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.or/glub/lic/tpsi//lovse/Research or call 877-518-9161.

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.

TIAA Mutual Funds are managed by Teacher's Advisors, LLC under the supervision of the Board of Trustees. Advisors is an indirect wholly-owned subsidiary of TIAA. It is registered as an investment adviser with the U.S. Securities and Exchange Commission under the Investment Advisers Act of 1940.

CREF variable annuity accounts are managed by TIAA Investment Management, LLC, a registered investment adviser.

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.

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund any time.

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

For the CREF variable annuity accounts 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.

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.

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.

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 guarantee 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 three stars. 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.

TIAA may use fair value pricing when there are significant market movements in the United States after foreign markets have closed and it is expected that prices on those markets will change when they open the next day. Our benchmark indexes do not use this procedure. This difference in calculating share prices may magnify differences between a fund's performance and that of its benchmark. For a full description of fair value pricing, please see the section 'Calculating share price' in the mutual fund prospectuses.

Lifecycle Fund Disclosures

The Target Date is the approximate date when investors plan to start withdrawing their money

The principal investment in any Lifecycle Fund is not guaranteed at any time even at or after the Target Date has been reached.

The Lifecycle Funds are Actively Managed fund of funds that invest primarily in Actively Managed Mutual Funds. Any chart or depiction of Lifecycle Fund asset allocation or glide paths will reflect current allocation and may be subject to change at any moment without notice.

Approximately seven to ten years following the Lifecycle Fund's target date the Fund may be merged into the TIAA-CREF Lifecycle Retirement Income Fund

Benchmark Disclosures:

Please note, you cannot invest directly in any index.

The Morgan Stanley Capital International Europe, Australasia, Far East (EAFE) Index is an unmanaged index. The Index tracks the performance of the leading stocks in 21 MSCI developed counties outside of North America. EAFE is a trademark of Morgan Stanley Capital International, Inc. The Morgan Stanley Capital International, Inc. The Morgan Stanley Capital International All Country World Ex USA Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging market nations, excluding the United States. The MSCI Emerging Markets® (EM) Index tracks the performance of the leading stocks in 20 MSCI emerging countries in the following areas: Europe, Asia, Africa, Latin America and the Middle East. The MSCI All Country World Commodity Producers Sector Capped Index (the "Index") is a free float-adjusted index that tracks the overall performance of stocks of commodity producers in 24 developed market and 21 emerging market countries around the world.

The iMoneyNet Money Fund AveragesTM – 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.

Standard & Poor's 500 Index and S&P are registered trademarks. The S&P 500 Index is an unmanaged index of 500 stocks. S&P 500 is a trademark of The McGraw-Hill Companies, Inc.

The Russell 1000, 2000, 2500, 3000, MidCap Growth, MidCap Value indexes are registered trademarks of the Frank Russell Company. Our accounts are not promoted or sponsored by or affiliated with Frank Russell Company.

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

The NAREIT Index is an unmanaged, market capitalization weighted index of all publicly-traded REITs that invest predominantly in the equity ownership of real estate. The index is designed to reflect the performance of all publicly-traded equity REITs as a whole.

Lipper is a trademark of Reuters, SA and provides data and analysis on Mutual Funds and Variable Annuities

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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
- Net assets under management for each fund
- 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.
- ${\bf 4.} \ \ {\bf The \ disclosure \ page \ should \ precede \ the \ performance \ presentation, \ or \ otherwise \ be \ prominently \ presented.}$
- 5. The performance data should not be altered in any way.
- Only those tabs/share classes/funds offered under the respective plans may be sent to plan administrators.

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.

