			30.00%	11.68%	12.18%	12.37%	N/A	N/A	N/A	17.56%	19.75%	13.12%	11.93%	N/A	
Fund vs. Allocation85%+ Equity M'star OE Category			-86	117	170	114	N/A	N/A	N/A	136	160	167	122	N/A	
PG: Fund % Rank in Allocation85%+ Equity M'star Category			42%	25%	9%	8%	N/A	N/A	N/A	45%	16%	14%	6%	N/A	
PG: # of funds in Allocation85%+ Equity M'star Category			166	154	140	98	N/A	N/A	N/A	189	174	159	103	N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
Fixed Income															
CREF BOND MARKET ACCOUNT	\$13,625.20	21	0.52%	5.69%	3.33%	3.35%	-0.07%	-0.22%	-1.23%	-1.23%	5.14%	3.85%	3.18%	5.62%	3/1/1990
															4/24/2015
BM: Bloomberg Barclays U.S. Aggregate Bond Index			-0.90%	5.36%	2.94%	3.01%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	5.79%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			142	33 5.29%	39 2.92%	34	19 N/A	-23 N/A	31 N/A	31 -1.48%	35 4.81%	28 3.47%	28 2.95%	-17 N/A	
PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category			-0.27% 79	5.29%	2.92% 41	3.05%	N/A N/A	N/A N/A	N/A N/A	-1.48% 25	4.81% 33	3.47%	2.95%	N/A N/A	
-und vs. Intermediate Core Bond M star OE Category PG: Fund % Rank in Intermediate Core Bond M'star Category			20%	27%	23%	33%	N/A N/A	N/A N/A	N/A N/A	25	33%	24%	33%	N/A N/A	
PG: # of funds in Intermediate Core Bond M'star Category			409	376	331	247	N/A	N/A	N/A	423	386	348	253	N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	***	N/A	
CREF INFLATION-LINKED BOND ACCOUNT	\$7,922,20	40	E 2E%	6 000/	2 EC9/	2 449/	0.20%	4 279/	E 200/	E 200/	C C49/	4 400/	2 229/	4 05%	E/4/4007
THE FIRE A FUNCTION COUNTY	\$7,822.20	18	5.35%	6.08%	3.56%	2.44%	0.30%	1.37%	5.28%	5.28%	6.61%	4.19%	2.33%	4.95%	5/1/1997 4/24/2015
BM: Bloomberg Barclays US TIPS 1-10 Year Index			5.75%	6.41%	3.84%	2.58%	0.48%	1.54%	5.69%	5.69%	6.97%	4.46%	2.57%	N/A	
Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index			-40	-33	-28	-14	-18	-17	-41	-41	-36	-27	-24	N/A	
PG: Inflation-Protected Bond M'star OE Category			5.61%	6.73%	4.00%	2.63%	N/A	N/A	N/A	5.61%	7.77%	4.84%	2.61%	N/A	
Fund vs. Inflation-Protected Bond M'star OE Category			-26	-65	-44	-19	N/A	N/A	N/A	-33	-116	-65	-28	N/A	
PG: Fund % Rank in Inflation-Protected Bond M'star Category			50% 205	66%	68%	63%	N/A N/A	N/A	N/A	65%	72%	69%	65%	N/A	
PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating			N/A	201	175	124	N/A N/A	N/A N/A	N/A N/A	209 N/A	202	179	124	N/A N/A	
Multi-Asset															
CREF SOCIAL CHOICE ACCOUNT [3]	\$19,752.60	20	17.73%	10.98%	10.14%	9.74%	2.72%	4.63%	12.64%	12.64%	15.60%	11.06%	9.54%	8.64%	3/1/1990 4/24/2015
M: CREF Social Choice Account Composite Benchmark			17.10%	10.68%	10.03%	9.89%	2.47%	4.47%	11.97%	11.97%	15.38%	10.88%	9.67%	8.71%	
fund vs.CREF Social Choice Account Composite Benchmark			63	30	11	-15	25	16	67	67	22	18	-13	-7	
BM: Morningstar Moderate Target Risk TR USD			17.44%	10.06%	9.42%	8.99%	2.81%	3.43%	10.19%	10.19%	13.95%	10.07%	8.75%	N/A	
Fund vs.Morningstar Moderate Target Risk TR USD			29	92	72	75	-9	120	245	245	165	99	79	N/A	
00 AU U 500 L 700 F			20.04% -231	9.65%	9.52%	9.52%	N/A	N/A	N/A	13.89%	14.85%	10.39%	9.33%	N/A	
				133	62	22	N/A	N/A	N/A	-125	75	67	21	N/A	
PG: Allocation50% to 70% Equity M'star OE Category Fund vs. Allocation50% to 70% Equity M'star OE Category			1		270/	460/	NI/A	NI/A	NI/A	600/	410/	270/	449/	NI/A	
Fund vs. Allocation-50% to 70% Equity M'star OE Category PG: Fund % Rank in Allocation50% to 70% Equity M'star Category			63%	26%	37% 596	46% 427	N/A N/A	N/A N/A	N/A N/A	60% 710	41% 665	37% 601	44% 433	N/A N/A	
			1		37% 596	46% 427	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	60% 710 N/A	41% 665	37% 601	44% 433	N/A N/A N/A	

				Previous Qua						Current Mo	nth-End Retu				
				A	vg. Annual R	eturns						Avg. An	nual Returns		
			1 Year	3 Year	5 Year	10 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	
	Total Portfolio Net	Exp.	10/01/20	10/01/18	10/01/16	10/01/11	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT	12/31/21	(bps)	09/30/21	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Money Market															
CREF MONEY MARKET ACCOUNT [2,4,6]	\$8,355.00	19	0.00%	0.97%	0.88%	0.45%	0.00%	0.00%	0.00%	0.00%	0.80%	0.87%	0.45%	2.95%	4/1/1988
															4/24/201
PG: iMoneynet Money Fund AveragesTM-All Government			0.02%	0.84%	0.80%	0.41%	0.00%	0.00%	0.01%	0.01%	0.69%	0.79%	0.41%	2.67%	
Fund vs.iMoneynet Money Fund AveragesTM-All Government			-2	13	8	4	0	0	-1	-1	11	8	4	28	
7-Day Effective Yield as of 12/31/2021: 0.00%															
7-Day Current Yield as of 12/31/2021: 0.00%															

REF ACCOUNTS TOTALS \$283.150.

BM = Benchmark; PG = Peer Group; % Rank within Morningstar Category: 1 = Best 100 = Worst; Morningstar Category Returns are equal-weighted.

The Morningstar category averages, percentile ranks and star ratings are sourced from the Morningstar Essentials files prepared for TIAA as well as from Morningstar Direct.

Morningstar, Inc. rates and ranks U.S. variable annuities' underlying funds within their open-end mutual funds universe and includes the effect of fees and expenses charged by U.S. variable annuities in their comparisons. The data points that provide the number of investments in each category for the 3, 5, and 10 year time periods reflect the number of funds in each respective Morningstar open-end fund category.

Where a product lists two inception dates, the top date reflects the inception date of the product's oldest share class, and the bottom date represents the date of inception for the Share Class being reported. expenses had been reflected, the performance of Class R3 for these periods would have been higher.

- [1] Current Weightings: 70.00% Russell 3000® Index, 30.00% MSCI ACWI ex US Investable Market Index.
- [2] The Peer Group since inception performance shown is computed from May 1988.

[3] As of July 1, 2002, the domestic equity component of the Social Choice Account uses the Russell 3000® Index as its benchmark. Prior to July 1, 2002, it used the S&P 500® Index. Consequently, the domestic equity component of the benchmark data involving time periods prior to July 1, 2002, are a combination of the Russell 3000® and the S&P 500®, reflecting the proportional weights of the two equity benchmarks during the periods involved. As of April 1, 2008, the MSCI EAFE®+Canada Index was added to the Social Choice Account's composite benchmark to reflect the change in the equity component of the account to include foreign developed-market stocks. The current weightings are 42% Russell 3000® Index, 40% Bloomberg Barclays U.S. Aggregate Bond Index, 16% MSCI EAFE + Canada Index.