INVESTMENT PERFORMANCE SUMMARY CREF VARIABLE ANNUITIES - R3

U.S. Equities CREF EQUITY INDEX ACCOUNT BM: Russell 3000 Index Fund vs. Russell 3000 Index PG: Large Blend M'star OE Category Fund vs. Large Blend M'star OE Category PG: Fund % Rank in Large Blend M'star Category PG: # of funds in Large Blend M'star Category PG: # of funds in Large Blend M'star Category Fund Star Rating CREF GROWTH ACCOUNT SM: Russell 1000 Growth Index Fund vs. Russell 1000 Growth Index PG: Large Growth M'star OE Category PG: Fund vs. Large Growth M'star OE Category PG: Fund % Rank in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: World Star Rating Global Equities CREF GLOBAL Equities CREF GLOBAL EQUITIES ACCOUNT SM: MSCI AC World Index PG: World Large-Stock Blend M'star OE Category PG: Fund % Rank in World Large-Stock Blend M'star Category PG: Fund % Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blen	Total Portfolio Net Assets (in \$Mil.) 12/31/21 \$25,685.90 \$39,852.30 \$28,746.60	Exp. Ratio (bps) 17 19 22 22	1 Year 10/01/20 to 09/30/21 31.69% 31.88% -19 29.94% 175 30% 1380 N/A 25.61% 27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	15.81% 16.00% 19.30/21 15.81% 16.00% 19.14.34% 14.7 33% 12.57 20.24% 22.00% 176 19.75% 49 42% 1133 13.39% 12.58% 81 11.02% 237 20% 267	xvg. Annual R 5 Year 10/01/16 to 09/30/21 16.63% 16.85% -22 15.28% 135 30% 1102 21.81% 22.84% -103 20.68% 113 35% 1024 13.82% 13.20% 62 11.62% 220 19% 253	10 Year 10 Year 10 Year 10 Year 10 10 Year 10 10 Year 10 10 Year 10 10 10 Year 10 10 10 Year 11	1 Month 12/01/21 to 12/31/21 3.93% 3.94% -1 N/A N/A N/A N/A N/A N/A 1.43% 4.00% -22 N/A N/A N/A N/A N/A	3 Month 10/01/21 to 12/31/21 9.24% 9.28% -4 N/A N/A N/A N/A N/A N/A N/A N/A 6.86% 11.64% -478 N/A	YTD 01/01/21 to 12/31/21 25.52% 25.66% -14 N/A	1 Year 01/01/21 to 12/31/21 to 12/31/21 25.52% 25.66% -14 26.07% -55 66% 1382 N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 15.65% 18.54% -289 17.72% -207	3 Year 01/01/19 to 12/31/21 25.56% 25.79% -23 23.83% 173 36% 1244 30.69% 34.08% -339 29.54% 1116 22.12% 20.38% 174 18.45% 367	5 Year 01/01/17 to 12/31/21 17.75% 17.97% -22 16.57% 118 38% 1109 23.47% 22.39% 108 39% 1012 14.78% 14.40% 38 13.10% 168	nual Returns 10 Year 10 Year 01/01/12 to 12/31/21 16.01% 16.30% -29 14.96% 105 33% 822 18.78% 19.79% -101 17.65% 113 30% 768 12.60%	Since Inception to 12/31/21 10.63% 10.96% -33 N/A	Inc. Date 4/29/1994 4/24/2015 4/29/1994 4/24/2015
ACCOUNT U.S. Equities CREF EQUITY INDEX ACCOUNT SM. Russell 3000 Index Fund vs. Russell 3000 Index PG: Large Blend M'star OE Category Fund vs. Large Blend M'star OE Category PG: Fund % Rank in Large Blend M'star Category PG: Fund % Rank in Large Blend M'star Category PG: Fund % Rank in Large Blend M'star Category Fund Star Rating CREF GROWTH ACCOUNT SM. Russell 1000 Growth Index Fund vs. Russell 1000 Growth Index PG: Large Growth M'star OE Category Fund vs. Russell 7000 Growth M'star Category PG: Fund % Rank in Large Growth M'star Category PG: Fund % Rank in Large Growth M'star Category Fund vs. Large Growth M'star Category Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT SM. MSCI AC World Index PG: World Large-Stock Blend M'star OE Category Fund vs. MSCI AC World Index PG: Fund % Rank in World Large-Stock Blend M'star Category PG: Fund % Rank in World Large-Stock Blend M'star Category PG: Fund Shar Rating CREF STOCK ACCOUNT [8] SM. CREF Composite Benchmark [11] Fund vs. CREF Composite Benchmark BM. Morningstar Aggressive Target Risk TR USD	Assets (in \$Mit.) 12/31/21 \$25,685.90 \$39,852.30	Ratio (tps) 17 19 22	10/01/20 to 09/30/21 31.69% 31.88% -19 29.94% 175 30% 1380 N/A 25.61% 27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	10/01/18 to 09/30/21 15.81% 16.00% -19 14.34% 147 33% 1257 20.24% 22.00% -176 19.75% 49 42% 1133 13.39% 12.58% 81 11.02% 237 20% 287	10/01/16 to 09/30/21 16.63% 16.85% -22 15.28% 135 30% 1102 21.81% 22.84% -103 20.68% 113 35% 1024 13.82% 13.82%	10/01/11 to 09/30/21 16.30% 16.60% -30 15.12% 118 29% 812 19.68% -49 17.93% 126 27% 762 12.74% 11.90% 84 11.12% 162 24% 147	to 12/31/21 3.93% 3.94% -1 N/A	10/01/21 to 12/31/21 9.24% 9.28% -4 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	01/01/21 to 12/31/21 25.52% 25.66% -14 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	01/01/21 to 12/31/21 25.52% 25.66% -14 26.07% -55 66% 1382 N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 15.65% 18.54% -289 17.72%	01/01/19 to 12/31/21 25.56% 25.79% -23 23.83% 173 36% 1244 30.69% 34.08% -339 29.54% 115 39% 1116 22.12% 20.38% 174 18.45%	01/01/17 to 12/31/21 17.75% 17.97% -22 15.57% 118 38% 1109	01/01/12 to 12/31/21 to 12/31/21 to 12/31/21 to 12/31/21 to 14/32	to 12/31/21 10.63% 10.96% -33 N/A N/A N/A 10.58% 11.65% -107 N/A	4/29/1994 4/24/2015 4/24/2015 4/24/2015 5/1/1992
U.S. Equities CREF EQUITY INDEX ACCOUNT SM: Russell 3000 Index Fund vs. Russell 3000 Index PG: Large Blend M'star OE Category PG: Fund % Russell 3000 Index PG: Fund % Rank in Large Blend M'star OE Category PG: Fund % Rank in Large Blend M'star Category PG: Fund % Rank in Large Blend M'star Category PG: Fund % Rank in Large Blend M'star Category PG: Fund % Rank in Large Blend M'star Category PG: Fund vs. Russell 1000 Growth Index PG: Large Growth M'star OE Category PG: Fund % Rank in Large Growth M'star Category PG: Fund % Rank in Large Growth M'star Category PG: Fund % Rank in Large Growth M'star Category PG: Fund % Rank in Large Growth M'star Category PG: Hord funds Large Growth M'star Category PG: Hord funds Large Growth M'star Category PG: Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT SM: MSCI AC World Index PG: World Large-Stock Blend M'star OE Category PG: Fund % Rank in World Large-Stock Blend M'star Category PG: Fund % Rank in World Large-Stock Blend M'star Category PG: Fund % India in World Large-Stock Blend M'star Category PG: Fund % CACCOUNT [8] SM: CREF Composite Benchmark [1] PUND NORTH SM: CREF Composite Benchmark [1] PUND NORTH SM: Morningstar Aggressive Target Risk TR USD	\$25,685.90 \$39,852.30 \$28,746.60	(bps) 17 19	31.69% 31.88% -19 29.94% 175 30% 1380 N/A 25.61% 27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	15.81% 16.00% -19 14.34% 147 33% -20.24% 22.00% -176 19.75% 49 42% 1133 13.39% 12.58% 81 11.02% 237	16.63% 16.85% -22 15.28% 135 30% 1102 21.81% 22.84% -103 20.88% 113 35% 1024 13.82%	16.60% -30 15.12% 118 29% 812 19.19% 126 27% 762 11.12% 162 24% 147	3.93% 3.94% -1 N/A N/A N/A N/A 1.43% 2.11% -68 N/A N/A N/A N/A N/A -22 N/A N/A N/A N/A N/A	9.24% 9.28% -4 N/A N/A N/A N/A N/A N/A 11.64% -478 N/A	25.52% 25.66% -14 N/A N/A N/A N/A N/A N/A N/A 15.65%	25.52% 25.66% -14 26.07% -55 66% 1382 N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 15.65%	25.56% 25.79% 25.79% 23.83% 173 36% 30.69% 34.08% -339 116 22.12% 20.38% 174 18.45%	17.75% 17.77% -22 16.57% 118 38% 1109 23.47% 25.32% -185 22.39% 108 39% 1012 14.78%	16.01% 16.30% -29 14.96% 105 33% 822 18.78% 19.79% -101 17.65% 113 30% 768 12.60%	10.63% 10.96% -33 N/A N/A N/A N/A 10.58% 11.65% -107 N/A	4/29/1994 4/24/2018 4/24/2018 4/24/2018 5/1/1992
U.S. Equities CREF EQUITY INDEX ACCOUNT SM. Russell 3000 Index Find vs. Russell 3000 Index PG: Large Blend Mstar OE Category Find vs. Large Blend Mstar OE Category PG: Fund's Rank in Large Blend Mstar Category PG: Fund's Rank in Large Blend Mstar Category PG: Fund's Rank in Large Blend Mstar Category PG: Fund Star Rating CREF GROWTH ACCOUNT SM. Russell 1000 Growth Index PUND VS. Russell 1000 Growth Index PUND VS. Russell 1000 Growth Index PUND VS. Large Growth Mstar Category PUND VS. Large Growth Mstar Category PUND VS. Large Growth Mstar Category PUND VS. Early Growth Mstar Category PUND VS. Fund's Rank in Large Growth Mstar Category PUND VS. Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT SM. MSCI AC World Index PUND VS. MSCI AC World Index PUND VS. HORD VS. Blend Mstar OE Category PUND VS. Fund's Rank in World Large-Stock Blend Mstar Category PUND VS. Fund's Rank in World Large-Stock Blend Mstar Category PUND VS. Fund's Rank in World Large-Stock Blend Mstar Category PUND VS. Fund's Rank in World Large-Stock Blend Mstar Category PUND VS. Fund's Rank in World Large-Stock Blend Mstar Category PUND VS. Fund's Rank in World Large-Stock Blend Mstar Category PUND VS. Fund's Rank in World Large-Stock Blend Mstar Category PUND VS. Fund's Rank in World Large-Stock Blend Mstar Category PUND VS. FUND VS. FUND VS. PUND V	\$25,685.90 \$39,852.30 \$28,746.60	19 22	31.69% 31.88% -19 229.94% 175 30% 1380 N/A 25.61% 27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	15.81% 16.00% -19 14.34% 147 33% 1257 20.24% 22.00% -176 19.75% 49 42% 1133 13.39% 12.58% 81 11.02% 237 20% 287	16.63% 16.85% -22 15.28% 135 30% 1102 21.81% 22.84% -103 20.68% 113 35% 1024 13.82% 13.82%	16.30% 16.60% -30 15.12% 118 29% 812 19.68% -49 17.93% 126 27% 762 12.74% 11.90% 84 11.12% 162 24%	3.93% 3.94% -1 N/A N/A N/A N/A 1.43% 2.11% -68 N/A N/A N/A N/A N/A -22 N/A N/A N/A N/A N/A	9.24% 9.28% -4 N/A N/A N/A N/A N/A 11.64% -478 N/A	25.52% 25.66% -14 N/A N/A N/A N/A N/A N/A N/A 15.65% 18.54% -289 N/A	25.65% 25.66% -14 26.07% -55 66% 1382 N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 15.65%	25.56% 25.79% -23 23.83% 173 36% 1244 30.69% 34.08% -339 29.54% 115 39% 1116 22.12%	17.75% 17.97% -22 16.57% 118 38% 1109 23.47% 25.32% -185 22.39% 108 39% 1012 14.78%	16.01% 16.30% -29 14.96% 105 33% 822 18.78% 19.79% -101 17.65% 113 30% 768 12.60%	10.63% 10.96% -33 N/A N/A N/A N/A 10.58% 11.65% -107 N/A	4/29/199- 4/24/201: 4/29/199- 4/24/201:
REF EQUITY INDEX ACCOUNT SM: Russell 3000 Index Fund vs. Large Blend Mstar OE Category Fund vs. Large Blend Mstar OE Category Fund vs. Large Blend Mstar Category Fund Star Rating REF GROWTH ACCOUNT SM: Russell 1000 Growth Index Fund vs. Russell 1000 Growth Index Fund vs. Russell 1000 Growth Mstar OE Category Fund vs. Large Growth Mstar Category Fund Star Rating Global Equities REF GLOBAL EQUITIES ACCOUNT SM: MSCI AC World Index Fund vs. World Large-Stock Blend Mstar Category Fund Star Rating REF STOCK ACCOUNT SM: CREF Composite Benchmark Fund vs. CREF Composite Benchmark Fund vs. McCREF Composite Benchmark Fund vs. CREF Composite Fund vs.	\$39,852.30	19 22	31.88% -19 29.94% 175 30% 1380 N/A 25.61% -27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	16.00% -19 14.34% 147 33% 1257 20.24% 22.00% -176 19.75% 49 42% 1133 13.39% 12.58% 81 11.02% 237 20% 287	16.85% -22 15.28% 135 30% 1102 21.81% 22.84% -103 20.68% 113 35% 1024 13.82% 13.82% 220 19.9% 62	16.60% -30 15.12% 118 29% 812 19.19% 19.68% -49 12.68% -49 27% 762 12.74% 11.90% 84 11.12% 162 24% 147	3.94% -1 N/A N/A N/A N/A 1.43% -2.11% -68 N/A N/A N/A N/A N/A 1.0% -22 N/A	9.28% -4 N/A N/A N/A N/A N/A 11.64% -478 N/A N/A N/A N/A N/A N/A N/A 6.66%	25.66% -14 N/A N/A N/A N/A N/A 20.43% 27.60% -717 N/A N/A N/A N/A 15.65%	25.66% -14 26.07% -55 66% 1382 N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 15.65%	25.79% -23 23.83% 173 36% 1244 30.69% 34.08% -339 155 39% 1116 22.12% 20.38% 174 18.45%	17.97% -22 16.57% 118 38% 1109 23.47% 25.32% -185 22.39% 108 39% 1012 14.78%	16.30% -29 14.96% 105 33% 822 18.78% 19.79% -101 17.65% 11.33 30% 768 12.60%	10.96% -33 N/A N/A N/A N/A 10.58% 11.65% -107 N/A N/A N/A N/A N/A N/A N/A N/A N/A	4/24/201: 4/29/199- 4/24/201:
BM: Russell 3000 Index Fund vs. Russell 3000 Index PG: Large Blend M'star OE Category PG: Fund 's. Raris Blend M'star OE Category PG: Fund 's. Raris In Large Blend M'star Category PG: # of funds in Large Blend M'star Category PG: # of funds in Large Blend M'star Category PG: # of funds in Large Blend M'star Category PG: # of funds in Large Blend M'star Category PG: # of funds in Large Blend M'star Category PG: # of funds in Large Blend M'star OE Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Stock Blend M'star Category PG:	\$39,852.30	19 22	31.88% -19 29.94% 175 30% 1380 N/A 25.61% -27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	16.00% -19 14.34% 147 33% 1257 20.24% 22.00% -176 19.75% 49 42% 1133 13.39% 12.58% 81 11.02% 237 20% 287	16.85% -22 15.28% 135 30% 1102 21.81% 22.84% -103 20.68% 113 35% 1024 13.82% 13.82% 220 19.9% 62	16.60% -30 15.12% 118 29% 812 19.19% 19.68% -49 12.68% -49 27% 762 12.74% 11.90% 84 11.12% 162 24% 147	3.94% -1 N/A N/A N/A N/A 1.43% -2.11% -68 N/A N/A N/A N/A N/A 1.0% -22 N/A	9.28% -4 N/A N/A N/A N/A N/A 11.64% -478 N/A N/A N/A N/A N/A N/A N/A 6.66%	25.66% -14 N/A N/A N/A N/A N/A 20.43% 27.60% -717 N/A N/A N/A N/A 15.65%	25.66% -14 26.07% -55 66% 1382 N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 15.65%	25.79% -23 23.83% 173 36% 1244 30.69% 34.08% -339 155 39% 1116 22.12% 20.38% 174 18.45%	17.97% -22 16.57% 118 38% 1109 23.47% 25.32% -185 22.39% 108 39% 1012 14.78%	16.30% -29 14.96% 105 33% 822 18.78% 19.79% -101 17.65% 11.33 30% 768 12.60%	10.96% -33 N/A N/A N/A N/A 10.58% 11.65% -107 N/A N/A N/A N/A N/A N/A N/A N/A N/A	4/24/2015 4/29/1994 4/24/2015
Fund vs. Russell 3000 Index PG: Large Blend M'star OE Category PG: Hond vs. Karpe Blend M'star OE Category PG: Fund sk Rank in Large Blend M'star Category PG: # of funds in Large Blend M'star Category PG: # of funds in Large Blend M'star Category Fund Star Rating CREF GROWTH ACCOUNT SM: Russell 1000 Growth Index PG: Large Growth M'star OE Category PG: Hond vs. Russell 1000 Growth Index PG: Large Growth M'star OE Category PG: Fund sk Rank in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: World Large-Stock Blend M'star OE Category PG: World Large-Stock Blend M'star OE Category PG: Fund sk Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-St	\$28,746.60	22	-19 29.94% 175 30% 1380 N/A 25.61% 27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	-19 14.34% 147 33% 1257 20.24% 22.00% -176 19.75% 49 42% 1133 13.39% 12.58% 81 11.02% 237 20% 267	-22 15.28% 135 30% 1102 21.81% 22.84% -103 20.88% 113 35% 1024 13.82% 13.20% 62 11.62% 220 19% 253	-30 15.12% 118 29% 812 19.19% 19.68% -49 17.93% 126 27% 762 12.74% 11.90% 84 11.12% 162 24% 147	-1 N/A N/A N/A N/A N/A N/A 1.43% 2.11% -68 N/A N/A N/A N/A N/A N/A 4.00% -22 N/A N/A N/A N/A N/A	-4 N/A	-14 N/A N/A N/A N/A N/A 20.43% 27.50% -717 N/A N/A N/A N/A 15.65%	-14 26.07% -55 66% 1382 N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 18.54% -289 17.72%	-23 23.83% 173 36% 1244 30.69% 34.08% -339 29.54% 115 39% 1116 22.12% 20.38% 174 18.45%	-22 16.57% 118 38% 1109 23.47% 25.32% -185 22.39% 109 39% 1012 14.78%	-29 14.96% 105 33% 822 18.78% 19.79% -101 17.65% 113 30% 788 12.60%	-33 N/A N/A N/A N/A N/A 10.58% 11.65% -107 N/A N/A N/A N/A N/A N/A N/A N/A N/A	4/29/1994 4/24/2015 5/1/1992
Fund vs. Russell 3000 Index PG: Large Blend M'star OE Category PG: Hond vs. Karpe Blend M'star OE Category PG: Fund sk Rank in Large Blend M'star Category PG: # of funds in Large Blend M'star Category PG: # of funds in Large Blend M'star Category Fund Star Rating CREF GROWTH ACCOUNT SM: Russell 1000 Growth Index PG: Large Growth M'star OE Category PG: Hond vs. Russell 1000 Growth Index PG: Large Growth M'star OE Category PG: Fund sk Rank in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category PG: World Large-Stock Blend M'star OE Category PG: World Large-Stock Blend M'star OE Category PG: Fund sk Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-St	\$28,746.60	22	-19 29.94% 175 30% 1380 N/A 25.61% 27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	-19 14.34% 147 33% 1257 20.24% 22.00% -176 19.75% 49 42% 1133 13.39% 12.58% 81 11.02% 237 20% 267	-22 15.28% 135 30% 1102 21.81% 22.84% -103 20.88% 113 35% 1024 13.82% 13.20% 62 11.62% 220 19% 253	-30 15.12% 118 29% 812 19.19% 19.68% -49 17.93% 126 27% 762 12.74% 11.90% 84 11.12% 162 24% 147	-1 N/A N/A N/A N/A N/A N/A 1.43% 2.11% -68 N/A N/A N/A N/A N/A N/A 4.00% -22 N/A N/A N/A N/A N/A	-4 N/A	-14 N/A N/A N/A N/A N/A N/A 20.43% 27.50% -717 N/A N/A N/A N/A N/A 15.65%	-14 26.07% -55 66% 1382 N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 18.54% -289 17.72%	-23 23.83% 173 36% 1244 30.69% 34.08% -339 29.54% 115 39% 1116 22.12% 20.38% 174 18.45%	-22 16.57% 118 38% 1109 23.47% 25.32% -185 22.39% 109 39% 1012 14.78%	-29 14.96% 105 33% 822 18.78% 19.79% -101 17.65% 113 30% 788 12.60%	-33 N/A N/A N/A N/A N/A 10.58% 11.65% -107 N/A N/A N/A N/A N/A N/A N/A N/A N/A	4/24/2015 5/1/1992
PG: Large Blend M'star OE Category Fund vs. Large Blend M'star OE Category PG: # of funds in Large Blend M'star Category PG: # of funds in Large Blend M'star Category Fund Star Rating CREF GROWTH ACCOUNT SM: Russell 1000 Growth Index Fund vs. Russell 1000 Growth Index PG: Large Growth M'star OE Category Fund vs. Large Growth M'star OE Category Fund vs. Large Growth M'star OE Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT SM: MSCI AC World Index Fund vs. MSCI AC World Index Fund vs. MSCI AC World Index PG: World Large-Stock Blend M'star OE Category PG: Fund % Rank in Vorld Large-Stock Blend M'star Category PG: Fund % Rank in Vorld Large-Stock Blend M'star Category PG: Fund % Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of Star Rating CREF STOCK ACCOUNT [8] SM: CREF Composite Benchmark [11] Fund vs. CREF Composite Benchmark [11] Fund vs. CREF Composite Benchmark [12] Fund vs. CREF Composite Benchmark [13] Fund won Morningstar Aggressive Target Risk TR USD	\$28,746.60	22	29.94% 175 30% 175 30% 180 N/A 26.61% 27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	14.34% 147 33% 1257 20.24% 22.00% -176 19.75% 49 42% 11333 13.39% 12.58% 81 11.02% 237 20% 287	15.28% 135 30% 1102 21.81% 22.84% -103 20.68% 113 35% 1024 13.82% 13.82%	15.12% 118 29% 812 19.19% 19.68% -49 126 27% 762 12.74% 11.90% 84 11.12% 162 24% 147	N/A N/A N/A N/A N/A 1.43% 2.11% -68 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A 6.86% 11.64% -478 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A 20.43% 27.60% -717 N/A N/A N/A N/A N/A N/A N/A N/A	26.07% -55 66% 1382 N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 15.65% 18.54% -289 17.72%	23.83% 173 36% 1244 30.69% 34.08% -339 29.54% 115 39% 1116 22.12%	16.57% 118 38% 1109 23.47% 25.32% -185 108 39% 1012 14.78%	14.96% 105 33% 822 18.78% 19.79% -101 17.65% 113 30% 768 12.60%	N/A N/A N/A N/A N/A N/A 10.58% 11.65% -107 N/A	4/24/2015 5/1/1992
Fund vs. Large Blend M'star OE Category PG: Fund % Rank in Large Blend M'star Category PG: # of funds in Large Blend M'star Category Fund Star Rating CREF GROWTH ACCOUNT 8M: Russell 1000 Growth Index Fund vs. Russell 1000 Growth Index PG: Large Growth M'star OE Category Fund vs. Large Growth M'star OE Category Fund vs. Large Growth M'star OE Category PG: # of funds in Large Growth M'star Category PG: # of funds in Large Growth M'star Category Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT 8M: MSCI AC World Index PG: World Large-Stock Blend M'star OE Category Fund vs. MSCI AC World Index PG: World Large-Stock Blend M'star OE Category PG: # of funds in World Large-Stock Blend M'star Ca	\$28,746.60	22	175 30% 1380 N/A 25.61% 27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	147 33% 1257 20.24% 22.00% -176 19.75% 49 42% 1133 13.39% 12.58% 81 11.02% 237 20%	135 30% 1102 *** 21.81% 22.84% -103 22.84% -103 25.88% 1024 *** 13.82% 13.82% 13.82% 14.82% 14.82% 15.82% 16.20% 1	118 29% 812 19.19% 19.68% -49 17.93% 126 27% 762 12.74% 11.90% 84 11.12% 162 24%	N/A N/A N/A N/A N/A 1.43% 2.11% -68 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A 6.86% 11.64% -478 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A 20.43% 27.60% -717 N/A N/A N/A N/A N/A 15.65%	-55 66% 1382 N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 15.65% 18.54% -289 17.72%	173 36% 1244 30.69% 34.08% -339 29.54% 115 39% 1116 22.12% 20.38% 174 18.45%	118 38% 1109 23.47% 25.32% -185 22.39% 108 39% 1012 14.78% 14.40% 38 13.10%	105 33% 822 18.78% 19.79% -101 17.65% 113 30% 768 12.60%	N/A N/A N/A N/A 10.58% 11.65% -107 N/A N/A N/A N/A N/A N/A	4/24/2015 5/1/1992
PG: Fund % Rank in Large Blend M'star Category PG: # of funds in Large Blend M'star Category Fund Star Rating CREF GROWTH ACCOUNT SM: Russell 1000 Growth Index Fund vs. Russell 1000 Growth Index Fund vs. Russell 1000 Growth Index PG: Large Growth M'star OE Category Fund vs. Large Growth M'star OE Category PG: Fund % Rank in Large Growth M'star Category PG: Fund % Rank in Large Growth M'star Category PG: Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT SM: MSCI AC World Index Fund vs. MSCI AC World Index PG: World Large-Stock Blend M'star OE Category PG: Fund % Rank in World Large-Stock Blend M'star Category PG: Fund fw. Rank in World Large-Stock Blend M'star Category PG: For funds in World Large-Stock Blend M'star Category PG: For funds in World Large-Stock Blend M'star Category PG: Fund fw. Rank in World Large-Stock Blend M'star Category PG: For funds in World Large-Stock Blend M'star Category PG: For McCOUNT [5] MM: CREF Composite Benchmark PM: Morningstar Aggressive Target Risk TR USD	\$28,746.60	22	30% 1380 N/A 25.61% 27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	33% 1257 **** 20.24% 22.00% -176 19.75% 49 42% 1133 *** 12.58% 81 11.02% 237 20% 267	30% 1102 21.81% 22.84% -103 20.68% 113 35% 1024 13.82% 13.20% 62 11.62% 220 199 253	29% 812 19.19% 19.68% -49 17.93% 126 27% 762 11.90% 84 11.12% 162 24% 147	N/A N/A N/A 1.43% 2.11% -68 N/A N/A N/A N/A N/A 4.00% -22 N/A N/A N/A N/A	N/A N/A N/A 6.86% 11.64% -478 N/A N/A N/A N/A N/A 6.06% 6.68% -52 N/A N/A	N/A N/A N/A N/A 20.43% 27.60% -717 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	66% 1382 N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 15.65%	36% 1244 *** 30.69% 34.08% -339 29.54% 115 39% 22.12% 20.38% 174 18.45%	38% 1109 23.47% 25.32% -185 22.39% 108 39% 1012 14.78% 14.40% 38 13.10%	33% 822 18.78% 19.79% -101 17.65% 113 30% 768 12.60% 11.85% 75 11.21%	N/A N/A N/A 10.58% 11.65% -107 N/A N/A N/A N/A N/A N/A N/A N/A	4/24/2015 5/1/1992
PG: # of funds in Large Blend M*star Category Fund Star Rating CREF GROWTH ACCOUNT SM: Russell 1000 Growth Index Fund vs. Russell 1000 Growth Index PG: Large Growth M*star OE Category Fund vs. Large Growth M*star OE Category PG: Fund % Rank in Large Growth M*star Category PG: # of funds in Large Growth M*star Category PG: # of funds in Large Growth M*star Category Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT SM: MSCI AC World Index Fund vs. MSCI AC World Index Fund vs. MSCI AC World Index PG: World Large-Stock Blend M*star OE Category PG: Fund % Rank in World Large-Stock Blend M*star Category PG: Fund Star Rating CREF STOCK ACCOUNT SM: CREF Composite Benchmark PM: CREF Composite Benchmark PM: Morningstar Aggressive Target Risk TR USD	\$28,746.60	22	N/A 25.61% 27.32% -171 -171 -26.60% -99 59% 1235 N/A 26.37% 27.44% -107 -25.83% 54 48% 338 N/A	20.24% 22.00% -176 19.75% 49 42% 1133 13.39% 12.58% 81 11.02% 237 20% 287	21.81% 22.84% -103 20.68% 113 35% 1024 13.82% 13.20% 62 11.62% 220 19% 253	19.19% 19.68% -49 -49 126 27% 762 12.74% 11.90% 84 11.12% 162 24% 147	N/A 1.43% 2.11% -68 N/A N/A N/A N/A A 3.78% 4.00% -22 N/A N/A N/A	N/A 6.86% 11.64% -478 N/A N/A N/A N/A 6.06% 6.68% -62 N/A N/A	N/A 20.43% 27.60% -717 N/A N/A N/A N/A 15.65% 18.54% -289 N/A	N/A 20.43% 27.60% -717 20.45% -2 61% 1237 N/A 15.65% 18.54% -289 17.72%	30.69% 34.08% -339 29.54% 115 39% 1116 22.12% 20.38% 174 18.45%	23.47% 25.32% -185 22.39% 108 39% 1012 14.78% 14.40% 38 13.10%	18.78% 19.79% -101 17.65% 113 30% 768 12.60%	N/A 10.58% 11.65% -107 N/A	4/24/2015 5/1/1992
BM: Russell 1000 Growth Index Fund vs. Russell 1000 Growth Index PG: Large Growth Mstar OE Category Fund vs. Large Growth Mstar OE Category PG: Fund % Rank in Large Growth Mstar Category PG: Fund % Rank in Large Growth Mstar Category PG: Fund % Rank in Large Growth Mstar Category Fund Star Rating Global Equities GREF GLOBAL EQUITIES ACCOUNT M: MSCI AC World Index Fund vs. MSCI AC World Index PG: World Large-Stock Blend Mstar OE Category Fund vs. World Large-Stock Blend Mstar OE Category PG: Fund % Rank in World Large-Stock Blend Mstar Category PG: Fund sin World Large-Stock Blend Mstar Category FG: Fund sin World Large-Stock Blend Mstar Category PG: # of funds in World Large-Stock Blend Mstar Category Fund Star Rating CREF STOCK ACCOUNT [5] M: CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD	\$28,746.60	22	25.61% 27.32% -171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	20.24% 22.00% -176 19.75% 49 42% 1133 13.39% 12.58% 81 11.02% 237 20% 287	21.81% 22.84% -103 20.88% 113 35% 1024 13.82% 13.20% 62 11.62% 220 19% 253	19.19% 19.68% -49 17.93% 126 27% 762 12.74% 11.90% 84 11.12% 162 24% 147	1.43% 2.11% -68 N/A N/A N/A N/A N/A A 4.00% -22 N/A N/A N/A N/A	6.86% 11.64% -478 N/A N/A N/A N/A N/A N/A N/A N/A 6.06%	20.43% 27.60% -717 N/A N/A N/A N/A N/A 15.65% 18.54% -289 N/A	20.43% 27.60% -717 20.45% -2 61% 1237 N/A 15.65% 18.54% -289 17.72%	30.69% 34.08% -339 29.54% 115 39% 1116 22.12% 20.38% 174 18.45%	23.47% 25.32% -185 -22.39% 108 39% 1012 14.78% 14.40% 38 13.10%	18.78% 19.79% -101 17.65% 113 30% 768 12.60% 11.85% 75 11.21%	10.58% 11.65% -107 N/A	4/24/2015 5/1/1992
BM: Russell 1000 Growth Index Fund vs. Russell 1000 Growth Index PG: Large Growth M'star OE Category Fund vs. Large Growth M'star OE Category PG: Fund % Rank in Large Growth M'star Category PG: # of funds in Large Growth M'star Category Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT BM: MSCI AC World Index Fund vs. MSCI AC World Index Fund vs. MSCI AC World Index PG: World Large-Stock Blend M'star OE Category Fund vs. World Large-Stock Blend M'star OE Category PG: Fund % Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category Fund Star Rating CREF STOCK ACCOUNT [5] BM: CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD	\$28,746.60	22	27.32% -171 -172 26.60% -99 59% 1235 N/A -107 27.44% -107 25.83% 54 48% 338 N/A	22.00% -176 19.75% 49 42% 1133 12.58% 81 11.02% 237 20% 287	22.84% -103 20.68% 113 35% 1024 13.82% 13.20% 62 11.62% 220 19% 253	19.68% -49 17.93% 126 27% 762 12.74% 11.90% 84 11.12% 162 24%	2.11% -68 N/A N/A N/A N/A N/A 4.00% -22 N/A N/A N/A	11.64% -478 N/A N/A N/A N/A N/A N/A N/A 6.06%	27.60% -717 N/A N/A N/A N/A 15.65% 18.54% -289 N/A	27.60% -717 20.45% -2 61% 1237 N/A 15.65% 18.54% -289 17.72%	34.08% -339 29.54% 115 39% 1116 22.12% 20.38% 174 18.45%	25.32% -185 22.39% 108 39% 1012 14.78% 14.40% 38 13.10%	19.79% -101 17.65% 113 30% 768 12.60% 11.85% 75 11.21%	11.65% -107 N/A N/A N/A N/A N/A N/A N/A	4/24/2015 5/1/1992
Fund vs. Russell 1000 Growth Index PG: Large Growth Mstar OE Category PG: Fund % Rank in Large Growth Mstar Category PG: Fund % Rank in Large Growth Mstar Category PG: Fund % Rank in Large Growth Mstar Category PG: Fund % Rank in Large Growth Mstar Category Fund Star Rating Global Equities GREF GLOBAL EQUITIES ACCOUNT MM: MSCI AC World Index Fund vs. MSCI AC World Index PG: World Large-Stock Blend Mstar OE Category Fund vs. World Large-Stock Blend Mstar OE Category PG: Fund % Rank in World Large-Stock Blend Mstar Category PG: Fund funds in World Large-Stock Blend Mstar Category PG: For Mstar Rating CREF STOCK ACCOUNT [5] MM: CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD			-171 26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	-176 19.75% 49 42% 1133 12.58% 81 11.02% 237 20% 287	-103 20.68% 113 35% 1024 13.82% 13.20% 62 11.62% 220 19% 253	-49 17.93% 126 27% 762 11.90% 84 11.12% 162 24% 147	-68 N/A N/A N/A N/A N/A 3.78% 4.00% -22 N/A N/A N/A N/A	-478 N/A N/A N/A N/A N/A -6.06% 6.68% -62 N/A N/A	-717 N/A N/A N/A N/A N/A 15.65%	-717 20.45% -2 61% 1237 N/A 15.65% 18.54% -289 17.72%	-339 29.54% 115 39% 1116 *** 22.12% 20.38% 174 18.45%	-185 22.39% 108 39% 1012 *** 14.78% 14.40% 38 13.10%	-101 17.65% 113 30% 768 12.60% 11.85% 75 11.21%	-107 N/A N/A N/A N/A N/A N/A N/A N/A N/A	5/1/1992
PG: Large Growth M'star OE Category Fund vs. Large Growth M'star OE Category PG: Fund % Rank in Large Growth M'star Category PG: # of funds in Large Growth M'star Category Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT SM: MSCI AC World Index Fund vs. MSCI AC World Index Fund vs. MSCI AC World Index PG: World Large-Stock Blend M'star OE Category Fund vs. World Large-Stock Blend M'star OE Category PG: Fund % Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category Fund Star Rating CREF STOCK ACCOUNT [8] SM: CREF Composite Benchmark BM: CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD			26.60% -99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	19.75% 49 42% 1133 *** 13.39% 12.58% 81 11.02% 237 20% 287	20.68% 113 35% 1024 *** 13.82% 13.20% 62 11.62% 220 19% 253	17.93% 126 27% 762 12.74% 11.90% 84 11.12% 162 24% 147	N/A N/A N/A N/A N/A 3.78% 4.00% -22 N/A N/A	N/A N/A N/A N/A N/A N/A 6.06% 6.68% -62 N/A N/A	N/A N/A N/A N/A N/A N/A 15.65%	20.45% -2 61% 1237 N/A 15.65% 18.54% -289 17.72%	29.54% 115 39% 1116 *** 22.12% 20.38% 174 18.45%	22.39% 108 39% 1012 *** 14.78% 14.40% 38 13.10%	17.65% 113 30% 768 12.60% 11.85% 75 11.21%	N/A N/A N/A N/A N/A N/A N/A N/A	
Fund vs. Large Growth M'star OE Category PG: Fund '\$k Rank in Large Growth M'star Category PG: # of funds in Large Growth M'star Category Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT BM: MSCI AC World Index Fund vs. MSCI AC World Index Fund vs. MSCI AC World Index PG: World Large-Stock Blend M'star OE Category Fund vs. World Large-Stock Blend M'star Category PG: Fund '\$k Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category Fund Star Rating CREF STOCK ACCOUNT [8] BM: CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD			-99 59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	49 42% 1133 13.39% 12.58% 81 11.02% 237 20% 287	113 35% 1024 13.82% 13.20% 62 11.62% 220 19% 253	12.74% 12.74% 11.90% 84 11.12% 162 24% 147	N/A N/A N/A N/A N/A 3.78% 4.00% -22 N/A N/A	N/A N/A N/A N/A N/A 6.06% 6.68% -62 N/A N/A	N/A N/A N/A N/A 15.65% 18.54% -289 N/A	-2 61% 1237 N/A 15.65% 18.54% -289 17.72%	115 39% 1116 *** 22.12% 20.38% 174 18.45%	108 39% 1012 *** 14.78% 14.40% 38 13.10%	113 30% 768 12.60% 11.85% 75 11.21%	N/A N/A N/A N/A N/A N/A N/A N/A	
PG: Fund % Rank in Large Growth M'star Category PG: # of funds in Large Growth M'star Category Fund Star Rating Global Equities GREF GLOBAL EQUITIES ACCOUNT SM: MSCI AC World Index Fund vs MSCI AC World Index PG: World Large-Stock Blend M'star OE Category Fund vs. World Large-Stock Blend M'star OE Category PG: Fund % Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category Fund Star Rating GREF STOCK ACCOUNT [5] SM: CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD			59% 1235 N/A 26.37% 27.44% -107 25.83% 54 48% 338 N/A	42% 1133 *** 13.39% 12.58% 81 11.02% 237 20% 287	35% 1024 *** 13.82% 13.20% 62 11.62% 220 19% 253	27% 762 12.74% 11.90% 84 11.12% 162 24% 147	N/A N/A N/A 3.78% 4.00% -22 N/A N/A	N/A N/A N/A 6.06% 6.68% -62 N/A N/A	N/A N/A N/A 15.65% 18.54% -289 N/A	61% 1237 N/A 15.65% 18.54% -289 17.72%	39% 1116 *** 22.12% 20.38% 174 18.45%	14.78% 14.40% 38 13.10%	12.60% 11.85% 75 11.21%	N/A N/A N/A N/A N/A N/A N/A	
PG: # of funds in Large Growth M'star Category Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT SM: MSCI AC World Index Fund vs. MSCI AC World Index PG: World Large-Stock Blend M'star OE Category Fund vs. World Large-Stock Blend M'star OE Category PG: Fund % Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category Fund Star Rating CREF STOCK ACCOUNT [5] SM: CREF Composite Benchmark III Fund vs. CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD			1235 N/A 26.37% 27.44% -107 -25.83% 54 48% 338 N/A	13.39% 12.58% 81 11.02% 237 20% 287	13.82% 13.82% 13.20% 62 11.62% 220 19% 253	762 12.74% 11.90% 84 11.12% 162 24% 147	3.78% 4.00% -22 N/A N/A	N/A N/A 6.06% 6.68% -62 N/A N/A	N/A N/A 15.65% 18.54% -289 N/A	1237 N/A 15.65% 18.54% -289 17.72%	22.12% 20.38% 174 18.45%	14.78% 14.40% 38 13.10%	12.60% 11.85% 75 11.21%	N/A N/A 8.49% N/A N/A N/A	
Fund Star Rating Global Equities CREF GLOBAL EQUITIES ACCOUNT BM: MSCI AC World Index Fund vs.MSCI AC World Index Fund vs.MSCI AC World Index Fund vs.MSCI AC World Index PG: World Large-Stock Blend Mistar OE Category Fund vs. World Large-Stock Blend Mistar OE Category PG: Fund vs. World Large-Stock Blend Mistar Category PG: # of funds in World Large-Stock Blend Mistar Category Fund Star Rating CREF STOCK ACCOUNT [5] BM: CREF Composite Benchmark III Fund vs.CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD			26.37% 27.44% -107 25.83% 54 48% 338 N/A	13.39% 12.58% 81 11.02% 237 20% 287	13.82% 13.20% 62 11.62% 220 19% 253	12.74% 11.90% 84 11.12% 162 24% 147	3.78% 4.00% -22 N/A N/A	6.06% 6.68% -62 N/A N/A	N/A 15.65% 18.54% -289 N/A	N/A 15.65% 18.54% -289 17.72%	22.12% 20.38% 174 18.45%	14.78% 14.40% 38 13.10%	12.60% 11.85% 75 11.21%	N/A 8.49% N/A N/A N/A	
Global Equities CREF GLOBAL EQUITIES ACCOUNT BM: MSCI AC World Index Fund vs. MSCI AC World Index PG: World Large-Stock Blend M*star OE Category Fund vs. World Large-Stock Blend M*star OE Category PG: Fund \% nakin in World Large-Stock Blend M*star Category PG: # of funds in World Large-Stock Blend M*star Category Fund Star Rating CREF STOCK ACCOUNT [5] BM: CREF Composite Benchmark [1] Fund vs. CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD			26.37% 27.44% -107 25.83% 54 48% 338 N/A	12.58% 81 11.02% 237 20% 287	13.20% 62 11.62% 220 19% 253	11.90% 84 11.12% 162 24% 147	3.78% 4.00% -22 N/A N/A	6.06% 6.68% -62 N/A N/A	15.65% 18.54% -289 N/A	15.65% 18.54% -289 17.72%	20.38% 174 18.45%	14.40% 38 13.10%	11.85% 75 11.21%	8.49% N/A N/A N/A	
CREF GLOBAL EQUITIES ACCOUNT BM: MSCI AC World Index Fund vs. MSCI AC World Index PG: World Large-Stock Blend M'star OE Category Fund vs. World Large-Stock Blend M'star OE Category PG: Fund 'R Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category Fund Star Rating CREF STOCK ACCOUNT [5] BM: CREF Composite Benchmark [1] Fund vs. CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD			27.44% -107 25.83% 54 48% 338 N/A	12.58% 81 11.02% 237 20% 287	13.20% 62 11.62% 220 19% 253	11.90% 84 11.12% 162 24% 147	4.00% -22 N/A N/A N/A	6.68% -62 N/A N/A	18.54% -289 N/A	18.54% -289 17.72%	20.38% 174 18.45%	14.40% 38 13.10%	11.85% 75 11.21%	N/A N/A N/A	
BM: MSCI AC World Index Fund vs. MSCI AC World Index PC: World Large-Stock Blend Mstar OE Category Fund vs. World Large-Stock Blend Mstar OE Category PC: Fund % Rank in World Large-Stock Blend Mstar Category PC: # of funds in World Large-Stock Blend Mstar Category Fund Star Rating CREF STOCK ACCOUNT [5] BM: CREF Composite Benchmark [1] Fund vs. CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD			27.44% -107 25.83% 54 48% 338 N/A	12.58% 81 11.02% 237 20% 287	13.20% 62 11.62% 220 19% 253	11.90% 84 11.12% 162 24% 147	4.00% -22 N/A N/A N/A	6.68% -62 N/A N/A	18.54% -289 N/A	18.54% -289 17.72%	20.38% 174 18.45%	14.40% 38 13.10%	11.85% 75 11.21%	N/A N/A N/A	
Fund vs.MSCI AC World Index PG: World Large-Stock Blend Mistar OE Category Fund vs. World Large-Stock Blend Mistar OE Category PG: Fund vs. Rank in World Large-Stock Blend Mistar Category PG: # of funds in World Large-Stock Blend Mistar Category Fund Star Rating CREF STOCK ACCOUNT [5] BM: CREF Composite Benchmark [1] Fund vs.CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD	\$139,310.70	24	-107 25.83% 54 48% 338 N/A	81 11.02% 237 20% 287	62 11.62% 220 19% 253	84 11.12% 162 24% 147	-22 N/A N/A N/A	-62 N/A N/A	-289 N/A	-289 17.72%	174 18.45%	38 13.10%	75 11.21%	N/A N/A	
PG: World Large-Stock Blend M'star OE Category Fund vs. World Large-Stock Blend M'star OE Category PG: Fund '% Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category Fund Star Rating CREF STOCK ACCOUNT ^[5] BM: CREF Composite Benchmark ^[1] Fund vs. CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD	\$139,310.70	24	25.83% 54 48% 338 N/A	11.02% 237 20% 287	11.62% 220 19% 253	11.12% 162 24% 147	N/A N/A N/A	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 PG: Fund % Rank in World Large-Stock Blend M'star Category PG: # of funds in World Large-Stock Blend M'star Category Fund Star Rating CREF STOCK ACCOUNT ^[5] BM: CREF Composite Benchmark ^[1] Fund vs. CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD	\$139,310.70	24	54 48% 338 N/A	237 20% 287	220 19% 253	162 24% 147	N/A N/A	N/A							
PG: Fund % Rank in World Large-Stock Blend M*star Category PG: # of funds in World Large-Stock Blend M*star Category Fund Star Rating CREF STOCK ACCOUNT ^[S] BM: CREF Composite Benchmark ^[1] Fund vs. CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD	\$139,310.70	24	48% 338 N/A	20% 287	19% 253	24% 147	N/A		N/A	-207	367	168			
PG: # of funds in World Large-Stock Blend M'star Category Fund Star Rating CREF STOCK ACCOUNT ^[5] BM: CREF Composite Benchmark ^[1] Fund vs.CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD	\$139,310.70	24	338 N/A	287	253	147				770/	400/				
Fund Star Rating CREF STOCK ACCOUNT ^[5] BM: CREF Composite Benchmark ^[1] Fund vs. CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD	\$139,310.70	24	N/A				N/A	N/A N/A	N/A N/A	77% 327	10% 283	23% 236	24% 145	N/A N/A	
BM: CREF Composite Benchmark ^[1] Fund vs.CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD	\$139,310.70	24				****	N/A	N/A	N/A	N/A	****	****	****	N/A	
Fund vs.CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD			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
Fund vs.CREF Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD															4/24/2015
BM: Morningstar Aggressive Target Risk TR USD			29.88%	13.70%	14.55%	13.94%	4.01%	6.58%	19.90%	19.90%	21.92%	15.44%	13.64%	N/A	
			-74	-85	-67 12.68%	-43	-18 4.44%	-35	-98 47 200/	-98 47 200/	-57	-65	-49	N/A	
			28.92% 22	11.79% 106	12.68%	12.28% 123	-61	5.33% 90	17.30% 162	17.30% 162	18.71% 264	13.38% 141	11.93% 122	N/A N/A	
Fund vs.Morningstar Aggressive Target Risk TR USD 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
DM 51			0.000/	F 000/	0.040/	0.040/	0.000/	0.040/	4.540/	4.540/	4.700/	0.570/	0.000/	5 700/	4/24/2015
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			-0.90% 142	5.36% 33	2.94% 39	3.01% 34	-0.26% 19	0.01% -23	-1.54% 31	-1.54% 31	4.79% 35	3.57% 28	2.90% 28	5.79% -17	
PG: Intermediate Core Bond M'star OE Category			-0.27%	5.29%	2.92%	3.05%	N/A	N/A	N/A	-1.48%	4.81%	3.47%	2.95%	N/A	
Fund vs. Intermediate Core Bond M'star OE Category			79	40	41	30	N/A	N/A	N/A	25	33	38	23	N/A	
PG: Fund % Rank in Intermediate Core Bond M'star Category			20%	27%	23%	33%	N/A	N/A	N/A	28%	33%	24%	33%	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	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 PG: Fund % Rank in Inflation-Protected Bond M'star Category			-26 50%	-65 66%	-44 68%	-19 63%	N/A N/A	N/A N/A	N/A N/A	-33 65%	-116 72%	-65 69%	-28 65%	N/A N/A	
PG: # of funds in Inflation-Protected Bond M star Category PG: # of funds in Inflation-Protected Bond M star Category			205	201	175	124	N/A N/A	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															
[2]	\$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
DM. ODEE Carial Chaire Assessed Commercial D.			47.400/	40.000/	40.000/	0.000*	0.470/	4.470/	44.070′	44.070/	45.000/	40.000/	0.670/	0.740/	4/24/2015
BM: CREF Social Choice Account Composite Benchmark			17.10% 63	10.68% 30	10.03%	9.89%	2.47% 25	4.47% 16	11.97% 67	11.97% 67	15.38% 22	10.88%	9.67%	8.71% -7	
Fund vs.CREF Social Choice Account Composite Benchmark BM: Morningstar Moderate Target Risk TR USD			17.44%	30 10.06%	11 9.42%	-15 8.99%	2.81%	16 3.43%	10.19%	10.19%	22 13.95%	18 10.07%	-13 8.75%	-7 N/A	
BM: Morningstar Moderate Target Risk TR USD Fund vs.Morningstar Moderate Target Risk TR USD			29	92	9.42% 72	8.99% 75	-9	3.43% 120	10.19%	10.19%	13.95%	10.07%	8.75% 79	N/A N/A	
PG: Allocation50% to 70% Equity M'star OE Category			20.04%	9.65%	9.52%	9.52%	N/A	N/A	N/A	13.89%	14.85%	10.39%	9.33%	N/A	
Fund vs. Allocation-50% to 70% Equity M'star OE Category			-231	133	62	22	N/A	N/A	N/A	-125	75	67	21	N/A	
PG: Fund % Rank in Allocation50% to 70% Equity M'star Category			63%	26%	37%	46%	N/A	N/A	N/A	60%	41%	37%	44%	N/A	
PG: # of funds in Allocation50% to 70% Equity M'star Category			689	653	596	427	N/A	N/A	N/A	710	665	601	433	N/A	
Fund Star Rating			N/A	****	****	***	N/A	N/A	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	Ехр.	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
															4/24/2015
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 \$283,150.50