As provided for in the annuity contracts or certificates, restrictions may apply to certain plan sponsor and / or participant initiated transactions. Please refer to these documents for details.

[4] TIAA has agreed to withhold ("waive") a portion of the Rule 12b-1 distribution and/or administrative expenses for each class of the CREF Money Market Account (the "Account") when a class's yield is less than zero. Without this waiver, the total returns of each class of the Account would be lower, and could be negative. TIAA may, for a period of three years after the date an amount was waived, recover from the Account a portion of the amounts waived at such time as the class's daily yield would be positive absent the effect of the waiver and, in such event, the amount of recovery on any day will be approximately 25% of the class's yield (net of all other expenses) on that day. This limited waiver may be terminated at any time, but is likely to terminate sometime after June 30, 2021 and, in any event, will extend only through December 31, 2021. Upon expiration of the waiver, the total returns of each class of the Account will be lower, and could be negative, particularly if interest rates remain low at the time of the waiver's expiration.

- [5] If a fund is displayed with a "composite index", an appropriate broad market index is also included for reference.
- [6] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government.
- [7] Previously, the Fund compared its performance to the Russell 3000 Index instead of the Morningstar Aggressive Target Risk Index as shown. The returns of the Morningstar Aggressive Target Risk Index are more appropriate for comparison purposes because they reflect multi-asset class exposure and a similar risk profile as the Fund.

INVESTMENT PERFORMANCE SUMMARY CREF VARIABLE ANNUITIES - R2

				Previous Qua	arter-End Ret	turns				Current Mo	nth-End Retu	irns	nuol Batana		_
			1 Year	3 Year	vg. Annual R 5 Year	10 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	nual Returns 10 Year	Since	_
	Total Portfolio Net	Exp.	10/01/20	10/01/18	10/01/16	10/01/11	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT	12/31/21	(bps)	09/30/21	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
U.S. Equities															
CREF EQUITY INDEX ACCOUNT	\$25,685.90	22	31.63%	15.74%	16.56%	16.25%	3.93%	9.22%	25.45%	25.45%	25.49%	17.68%	15.96%	10.61%	4/29/1994
ONLY EQUIT HIDEX ACCOUNT	\$25,005.50		51.0576	13.7470	10.3076	10.2370	0.5576	J.LL /0	20.4076	20.40 /6	20.4070	17.0076	10.3076	10.0176	4/24/2015
BM: Russell 3000 Index			31.88%	16.00%	16.85%	16.60%	3.94%	9.28%	25.66%	25.66%	25.79%	17.97%	16.30%	10.96%	
Fund vs.Russell 3000 Index			-25	-26	-29	-35	-1	-6	-21	-21	-30	-29	-34	-35	
PG: Large Blend M'star OE Category			29.94%	14.34%	15.28%	15.12%	N/A	N/A	N/A	26.07%	23.83%	16.57%	14.96%	N/A	
Fund vs. Large Blend M'star OE Category			169 31%	140 35%	128 32%	113 31%	N/A N/A	N/A N/A	N/A N/A	-62 67%	166 37%	111 40%	100 35%	N/A N/A	
PG: Fund % Rank in Large Blend M'star Category PG: # of funds in Large Blend M'star Category			1380	1257	1102	812	N/A	N/A	N/A	1382	1244	1109	822	N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	***	N/A	
·															
CREF GROWTH ACCOUNT	\$39,852.30	24	25.54%	20.17%	21.74%	19.14%	1.43%	6.85%	20.37%	20.37%	30.61%	23.40%	18.73%	10.56%	4/29/1994
BM: Russell 1000 Growth Index			27.32%	22.00%	22.84%	19.68%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	11.65%	4/24/2015
Fund vs.Russell 1000 Growth Index			-178	-183	-110	-54	-68	-479	-723	-723	-347	-192	-106	-109	
PG: Large Growth M'star OE Category			26.60%	19.75%	20.68%	17.93%	N/A	N/A	N/A	20.45%	29.54%	22.39%	17.65%	N/A	
Fund vs. Large Growth M'star OE Category			-106	42	106	121	N/A	N/A	N/A	-8	107	101	108	N/A	
PG: Fund % Rank in Large Growth M'star Category			60%	44%	37%	28%	N/A	N/A	N/A	62%	40%	40%	31%	N/A	
PG: # of funds in Large Growth M'star Category			1235	1133	1024	762	N/A	N/A	N/A	1237	1116	1012	768	N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
01.1.15.20															
Global Equities															
CREF GLOBAL EQUITIES ACCOUNT	\$28,746.60	27	26.30%	13.33%	13.76%	12.69%	3.78%	6.04%	15.59%	15.59%	22.05%	14.71%	12.55%	8.47%	5/1/1992
							1								4/24/2015
BM: MSCLAC World Index			27.44%	12.58%	13.20%	11.90%	4.00%	6.68%	18.54%	18.54%	20.38%	14.40%	11.85%	N/A	
Fund vs.MSCI AC World Index PG: World Large-Stock Blend M'star OE Category			-114 25.83%	75 11.02%	56 11.62%	79 11.12%	-22 N/A	-64 N/A	-295 N/A	-295 17.72%	167 18.45%	31 13.10%	70 11.21%	N/A N/A	
Fund vs. World Large-Stock Blend M'star OE Category			47	231	214	157	N/A	N/A	N/A	-213	360	161	134	N/A	
PG: Fund % Rank in World Large-Stock Blend M'star Category			50%	22%	20%	25%	N/A	N/A	N/A	77%	12%	24%	24%	N/A	
PG: # of funds in World Large-Stock Blend M'star Category			338	287	253	147	N/A	N/A	N/A	327	283	236	145	N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	***	****	N/A	
CREF STOCK ACCOUNT [5]	£420 240 7 0	20	20.079/	40.709/	42.040/	42.409/	2 000/	C 220/	40.000/	18.86%	24 200/	44.700/	42.400/	40.000/	7/24/4052
CREF STOCK ACCOUNT	\$139,310.70	29	29.07%	12.79%	13.81%	13.46%	3.82%	6.22%	18.86%	18.86%	21.28%	14.72%	13.10%	10.08%	7/31/1952 4/24/2015
BM: CREF Composite Benchmark [1]			29.88%	13.70%	14.55%	13.94%	4.01%	6.58%	19.90%	19.90%	21.92%	15.44%	13.64%	N/A	112112010
Fund vs.CREF Composite Benchmark			-81	-91	-74	-48	-19	-36	-104	-104	-64	-72	-54	N/A	
BM: Morningstar Aggressive Target Risk TR USD			28.92%	11.79%	12.68%	12.28%	4.44%	5.33%	17.30%	17.30%	18.71%	13.38%	11.93%	N/A	
Fund vs.Morningstar Aggressive Target Risk TR USD			15	100	113	118	-62	89	156	156	257	134	117	N/A	
PG: Allocation85%+ Equity M'star OE Category			30.00%	11.68%	12.18%	12.37%	N/A	N/A	N/A	17.56%	19.75%	13.12%	11.93%	N/A	
Fund vs. Allocation85%+ Equity M'star OE Category PG: Fund % Rank in Allocation85%+ Equity M'star Category			-93 44%	111 26%	163 12%	109 8%	N/A N/A	N/A N/A	N/A N/A	130 45%	153 17%	160 14%	117 7%	N/A N/A	
PG: # of funds in Allocation85%+ Equity M'star Category			166	154	140	98	N/A	N/A	N/A	189	174	159	103	N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
Fixed Income															
CREF BOND MARKET ACCOUNT	\$13,625.20	26	0.46%	5.63%	3.27%	3.30%	-0.07%	-0.23%	-1.28%	-1.28%	5.08%	3.79%	3.13%	5.60%	3/1/1990
			1												4/24/2015
BM: Bloomberg Barclays U.S. Aggregate Bond Index															
			-0.90%	5.36%	2.94%	3.01%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	5.79%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			136	27	33	29	19	-24	26	26	29	22	23	-19	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category			1												
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category			136 -0.27%	27 5.29%	33 2.92%	29 3.05%	19 N/A	-24 N/A	26 N/A	26 -1.48%	29 4.81%	22 3.47%	23 2.95%	-19 N/A	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category			136 -0.27% 73 21% 409	27 5.29% 34 30% 376	33 2.92% 35 26% 331	29 3.05% 25 36% 247	19 N/A N/A N/A N/A	-24 N/A N/A	26 N/A N/A	26 -1.48% 20	29 4.81% 27 36% 386	22 3.47% 32 28% 348	23 2.95% 18 36% 253	-19 N/A N/A	
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: Fund '% Fank in Intermediate Core Bond M'star Category PG: # of funds in Intermediate Core Bond M'star Category			136 -0.27% 73 21%	27 5.29% 34 30%	33 2.92% 35 26%	29 3.05% 25 36%	19 N/A N/A N/A	-24 N/A N/A N/A	26 N/A N/A N/A	26 -1.48% 20 31%	29 4.81% 27 36%	22 3.47% 32 28%	23 2.95% 18 36%	-19 N/A N/A N/A	
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond Mistar OE Category Fund vs. Intermediate Core Bond Mistar OE Category PG: Fund % Rank in Intermediate Core Bond Mistar Category PG: # of funds in Intermediate Core Bond Mistar Category Fund Star Rating	\$7 8 22 20	22	136 -0.27% 73 21% 409 N/A	27 5.29% 34 30% 376	33 2.92% 35 26% 331	29 3.05% 25 36% 247	19 N/A N/A N/A N/A N/A	-24 N/A N/A N/A N/A	26 N/A N/A N/A N/A	26 -1.48% 20 31% 423 N/A	29 4.81% 27 36% 386	22 3.47% 32 28% 348	23 2.95% 18 36% 253	-19 N/A N/A N/A N/A	5/4/4007
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: Fund '% Rank in Intermediate Core Bond M'star Category PG: # of funds in Intermediate Core Bond M'star Category Fund Star Rating	\$7,822.20	23	136 -0.27% 73 21% 409	27 5.29% 34 30% 376	33 2.92% 35 26% 331	29 3.05% 25 36% 247	19 N/A N/A N/A N/A	-24 N/A N/A N/A N/A	26 N/A N/A N/A N/A	26 -1.48% 20 31% 423	29 4.81% 27 36% 386	22 3.47% 32 28% 348	23 2.95% 18 36% 253	-19 N/A N/A N/A N/A	5/1/1997 4/24/2015
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: Fund '% Rank in Intermediate Core Bond M'star Category PG: # of funds in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT	\$7,622.20	23	136 -0.27% 73 21% 409 N/A	27 5.29% 34 30% 376	33 2.92% 35 26% 331	29 3.05% 25 36% 247	19 N/A N/A N/A N/A N/A	-24 N/A N/A N/A N/A	26 N/A N/A N/A N/A	26 -1.48% 20 31% 423 N/A	29 4.81% 27 36% 386	22 3.47% 32 28% 348	23 2.95% 18 36% 253	-19 N/A N/A N/A N/A	
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'Star OE Category Fund vs. Intermediate Core Bond M'Star OE Category PG: Fund 'S. Rank in Intermediate Core Bond M'Star Category PG: # of funds in Intermediate Core Bond M'Star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index	\$7,822.20	_ 23	136 -0.27% 73 21% 409 N/A 5.29%	27 5.29% 34 30% 376 	33 2.92% 35 26% 331 	29 3.05% 25 36% 247 2.39%	19 N/A N/A N/A N/A N/A 0.29%	-24 N/A N/A N/A N/A N/A	26 N/A N/A N/A N/A N/A S.22%	26 -1.48% 20 31% 423 N/A 5.22%	29 4.81% 27 36% 386 6.55%	22 3.47% 32 28% 348 	23 2.95% 18 36% 253 	-19 N/A N/A N/A N/A N/A	
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: Fund 's Rank in Intermediate Core Bond M'star Category PG: # of funds in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond M'star OE Category	\$7,822.20	_ 23	136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61%	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73%	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00%	29 3.05% 25 36% 247 *** 2.39% 2.58% -19 2.63%	19 N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A	-24 N/A N/A N/A N/A N/A 1.36% 1.54% -18 N/A	26 N/A N/A N/A N/A N/A 5.22% 5.69% -47 N/A	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61%	29 4.81% 27 36% 386 6.55% 6.97% -42 7.77%	22 3.47% 32 28% 348 4.13% 4.46% -33 4.84%	23 2.95% 18 36% 253 2.28% 2.57% -29 2.61%	-19 N/A N/A N/A N/A N/A 4.93% N/A N/A N/A	
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: # of funds in Intermediate Core Bond M'star Category PG: # of funds in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PCI: Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star OE Category	\$7,822.20	23	136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61%	27 5.29% 34 30% 376 **** 6.02% 6.41% -39 6.73% -71	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50	29 3.05% 25 36% 247 *** 2.39% 2.58% -19 2.63% -24	19 N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A N/A	-24 N/A N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A	26 N/A N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39	29 4.81% 27 36% 386 *** 6.55% 6.97% -42 7.77% -122	22 3.47% 32 28% 348 **** 4.13% 4.46% -33 4.84% -71	23 2.95% 18 36% 253 *** 2.28% 2.57% -29 2.61% -33	-19 N/A N/A N/A N/A N/A N/A N/A N/A A.93%	
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PC: Intermediate Core Bond Mstar OE Category Fund vs. Intermediate Core Bond Mstar OE Category PG: Fund % Rank in Intermediate Core Bond Mstar Category PG: Fund % Rank in Intermediate Core Bond Mstar Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond Mstar OE Category Fund vs. Inflation-Protected Bond Mstar OE Category PG: Fund % Rank in Inflation-Protected Bond Mstar Category	\$7,822.20	_23	136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52%	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67%	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69%	29 3.05% 25 36% 247 *** 2.39% 2.58% -19 2.63% -24 65%	19 N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A N/A	-24 N/A N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A N/A	26 N/A N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67%	29 4.81% 27 36% 386 6.55% 6.97% -42 7.77% -122 72%	22 3.47% 32 28% 348 **** 4.13% 4.46% -33 4.84% -71 70%	23 2.95% 18 36% 253 *** 2.28% 2.57% -29 2.61% -33 66%	-19 N/A N/A N/A N/A N/A N/A N/A 4.93% N/A N/A N/A N/A N/A N/A N/A	
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: Fund 's Rank in Intermediate Core Bond M'star Category PG: # of funds in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star OE Category PG: Fund 's Rank in Inflation-Protected Bond M'star Category PG: Fund 's Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category	\$7,822.20	_23	136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 -32 5.61% -32 52% 205	27 5.29% 34 30% 376 **** 6.02% 6.41% -39 6.73% -71	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50	29 3.05% 25 36% 247 *** 2.39% 2.58% -19 2.63% -24	19 N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A N/A N/A	-24 N/A N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A N/A	26 N/A N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209	29 4.81% 27 36% 386 *** 6.55% 6.97% -42 7.77% -122	22 3.47% 32 28% 348 **** 4.13% 4.46% -33 4.84% -71	23 2.95% 18 36% 253 *** 2.28% 2.57% -29 2.61% -33	-19 N/A	
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: Fund 's Rank in Intermediate Core Bond M'star Category PG: # of funds in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star OE Category PG: Fund 's Rank in Inflation-Protected Bond M'star Category PG: Fund 's Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category	\$7,822.20	23	136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52%	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175	29 3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124	19 N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A N/A	-24 N/A N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A N/A	26 N/A N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67%	29 4.81% 27 36% 386 6.55% 6.97% -42 7.77% -122 72% 202	22 3.47% 32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179	23 2.95% 18 36% 253 *** 2.28% 2.57% -29 2.61% -33 66% 124	-19 N/A N/A N/A N/A N/A N/A N/A 4.93% N/A N/A N/A N/A N/A N/A N/A	
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: Fund 's Rank in Intermediate Core Bond M'star Category PG: # of funds in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star OE Category PG: Fund 's Rank in Inflation-Protected Bond M'star Category PG: Fund 's Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category	\$7,822.20	23	136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 -32 5.61% -32 52% 205	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175	29 3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124	19 N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A N/A N/A	-24 N/A N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A N/A	26 N/A N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209	29 4.81% 27 36% 386 6.55% 6.97% -42 7.77% -122 72% 202	22 3.47% 32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179	23 2.95% 18 36% 253 *** 2.28% 2.57% -29 2.61% -33 66% 124	-19 N/A	