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 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, 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 - R2

				Previous Qua	arter-End Re	turns				Current Mo	nth-End Retu	irns	nual Determ		
			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
	,														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	113	N/A N/A	N/A	N/A	-62	166	111	100	N/A	
PG: Fund % Rank in Large Blend M'star Category PG: # of funds in Large Blend M'star Category			1380	1257	32% 1102	31% 812	N/A	N/A N/A	N/A N/A	67% 1382	37% 1244	40% 1109	35% 822	N/A 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	
Clabel Fauities															
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 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			-114	75	56	79	-22	-64	-295	-295	167	31	70	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			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]	\$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	
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 Fund vs. Allocation85%+ Equity M'star OE Category			30.00%	11.68% 111	12.18% 163	12.37% 109	N/A N/A	N/A N/A	N/A N/A	17.56% 130	19.75% 153	13.12% 160	11.93% 117	N/A N/A	
PG: Fund % Rank in Allocation85%+ Equity M'star Category			44%	26%	12%	8%	N/A	N/A	N/A	45%	17%	14%	7%	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
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%	4/24/2015
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			1				19	-24	26	26	29	22		-19	
			136	27	33	29	19	-24		-1.48%	4.81%		23		
PG: Intermediate Core Bond M'star OE Category			136 -0.27%	27 5.29%	33 2.92%	29 3.05%	N/A	N/A	N/A	20		3.47%	2.95%	N/A	
* *			1						N/A N/A		27	3.47% 32			
Fund vs. Intermediate Core Bond M'star OE Category			-0.27%	5.29%	2.92%	3.05%	N/A	N/A		31%	27 36%		2.95%	N/A	
Fund vs. Intermediate Core Bond M'star OE Cafegory PG: Fund % Rank in Intermediate Core Bond M'star Category PG: # of funds in Intermediate Core Bond M'star Category			-0.27% 73 21% 409	5.29% 34 30% 376	2.92% 35 26% 331	3.05% 25 36% 247	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A	31% 423	36% 386	32 28% 348	2.95% 18 36% 253	N/A N/A N/A N/A	
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			-0.27% 73 21%	5.29% 34 30%	2.92% 35 26%	3.05% 25 36%	N/A N/A N/A	N/A N/A N/A	N/A N/A	31%	36%	32 28%	2.95% 18 36%	N/A N/A N/A	
Fund vs. Intermediate Core Bond M'star OE Category PC: 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	-0.27% 73 21% 409	5.29% 34 30% 376	2.92% 35 26% 331	3.05% 25 36% 247	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A	31% 423	36% 386	32 28% 348	2.95% 18 36% 253	N/A N/A N/A N/A	5/1/1997
Fund vs. Intermediate Core Bond M'star OE Cafegory 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	\$7,822.20	23	-0.27% 73 21% 409 N/A 5.29%	5.29% 34 30% 376 	2.92% 35 26% 331 	3.05% 25 36% 247 2.39%	N/A N/A N/A N/A N/A 0.29%	N/A N/A N/A N/A N/A	N/A N/A N/A N/A 5.22%	31% 423 N/A 5.22%	36% 386 *** 6.55%	32 28% 348 	2.95% 18 36% 253 	N/A N/A N/A N/A N/A	
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 BM: Bloomberg Barclays US TIPS 1-10 Year Index	\$7,822.20	23	-0.27% 73 21% 409 N/A 5.29% 5.75%	5.29% 34 30% 376 6.02%	2.92% 35 26% 331 3.50%	3.05% 25 36% 247 2.39%	N/A N/A N/A N/A N/A 0.29%	N/A N/A N/A N/A N/A 1.36%	N/A N/A N/A N/A 5.22%	31% 423 N/A 5.22% 5.69%	36% 386 *** 6.55% 6.97%	32 28% 348 **** 4.13%	2.95% 18 36% 253 2.28%	N/A N/A N/A N/A N/A 4.93%	
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 BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index	\$7,822.20	23	-0.27% 73 21% 409 N/A 5.29% 5.75%	5.29% 34 30% 376 6.02%	2.92% 35 26% 331 3.50% 3.84%	3.05% 25 36% 247 2.39% 2.58%	N/A N/A N/A N/A N/A 0.29%	N/A N/A N/A N/A 1.36%	N/A N/A N/A N/A 5.22% 5.69%	31% 423 N/A 5.22% 5.69% -47	36% 386 *** 6.55% 6.97%	32 28% 348 **** 4.13% 4.46% -33	2.95% 18 36% 253 2.28% 2.57%	N/A N/A N/A N/A N/A 4.93%	
Fund vs. Intermediate Core Bond M'star OE Cafegory 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 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	-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61%	5.29% 34 30% 376 6.02% 6.41% -39 6.73%	2.92% 35 26% 331 **** 3.50% 3.84% -34 4.00%	3.05% 25 36% 247 2.39% 2.58% -19 2.63%	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 1.36% 1.54% -18 N/A	N/A N/A N/A N/A 5.22% 5.69% -47 N/A	31% 423 N/A 5.22% 5.69% -47 5.61%	36% 386 *** 6.55% 6.97% -42 7.77%	32 28% 348 **** 4.13% 4.46% -33 4.84%	2.95% 18 36% 253 2.28% 2.57% -29 2.61%	N/A N/A N/A N/A N/A 4.93% N/A N/A N/A	
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 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 Fund vs. Inflation-Protected Bond M'star OE Category	\$7,822.20	23	-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32	5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50	3.05% 25 36% 247 *** 2.39% 2.58% -19 2.63% -24	N/A N/A N/A N/A N/A O.29% O.48% -19 N/A N/A	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 5.22% 5.69% -47 N/A N/A	31% 423 N/A 5.22% 5.69% -47 5.61% -39	36% 386 *** 6.55% 6.97% -42 7.77% -122	32 28% 348 **** 4.13% 4.46% -33 4.84% -71	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33	N/A N/A N/A N/A N/A 4.93% N/A N/A N/A N/A	
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 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 % Rank in Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category	\$7,822.20	23	-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52%	5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67%	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69%	3.05% 25 36% 247 *** 2.39% 2.58% -19 2.63% -24 65%	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 1.36% 1.54% -18 N/A N/A N/A	N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67%	36% 386 6.55% 6.97% -42 7.77% -122 72%	32 28% 348 4.13% 4.46% -33 4.84% -71 70%	2.95% 18 36% 253 *** 2.28% 2.57% -29 2.61% -33 66%	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	
Fund vs. Intermediate Core Bond M'star OE Cafegory 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 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 % Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category	\$7,822.20	23	-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32	5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50	3.05% 25 36% 247 *** 2.39% 2.58% -19 2.63% -24	N/A N/A N/A N/A N/A O.29% O.48% -19 N/A N/A	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 5.22% 5.69% -47 N/A N/A	31% 423 N/A 5.22% 5.69% -47 5.61% -39	36% 386 *** 6.55% 6.97% -42 7.77% -122	32 28% 348 **** 4.13% 4.46% -33 4.84% -71	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33	N/A N/A N/A N/A N/A 4.93% N/A N/A N/A N/A	5/1/1997 4/24/2015
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 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: # of funds in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating	\$7,822.20	23	-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205	5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175	3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124	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 N/A N/A 1.36% 1.54% -18 N/A N/A N/A	N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209	36% 386 *** 6.55% 6.97% -42 7.77% -122 72% 202	32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	
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-Ptotected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star OE Category PG: # of funds in 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 PG: # of funds in 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 #### Multi-Asset	\$7,822.20	23	-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205	5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175	3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124	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 N/A N/A 1.36% 1.54% -18 N/A N/A N/A	N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209	36% 386 *** 6.55% 6.97% -42 7.77% -122 72% 202	32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	
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-Ptotected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star OE Category PG: # of funds in 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 PG: # of funds in 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 #### Multi-Asset	\$7,822.20 \$19,752.60	23	-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205	5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175	3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124	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 N/A N/A 1.36% 1.54% -18 N/A N/A N/A	N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209	36% 386 *** 6.55% 6.97% -42 7.77% -122 72% 202	32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	4/24/2015 3/1/1990
Fund vs. Intermediate Core Bond M'star OE Cafegory 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 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 Cetegory PG: Fund % 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]			-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205 N/A	5.29% 34 30% 3076 6.02% 6.41% -39 -71 67% 201	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 	3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124 	N/A N/A N/A N/A N/A O.29% O.48% -19 N/A N/A N/A N/A N/A	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 N/A N/A 5.22% 5.69% -47 N/A N/A N/A N/A N/A	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A	36% 386 *** 6.55% 6.97% -42 7.77% -122 72% 202 **	32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179 	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124 	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	4/24/2015 3/1/1990
Fund vs. Intermediate Core Bond M'star OE Cafegory 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 PG: Inflation-Protected Bond M'star OE Category Fund vs. Inflation-Protected Bond M'star OE Category PG: Fund % 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			-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205 N/A	5.29% 34 30% 5.602% 6.02% 6.41% -39 6.73% -71 67% 201	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175	3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124	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 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 5.22% 5.69% -47 N/A N/A N/A N/A	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A	36% 386 6.55% 6.97% -42 7.77% -122 72% 202	32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	4/24/2015 3/1/1990
Fund vs. Intermediate Core Bond M*star OE Cafegory 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 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: # of funds 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			-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205 N/A 17.67%	5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 10.92%	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 	3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124 	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 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	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 N/A	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A	36% 386 *** 6.55% 6.97% -42 7.77% -122 72% 202 ** 15.53%	32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179 	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 9.49%	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	4/24/2015 3/1/1990
Fund vs. Intermediate Core Bond M'star OE Cafegory 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 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 % 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 Composite Benchmark Fund vs. CREF Social Choice Account Composite Benchmark BM: Morningstar Moderate Target Risk TR USD			-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205 N/A 17.67%	5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 10.92%	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 10.07%	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 N/A N/A N/A N/A N/A N/A N/A N/A 2.72%	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 1.54% -4.62%	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	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A 12.59%	36% 386 *** 6.55% 6.97% -42 7.77% -122 72% 202 ** 15.53%	32 28% 348 4.13% -4.46% -33 4.84% -71 70% 179 10.99%	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124 	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	4/24/2015 3/1/1990
Fund vs. Intermediate Core Bond M'star OE Cafegory 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 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: Inflation-Protected Bond M'star OE Category PG: Fund % Rank in Inflation-Protected Bond M'star CE Category PG: # of funds 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 [5] 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			-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205 N/A 17.10% 57 17.44%	5.29% 34 30% 36 6.02% 6.41% -39 -71 67% 201 10.82%	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 10.07% 4 9.42%	3.05% 25 36% 247 2.39% 2.58% -19 2.63% -24 65% 124 9.70%	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 N/A N/A N/A	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 1.54%	N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A N/A N/A 11.59% 11.97% 62 10.19%	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A 12.59%	36% 386 6.55% 6.97% -42 7.77% -122 72% 202 15.53% 15.38% 15	32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179 10.99% 10.88% 11 10.07%	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124 9.49% 9.67% -18 8.75%	N/A	4/24/2015 3/1/1990
Fund vs. Intermediate Core Bond M'star OE Cafegory 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: # of funds 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 Star Rating Multi-Asset 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 OE Category PG: Allocation-50% to 70% Equity M'star OE Category			-0.27% 73 21% 409 N/A 5.29% 5.75% -46 5.61% -32 52% 205 N/A 17.10% 57 17.44% 23	5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 10.68% 24 10.06% 86	2.92% 35 26% 331 3.50% 3.84% -34 4.00% -50 69% 175 10.03% 4 9.42% 65	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 0.29% 0.48% -19 N/A N/A N/A N/A N/A N/A 2.72% 2.47% 2.5 2.81%	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 1.62% 4.47% 15 3.43% 119	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% 240	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A 11.97% 62 10.19% 240	36% 386 6.55% 6.97% -42 7.77% -122 202 15.33% 15 13.95% 158	32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179 10.99% 11 10.07% 92	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124 9.67% -18 8.75% 74	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	4/24/2015 3/1/1990
PG: Intermediate Core Bond M'star OE Category Fund vs. Intermediate Core Bond M'star OE Category PG: Fund '8 kank 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 Fund vs. 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 '8 kank 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 BM: Morningstar Moderate Target Risk TR USD Fund vs. Morningstar Moderate Target Risk TR USD PG: Allocation-50% to 70% Equity M'star OE Category PG: Fund % Rank in Allocation-50% to 70% Equity M'star Category PG: Fund % Rank in Allocation-50% to 70% Equity M'star Category PG: Fund % Rank in Allocation-50% to 70% Equity M'star Category			-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 20.04%	5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 10.92% 10.68% 24 10.06% 86 9.65%	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%	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%	N/A N/A N/A N/A N/A 0.29% 0.48% -19 N/A N/A N/A N/A 2.72% 2.47% 25 2.81% -9 N/A N/A N/A	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 1.52% 4.62% 4.47% 15 3.43% 119 N/A	N/A N/A N/A N/A N/A 5.69% -47 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A 11.97% 62 10.19% 240 13.89%	36% 386 *** 6.55% 6.97% -42 7.77% -122 72% 202 ** 15.83% 15 13.95% 158 14.85%	32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179 10.99% 10.88% 11 10.07% 92 10.39%	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% -124 9.67% -18 8.75% 74 9.33%	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	4/24/2015
Fund vs. Intermediate Core Bond M'star OE Cafegory 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 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 % 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 BM: Morningstar Moderate Target Risk TR USD PG: Allocation-S0% to 70% Equity M'star OE Category Fund vs. Allocation-S0% to 70% Equity M'star OE Category Fund vs. Allocation-S0% to 70% Equity M'star OE Category Fund vs. Allocation-S0% to 70% Equity M'star OE Category Fund vs. Allocation-S0% to 70% Equity M'star OE Category			-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 20.04% -237	5.29% 34 30% 376 6.02% 6.41% -39 6.73% -71 67% 201 10.92% 10.68% 24 10.06% 86 86 96 965%	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	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	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 2.72% 2.47% 25 2.81% -9 N/A N/A	N/A N/A N/A N/A N/A N/A 1.54% -18 N/A N/A N/A N/A 1.54% -18 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A 5.22% 5.69% -47 N/A N/A N/A N/A 12.59% 11.97% 62 10.19% 240 N/A N/A	31% 423 N/A 5.22% 5.69% -47 5.61% -39 67% 209 N/A 11.97% 62 10.19% 240 13.89% -130	36% 386 6.55% 6.97% -42 7.77% -122 72% 202 15.83% 15 13.95% 158 188 68	32 28% 348 4.13% 4.46% -33 4.84% -71 70% 179 10.99% 10.88% 11 10.07% 92 10.39% 60	2.95% 18 36% 253 2.28% 2.57% -29 2.61% -33 66% 124 9.49% 9.67% -18 8.75% 74 9.33% 16	N/A	4/24/2015 3/1/1990

				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 Qu	arter-End Re	turns				Current Mo	nth-End Ret	ırns			
			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	to	to	to	to	to	to	to	to	to	to	Inc.
	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 PG: # of funds 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	
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 Fund vs. Intermediate Core Bond M'star OE Category			-0.27% 58	5.29% 16	2.92% 14	3.05% 11	N/A N/A	N/A N/A	N/A N/A	-1.48% 5	4.81% 9	3.47% 12	2.95%	N/A N/A	
PG: Fund % Rank in Intermediate Core Bond M'star Category			26%	39%	43%	45%	N/A	N/A	N/A N/A	38%	42%	40%	3 45%	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%	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%	-36 68%	N/A	N/A	N/A	-55 75%	73%	73%	71%	N/A 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															
		40	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		1				1								
CREF SOCIAL CHOICE ACCOUNT [8] BM: CREF Social Choice Account Composite Benchmark	\$19,752.60		17.10%	10.68%	10.03%	9.89%	2.47%	4.47%	11.97%	11.97%	15.38%	10.88%	9.67%	8.71%	
BM: CREF Social Choice Account Composite Benchmark Fund vs.CREF Social Choice Account Composite Benchmark	\$19,752.60		38	5	-17	-35	24	11	45	45	-5	-10	-33	-14	
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		1	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	
BM: CREF Social Choice Account Composite Benchmark Fund vs.CREF Social Choice Account Composite Benchmark	\$19,752.60		38	5	-17 9.42%	-35	24	11	45	45	-5	-10	-33	-14	
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 OE Category Fund vs. Allocation—50% to 70% Equity M'star OE Category	\$19,752.60		38 17.44% 4 20.04% -256	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 M*star OE Category Fund vs. Allocation—50% to 70% Equity M*star OE Category PG: Fund % Rank in Allocation—50% to 70% Equity M*star Category	\$19,752.60		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	
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 OE Category Fund vs. Allocation—50% to 70% Equity M'star OE Category	\$19,752.60		38 17.44% 4 20.04% -256	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	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 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	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

					arter-End Ret					Current Mor	nth-End Retu				
					vg. Annual R							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
TIAA TRADITIONAL ANNUITY-GROUP RETIREMENT ANNUITY [1,2,3]	\$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 [1,2,2]	3]		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) [1,2,3]			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) [1,2,3,4]			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]			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]			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]			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 [1,2,3]			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]			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 ANNIHITY TOTAL C	\$247 000 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), Retirement Choice (RC), Supplemental Retirement Annuity (SRA), Group Supplemental Retirement Annuity (GSA) 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 by TIAA's Board of Trustees. Additional interest, when declared by TIAA's Board of Trustees 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.

		_		Previous Qua	erter-End Re	turns		_	_	Current Mo	nth-End Retu	urns	_	_	
					vg. Annual R								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	
FIND	Assets (in \$Mil.) 12/31/21	Ratio (bps) [2]	to	to 09/30/21	to	to 09/30/21	to	to	to	to	to	to	to	to	Inc. Date
FUND	12/31/21	(pps)	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															
TIAA-CREF EQUITY INDEX FUND (TIEIX)	\$35,976.20	5	31.83%	15.96%	16.81%	16.57%	3.90%	9.23%	25.63%	25.63%	25.70%	17.92%	16.26%	7.94%	7/1/1999
Gross Expense Ratio		5													
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%	8.01%	
Fund vs.Russell 3000 Index			-5	-4	-4	-3	-4	-5	-3	-3	-9	-5	-4	-7	
PG: Large Blend M'star Category Fund vs. Large Blend M'star Category			29.94% 189	14.34% 162	15.28% 153	15.12% 145	N/A N/A	N/A N/A	N/A N/A	26.07% -44	23.83% 187	16.57% 135	14.96% 130	N/A N/A	
PG: Fund % Rank in Large Blend M'star Category			30%	29%	24%	16%	N/A	N/A	N/A	65%	33%	34%	22%	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	
TIAA-CREF GROWTH & INCOME FUND (TIGRX)	\$6,963.20	40	31.14%	14.12%	16.29%	16.24%	3.65%	9.44%	25.38%	25.38%	25.32%	17.78%	16.05%	8.08%	7/1/1999
Gross Expense Ratio		40													
BM: S&P 500 Index Fund vs.S&P 500 Index			30.00% 114	15.99% -187	16.90% -61	16.63% -39	4.48% -83	11.03% -159	28.71% -333	28.71% -333	26.07% -75	18.47% -69	16.55% -50	7.68% 40	
PG: Large Blend M'star Category			29.94%	14.34%	15.28%	-39 15.12%	-03 N/A	-159 N/A	-333 N/A	-333 26.07%	23.83%	-69 16.57%	-50 14.96%	N/A	
Fund vs. Large Blend M'star Category			120	-22	101	112	N/A	N/A	N/A	-69	149	121	109	N/A	
PG: Fund % Rank in Large Blend M'star Category			35%	59%	39%	32%	N/A	N/A	N/A	67%	41%	38%	32%	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	
TIAA-CREF LARGE-CAP GROWTH FUND (TILGX)	\$7,082.10	41	25.82%	20.75%	22.56%	19.89%	1.67%	4.43%	16.77%	16.77%	30.09%	24.26%	19.29%	12.76%	3/31/2006
Gross Expense Ratio		41	07.000	00.000/	00.040/	40.000/	0.4407	44.040/	07.000/	07.000/	24.000/	05.000/	40.700/	40.400/	
BM: Russell 1000 Growth Index Fund vs.Russell 1000 Growth Index			27.32% -150	22.00% -125	22.84% -28	19.68% 21	2.11% -44	11.64% -721	27.60% -1083	27.60% -1083	34.08% -399	25.32% -106	19.79% -50	13.43% -67	
PG: Large Growth M'star Category			26.60%	19.75%	20.68%	17.93%	N/A	-/21 N/A	-1063 N/A	20.45%	-399 29.54%	22.39%	-50 17.65%	N/A	
Fund vs. Large Growth M'star Category			-78	100	188	196	N/A	N/A	N/A	-368	55	187	164	N/A	
PG: Fund % Rank in Large Growth M'star Category			57%	38%	26%	16%	N/A	N/A	N/A	76%	46%	31%	19%	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	
TIAA-CREF LARGE-CAP GROWTH INDEX FUND (TILIX)	\$11,093.40	5	27.25%	21.94%	22.76%	19.59%	2.10%	11.61%	27.52%	27.52%	33.99%	25.23%	19.71%	13.30%	10/1/2002
Gross Expense Ratio BM: Russell 1000 Growth Index		5	27.32%	22.00%	22.84%	19.68%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	13.39%	
Fund vs.Russell 1000 Growth Index			21.32% -7	-6	-8	-9	_1	-3	-8	-8	-9	-9	-8	-9	
PG: Large Growth M'star 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 Category			65	219	208	166	N/A	N/A	N/A	707	445	284	206	N/A	
PG: Fund % Rank in Large Growth M'star Category			45%	25%	23%	19%	N/A	N/A	N/A	18%	15%	20%	15%	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	
THE OPEN ADDRESS OF THE PROPERTY OF THE PROPER				0.050/	0.000/	40.000/		0.000/			40.000/	40.000/	40 500/	0.050/	40/4/0000
TIAA-CREF LARGE-CAP VALUE FUND (TRLIX) Gross Expense Ratio	\$5,454.50	41	37.27%	9.25%	9.96%	12.89%	6.32%	8.80%	27.01%	27.01%	19.23%	10.37%	12.52%	9.95%	10/1/2002
BM: Russell 1000 Value Index		4.	35.01%	10.07%	10.94%	13.51%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	9.93%	
Fund vs.Russell 1000 Value Index			226	-82	-98	-62	1	103	185	185	159	-79	-45	2	
PG: Large Value M'star Category			34.79%	9.62%	11.14%	12.72%	N/A	N/A	N/A	26.22%	17.82%	11.68%	12.39%	N/A	
Fund vs. Large Value M'star Category			248	-37	-118	17	N/A	N/A	N/A	79	141	-131	13	N/A	
PG: Fund % Rank in Large Value M'star Category			36%	57%	74%	49%	N/A	N/A	N/A	39%	30%	73%	51%	N/A	
PG: # of funds in Large Value M'star Category			1205	1144	1022	747	N/A	N/A	N/A	1207	1143	1036	755	N/A	
Fund Star Rating			N/A	***	••	***	N/A	N/A	N/A	N/A	***	••	***	N/A	
TIAA-CREF LARGE-CAP VALUE INDEX FUND (TILVX)	\$9,143.50	5	34.93%	10.06%	10.89%	13.44%	6.28%	7.71%	25.02%	25.02%	17.59%	11.12%	12.90%	9.85%	10/1/2002
Gross Expense Ratio	\$9,143.50	5	34.93 /6	10.06 /6	10.05/6	13.44 /6	0.20 /6	7.7170	25.02 /6	25.02 /6	17.55%	11.12/0	12.50 /6	3.03 /6	10/1/2002
BM: Russell 1000 Value Index		-	35.01%	10.07%	10.94%	13.51%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	9.93%	
Fund vs.Russell 1000 Value Index			-8	-1	-5	-7	-3	-6	-14	-14	-5	-4	-7	-8	
PG: Large Value M'star Category			34.79%	9.62%	11.14%	12.72%	N/A	N/A	N/A	26.22%	17.82%	11.68%	12.39%	N/A	
Fund vs. Large Value M'star Category			14	44	-25	72	N/A	N/A	N/A	-120	-23	-56	51	N/A	
PG: Fund % Rank in Large Value M'star Category			49%	42%	57%	31%	N/A	N/A	N/A	64%	53%	59%	38%	N/A	
PG: # of funds in Large Value M'star Category			1205 N/A	1144	1022	747	N/A	N/A	N/A	1207	1143	1036	755	N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF MID-CAP GROWTH FUND (TRPWX)	\$1,842.40	48	30.74%	18.70%	18.68%	16.55%	0.55%	-2.89%	2.95%	2.95%	25.90%	18.26%	15.08%	12.67%	10/1/2002
Gross Expense Ratio		48	120.470				/-		/					.=/4	
BM: Russell Mid Cap Growth Index			30.45%	19.14%	19.27%	17.54%	0.35%	2.85%	12.73%	12.73%	27.46%	19.83%	16.63%	13.51%	
Fund vs. Russell Mid Cap Growth Index			29	-44	-59	-99	20	-574	-978	-978	-156	-157	-155	-84	
PG: Mid-Cap Growth M'star Category			33.09%	18.19%	18.82%	16.49%	N/A	N/A	N/A	13.05%	27.47%	19.37%	15.66%	N/A	
Fund vs. Mid-Cap Growth M'star Category			-235	51	-14	6	N/A	N/A	N/A	-1010	-157	-111	-58	N/A	
PG: Fund % Rank in Mid-Cap Growth Mistar Category			56%	42%	46%	50%	N/A	N/A	N/A	90%	61%	61%	64%	N/A	
PG: # of funds in Mid-Cap Growth M'star Category			584 N/A	549	495	386	N/A N/A	N/A	N/A N/A	588 N/A	538	491	380	N/A N/A	
Fund Star Rating			IN/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF MID-CAP VALUE FUND (TIMVX)	\$2,222.50	46	44.93%	6.31%	7.94%	11.67%	7.40%	10.82%	32.18%	32.18%	17.18%	8.95%	11.52%	11.29%	10/1/2002
Gross Expense Ratio		46	1												
BM: Russell Mid Cap Value Index			42.40%	10.28%	10.59%	13.93%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%	11.78%	
Fund vs.Russell Mid Cap Value Index			253	-397	-265	-226	112	228	384	384	-244	-227	-192	-49	
PG: Mid-Cap Value M'star Category			46.91%	9.41%	10.47%	12.92%	N/A	N/A	N/A	29.32%	18.85%	10.60%	12.30%	N/A	
Fund vs. Mid-Cap Value M'star Category			-198	-310	-253	-125	N/A	N/A	N/A	286	-167	-165	-78	N/A	
PG: Fund % Rank in Mid-Cap Value M'star Category			55%	87%	91%	83%	N/A	N/A	N/A	25%	76%	82%	74%	N/A	
PG: # of funds in Mid-Cap Value M'star Category			408	391	348	250	N/A	N/A	N/A	413	391	351	265	N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	

		_		Previous Qua	arter-End Ret	turns		_	_	Current Mo	nth-End Retu	ırns	_	_	
					vg. Annual R								nual Returns		_
	Total Portfolio Net	Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	10 Year 10/01/11	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	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
FUND	12/31/21	(bps) [2]	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-CREF QUANT SMALL-CAP EQUITY FUND (TISEX) [15] Gross Expense Ratio	\$3,038.90	43	57.64%	10.35%	13.24%	14.90%	3.84%	4.83%	25.06%	25.06%	20.45%	12.09%	13.76%	11.49%	10/1/2002
BM: Russell 2000 Index		43	47.68%	10.54%	13.45%	14.63%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	11.31%	
Fund vs.Russell 2000 Index			996	-19	-21	27	161	269	1024	1024	43	7	53	18	
PG: Small Blend M'star Category			51.11%	9.47%	11.96%	13.70%	N/A	N/A	N/A	24.19%	19.73%	11.22%	12.74%	N/A	
Fund vs. Small Blend M'star Category			653 19%	88	128	120	N/A	N/A	N/A	87 46%	72	87 36%	102	N/A	
PG: Fund % Rank in Small Blend M'star Category PG: # of funds in Small Blend M'star Category			641	38% 603	32% 525	20% 360	N/A N/A	N/A N/A	N/A N/A	630	42% 596	528	21% 352	N/A N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
[16.4]															
TIAA-CREF QUANT SMALL/MID-CAP EQUITY (TSMWX) [16,4] Gross Expense Ratio	\$1,127.30	50	56.57%	15.10%	17.24%	N/A	4.64%	6.39%	32.04%	32.04%	25.79%	17.09%	N/A	17.32%	8/5/2016
BM: Russell 2500 Index		30	45.03%	12.47%	14.25%		3.28%	3.82%	18.18%	18.18%	21.91%	13.75%		14.10%	
Fund vs.Russell 2500 Index			1154	263	299		136	257	1386	1386	388	334		322	
PG: Small Blend M'star Category			51.11%	9.47%	11.96%		N/A	N/A	N/A	24.19%	19.73%	11.22%		N/A	
Fund vs. Small Blend M'star Category PG: Fund % Rank in Small Blend M'star Category			546 28%	563 4%	528 2%		N/A N/A	N/A N/A	N/A N/A	785 10%	606 4%	587 1%		N/A N/A	
PG: # of funds in Small Blend M'star Category			641	603	525		N/A	N/A	N/A	630	596	528		N/A	
Fund Star Rating			N/A	*****	*****		N/A	N/A	N/A	N/A	*****	*****		N/A	
TIAN OBEC DEAL COTATE OCCUBITICO FUND (TIREV)	\$4 977 CO	40	20 749/	14 679/	40 600/	12 000/	0.700/	15 550/	20 449/	20 449/	22 800/	44 900/	42 000/	11 600/	40/4/2022
TIAA-CREF REAL ESTATE SECURITIES FUND (TIREX) Gross Expense Ratio	\$4,877.90	49	30.71%	14.67%	10.69%	12.99%	8.79%	15.55%	39.41%	39.41%	22.80%	14.82%	13.00%	11.69%	10/1/2002
BM: FTSE Nareit All Equity REITs Index			31.54%	11.73%	8.41%	12.13%	9.60%	16.17%	41.30%	41.30%	19.93%	12.46%	12.22%	11.48%	
Fund vs.FTSE Nareit All Equity REITs Index			-83	294	228	86	-81	-62	-189	-189	287	236	78	21	
PG: Real Estate M'star Category Fund vs. Real Estate M'star Category			34.73% -402	10.86% 381	7.27% 342	10.97% 202	N/A N/A	N/A N/A	N/A N/A	38.73% 68	18.90% 390	10.74% 408	10.91% 209	N/A N/A	
PG: Fund % Rank in Real Estate M'star Category			76%	8%	342	3%	N/A N/A	N/A N/A	N/A N/A	68%	10%	3%	3%	N/A N/A	
PG: # of funds in Real Estate M'star Category			246	231	199	147	N/A	N/A	N/A	253	233	200	149	N/A	
Fund Star Rating			N/A	*****	*****	****	N/A	N/A	N/A	N/A	****	*****	*****	N/A	
TIAA-CREF S&P 500 INDEX FUND (TISPX)	\$8,893.60	5	29.91%	15.95%	16.83%	16.56%	4.48%	11.00%	28.64%	28.64%	26.00%	18.41%	16.48%	11.51%	10/1/2002
Gross Expense Ratio	ψ0,033.00	5	25.5176	10.5576	10.03 /6	10.30 /6	4.40%	11.00%	20.0478	20.0476	20.0078	10.4176	10.4076	11.5176	10/1/2002
BM: S&P 500 Index			30.00%	15.99%	16.90%	16.63%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	11.59%	
Fund vs.S&P 500 Index			-9	-4	-7 45 200/	-7 45 400/	0	-3	-7 N/A	-7 20 070/	-7	-6	-7 44.00%	-8 N/A	
PG: Large Blend M'star Category Fund vs. Large Blend M'star Category			29.94%	14.34% 161	15.28% 155	15.12% 144	N/A N/A	N/A N/A	N/A N/A	26.07% 257	23.83% 217	16.57% 184	14.96% 152	N/A N/A	
PG: Fund % Rank in Large Blend M'star Category			51%	29%	23%	17%	N/A	N/A	N/A	24%	26%	19%	13%	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	
TIAA-CREF SMALL-CAP BLEND INDEX FUND (TISBX)	\$4,509.60	6	47.66%	10.64%	13.58%	14.83%	2.25%	2.17%	14.89%	14.89%	20.11%	12.15%	13.42%	11.38%	10/1/2002
Gross Expense Ratio		6													
BM: Russell 2000 Index			47.68%	10.54%	13.45%	14.63%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	11.31%	
Fund vs.Russell 2000 Index PG: Small Blend M'star Category			-2 51.11%	10 9.47%	13 11.96%	20 13.70%	N/A	3 N/A	7 N/A	7 24.19%	9 19.73%	13 11.22%	19 12.74%	7 N/A	
Fund vs. Small Blend M'star Category			-345	117	162	113	N/A	N/A	N/A	-930	38	93	68	N/A	
PG: Fund % Rank in Small Blend M'star Category			62%	31%	22%	22%	N/A	N/A	N/A	91%	46%	34%	33%	N/A	
PG: # of funds in Small Blend M'star Category			641 N/A	603	525	360	N/A N/A	N/A	N/A	630	596	528	352	N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF SOCIAL CHOICE EQUITY FUND (TISCX)	\$7,752.30	18	31.84%	16.40%	16.79%	16.00%	4.61%	9.47%	26.46%	26.46%	26.02%	17.98%	15.75%	7.79%	7/1/1999
Gross Expense Ratio		18	04.000/	40.000/	10.050/	40.000/	0.040/	0.000/	05.000/	05.000/	05.700/	47.070/	10.000/	0.040/	
BM: Russell 3000 Index Fund vs.Russell 3000 Index			31.88%	16.00% 40	16.85% -6	16.60% -60	3.94% 67	9.28% 19	25.66% 80	25.66% 80	25.79% 23	17.97% 1	16.30% -55	8.01% -22	
PG: Large Blend M'star 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 Category			190	206	151	88	N/A	N/A	N/A	39	219	141	79	N/A	
PG: Fund % Rank in Large Blend M'star Category PG: # of funds in Large Blend M'star Category			29% 1380	20% 1257	24%	39%	N/A N/A	N/A	N/A	53% 1382	25%	32% 1109	39% 822	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	
•								-							
TIAA-CREF SOCIAL CHOICE LOW CARBON EQUITY FUND (TNWCX)	\$1,128.50	32 35	32.27%	17.20%	17.23%	N/A	4.33%	8.91%	25.89%	25.89%	26.75%	18.31%	N/A	15.89%	8/7/2015
Gross Expense Ratio BM: Russell 3000 Index		30	31.88%	16.00%	16.85%		3.94%	9.28%	25.66%	25.66%	25.79%	17.97%		15.61%	
Fund vs.Russell 3000 Index			39	120	38		39	-37	23	23	96	34		28	
PG: Large Blend M'star Category			29.94%	14.34%	15.28%		N/A	N/A	N/A	26.07%	23.83%	16.57%		N/A	
Fund vs. Large Blend M'star Category PG: Fund % Rank in Large Blend M'star Category			233 24%	286 12%	195 13%		N/A N/A	N/A N/A	N/A N/A	-18 61%	292 13%	174 22%		N/A N/A	
PG: # of funds in Large Blend M'star Category			1380	1257	1102		N/A	N/A	N/A	1382	1244	1109		N/A	
Fund Star Rating			N/A	****	****		N/A	N/A	N/A	N/A	****	****		N/A	
International Equities															
TIAA-CREF EMERGING MARKETS EQUITY FUND (TEMLX)	\$1,680.80	88	3.74%	7.89%	8.10%	5.25%	1.16%	-3.51%	-16.62%	-16.62%	8.23%	8.59%	4.44%	3.32%	8/31/2010
Gross Expense Ratio		88													
BM: MS Emerging Market			18.20%	8.58%	9.23%	6.09%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	4.57%	
Fund vs.MS Emerging Market			-1446	-69 9.94%	-113 9.07%	-84 6.33%	-72 N/A	-220 N/A	-1408 N/A	-1408 0.38%	-271 12.42%	-128 10.00%	-105 5.78%	-125 N/A	
PG: Diversified Emerging Mkts M'star Category Fund vs. Diversified Emerging Mkts M'star Category			21.59% -1785	9.94% -205	9.07% -97	-108	N/A N/A	N/A N/A	N/A N/A	-1700	12.42% -419	10.00% -141	5.78% -134	N/A N/A	
PG: Fund % Rank in Diversified Emerging Mkts M'star Category			98%	64%	65%	74%	N/A	N/A	N/A	97%	87%	71%	77%	N/A	
PG: # of funds in Diversified Emerging Mkts M'star Category			784	708	598	317	N/A	N/A	N/A	791	720	615	342	N/A	
Fund Star Rating			N/A	**	••	**	N/A	N/A	N/A	N/A	•	••	••	N/A	