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: Fund 's Rank in Intermediate Core Bond M'star Category PG: Fund 's Rank in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund 's Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating Multi-Asset			136 -0.27% 73 21% 409 N/A 5.29% -46 5.61% -32 52% 205 N/A	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 	29 3.05% 25 26 247 2.39% 2.58% -19 2.63% -24 65% 124	19 N/A N/A N/A N/A 0.29% 0.48% -19 N/A N/A N/A N/A	-24 N/A N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A N/A N/A N/A	26 N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A	29 4.81% 27 36% 386 6.55% 6.97% -42 7.77% -122 72% 202	22 3.47% 32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179	23 2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124 	-19 N/A	
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: Fund 's Rank in Intermediate Core Bond M'star Category PG: Fund 's Rank in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund 's Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating Multi-Asset	\$7,822.20	23	136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 -32 5.61% -32 52% 205	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175	29 3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124	19 N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A N/A N/A	-24 N/A N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A N/A	26 N/A N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209	29 4.81% 27 36% 386 6.55% 6.97% -42 7.77% -122 72% 202	22 3.47% 32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179	23 2.95% 18 36% 253 *** 2.28% 2.57% -29 2.61% -33 66% 124	-19 N/A	4/24/2015 3/1/1990
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category PC: Fund % Rank in Intermediate Core Bond M'star Category PC: Fund % Rank in Intermediate Core Bond M'star Category PC: # of funds in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PC: Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star OE Category PC: Fund % Rank in Inflation-Protected Bond M'star Category PC: # of funds in Inflation-Protected Bond M'star Category PC: # of funds in Inflation-Protected Bond M'star Category Fund Vs. Inflation-Protected Bond M'star Category PC: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating Multi-Asset CREF SOCIAL CHOICE ACCOUNT [3] BM: CREF Social Choice Account Composite Benchmark			136 -0.27% 73 21% 409 N/A 5.29% -46 5.61% -32 52% 205 N/A	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 	29 3.05% 25 26 247 2.39% 2.58% -19 2.63% -24 65% 124	19 N/A	-24 N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A N/A N/A N/A N/A N/A N/A N/A	26 N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A	29 4.81% 27 36% 386 6.55% 6.97% -42 7.77% -122 72% 202	22 3.47% 32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179	23 2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124 	-19 N/A	4/24/2015 3/1/1990
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: Fund 's Rank in Intermediate Core Bond M'star Category PG: Fund 's Rank in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star CE Category PG: Fund 's Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating Multi-Asset CREF SOCIAL CHOICE ACCOUNT [3] BM: CREF Social Choice Account Composite Benchmark Fund vs. CREF Social Choice Account Composite Benchmark			136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% N/A 17.67%	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 10.07%	29 3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124 9.70%	19 N/A	-24 N/A N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A N/A N/A N/A N/A N/A N/A	26 N/A N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A N/A N/A N/A 12.59% 11.97% 62	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A 11.59%	29 4.81% 27 36% 386 6.55% 6.97% -42 7.77% -122 72% 202 15.53%	22 3.47% 32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179 	23 2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124 9.49% 9.67% -18	-19 N/A	4/24/2015 3/1/1990
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond Mstar Ce Category PG: Hord vs. Intermediate Core Bond Mstar Category PG: Fund % Rank in Intermediate Core Bond Mstar Category PG: # of funds in Intermediate Core Bond Mstar Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond Mstar Ce Category Fund vs. Inflation-Protected Bond Mstar Ce Category PG: Fund % Rank in Inflation-Protected Bond Mstar Category PG: # of funds in Inflation-Protected Bond Mstar Category Fund Star Rating Multi-Asset CREF Social Choice Account Composite Benchmark Fund vs. REIS Social Choice Account Composite Benchmark BM: Morningstar Moderate Target Risk TR USD			136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205 N/A 17.67% 17.10% 57 17.44%	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 10.92% 10.68% 24 10.06%	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 10.07% 4 9.42%	29 3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124 9.70% 9.89%	19 N/A N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A	-24 N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	26 N/A N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A N/A N/A 11.97% 62 10.19%	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A 11.97% 62 10.19%	29 4.81% 27 36% 386 *** 6.55% 6.97% -42 7.77% -122 7.2% 202 ** 15.53% 15.38% 15	22 3.47% 32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179 10.99% 10.88% 11 10.07%	23 2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124 9.49% 9.67% -18 8.75%	-19 N/A	4/24/2015 3/1/1990
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond Mstar OE Category Fund vs. Intermediate Core Bond Mstar OE Category PG: Fund % Rank in Intermediate Core Bond Mstar Category PG: Fund % Rank in Intermediate Core Bond Mstar Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond Mstar OE Category PG: Fund % Rank in Inflation-Protected Bond Mstar OE Category PG: Fund % Rank in Inflation-Protected Bond Mstar Category PG: # of funds in Inflation-Protected Bond Mstar Category Fund Star Rating Multi-Asset CREF SOCIAL CHOICE ACCOUNT [3] BM: CREF Social Choice Account Composite Benchmark Fund vs. CREF Social Choice Account Composite Benchmark BM: Morningstar Moderate Target Risk TR USD Fund vs. Morningstar Moderate Target Risk TR USD			136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205 N/A 17.67% 17.10% 57 17.44% 23	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 10.68% 24 10.66% 86	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 10.03% 4 9.42% 65	29 3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124 9.70% 9.89% 71	19 N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A N/A N/A N/A N/A N/A N/A -2.72%	-24 N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A N/A N/A N/A N/A 15 3.43% 119	26 N/A N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A N/A N/A N/A 11.97% 62 10.19% 240	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A 11.97% 62 10.19% 240	29 4.81% 27 36% 388 6.55% 6.97% -42 7.77% -122 72% 202 15.53%	22 3.47% 32 26% 348 4.13% 4.46% -33 4.84% -71 70% 179 10.99% 10.88% 11 10.07% 92	23 2.95% 18 36% 253 *** 2.28% 2.57% -29 2.61% -33 66% 124 *** 9.49% 9.49% 74	-19 N/A N/A N/A N/A N/A A.93% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	4/24/2015 3/1/1990
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category PG: Fund 's Ramendiate Core Bond M'star OE Category PG: Fund 's Ramen in Intermediate Core Bond M'star Category PG: Fund 's Ramik in Intermediate Core Bond M'star Category PG: Fund 's Ramik in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond M'star OE Category PG: Fund 's Inflation-Protected Bond M'star CE Category PG: Fund 's Inflation-Protected Bond M'star Category PG: Fund 's Inflation-Protected Bond M'star Category PG: Fund 's Inflation-Protected Bond M'star Category PG: Fund funds in Inflation-Protected Bond M'star Category Fund Istar Rating Multi-Asset CREF Social Choice Account Composite Benchmark Pund vs. CREF Social Choice Account Composite Benchmark BM: Morningstar Moderate Target Risk TR USD Fund vs. Morningstar Moderate Target Risk TR USD FG: Allocation-S0% to 70% Equity M'star OE Category			136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 525 N/A 17.10% 57 17.44% 23 20.04%	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 10.82% 10.68% 24 10.06% 86 9.65%	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 10.07% 4 9.42% 65 9.52%	29 3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124 9.70% 9.89% -19 8.99% 71 9.52%	19 N/A N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A N/A N/A N/A N/A N/A 2.72% 2.47% 25 2.81% -9 N/A	-24 N/A N/A N/A N/A N/A N/A 1.36% 1.54% -18 N/A	26 N/A N/A N/A N/A 1.4 5.22% 5.69% -47 N/A N/A N/A N/A N/A N/A N/A N/A	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A 11.97% 62 10.19% 240 13.89%	29 4.81% 27 36% 386 6.55% 6.97% -42 7.77% -122 72% 202 15.83% 15 13.95% 158 14.85%	22 3.47% 32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179 10.88% 11 10.07% 92 10.39%	23 2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124 9.67% -18 8.75% 74 9.33%	-19 N/A	4/24/2015 3/1/1990
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond Mstar DE Category Fund vs. Intermediate Core Bond Mstar DE Category PG: Fund % Rank in Intermediate Core Bond Mstar Category PG: Fund % Rank in Intermediate Core Bond Mstar Category PG: Fund % Rank in Intermediate Core Bond Mstar Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bridsuinon-Protected Bond Mstar Category PG: Indiation-Protected Bond Mstar Category PG: Fund % Rank in Inflation-Protected Bond Mstar Category PG: Fund % Rank in Inflation-Protected Bond Mstar Category PG: Fund Star Rating Multi-Asset CREF Social Choice Account Composite Benchmark Fund vs. CREF Social Choice Account Composite Benchmark Fund vs. CREF Social Choice Account Composite Benchmark PM W. Morningstar Moderate Target Risk TR USD PG: Allocation-S0% to 70% Equity Mstar OE Category Fund vs. Allocation-S0% to 70% Equity Mstar OE Category Fund vs. Allocation-S0% to 70% Equity Mstar OE Category Fund vs. Allocation-S0% to 70% Equity Mstar OE Category Fund vs. Allocation-S0% to 70% Equity Mstar OE Category Fund vs. Allocation-S0% to 70% Equity Mstar OE Category Fund vs. Allocation-S0% to 70% Equity Mstar OE Category Fund vs. Allocation-S0% to 70% Equity Mstar OE Category			136 -0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205 N/A 17.67% 17.10% 57 17.44% 23	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 10.68% 24 10.66% 86	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 10.03% 4 9.42% 65	29 3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124 9.70% 9.89% 71	19 N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A N/A N/A N/A N/A N/A N/A -2.72%	-24 N/A N/A N/A N/A 1.36% 1.54% -18 N/A N/A N/A N/A N/A N/A 15 3.43% 119	26 N/A N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A N/A N/A N/A 11.97% 62 10.19% 240	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A 11.97% 62 10.19% 240	29 4.81% 27 36% 388 6.55% 6.97% -42 7.77% -122 72% 202 15.53%	22 3.47% 32 26% 348 4.13% 4.46% -33 4.84% -71 70% 179 10.99% 10.88% 11 10.07% 92	23 2.95% 18 36% 253 *** 2.28% 2.57% -29 2.61% -33 66% 124 *** 9.49% 9.49% 74	-19 N/A N/A N/A N/A N/A A.93% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	4/24/2015 3/1/1990
Fund vs. Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star OE Category PG: Fund vs. Intermediate Core Bond M'star Category PG: Fund vs. Intermediate Core Bond M'star Category PG: # of funds in Intermediate Core Bond M'star Category Fund Star Rating CREF INFLATION-LINKED BOND ACCOUNT BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs. Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund vs. Inflation-Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating Multi-Asset CREF SOCIAL CHOICE ACCOUNT [3] BM: CREF Social Choice Account Composite Benchmark Fund vs. CREF Social Choice Account Composite Benchmark			136 -0.27% 73 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205 N/A 17.67% 17.10% 57 17.44% 23 20.04% -237	27 5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 10.68% 24 10.06% 86 86 9,65% 127	33 2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 10.07% 10.03% 4 9.42% 65 9.52% 55	29 3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124 9.70% 9.89% -19 8.99% 71 9,52% 18	19 N/A	-24 N/A N/A N/A N/A 1.36% 1.54% -18 N/A	26 N/A N/A N/A N/A N/A 5.69% -47 N/A N/A N/A N/A 12.59% 11.97% 62 10.19% 240 N/A N/A	26 -1.48% 20 31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A 11.95% 62 10.19% 240 13.89% -130	29 4.81% 27 36% 386 6.55% 6.97% -42 7.77% -122 72% 202 15.53% 15.38% 15 13.95% 158 14.85% 68	22 3.47% 32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179 10.89% 11 10.07% 92 10.39% 60	23 2.95% 18 36% 253 2.28% 2.27% -29 2.61% -33 66% 124 9.49% 9.67% -18 8.75% 74 9.33% 16	-19 N/A	4/24/2015