	_	_		Previous Qua	arter-End Ret	urns		_		Current Mo	nth-End Retu	ırns			
			4.V		vg. Annual Re		4 14	2.84	VTD	4.٧	2.٧		nual Returns		_
	Total Portfolio Net	Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	10 Year 10/01/11	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	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
FUND	12/31/21	(bps) [2]		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-CREF EMERGING MARKETS EQUITY INDEX FUND (TEQLX) Gross Expense Ratio	\$5,389.80	20	16.66%	8.29%	8.83%	5.98%	1.76%	-1.28%	-3.06%	-3.06%	10.59%	9.69%	5.26%	4.21%	8/31/2010
BM: MS Emerging Market		20	18.20%	8.58%	9.23%	6.09%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	4.57%	
Fund vs.MS Emerging Market			-154	-29	-40	-11	-12	3	-52	-52	-35	-18	-23	-36	
PG: Diversified Emerging Mkts M'star Category			21.59%	9.94%	9.07%	6.33%	N/A	N/A	N/A	0.38%	12.42%	10.00%	5.78%	N/A	
Fund vs. Diversified Emerging Mkts M'star Category PG: Fund % Rank in Diversified Emerging Mkts M'star Category			-493 71%	-165 58%	-24 47%	-35 54%	N/A N/A	N/A N/A	N/A N/A	-344 68%	-183 63%	-31 45%	-52 58%	N/A N/A	
PG: # of funds in Diversified Emerging Mkts M'star Category			784	708	598	317	N/A	N/A	N/A	791	720	615	342	N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
THE OPER NATIONAL POLICY FUND (THEY	******			0.400/	0.550/	0.000/		0.450/	40.040/	40.040/	40.400/	0.000/		= 400/	=:4:4000
TIAA-CREF INTERNATIONAL EQUITY FUND (TIIEX) Gross Expense Ratio	\$6,741.20	48 48	27.38%	8.42%	8.55%	9.09%	4.51%	2.45%	10.81%	10.81%	16.49%	9.98%	9.11%	5.46%	7/1/1999
BM: Morgan Stanley EAFE Index			25.73%	7.62%	8.81%	8.10%	5.12%	2.69%	11.26%	11.26%	13.54%	9.55%	8.03%	4.71%	
Fund vs.Morgan Stanley EAFE Index			165	80	-26	99	-61	-24	-45	-45	295	43	108	75	
PG: Foreign Large Blend M'star Category			23.96% 342	7.55% 87	8.33% 22	8.07% 102	N/A N/A	N/A N/A	N/A N/A	9.72% 109	13.56% 293	9.38%	7.85% 126	N/A N/A	
Fund vs. Foreign Large Blend M'star Category PG: Fund % Rank in Foreign Large Blend M'star Category			20%	33%	52%	17%	N/A N/A	N/A N/A	N/A N/A	46%	13%	34%	13%	N/A N/A	
PG: # of funds in Foreign Large Blend M'star Category			770	691	591	397	N/A	N/A	N/A	767	698	601	409	N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	****	***	****	N/A	
TIAA.CDEE INTERNATIONAL EQUITY INDEX CUMP (TOLEY)	\$10 412 70	5	24 900/	7 649/	8 76%	Q 240/	4.82%	3 169/	11 200/	11 200/	13 600/	9.779/	8 22%	7 95%	10/1/2002
TIAA-CREF INTERNATIONAL EQUITY INDEX FUND (TCIEX) Gross Expense Ratio	\$19,413.70	5	24.98%	7.61%	8.76%	8.31%	4.02%	3.16%	11.30%	11.30%	13.60%	9.77%	8.22%	7.95%	10/1/2002
BM: Morgan Stanley EAFE Index			25.73%	7.62%	8.81%	8.10%	5.12%	2.69%	11.26%	11.26%	13.54%	9.55%	8.03%	7.90%	
Fund vs.Morgan Stanley EAFE Index			-75	-1	-5	21	-30	47	4	4	6	22	19	5	
PG: Foreign Large Blend M'star Category			23.96% 102	7.55% 6	8.33% 43	8.07% 24	N/A N/A	N/A N/A	N/A N/A	9.72% 158	13.56% 4	9.38% 39	7.85% 37	N/A N/A	
Fund vs. Foreign Large Blend M'star Category PG: Fund % Rank in Foreign Large Blend M'star Category			44%	ь 51%	43 45%	37%	N/A N/A	N/A N/A	N/A N/A	158 37%	4 51%	39 42%	34%	N/A N/A	
PG: # of funds in Foreign Large Blend M'star Category			770	691	591	397	N/A	N/A	N/A	767	698	601	409	N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	****	N/A	
THE OPER DEPOSIT OF THE PROPERTY OF THE PROPER	** *** ***			44.000/	44.500/		4 000/	0.050/	0.000/	0.000/	04.040/	44.040/		0.700/	******
TIAA-CREF INTERNATIONAL OPPORTUNITIES FUND (TIOIX) Gross Expense Ratio	\$2,521.50	61	22.23%	14.26%	14.58%	N/A	1.22%	-2.05%	3.33%	3.33%	21.34%	14.84%	N/A	8.76%	4/12/2013
BM: MSCI AC World Index ex USA		01	23.92%	8.03%	8.94%		4.13%	1.82%	7.82%	7.82%	13.18%	9.61%		5.95%	
Fund vs.MSCI AC World Index ex USA			-169	623	564		-291	-387	-449	-449	816	523		281	
PG: Foreign Large Growth M'star Category			20.30%	13.07%	12.18%		N/A	N/A	N/A	7.69%	20.03%	14.11%		N/A	
Fund vs. Foreign Large Growth M'star Category PG: Fund % Rank in Foreign Large Growth M'star Category			193 38%	119 30%	240 14%		N/A N/A	N/A N/A	N/A N/A	-436 78%	131 33%	73 32%		N/A N/A	
PG: # of funds in Foreign Large Growth M'star Category			439	383	322		N/A	N/A	N/A	450	386	332		N/A	
Fund Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	***	***		N/A	
[18.4]															
TIAA-CREF QUANT INTERNATIONAL SMALL-CAP EQUITY FUND (TIISX) [18,4] Gross Expense Ratio	\$1,596.10	71 71	28.75%	6.42%	N/A	N/A	4.32%	0.22%	11.64%	11.64%	12.59%	8.14%	N/A	7.83%	12/9/2016
BM: MSCI ACWI ex-US Small Cap Index			33.07%	10.33%			4.23%	0.62%	12.93%	12.93%	16.45%	11.21%		11.20%	
Fund vs.MSCI ACWI ex-US Small Cap Index			-432	-391			9	-40	-129	-129	-386	-307		-337	
PG: Foreign Small/Mid Value M'star Category			36.13%	6.61%			N/A	N/A	N/A	14.87%	12.40%	8.23%		N/A	
Fund vs. Foreign Small/Mid Value M'star Category PG: Fund % Rank in Foreign Small/Mid Value M'star Category			-738 83%	-19 55%			N/A N/A	N/A N/A	N/A N/A	-323 77%	19 43%	-9 56%		N/A N/A	
PG: # of funds in Foreign Small/Mid Value M'star Category			51	48			N/A	N/A	N/A	55	51	47		N/A	
Fund Star Rating			N/A	***			N/A	N/A	N/A	N/A	***	***		N/A	
7.1. OPE 00011 01007 HITCHIAN FOUR FUND (70011)	** ***			0.470/	0.400/			. ====	44.040/	44.040/	44.000/	40.000/		= 0.40/	07710045
TIAA-CREF SOCIAL CHOICE INTERNATIONAL EQUITY FUND (TSONX) Gross Expense Ratio	\$1,029.20	40	25.71%	8.47%	9.13%	N/A	5.30%	3.73%	11.94%	11.94%	14.89%	10.29%	N/A	7.04%	8/7/2015
BM: Morgan Stanley EAFE Index			25.73%	7.62%	8.81%		5.12%	2.69%	11.26%	11.26%	13.54%	9.55%		6.26%	
Fund vs.Morgan Stanley EAFE Index			-2	85	32		18	104	68	68	135	74		78	
PG: Foreign Large Blend M'star Category			23.96%	7.55%	8.33%		N/A	N/A	N/A	9.72%	13.56%	9.38%		N/A	
Fund vs. Foreign Large Blend M'star Category PG: Fund % Rank in Foreign Large Blend M'star Category			175 34%	92 32%	80 33%		N/A N/A	N/A N/A	N/A N/A	222 28%	133 28%	91 25%		N/A N/A	
PG: # of funds in Foreign Large Blend M'star Category			770	691	591		N/A	N/A	N/A	767	698	601		N/A	
Fund Star Rating			N/A	****	****		N/A	N/A	N/A	N/A	****	****		N/A	
Fixed Income															
TIAA-CREF 5-15 YEAR LADDERED TAX-EXEMPT BOND FUND (TITIX) [19]	\$292.60	30	3.33%	4.98%	2.99%	3.27%	-0.17%	0.26%	1.31%	1.31%	4.46%	3.98%	2.99%	3.91%	3/31/2006
Gross Expense Ratio		32	L				L								
BM: Bloomberg Barclays 10-Year Municipal Bond Index Fund vs.Bloomberg Barclays 10-Year Municipal Bond Index			2.21%	5.26% -28	3.25% -26	3.96% -69	0.22%	0.55% -29	0.96% 35	0.96% 35	4.72% -26	4.27% -29	3.69% -70	4.65% -74	
PG: Muni National Interm M'star Category			3.07%	-28 4.49%	-26 2.72%	-69 3.25%	-39 N/A	-29 N/A	N/A	1.67%	4.30%	-29 3.60%	3.08%	-74 N/A	
Fund vs. Muni National Interm M'star Category			26	49	27	2	N/A	N/A	N/A	-36	16	38	-9	N/A	
PG: Fund % Rank in Muni National Interm M'star Category			37%	22%	32%	38%	N/A	N/A	N/A	54%	37%	26%	51%	N/A	
PG: # of funds in Muni National Interm M'star Category			295 N/A	263	229	169	N/A	N/A	N/A	298 N/A	270	231	168	N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF BOND INDEX FUND (TBIIX)	\$21,775.60	8	-0.99%	5.22%	2.77%	2.87%	-0.38%	-0.17%	-1.81%	-1.81%	4.58%	3.41%	2.74%	3.39%	9/14/2009
Gross Expense Ratio		8													
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%	3.58%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star Category			-9 -0.27%	-14 5.29%	-17 2.92%	-14 3.05%	-12 N/A	-18 N/A	-27 N/A	-27 -1.48%	-21 4.81%	-16 3.47%	-16 2.95%	-19 N/A	
Fund vs. Intermediate Core Bond M'star Category			-72	-7	-15	-18	N/A	N/A	N/A	-33	-23	-6	-21	N/A	
PG: Fund % Rank in Intermediate Core Bond M'star Category			73%	58%	67%	69%	N/A	N/A	N/A	65%	64%	60%	67%	N/A	
PG: # of funds in Intermediate Core Bond M'star Category Fund Star Rating			409 N/A	376	331	247	N/A N/A	N/A N/A	N/A N/A	423 N/A	386	348	253	N/A N/A	

		_		Previous Qu	arter-End Re	turns				Current Mo	nth-End Retu	irns			
	Total Portfolio Net Assets (in \$Mil.)	Exp.	1 Year 10/01/20 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		10 Year 01/01/12 to	Since Inception to	Inc.
FUND	12/31/21	(bps) [2]	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-CREF CORE BOND FUND (TIBDX)	\$10,676.90	29 29	0.99%	5.80%	3.48%	3.88%	0.10%	-0.24%	-0.96%	-0.96%	5.32%	3.99%	3.67%	4.96%	7/1/1999
Gross Expense Ratio BM: Bloomberg Barclays U.S. Aggregate Bond Index		29	-0.90%	5.36%	2.94%	3.01%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	4.76%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			189	44	54	87	36	-25	58	58	53	42	77	20	
PG: Intermediate Core-Plus Bond M'star Category			1.49%	5.62%	3.50%	3.75%	N/A	N/A	N/A	-0.67%	5.38%	3.95%	3.58%	N/A	
Fund vs. Intermediate Core-Plus Bond M'star Category PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			-50 56%	18 47%	-2 51%	13 40%	N/A N/A	N/A N/A	N/A N/A	-29 58%	-6 56%	4 48%	9 41%	N/A N/A	
PG: # of funds in Intermediate Core-Plus Bond M'star Category			614	571	498	357	N/A	N/A	N/A	605	569	495	353	N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF CORE IMPACT BOND FUND (TSBIX)	\$7,273.40	35	0.49%	5.51%	3.41%	N/A	-0.32%	-0.14%	-1.03%	-1.03%	4.96%	3.93%	N/A	3.51%	9/21/2012
Gross Expense Ratio	* -, -	35	1												
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%		2.73%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star Category			139 -0.27%	15 5.29%	47 2.92%		-6 N/A	-15 N/A	51 N/A	51 -1.48%	17 4.81%	36 3.47%		78 N/A	
Fund vs. Intermediate Core Bond M'star Category			76	22	49		N/A	N/A	N/A	45	15	46		N/A	
PG: Fund % Rank in Intermediate Core Bond M'star Category			21%	36%	18%		N/A	N/A	N/A	21%	41%	18%		N/A	
PG: # of funds in Intermediate Core Bond M'star Category			409 N/A	376	331		N/A	N/A	N/A	423	386	348		N/A	
Fund Star Rating			IN/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF CORE PLUS BOND FUND (TIBFX)	\$5,667.20	30	2.15%	6.01%	3.77%	4.24%	0.10%	-0.15%	-0.33%	-0.33%	5.62%	4.26%	3.99%	4.59%	3/31/2006
Gross Expense Ratio RM: Bloomhera Barclays LLS: Aggregate Bond Index		30	-0.90%	5.36%	2.94%	3.01%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	4.21%	
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			-0.90% 305	5.36% 65	2.94% 83	3.01% 123	-0.26% 36	0.01% -16	-1.54% 121	-1.54% 121	4.79% 83	3.57% 69	2.90% 109	4.21% 38	
PG: Intermediate Core-Plus Bond M'star Category			1.49%	5.62%	3.50%	3.75%	N/A	N/A	N/A	-0.67%	5.38%	3.95%	3.58%	N/A	
Fund vs. Intermediate Core-Plus Bond M'star Category			66	39	27	49	N/A	N/A	N/A	34	24	31	41	N/A	
PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category PG: # of funds in Intermediate Core-Plus Bond M'star Category			25% 614	37% 571	32% 498	23% 357	N/A N/A	N/A N/A	N/A N/A	29% 605	43% 569	33% 495	26% 353	N/A N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	****	****	N/A	
TIAA-CREF EMERGING MARKETS DEBT FUND (TEDNX) Gross Expense Ratio	\$570.40	62	8.90%	7.30%	5.42%	N/A	1.12%	-1.31%	-0.86%	-0.86%	7.32%	5.79%	N/A	5.02%	9/26/2014
BM: J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified		02	4.36%	5.65%	3.89%		1.40%	-0.44%	-1.80%	-1.80%	5.94%	4.65%		4.56%	
Fund vs.J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified			454	165	153		-28	-87	94	94	138	114		46	
PG: Emerging Markets Bond M'star Category			5.65%	5.13%	3.77%		N/A	N/A	N/A	-2.80% 194	4.90%	3.96%		N/A	
Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category			325 7%	217 8%	165 9%		N/A N/A	N/A N/A	N/A N/A	25%	242 7%	183 7%		N/A N/A	
PG: # of funds in Emerging Markets Bond M'star Category			277	255	214		N/A	N/A	N/A	276	262	219		N/A	
Fund Star Rating			N/A	****	****		N/A	N/A	N/A	N/A	****	****		N/A	
TIAA-CREF GREEN BOND (TGRNX)	\$58.50	45	1.55%	N/A	N/A	N/A	-0.15%	-0.23%	-0.60%	-0.60%	5.54%	N/A	N/A	5.80%	11/16/2018
Gross Expense Ratio	******	93	112270												
BM: Bloomberg Barclays MSCI US Green Bond Index			-0.20%				-0.27%	-0.31%	-1.58%	-1.58%	5.14%			5.72%	
Fund vs.Bloomberg Barclays MSCI US Green Bond Index PG: Intermediate Core-Plus Bond M'star Category			175 1.49%				12 N/A	8 N/A	98 N/A	98 -0.67%	40 5.38%			8 N/A	
Fund vs. Intermediate Core-Plus Bond M'star Category			6				N/A	N/A	N/A	7	16			N/A	
PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			38%				N/A	N/A	N/A	40%	46%			N/A	
PG: # of funds in Intermediate Core-Plus Bond M'star Category			614				N/A	N/A	N/A	605	569			N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF HIGH YIELD FUND (TIHYX)	\$3,543.30	36	9.54%	5.34%	5.43%	6.60%	2.08%	0.84%	4.79%	4.79%	7.58%	5.07%	5.97%	6.59%	3/31/2006
Gross Expense Ratio BM: ICE BofA BB-B Cash Pay Issuer Constrained Index (New)		36	9.70%	6.89%	6.16%	7.08%	1.91%	0.73%	4.58%	4.58%	8.56%	6.04%	6.54%	6.77%	
Fund vs.ICE BofA BB-B Cash Pay Issuer Constrained Index (New)			-16	-155	-73	-48	17	11	21	21	-98	-97	-57	-18	
PG: High Yield Bond M'star Category			10.50%	5.69%	5.41%	6.25%	N/A	N/A	N/A	4.77%	7.51%	5.19%	5.74%	N/A	
Fund vs. High Yield Bond M'star Category PG: Fund % Rank in High Yield Bond M'star Category			-96 63%	-35 67%	2 54%	35 40%	N/A N/A	N/A N/A	N/A N/A	2 48%	7 56%	-12 61%	23 45%	N/A N/A	
PG: Fund % Rank in high Yield Bond Mistar Category PG: # of funds in High Yield Bond Mistar Category			677	630	54%	358	N/A	N/A	N/A	678	634	558	370	N/A N/A	
Fund Star Rating			N/A	**	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF INFLATION-LINKED BOND FUND (TIILX)	\$3,783.90	25	5.33%	6.11%	3.56%	2.45%	0.25%	1.39%	5.27%	5.27%	6.64%	4.19%	2.33%	4.20%	10/1/2002
Gross Expense Ratio	¥0,100.0U	25	0.0070	V.11/0	0.00/0	210 /0	0.2070	/0	U.21 /6	U.21 /0	J.J4 /0	7.10/0	2.55/0	/ú	
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%	4.07%	
			1					-15	-42 N/A	-42 5.61%	-33 7.77%	-27 4.84%	-24 2.61%	13 N/A	
Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond Mictar Category			-42	-30	-28 4.00%	-13 2.63%	-23 N/A	N/A		J.U 170			2.0170		
Fund vs.Bloomberg Barclays US TIP'S 1-10 Year Index PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category			1		-28 4.00% -44	-13 2.63% -18	-23 N/A N/A	N/A N/A	N/A	-34	-113	-65	-28	N/A	
PG: Inflation-Protected Bond M'star Category			-42 5.61% -28 50%	-30 6.73%	4.00%	2.63%	N/A			-34 65%	-113 69%	-65 69%	-28 64%		
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category			-42 5.61% -28 50% 205	-30 6.73% -62 66% 201	4.00% -44 68% 175	2.63% -18 62% 124	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	65% 209	69% 202	69% 179	64% 124	N/A N/A N/A	
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category			-42 5.61% -28 50%	-30 6.73% -62 66%	4.00% -44 68%	2.63% -18 62%	N/A N/A N/A	N/A N/A	N/A N/A	65%	69%	69%	64%	N/A N/A	
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category	\$511.40	60	-42 5.61% -28 50% 205	-30 6.73% -62 66% 201	4.00% -44 68% 175	2.63% -18 62% 124	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	65% 209	69% 202	69% 179	64% 124	N/A N/A N/A	8/5/2016
PG: Inflation-Protected Bond M*star Category Fund vs. Inflation-Protected Bond M*star Category PG: Fund % Rank in Inflation-Protected Bond M*star Category PG: # of funds in Inflation-Protected Bond M*star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio	\$511.40	60	-42 5.61% -28 50% 205 N/A 0.74%	-30 6.73% -62 66% 201 ***	4.00% -44 68% 175 	2.63% -18 62% 124	N/A N/A N/A N/A N/A -0.03%	N/A N/A N/A N/A	N/A N/A N/A N/A -2.19%	65% 209 N/A -2.19%	69% 202 *** 4.07%	69% 179 *** 3.62%	64% 124 ***	N/A N/A N/A N/A 2.78%	8/5/2016
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund M: Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged)	\$511.40		-42 5.61% -28 50% 205 N/A 0.74%	-30 6.73% -62 66% 201	4.00% -44 68% 175	2.63% -18 62% 124	N/A N/A N/A N/A N/A	N/A N/A N/A N/A -0.53%	N/A N/A N/A N/A -2.19%	65% 209 N/A -2.19%	69% 202	69% 179	64% 124 ***	N/A N/A N/A N/A	8/5/2016
PG: Inflation-Protected Bond M*star Category Fund vs. Inflation-Protected Bond M*star Category PG: Fund % Rank in Inflation-Protected Bond M*star Category PG: # of funds in Inflation-Protected Bond M*star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio	\$511.40		-42 5.61% -28 50% 205 N/A 0.74%	-30 6.73% -62 66% 201 4.57%	4.00% -44 68% 175 3.10%	2.63% -18 62% 124	N/A N/A N/A N/A N/A -0.03%	N/A N/A N/A N/A	N/A N/A N/A N/A -2.19%	65% 209 N/A -2.19%	69% 202 *** 4.07%	69% 179 *** 3.62%	64% 124 ***	N/A N/A N/A N/A 2.78%	8/5/2016
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio BM: Bilsomberg Barclays Giobal Aggregate ex-USD Index (Hedged) Fund vs. Bilsomberg Barclays Giobal Aggregate ex-USD Index (Hedged) PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category	\$511.40		-42 5.61% -28 50% 205 N/A 0.74% -0.54% 128 0.45% 29	-30 6.73% -62 66% 201 4.57% 3.93% 64 4.61% -4	4.00% -44 68% 175 3.10% 2.71% 39 2.72% 38	2.63% -18 62% 124	N/A N/A N/A N/A -0.03% -0.54% 51 N/A N/A	N/A N/A N/A N/A -0.53% 0.07% -60 N/A N/A	N/A N/A N/A N/A -2.19% -1.40% -79 N/A N/A	65% 209 N/A -2.19% -1.40% -79 -1.89% -30	69% 202 *** 4.07% 3.30% 77 4.29% -22	69% 179 *** 3.62% 3.11% 51 3.18% 44	64% 124 ***	N/A N/A N/A N/A 2.78% 2.56% 22 N/A N/A	8/5/2016
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund M: Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) Fund vs. Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category PG: Fund % Rank in World Bond-USD Hedged M'star Category	\$511.40		-42 5.61% -28 50% 205 N/A 0.74% -0.54% 128 0.45% 29 40%	-30 6.73% -62 66% 201 4.57% 3.93% 64 4.61% -4 48%	4.00% -44 68% 175 3.10% 2.71% 39 2.72% 38 24%	2.63% -18 62% 124	N/A N/A N/A N/A N/A -0.03% -0.54% 51 N/A N/A	N/A N/A N/A N/A -0.53% 0.07% -60 N/A N/A N/A	N/A N/A N/A N/A -2.19% -1.40% -79 N/A N/A N/A	65% 209 N/A -2.19% -1.40% -79 -1.89% -30 63%	69% 202 *** 4.07% 3.30% 77 4.29% -22 52%	69% 179 *** 3.62% 3.11% 51 3.18% 44 25%	64% 124 ***	N/A N/A N/A N/A 2.78% 2.56% 22 N/A N/A N/A	8/5/2016
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio BM: Bilsomberg Barclays Giobal Aggregate ex-USD Index (Hedged) Fund vs. Bilsomberg Barclays Giobal Aggregate ex-USD Index (Hedged) PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category	\$511.40		-42 5.61% -28 50% 205 N/A 0.74% -0.54% 128 0.45% 29	-30 6.73% -62 66% 201 4.57% 3.93% 64 4.61% -4	4.00% -44 68% 175 3.10% 2.71% 39 2.72% 38	2.63% -18 62% 124	N/A N/A N/A N/A -0.03% -0.54% 51 N/A N/A	N/A N/A N/A N/A -0.53% 0.07% -60 N/A N/A	N/A N/A N/A N/A -2.19% -1.40% -79 N/A N/A	65% 209 N/A -2.19% -1.40% -79 -1.89% -30	69% 202 *** 4.07% 3.30% 77 4.29% -22	69% 179 *** 3.62% 3.11% 51 3.18% 44	64% 124 ***	N/A N/A N/A N/A 2.78% 2.56% 22 N/A N/A	8/5/2016
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) Fund vs. Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category PG: # of funds in World Bond-USD Hedged M'star Category PG: # of funds in World Bond-USD Hedged M'star Category Fund Star Rating		60	-42 5.61% -28 50% 205 N/A 0.74% -0.54% 128 0.45% 29 40% 123 N/A	-30 6.73% -62 66% 201 3.93% 64 4.61% -4 48% 104	4.00% -44 68% 175 3.10% 2.71% 39 2.72% 38 24% 77	2.63% -18 62% 124 *** N/A	N/A N/A N/A N/A N/A N/A -0.54% 51 N/A N/A N/A N/A	N/A N/A N/A N/A -0.53% -60 N/A N/A N/A N/A	N/A N/A N/A N/A -2.19% -1.40% -79 N/A N/A N/A N/A	65% 209 N/A -2.19% -1.40% -79 -1.89% -30 63% 125 N/A	69% 202 4.07% 3.30% 77 4.29% -22 52% 110	69% 179 3.62% 3.11% 51 3.18% 44 25% 81	64% 124 ••• N/A	N/A N/A N/A N/A 2.78% 2.56% 22 N/A N/A N/A N/A	
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund M: Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) Fund vs. Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category PG: Fund % Rank in World Bond-USD Hedged M'star Category PG: # of funds in World Bond-USD Hedged M'star Category Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDJX)	\$511.40 \$36.50	60	-42 5.61% -28 50% 205 N/A 0.74% -0.54% 128 0.45% 29 40% 123	-30 6.73% -62 66% 201 4.57% 3.93% 64 4.61% -4 48% 104	4.00% -44 68% 175 3.10% 2.71% 39 2.72% 38 24% 77	2.63% -18 62% 124	N/A N/A N/A N/A N/A N/A -0.03% -0.54% 51 N/A N/A N/A	N/A N/A N/A N/A -0.53% -60 N/A N/A N/A	N/A N/A N/A N/A -2.19% -1.40% -79 N/A N/A N/A	65% 209 N/A -2.19% -1.40% -79 -1.89% -30 63% 125	69% 202 *** 4.07% 3.30% 77 4.29% -22 52% 110	69% 179 *** 3.62% 3.11% 51 3.18% 44 25% 81	64% 124 ***	N/A N/A N/A N/A 2.78% 2.56% 22 N/A N/A N/A	8/5/2016
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) Fund vs. Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category PG: # of funds in World Bond-USD Hedged M'star Category PG: # of funds in World Bond-USD Hedged M'star Category Fund Star Rating		60	-42 5.61% -28 50% 205 N/A 0.74% -0.54% 128 0.45% 29 40% 123 N/A	-30 6.73% -62 66% 201 3.93% 64 4.61% -4 48% 104	4.00% -44 68% 175 3.10% 2.71% 39 2.72% 38 24% 77	2.63% -18 62% 124 *** N/A	N/A N/A N/A N/A N/A N/A -0.54% 51 N/A N/A N/A N/A	N/A N/A N/A N/A -0.53% -60 N/A N/A N/A N/A	N/A N/A N/A N/A -2.19% -1.40% -79 N/A N/A N/A N/A	65% 209 N/A -2.19% -1.40% -79 -1.89% -30 63% 125 N/A	69% 202 4.07% 3.30% 77 4.29% -22 52% 110	69% 179 3.62% 3.11% 51 3.18% 44 25% 81	64% 124 ••• N/A	N/A N/A N/A N/A 2.78% 2.56% 22 N/A N/A N/A N/A	
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) Fund vs. Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category PG: # of funds in World Bond-USD Hedged M'star Category PG: # of funds in World Bond-USD Hedged M'star Category Fund star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDJX) Gross Expense Ratio		60	-42 5.61% -28 50% 205 N/A 0.74% -0.54% 128 0.45% 29 40% 123 N/A 1.68%	-30 6.73% -62 66% 201 3.93% 64 4.61% -4 48% 104	4.00% -44 68% 175 3.10% 2.71% 39 2.72% 38 24% 77	2.63% -18 62% 124 *** N/A	N/A N/A N/A N/A N/A N/A -0.03% -0.54% 51 N/A N/A N/A N/A N/A	N/A N/A N/A N/A -0.53% -60 N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A -2.19% -1.40% -79 N/A N/A N/A N/A N/A N/A	65% 209 N/A -2.19% -1.40% -79 -1.89% -30 63% 125 N/A 0.22%	69% 202 4.07% 3.30% 77 4.29% -22 52% 110 	69% 179 3.62% 3.11% 51 3.18% 44 25% 81	64% 124 ••• N/A	N/A N/A N/A N/A 2.78% 2.56% 22 N/A N/A N/A N/A N/A N/A N/A	
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) Fund vs. Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category FG: Fund % Rank in World Bond-USD Hedged M'star Category PG: # of funds in World Bond-USD Hedged M'star Category FG: # of funds in World Bond-USD Hedged M'star Category FUND Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDJX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index FUND STAR TEND FUND STAR CATEGORY FG: Short-Term Bond M'star Category		60	-42 5.61% -28 50% 205 N/A 0.74% -0.54% 128 29 40% 123 N/A 1.68% 0.30% 138 1.63%	-30 6.73% -62 66% 201 3.93% 64 4.61% -4 48% 104	4.00% -44 68% 175 3.10% 2.71% 39 2.72% 38 24% 77	2.63% -18 62% 124 *** N/A	N/A N/A N/A N/A N/A N/A -0.03% -0.54% 51 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A -0.53% -60 N/A N/A N/A N/A -0.45%	N/A N/A N/A N/A N/A -2.19% -1.40% -79 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	65% 209 N/A -2.19% -1.40% -79 -1.89% -30 63% 125 N/A 0.22% -0.47% 69 0.05%	69% 202 4.07% 3.30% 77 4.29% -22 52% 110 3.27% 2.28% 99 3.02%	69% 179 3.62% 3.11% 51 3.18% 44 25% 81	64% 124 ••• N/A	N/A N/A N/A N/A N/A 2.78% 22 N/A N/A N/A N/A 3.23%	
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) Fund vs. Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category PG: # of funds in World Bond-USD Hedged M'star Category FG: # of funds in World Bond-USD Hedged M'star Category Fund star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDJX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Schort-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category		60	-42 5.61% -28 50% 205 N/A 0.74% -0.54% 128 0.45% 29 40% 123 N/A 1.68% 0.30% 138 1.63% 5	-30 6.73% -62 66% 201 3.93% 64 4.61% -4 48% 104	4.00% -44 68% 175 3.10% 2.71% 39 2.72% 38 24% 77	2.63% -18 62% 124 *** N/A	N/A N/A N/A N/A N/A N/A -0.54% 51 N/A N/A N/A N/A -0.10% -0.15% 5 N/A	N/A N/A N/A N/A N/A -0.53% -60 N/A N/A N/A N/A -0.45% -0.56% 11 N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A -2.19% -1.40% -79 N/A N/A N/A N/A 0.22% -0.47% 69 N/A N/A	65% 209 N/A -2.19% -1.40% -79 -1.89% -30 63% 125 N/A -0.22%	69% 202 4.07% 3.30% 77 4.29% -22 52% 110 2.28% 99 3.02% 25	69% 179 3.62% 3.11% 51 3.18% 44 25% 81	64% 124 ••• N/A	N/A N/A N/A N/A 2.78% 2.56% 22 N/A N/A N/A N/A 3.23% 2.47% 76 N/A N/A	
PG: Inflation-Protected Bond M'star Category Fund vs. Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category PG: Fund % Rank in Inflation-Protected Bond M'star Category Fund Star Rating TIAA-CREF INTERNATIONAL BOND FUND (TIBWX) [4] Gross Expense Ratio BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) Fund vs. Bloomberg Barclays Global Aggregate ex-USD Index (Hedged) PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category FG: Fund % Rank in World Bond-USD Hedged M'star Category PG: # of funds in World Bond-USD Hedged M'star Category FG: # of funds in World Bond-USD Hedged M'star Category FUND Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDJX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index FUND STAR TEND FUND STAR CATEGORY FG: Short-Term Bond M'star Category		60	-42 5.61% -28 50% 205 N/A 0.74% -0.54% 128 29 40% 123 N/A 1.68% 0.30% 138 1.63%	-30 6.73% -62 66% 201 3.93% 64 4.61% -4 48% 104	4.00% -44 68% 175 3.10% 2.71% 39 2.72% 38 24% 77	2.63% -18 62% 124 *** N/A	N/A N/A N/A N/A N/A N/A -0.03% -0.54% 51 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A -0.53% -60 N/A N/A N/A N/A -0.45%	N/A N/A N/A N/A N/A -2.19% -1.40% -79 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	65% 209 N/A -2.19% -1.40% -79 -1.89% -30 63% 125 N/A -0.47% 69 0.05% 17	69% 202 4.07% 3.30% 77 4.29% -22 52% 110 3.27% 2.28% 99 3.02%	69% 179 3.62% 3.11% 51 3.18% 44 25% 81	64% 124 ••• N/A	N/A N/A N/A N/A N/A 2.78% 22 N/A N/A N/A N/A 3.23%	