				Previous Qua	rter-End Ret	turns				Current Mo	nth-End Retu	irns			
				A	vg. Annual R	eturns						Avg. An	nual Returns		
			1 Year	3 Year	5 Year	10 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	
	Total Portfolio Net	Exp.	10/01/20	10/01/18	10/01/16	10/01/11	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
ACCOUNT	12/31/21	(bps)	09/30/21	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
Money Market															
CREF MONEY MARKET ACCOUNT [2,4,6]	\$8,355.00	24	0.00%	0.94%	0.82%	0.41%	0.00%	0.00%	0.00%	0.00%	0.77%	0.81%	0.41%	2.94%	4/1/1988
															4/24/201
PG: iMoneynet Money Fund AveragesTM-All Government			0.02%	0.84%	0.80%	0.41%	0.00%	0.00%	0.01%	0.01%	0.69%	0.79%	0.41%	2.67%	
Fund vs.iMoneynet Money Fund AveragesTM-All Government			-2	10	2	0	0	0	-1	-1	8	2	0	27	
7-Day Effective Yield as of 12/31/2021: 0.00%															
7-Day Current Yield as of 12/31/2021: 0.00%															

CREF ACCOUNTS TOTALS \$283,150.50

BM = Benchmark; PG = Peer Group; % Rank within Morningstar Category: 1 = Best 100 = Worst; Morningstar Category Returns are equal-weighted.

The Morningstar category averages, percentile ranks and star ratings are sourced from the Morningstar Essentials files prepared for TIAA as well as from Morningstar Direct.

Morningstar, Inc. rates and ranks U.S. variable annuities' underlying funds within their open-end mutual funds universe and includes the effect of fees and expenses charged by U.S. variable annuities in their comparisons. The data points that provide the number of investments in each category for the 3, 5, and 10 year time periods reflect the number of funds in each respective Morningstar open-end fund category.

Where a product lists two inception dates, the top date reflects the inception date of the product's oldest share class, and the bottom date represents the date of inception for the Share Class being reported. expenses had been reflected, the performance of Class R2 for these periods would have been higher.

- [1] Current Weightings: 70.00% Russell 3000® Index, 30.00% MSCI ACWI ex US Investable Market Index.
- [2] The Peer Group since inception performance shown is computed from May 1988.

[3] As of July 1, 2002, the domestic equity component of the Social Choice Account uses the Russell 3000® Index as its benchmark. Prior to July 1, 2002, it used the S&P 500® Index. Consequently, the domestic equity component of the benchmark data involving time periods prior to July 1, 2002, are a combination of the Russell 3000® and the S&P 500®, reflecting the proportional weights of the two equity benchmarks during the periods involved. As of April 1, 2008, the MSCI EAFE®+Canada Index was added to the Social Choice Account's composite benchmark to reflect the change in the equity component of the account to include foreign developed-market stocks. The current weightings are 42% Russell 3000® Index, 40% Bloomberg Barclays U.S. Aggregate Bond Index, 18% MSCI EAFE + Canada Index.

As provided for in the annuity contracts or certificates, restrictions may apply to certain plan sponsor and / or participant initiated transactions. Please refer to these documents for details.

[4] TIAA has agreed to withhold ("waive") a portion of the Rule 12b-1 distribution and/or administrative expenses for each class of the CREF Money Market Account (the "Account") when a class's yield is less than zero. Without this waiver, the total returns of each class of the Account would be lower, and could be negative. TIAA may, for a period of three years after the date an amount was waived, recover from the Account a portion of the amounts waived at such time as the class's daily yield would be positive absent the effect of the waiver and, in such event, the amount of recovery on any day will be approximately 25% of the class's yield (net of all other expenses) on that day. This limited waiver may be terminated at any time, but is likely to terminate sometime after June 30, 2021 and, in any event, will extend only through December 31, 2021. Upon expiration of the waiver, the total returns of each class of the Account will be lower, and could be negative, particularly if interest rates remain low at the time of the waiver's expiration.

- [5] If a fund is displayed with a "composite index", an appropriate broad market index is also included for reference.
- [6] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government.

[7] Previously, the Fund compared its performance to the Russell 3000 Index instead of the Morningstar Aggressive Target Risk Index as shown. The returns of the Morningstar Aggressive Target Risk Index are more appropriate for comparison purposes because they reflect multi-asset class exposure and a similar risk profile as the Fund.

INVESTMENT PERFORMANCE SUMMARY CREF VARIABLE ANNUITIES - R1

			Previous Quarter-End Returns							Current Mo	nth-End Ret	urns			
			1 Year	3 Year	vg. Annual R 5 Year	eturns 10 Year	1 Month	3 Month	YTD	1 Year	3 Year	Avg. An 5 Year	nual Returns 10 Year	Since	=
	Total Portfolio Net	Exp.	10/01/20	10/01/18	10/01/16	10/01/11	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception	
ACCOUNT	Assets (in \$Mil.)	Ratio	to	to 09/30/21	to 09/30/21	to 09/30/21	to	to 12/31/21	to	to 12/31/21	to 12/31/21	to	to	to 12/31/21	Inc. Date
	12/31/21	(bps)	09/30/21	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date
U.S. Equities															
CREF EQUITY INDEX ACCOUNT	\$25,685.90	38	31.41%	15.54%	16.33%	16.09%	3.91%	9.18%	25.26%	25.26%	25.27%	17.45%	15.79%	10.56%	4/29/1994
BM: Russell 3000 Index			31.88%	16.00%	16.85%	16.60%	3.94%	9.28%	25.66%	25.66%	25.79%	17.97%	16.30%	10.96%	
Fund vs.Russell 3000 Index PG: Large Blend M'star OE Category			-47 29.94%	-46 14.34%	-52 15.28%	-51 15.12%	-3 N/A	-10 N/A	-40 N/A	-40 26.07%	-52 23.83%	-52 16.57%	-51 14.96%	-40 N/A	
Fund vs. Large Blend M'star OE Category			147	120	105	97	N/A	N/A	N/A	-81	144	88	83	N/A	
PG: Fund % Rank in Large Blend M'star Category			33%	40%	37%	36%	N/A	N/A	N/A	69%	42%	44%	38%	N/A	
PG: # of funds in Large Blend M'star Category Fund Star Rating			1380 N/A	1257	1102	812	N/A N/A	N/A N/A	N/A N/A	1382 N/A	1244	1109	822	N/A N/A	
•															
CREF GROWTH ACCOUNT	\$39,852.30	39	25.34%	19.96%	21.49%	18.97%	1.42%	6.81%	20.19%	20.19%	30.39%	23.17%	18.56%	10.50%	4/29/1994
BM: Russell 1000 Growth Index			27.32%	22.00%	22.84%	19.68%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	11.65%	
Fund vs.Russell 1000 Growth Index PG: Large Growth M'star OE Category			-198 26.60%	-204 19.75%	-135 20.68%	-71 17.93%	-69 N/A	-483 N/A	-741 N/A	-741 20.45%	-369 29.54%	-215 22.39%	-123 17.65%	-115 N/A	
Fund vs. Large Growth M'star OE Category			-126	21	81	104	N/A	N/A	N/A	-26	85	78	91	N/A	
PG: Fund % Rank in Large Growth M'star Category			62% 1235	47% 1133	39% 1024	30% 762	N/A N/A	N/A N/A	N/A N/A	62% 1237	42% 1116	42% 1012	34% 768	N/A N/A	
PG: # of funds in Large Growth M'star Category Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	***	N/A	
Global Equities															
CREF GLOBAL EQUITIES ACCOUNT	\$28,746.60	42	26.10%	13.13%	13.53%	12.53%	3.76%	6.00%	15.42%	15.42%	21.84%	14.49%	12.39%	8.42%	5/1/1992
BM: MSCI AC World Index			27.44%	12.58%	13.20%	11.90%	4.00%	6.68%	18.54%	18.54%	20.38%	14.40%	11.85%	N/A	
Fund vs.MSCI AC World Index PG: World Large-Stock Blend M'star OE Category			-134 25.83%	55 11.02%	33 11.62%	63 11.12%	-24 N/A	-68 N/A	-312 N/A	-312 17.72%	146 18.45%	9 13.10%	54 11.21%	N/A N/A	
Fund vs. World Large-Stock Blend Mistar OE Category			27	211	191	141	N/A	N/A	N/A	-230	339	139	118	N/A	
PG: Fund % Rank in World Large-Stock Blend M'star Category			51%	27%	22%	29%	N/A	N/A	N/A	78%	14%	32%	27%	N/A	
PG: # of funds in World Large-Stock Blend M'star Category Fund Star Rating			338 N/A	287	253	147	N/A N/A	N/A N/A	N/A N/A	327 N/A	283	236	145	N/A N/A	
CREF STOCK ACCOUNT [5]	\$139,310.70	45	28.86%	12.59%	13.58%	13.30%	3.81%	6.18%	18.67%	18.67%	21.07%	14.50%	12.94%	10.05%	7/31/1952
BM: CREF Composite Benchmark [1]			29.88%	13.70%	14.55%	13.94%	4.01%	6.58%	19.90%	19.90%	21.92%	15.44%	13.64%	N/A	
Fund vs.CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD			-102 28.92%	-111 11.79%	-97 12.68%	-64 12.28%	-20 4.44%	-40 5.33%	-123 17.30%	-123 17.30%	-85 18.71%	-94 13.38%	-70 11.93%	N/A N/A	
Fund vs.Morningstar Aggressive Target Risk TR USD			-6	80	90	102	-63	85	137	137	236	112	101	N/A	
PG: Allocation85%+ Equity M'star OE Category			30.00%	11.68%	12.18%	12.37%	N/A	N/A	N/A	17.56%	19.75%	13.12%	11.93%	N/A	
Fund vs. Allocation85%+ Equity M'star OE Category PG: Fund % Rank in Allocation85%+ Equity M'star Category			-114 49%	91 27%	140 21%	93 9%	N/A N/A	N/A N/A	N/A N/A	111 52%	132 19%	138 21%	101 9%	N/A N/A	
PG: # of funds in Allocation85%+ Equity M'star Category			166	154	140	98	N/A	N/A	N/A	189	174	159	103	N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
Fixed Income															
CREF BOND MARKET ACCOUNT	\$13,625.20	42	0.31%	5.45%	3.06%	3.16%	-0.08%	-0.27%	-1.43%	-1.43%	4.90%	3.59%	2.98%	5.56%	3/1/1990
BM: Bloomberg Barclays U.S. Aggregate Bond Index			-0.90%	5.36%	2.94%	3.01%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	5.79%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			121	9	12	15	18	-28	11	11	11	2	8	-23	
PG: Intermediate Core Bond M'star OE Category			-0.27%	5.29%	2.92% 14	3.05%	N/A	N/A	N/A	-1.48% 5	4.81% 9	3.47% 12	2.95%	N/A	
Fund vs. Intermediate Core Bond M'star OE Category PG: Fund % Rank in Intermediate Core Bond M'star Category			58 26%	16 39%	43%	11 45%	N/A N/A	N/A N/A	N/A N/A	38%	42%	40%	3 45%	N/A N/A	
PG: # of funds in Intermediate Core Bond M'star Category			409	376	331	247	N/A	N/A	N/A	423	386	348	253	N/A	
Fund Star Rating			N/A	***	•••	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
CREF INFLATION-LINKED BOND ACCOUNT	\$7,822.20	39	5.13%	5.83%	3.30%	2.25%	0.28%	1.32%	5.06%	5.06%	6.36%	3.93%	2.13%	4.87%	5/1/1997
BM: Bloomberg Barclays US TIPS 1-10 Year Index			5.75%	6.41%	3.84%	2.58%	0.48%	1.54%	5.69%	5.69%	6.97%	4.46%	2.57%	N/A	
Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index			-62	-58	-54	-33	-20	-22	-63	-63	-61	-53	-44	N/A	
PG: Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star OE Category			5.61% -48	6.73% -90	4.00% -70	2.63% -38	N/A N/A	N/A N/A	N/A N/A	5.61% -55	7.77% -141	4.84% -91	2.61% -48	N/A N/A	
PG: Fund % Rank in Inflation-Protected Bond M'star Category			61%	70%	77%	68%	N/A	N/A	N/A N/A	75%	73%	73%	71%	N/A	
PG: # of funds in Inflation-Protected Bond M'star Category			205	201	175	124	N/A	N/A	N/A	209	202	179	124	N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
Multi-Asset															
Wulu-Asset			17.48%	10.73%	9.86%	9.54%	2.71%	4.58%	12.42%	12.42%	15.33%	10.78%	9.34%	8.57%	3/1/1990
CREF SOCIAL CHOICE ACCOUNT [3]	\$19,752.60	40													
	\$19,752.60	40	17.10%	10.68%	10.03%	9.89%	2.47%	4.47%	11.97%	11.97%	15.38%	10.88%	9.67%	8.71%	
CREF SOCIAL CHOICE ACCOUNT [8] BM: CREF Social Choice Account Composite Benchmark Fund vs.CREF Social Choice Account Composite Benchmark	\$19,752.60	40	17.10% 38	5	-17	-35	24	11	45	45	-5	-10	-33	-14	
CREF SOCIAL CHOICE ACCOUNT [8] BM: CREF Social Choice Account Composite Benchmark Fund vs.CREF Social Choice Account Composite Benchmark BM: Morningstar Moderate Target Risk TR USD	\$19,752.60	40	17.10%	5 10.06%		-35 8.99%	24 2.81%	11 3.43%	45 10.19%	45 10.19%	-5 13.95%	-10 10.07%	-33 8.75%	-14 N/A	
CREF SOCIAL CHOICE ACCOUNT [8] BM: CREF Social Choice Account Composite Benchmark Fund vs.CREF Social Choice Account Composite Benchmark	\$19,752.60	40	17.10% 38	5	-17 9.42%	-35	24	11	45	45	-5	-10	-33	-14	
CREF SOCIAL CHOICE ACCOUNT ^[3] BM: CREF Social Choice Account Composite Benchmark Fund vs. CREF Social Choice Account Composite Benchmark BM: Morningstar Moderate Target Risk TR USD Fund vs. Morningstar Moderate Target Risk TR USD PG: Allocation—50% to 70% Equity M*star CE Category Fund vs. Allocation—50% to 70% Equity M*star OE Category	\$19,752.60	40	17.10% 38 17.44% 4 20.04%	5 10.06% 67 9.65% 108	-17 9.42% 44 9.52% 34	-35 8.99% 55 9.52% 2	24 2.81% -10 N/A N/A	11 3.43% 115 N/A N/A	45 10.19% 223 N/A N/A	45 10.19% 223 13.89% -147	-5 13.95% 138 14.85% 48	-10 10.07% 71 10.39% 39	-33 8.75% 59 9.33%	-14 N/A N/A N/A N/A	
BM: CREF Social Choice Account Composite Benchmark Fund vs. CREF Social Choice Account Composite Benchmark BM: Morningstar Moderate Target Risk TR USD Fund vs. Morningstar Moderate Target Risk TR USD PG: Allocation—50% to 70% Equity Mistar OE Category Fund vs. Allocation—50% to 70% Equity Mistar OE Category PG: Fund % Rank in Allocation—50% to 70% Equity Mistar Category	\$19,752.60	40	17.10% 38 17.44% 4 20.04% -256 66%	5 10.06% 67 9.65%	-17 9.42% 44 9.52%	-35 8.99% 55 9.52% 2 52%	24 2.81% -10 N/A N/A N/A	11 3.43% 115 N/A	45 10.19% 223 N/A N/A N/A	45 10.19% 223 13.89%	-5 13.95% 138 14.85% 48 44%	-10 10.07% 71 10.39%	-33 8.75% 59 9.33% 1 51%	-14 N/A N/A N/A	
CREF SOCIAL CHOICE ACCOUNT ^[3] BM: CREF Social Choice Account Composite Benchmark Fund vs. CREF Social Choice Account Composite Benchmark BM: Morningstar Moderate Target Risk TR USD Fund vs. Morningstar Moderate Target Risk TR USD PG: Allocation—50% to 70% Equity M*star CE Category Fund vs. Allocation—50% to 70% Equity M*star OE Category	\$19,752.60	40	17.10% 38 17.44% 4 20.04%	5 10.06% 67 9.65% 108 30%	-17 9.42% 44 9.52% 34 43%	-35 8.99% 55 9.52% 2	24 2.81% -10 N/A N/A	11 3.43% 115 N/A N/A N/A	45 10.19% 223 N/A N/A	45 10.19% 223 13.89% -147 62%	-5 13.95% 138 14.85% 48	-10 10.07% 71 10.39% 39 41%	-33 8.75% 59 9.33%	-14 N/A N/A N/A N/A N/A	

					arter-End Ret		Current Month-End Returns									
				A	vg. Annual R	eturns					Avg. Annual Returns					
			1 Year	3 Year	5 Year	10 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since		
	Total Portfolio Net	Exp.	10/01/20	10/01/18	10/01/16	10/01/11	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception		
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.	
ACCOUNT	12/31/21	(bps)	09/30/21	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date	
Money Market																
CREF MONEY MARKET ACCOUNT [2,4,6]	\$8,355.00	39	0.00%	0.73%	0.63%	0.31%	0.00%	0.00%	0.00%	0.00%	0.61%	0.63%	0.31%	2.91%	4/1/1988	
PG: iMoneynet Money Fund AveragesTM-All Government			0.02%	0.84%	0.80%	0.41%	0.00%	0.00%	0.01%	0.01%	0.69%	0.79%	0.41%	2.67%		
Fund vs.iMoneynet Money Fund AveragesTM-All Government			-2	-11	-17	-10	0	0	-1	-1	-8	-16	-10	24		
7-Day Effective Yield as of 12/31/2021: 0.00%																
7-Day Current Yield as of 12/31/2021: 0.00%																

CREF ACCOUNTS TOTALS \$283,150.50

BM = Benchmark; PG = Peer Group; % Rank within Morningstar Category: 1 = Best 100 = Worst; Morningstar Category Returns are equal-weighted.

The Morningstar category averages, percentile ranks and star ratings are sourced from the Morningstar Essentials files prepared for TIAA as well as from Morningstar Direct.

Morningstar, Inc. rates and ranks U.S. variable annuities' underlying funds within their open-end mutual funds universe and includes the effect of fees and expenses charged by U.S. variable annuities in their comparisons. The data points that provide the number of investments in each category for the 3, 5, and 10 year time periods reflect the number of funds in each respective Morningstar open-end fund category.

- [1] Current Weightings: 70.00% Russell 3000® Index, 30.00% MSCI ACWI ex US Investable Market Index.
- [2] The Peer Group since inception performance shown is computed from May 1988.
- [3] As of July 1, 2002, the domestic equity component of the Social Choice Account uses the Russell 3000® Index as its benchmark. Prior to July 1, 2002, it used the S&P 500® Index. Consequently, the domestic equity component of the benchmark data involving time periods prior to July 1, 2002, are a combination of the Russell 3000® and the S&P 500®, reflecting the proportional weights of the two equity benchmarks during the periods involved. As of April 1, 2008, the MSCI EAFE®+Canada Index was added to the Social Choice Account's composite benchmark to reflect the change in the equity component of the account to include foreign developed-market stocks. The current weightings are 42% Russell 3000® Index, 40% Bloomberg Barclays U.S. Aggregate Bond Index, 18% MSCI EAFE + Canada Index.

As provided for in the annuity contracts or certificates, restrictions may apply to certain plan sponsor and / or participant initiated transactions. Please refer to these documents for details.

- [4] TIAA has agreed to withhold ("waive") a portion of the Rule 12b-1 distribution and/or administrative expenses for each class of the CREF Money Market Account (the "Account") when a class's yield is less than zero. Without this waiver, the total returns of each class of the Account would be lower, and could be negative. TIAA may, for a period of three years after the date an amount was waived, recover from the Account a portion of the amounts waived at such time as the class's daily yield would be positive absent the effect of the waiver and, in such event, the amount of recovery on any day will be approximately 25% of the class's yield (net of all other expenses) on that day. This limited waiver may be terminated at any time, but is likely to terminate sometime after June 30, 2021 and, in any event, will extend only through December 31, 2021. Upon expiration of the waiver, the total returns of each class of the Account will be lower, and could be negative, particularly if interest rates remain low at the time of the waiver's expiration.
- [5] If a fund is displayed with a "composite index", an appropriate broad market index is also included for reference.
- [6] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government.
- [7] Previously, the Fund compared its performance to the Russell 3000 Index instead of the Morningstar Aggressive Target Risk Index as shown. The returns of the Morningstar Aggressive Target Risk Index are more appropriate for comparison purposes because they reflect multi-asset class exposure and a similar risk profile as the Fund.

INVESTMENT PERFORMANCE SUMMARY TIAA ANNUITY ACCOUNTS

FOR PERIOD ENDING December 31, 2021
PLEASE REFER TO RISK DISCLOSURES ON PAGE ONE

			Previous Quarter-End Returns					Current Month-End Returns									
			Avg. Annual Returns								Avg. Annual Returns						
			1 Year	3 Year	5 Year	10 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since			
	Total Portfolio Net	Exp.	10/01/20	10/01/18	10/01/16	10/01/11	12/01/21	10/01/21	01/01/21	01/01/21	01/01/19	01/01/17	01/01/12	Inception			
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.		
ACCOUNT	12/31/21	(bps)	09/30/21	09/30/21	09/30/21	09/30/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	12/31/21	Date		
TIAA TRADITIONAL ANNUITY-GROUP RETIREMENT ANNUITY [1,2]	\$289,742.07		3.46%	3.67%	3.74%	3.90%	0.27%	0.81%	3.34%	3.34%	3.62%	3.70%	3.88%	N/A	1918		
TIAA TRADITIONAL ANNUITY-GROUP SUPPLEMENTAL RETIREMENT ANNUITY [1,2]			3.04%	3.10%	3.13%	3.25%	0.25%	0.75%	3.02%	3.02%	3.08%	3.11%	3.24%	N/A	10/1/1973		
TIAA TRADITIONAL ANNUITY-IRA (ISSUED ON OR AFTER 10/11/2010) [1,2]			1.31%	1.42%	1.39%	1.20%	0.11%	0.33%	1.31%	1.31%	1.39%	1.40%	1.21%	1.20%	10/11/2010		
TIAA TRADITIONAL ANNUITY-IRA (ISSUED PRIOR TO 10/11/2010) [1,2]			3.00%	3.00%	3.00%	3.01%	0.25%	0.75%	3.00%	3.00%	3.00%	3.00%	3.00%	N/A	5/1/1997		
TIAA TRADITIONAL ANNUITY-KEOGH [1,2]			3.00%	3.00%	3.00%	3.01%	0.25%	0.75%	3.00%	3.00%	3.00%	3.00%	3.00%	N/A	4/1/1988		
TIAA TRADITIONAL ANNUITY-RETIREMENT ANNUITY [1,2]			3.46%	3.67%	3.74%	3.90%	0.27%	0.81%	3.34%	3.34%	3.62%	3.70%	3.88%	N/A	1918		
TIAA TRADITIONAL ANNUITY-RETIREMENT CHOICE [1,2]			3.67%	3.91%	3.99%	4.19%	0.29%	0.86%	3.55%	3.55%	3.85%	3.95%	4.17%	4.36%	8/1/2005		
TIAA TRADITIONAL ANNUITY-RETIREMENT CHOICE PLUS [1,2]			2.92%	3.16%	3.24%	3.41%	0.23%	0.67%	2.80%	2.80%	3.10%	3.19%	3.39%	3.59%	6/1/2006		
TIAA TRADITIONAL ANNUITY-SUPPLEMENTAL RETIREMENT ANNUITY [1,2]			3.04%	3.10%	3.13%	3.25%	0.25%	0.75%	3.02%	3.02%	3.08%	3.11%	3.24%	N/A	10/1/1973		
TIAA REAL ESTATE ACCOUNT (QREARX)	\$28,066.70	87	11.90%	5.52%	5.21%	7.24%	1.85%	5.96%	17.87%	17.87%	7.24%	6.17%	7.59%	6.39%	10/2/1995		

TIAA ANNUITY TOTALS \$317.808.77

As provided for in the annuity contracts or certificates, restrictions may apply to certain plan sponsor and / or participant initiated transactions. Please refer to these documents for details.

[1] The Net Assets figures shown for the TIAA Traditional Annuity Accounts reflect the total Invested Assets that are attributable to the TIAA Traditional line of business within the TIAA General Account as of November 30, 2021. Please note that the assets of the entire General Account are available to meet the claims of the TIAA Traditional Annuity contract holders.

[2] The TIAA Traditional Account under the Retirement Annuity (RA), Group Retirement Annuity (GRA), Group Annuity (GRA), Group Annuity (GRA), Group Annuity (GRA), Group Supplemental Retirement Annuity (GRA), Group Supplemental Retirement Annuity (GSRA) and Retirement Choice Plus (RCP), Group Supplemental Annuity (GSA) and Special Service Retirement Annuity (SSRA) contracts are issued by Teachers Insurance and Annuity Association (TIAA), New York, NY 10017. Amounts contributed are deposited in TIAA's general account. These guaranteed accounts and contracts are not considered to be "investments" under the Federal Securities laws. Each premium allocated to these accounts and contracts buys a definite amount of lifetime income for participants based on the rate schedule in effect at the time the premium is paid. In addition, these accounts and contracts provide a guarantee of principal, a guaranteed minimum rate of interest and the potential for additional amounts of interest when declared by TIAA's Board of Trustees. Additional interest, when declared, remains in effect for the "declaration year" that begins each March 1. Additional interest is not guaranteed for future years. Interest crediting rates are net of administrative expenses, investment expenses and risk capital charges. Payment obligations and the fulfillment of the returns provided for in these annuity accounts and contracts are subject to TIAA's claims-paying ability. Past interest rates are not indicative of future interest rates. These products are not mutual funds or bank products. The obligations of TIAA are not insured by the FDIC or any other federal governmental agency.

[3] The returns shown for the TIAA Traditional Products are based on a single investment at the beginning of each period. The Crediting Rates as of December 01, 2021 are as follows: TIAA Traditional Annuity - RC (2.75%); TIAA Traditional Annuity - RA, GRA and GA (3.00%); TIAA Traditional Annuity - RCP (2.00%). Funds applied to the TIAA Traditional Annuity during December 2021 will be credited with the indicated rates through February 28, 2022. Funds transferred to TIAA Traditional Annuity during December 2021 will begin earning interest at the beginning of the next calendar day following the effective date of the transfer, and will be credited with the indicated rates through February 28, 2022.

[4] Contributions and accumulation transfers can no longer be applied to IRA contracts issued prior to 10/10/2010.