				Previous Qu	arter-End Re	turns		_	_	Current Mo	nth-End Retu	rns	_	_	
				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	
FUND	Assets (in \$Mil.) 12/31/21	Ratio (bps) [2]	to 09/30/21	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	Inc. Date							
TOND	12/3//21	(555)	03/30/21	03/30/21	03/30/21	03/30/21	12/3//21	12/3//21	12/3/1/21	12/51/21	12/3/1/21	12/3/1/21	12/5//21	12/3/1/21	Date
TIAA-CREF SHORT-TERM BOND FUND (TISIX)	\$2,034.20	26	1.21%	3.01%	2.25%	2.01%	0.07%	-0.29%	0.18%	0.18%	2.65%	2.26%	1.94%	2.80%	3/31/2006
Gross Expense Ratio		26													
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index			0.30%	2.87%	1.89%	1.47%	-0.15%	-0.56%	-0.47%	-0.47%	2.28%	1.85%	1.39%	2.38%	
Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category			1.63%	14 3.40%	36 2.39%	54 2.10%	22 N/A	27 N/A	65 N/A	65 0.05%	37 3.02%	41 2.37%	55 1.96%	42 N/A	
Fund vs. Short-Term Bond M'star Category			-42	-39	-14	-9	N/A	N/A	N/A	13	-37	-11	-2	N/A	
PG: Fund % Rank in Short-Term Bond M'star Category			46%	68%	53%	52%	N/A	N/A	N/A	30%	66%	53%	49%	N/A	
PG: # of funds in Short-Term Bond M'star Category			603	550	485	318	N/A	N/A	N/A	608	557	478	315	N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF SHORT-TERM BOND INDEX FUND (TNSHX)	\$4 22F 40	40	0.049/	2.750/	4.750/	N/A	0.45%	0.500/	0.570/	0.579/	0.400/	4.740/	N/A	4 500/	0/7/0045
Gross Expense Ratio	\$1,325.40	10 10	0.24%	2.75%	1.75%	N/A	-0.15%	-0.58%	-0.57%	-0.57%	2.18%	1.74%	N/A	1.50%	8/7/2015
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index		10	0.30%	2.87%	1.89%		-0.15%	-0.56%	-0.47%	-0.47%	2.28%	1.85%		1.64%	
Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index			-6	-12	-14		0	-2	-10	-10	-10	-11		-14	
PG: Short-Term Bond M'star Category			1.63%	3.40%	2.39%		N/A	N/A	N/A	0.05%	3.02%	2.37%		N/A	
Fund vs. Short-Term Bond M'star Category			-139	-65	-64		N/A	N/A	N/A	-62	-84	-63		N/A	
PG: Fund % Rank in Short-Term Bond M'star Category			78% 603	78% 550	85% 485		N/A N/A	N/A N/A	N/A N/A	64% 608	86% 557	84% 478		N/A N/A	
PG: # of funds in Short-Term Bond M'star Category Fund Star Rating			N/A	**	400		N/A	N/A	N/A N/A	N/A	**	**		N/A N/A	
, and our rading							1								
Multi-Asset															
							1								
TIAA-CREF LIFECYCLE 2010 FUND (TCTIX) [7,8]	\$1,207.30	37	11.78%	8.26%	7.73%	8.02%	1.60%	2.10%	6.88%	6.88%	11.13%	8.26%	7.66%	6.33%	10/15/2004
Gross Expense Ratio BM: Lifecycle 2010 Fund Composite Index		52	11.42%	8.85%	7.87%	7.86%	1.48%	2.65%	7.38%	7.38%	11.70%	8.48%	7.56%	6.39%	1/17/2007
Fund vs.Lifecycle 2010 Fund Composite Index			36	-59	-14	16	12	-55	-50	-50	-57	-22	10	-6	
BM: S&P Target Date 2010 Index			10.20%	7.55%	6.78%	6.84%	1.50%	2.45%	6.54%	6.54%	10.22%	7.36%	6.55%	5.75%	
Fund vs.S&P Target Date 2010 Index			158	71	95	118	10	-35	34	34	91	90	111	58	
PG: Target-Date 2000-2010 M'star Category			10.70%	7.92%	6.89%	6.93%	N/A	N/A	N/A	6.26%	10.26%	7.46%	6.61%	N/A	
Fund vs. Target-Date 2000-2010 M'star Category			108	34	84	109	N/A	N/A	N/A	62	87	80	105	N/A	
PG: Fund % Rank in Target-Date 2000-2010 M'star Category PG: # of funds in Target-Date 2000-2010 M'star Category			29% 120	34% 113	6% 77	2% 52	N/A N/A	N/A N/A	N/A N/A	47% 120	26% 115	12% 77	2% 52	N/A N/A	
Fund Star Rating			N/A	***	*****	*****	N/A	N/A	N/A	N/A	****	****	*****	N/A	
TIAA-CREF LIFECYCLE 2015 FUND (TCNIX) [7,8]	\$1,731.10	38	13.04%	8.63%	8.28%	8.66%	1.74%	2.39%	7.74%	7.74%	11.96%	8.84%	8.26%	6.61%	10/15/2004
Gross Expense Ratio		53	40.700/	0.000/	0.470/	0.540/	4.000/	0.070/	0.000/	0.000/	40.500/	0.440/	0.040/	0.000/	1/17/2007
BM: Lifecycle 2015 Fund Composite Index Fund vs.Lifecycle 2015 Fund Composite Index			12.79% 25	9.32% -69	8.47% -19	8.54% 12	1.68%	2.97%	8.29% -55	8.29% -55	12.58% -62	9.11% -27	8.21% 5	6.69%	
BM: S&P Target Date 2015 Index			11.93%	7.94%	7.46%	7.77%	1.85%	3.05%	8.01%	8.01%	11.19%	8.08%	7.43%	6.28%	
Fund vs.S&P Target Date 2015 Index			111	69	82	89	-11	-66	-27	-27	77	76	83	33	
PG: Target-Date 2015 M'star Category			12.47%	8.39%	7.57%	7.87%	N/A	N/A	N/A	7.79%	11.31%	8.12%	7.53%	N/A	
Fund vs. Target-Date 2015 M'star Category			57	24	71	79	N/A	N/A	N/A	-5	65	72	73	N/A	
PG: Fund % Rank in Target-Date 2015 M'star Category			37%	36%	13%	6%	N/A	N/A	N/A	49%	30%	14%	5%	N/A	
PG: # of funds in Target-Date 2015 M'star Category			116	110	76	44	N/A	N/A	N/A	122	117	88	44	N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF LIFECYCLE 2020 FUND (TCWIX) [7,9]	\$3,829.20	39	14.29%	8.97%	8.91%	9.41%	1.90%	2.62%	8.46%	8.46%	12.81%	9.49%	8.96%	6.87%	10/15/2004
Gross Expense Ratio	,	53													1/17/2007
BM: Lifecycle 2020 Fund Composite Index			14.15%	9.74%	9.15%	9.33%	1.87%	3.28%	9.19%	9.19%	13.48%	9.79%	8.96%	6.99%	
Fund vs.Lifecycle 2020 Fund Composite Index			14	-77	-24	8	3	-66	-73	-73	-67	-30	0	-12	
BM: S&P Target Date 2020 Index			12.92%	8.10%	7.98%	8.51%	2.14%	3.42%	8.76%	8.76%	11.79%	8.60%	8.13%	6.68%	
Fund vs.S&P Target Date 2020 Index PG: Target-Date 2020 M'star Category			137 13.70%	87 8.63%	93 8.05%	90 8.49%	-24 N/A	-80 N/A	-30 N/A	-30 8.45%	102 12.11%	89 8.70%	83 8.11%	19 N/A	
Fund vs. Target-Date 2020 M'star Category			59	34	86	92	N/A	N/A	N/A	1	70	79	85	N/A	
PG: Fund % Rank in Target-Date 2020 M'star Category			39%	46%	16%	8%	N/A	N/A	N/A	58%	39%	19%	9%	N/A	
PG: # of funds in Target-Date 2020 M'star Category			174	161	122	66	N/A	N/A	N/A	171	160	126	64	N/A	
Fund Star Rating			N/A	***	****	*****	N/A	N/A	N/A	N/A	***	****	*****	N/A	
TIAA-CREF LIFECYCLE 2025 FUND (TCYIX) [7,9]	\$5,492.10	41	16.45%	9.58%	9.82%	10.29%	2.28%	3.06%	9.85%	9.85%	14.18%	10.42%	9.81%	7.23%	10/15/2004
Gross Expense Ratio	φυ,-30±.10	56	70	0.00 /0	U.UA /0	. 0.20 /0		J.JU/0	U.JU /6	U.JU/0	10 /0	74 /0	0.01/0	0 /0	1/17/2007
BM: Lifecycle 2025 Fund Composite Index			16.36%	10.39%	10.06%	10.24%	2.16%	3.74%	10.63%	10.63%	14.81%	10.73%	9.84%	7.36%	
Fund vs.Lifecycle 2025 Fund Composite Index			9	-81	-24	5	12	-68	-78	-78	-63	-31	-3	-13	
BM: S&P Target Date 2025 Index			16.17%	8.95%	9.01%	9.42%	2.43%	3.85%	10.67%	10.67%	13.37%	9.65%	9.01%	7.18%	
Fund vs.S&P Target Date 2025 Index			28	63	81	87	-15	-79 N/A	-82	-82	81	77	80	5	
PG: Target-Date 2025 M'star Category Fund vs. Target-Date 2025 M'star Category			15.51% 94	9.19% 39	8.87% 95	9.15% 114	N/A N/A	N/A N/A	N/A N/A	9.75% 10	13.36% 82	9.59% 83	8.76% 105	N/A N/A	
PG: Fund % Rank in Target-Date 2025 M'star Category			36%	42%	16%	12%	N/A	N/A	N/A N/A	54%	36%	23%	13%	N/A N/A	
PG: # of funds in Target-Date 2025 M'star Category			222	204	163	90	N/A	N/A	N/A	220	203	167	88	N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	****	****	N/A	
TIAA CREE LIFECYCLE 2020 TUNN (TARNIS [7,9]	***		40	40	40	44			44				40		400
TIAA-CREF LIFECYCLE 2030 FUND (TCRIX) [7,9]	\$5,961.00	42	18.72%	10.20%	10.71%	11.13%	2.55%	3.57%	11.23%	11.23%	15.61%	11.35%	10.63%	7.52%	1/17/2007
Gross Expense Ratio BM: Lifecycle 2030 Fund Composite Index		58	18.70%	11.06%	10.99%	11.14%	2.48%	4.24%	12.19%	12.19%	16.18%	11.68%	10.73%	7.73%	1/17/2007
Fund vs.Lifecycle 2030 Fund Composite Index			2	-86	-28	-1	7	-67	-96	-96	-57	-33	-10	-21	
BM: S&P Target Date 2030 Index			19.16%	9.64%	9.93%	10.25%	2.87%	4.44%	12.61%	12.61%	14.90%	10.63%	9.83%	7.59%	
Fund vs.S&P Target Date 2030 Index			-44	56	78	88	-32	-87	-138	-138	71	72	80	-7	
PG: Target-Date 2030 M'star Category			18.33%	10.02%	9.99%	9.99%	N/A	N/A	N/A	11.68%	15.08%	10.79%	9.63%	N/A	
Fund vs. Target-Date 2030 M'star Category			39	18	72	114	N/A	N/A	N/A	-45	53	56	100	N/A	
PG: Fund % Rank in Target-Date 2030 M'star Category			41% 223	49% 203	22% 163	14% 86	N/A N/A	N/A N/A	N/A N/A	67% 221	40% 202	29% 167	14% 93	N/A N/A	
PG: # of funds in Target-Date 2030 M'star Category Fund Star Rating			223 N/A	203	163	****	N/A N/A	N/A N/A	N/A N/A	N/A	202	167	93	N/A N/A	
Ÿ			1						•	-				•	

				Previous Qu	arter-End Re	turns		_	_	Current Mo	nth-End Retu	irns			_
					vg. Annual R					Current wo			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	la a
FUND	Assets (in \$Mil.) 12/31/21	Ratio (bps) [2]	to 09/30/21	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-CREF LIFECYCLE 2035 FUND (TCIIX) [7,9]	\$6,163.90	43	21.09%	10.79%	11.58%	11.91%	2.90%	3.98%	12.70%	12.70%	17.00%	12.27%	11.41%	7.94%	10/15/2004
Gross Expense Ratio		60													1/17/2007
BM: Lifecycle 2035 Fund Composite Index			21.07%	11.69%	11.90%	12.01%	2.81%	4.75%	13.77%	13.77%	17.53%	12.61%	11.57%	8.19%	
Fund vs.Lifecycle 2035 Fund Composite Index			2	-90	-32	-10	9	-77	-107	-107	-53	-34	-16	-25	
BM: S&P Target Date 2035 Index Fund vs.S&P Target Date 2035 Index			22.56% -147	10.43% 36	10.88% 70	11.01% 90	3.40% -50	5.21% -123	14.93% -223	14.93% -223	16.56% 44	11.67% 60	10.63% 78	7.98% -4	
PG: Target-Date 2035 M'star Category			21.49%	10.83%	10.98%	10.89%	N/A	-123 N/A	-223 N/A	13.76%	16.70%	11.84%	10.51%	N/A	
Fund vs. Target-Date 2035 M'star Category			-40	-4	60	102	N/A	N/A	N/A	-106	30	43	90	N/A	
PG: Fund % Rank in Target-Date 2035 M'star Category			57%	54%	26%	13%	N/A	N/A	N/A	83%	42%	33%	19%	N/A	
PG: # of funds in Target-Date 2035 M'star Category			215	201	160	87	N/A	N/A	N/A	213	200	164	85	N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
TIAA-CREF LIFECYCLE 2040 FUND (TCOIX) [7,9]	\$7,339.00	44	23.49%	11.31%	12.43%	12.48%	3.33%	4.56%	14.33%	14.33%	18.36%	13.17%	12.02%	8.41%	10/15/2004
Gross Expense Ratio	ψ1,555.00	62	25.4576	11.5176	12.4370	12.4070	3.3376	4.5076	14.5576	14.55 /6	10.30 /6	13.1776	12.0270	0.4170	1/17/2007
BM: Lifecycle 2040 Fund Composite Index			23.63%	12.27%	12.79%	12.65%	3.15%	5.27%	15.52%	15.52%	18.86%	13.52%	12.25%	8.66%	
Fund vs.Lifecycle 2040 Fund Composite Index			-14	-96	-36	-17	18	-71	-119	-119	-50	-35	-23	-25	
BM: S&P Target Date 2040 Index			24.96%	10.98%	11.54%	11.55%	3.78%	5.73%	16.55%	16.55%	17.69%	12.40%	11.19%	8.27%	
Fund vs.S&P Target Date 2040 Index			-147	33	89	93	-45	-117	-222	-222	67	77	83	14	
PG: Target-Date 2040 M'star Category			24.09% -60	11.37% -6	11.65% 78	11.42% 106	N/A N/A	N/A N/A	N/A N/A	15.47% -114	17.86% 50	12.56% 61	11.08% 94	N/A N/A	
Fund vs. Target-Date 2040 M'star Category PG: Fund % Rank in Target-Date 2040 M'star Category			-60 57%	-6 55%	78 21%	106	N/A N/A	N/A N/A	N/A N/A	-114 83%	50 36%	61 26%	94 13%	N/A N/A	
PG: # of funds in Target-Date 2040 M'star Category PG: # of funds in Target-Date 2040 M'star Category			217	203	163	86	N/A	N/A	N/A N/A	215	202	167	93	N/A N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	****	****	N/A	
TIAA-CREF LIFECYCLE 2045 FUND (TTFIX) [9]	\$4,885.20	45	25.94%	11.90%	13.05%	12.81%	3.59%	4.99%	15.94%	15.94%	19.63%	13.85%	12.38%	7.61%	11/30/2007
Gross Expense Ratio		64	26 260/	12.93%	13 /460/	13.00%	3.49%	5.79%	17.32%	17.32%	20.14%	14.28%	12.65%	8.16%	
BM: Lifecycle 2045 Fund Composite Index Fund vs.Lifecycle 2045 Fund Composite Index			26.26% -32	12.93% -103	13.46% -41	13.00% -19	3.49%	5.79% -80	17.32% -138	17.32% -138	20.14% -51	14.28% -43	12.65% -27	8.16% -55	
BM: S&P Target Date 2045 Index			26.36%	11.29%	11.93%	11.90%	3.98%	6.04%	17.51%	17.51%	18.32%	12.81%	11.56%	7.36%	
Fund vs.S&P Target Date 2045 Index			-42	61	112	91	-39	-105	-157	-157	131	104	82	25	
PG: Target-Date 2045 M'star Category			25.84%	11.81%	12.13%	11.74%	N/A	N/A	N/A	16.63%	18.73%	13.11%	11.41%	N/A	
Fund vs. Target-Date 2045 M'star Category			10	9	92	107	N/A	N/A	N/A	-69	90	74	97	N/A	
PG: Fund % Rank in Target-Date 2045 M'star Category			49%	48%	13%	7%	N/A	N/A	N/A	73%	24%	17%	8%	N/A	
PG: # of funds in Target-Date 2045 M'star Category			215	201	160	86	N/A	N/A	N/A	213	200	164	84	N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	****	****	N/A	
TIAA-CREF LIFECYCLE 2050 FUND (TFTIX) [9]	** *** **			40.040/	40.000/	40.000/	. ====	E 040/	40 400/	40 400/	40.000/	44.000/	40.400/		44/00/000
Gross Expense Ratio	\$3,605.90	45 65	26.42%	12.04%	13.22%	12.90%	3.77%	5.21%	16.48%	16.48%	19.96%	14.06%	12.49%	7.67%	11/30/2007
BM: Lifecycle 2050 Fund Composite Index		00	26.90%	13.08%	13.64%	13.10%	3.62%	5.99%	17.86%	17.86%	20.47%	14.48%	12.77%	8.25%	
Fund vs.Lifecycle 2050 Fund Composite Index			-48	-104	-42	-20	15	-78	-138	-138	-51	-42	-28	-58	
BM: S&P Target Date 2050 Index			27.11%	11.43%	12.19%	12.16%	4.09%	6.20%	17.99%	17.99%	18.66%	13.07%	11.83%	7.52%	
Fund vs.S&P Target Date 2050 Index			-69	61	103	74	-32	-99	-151	-151	130	99	66	15	
PG: Target-Date 2050 M'star Category			26.57%	11.92%	12.27%	11.89%	N/A	N/A	N/A	17.12%	19.01%	13.26%	11.56%	N/A	
Fund vs. Target-Date 2050 M'star Category			-15	12	95	101	N/A	N/A	N/A	-64	95	80	93	N/A	
PG: Fund % Rank in Target-Date 2050 M'star Category			56%	49%	12%	8%	N/A	N/A	N/A	71%	23%	14%	8%	N/A	
PG: # of funds in Target-Date 2050 M'star Category Fund Star Rating			217 N/A	203	163	78	N/A N/A	N/A N/A	N/A N/A	215 N/A	202	167	85	N/A N/A	
Fund Stall Naturity			IN/A				INA	INA	IN/A	IN/A				IN/A	
TIAA-CREF LIFECYCLE 2055 FUND (TTRIX) [9]	\$1,569.30	45	26.81%	12.10%	13.32%	12.99%	3.74%	5.21%	16.65%	16.65%	20.10%	14.17%	12.56%	10.46%	4/29/2011
Gross Expense Ratio		68													
BM: Lifecycle 2055 Fund Composite Index			27.32%	13.17%	13.78%	13.18%	3.68%	6.07%	18.15%	18.15%	20.67%	14.62%	12.86%	10.98%	
Fund vs.Lifecycle 2055 Fund Composite Index			-51	-107	-46 40.220/	-19	6	-86	-150	-150	-57	-45 42.400/	-30	-52	
BM: S&P Target Date 2055 Index Fund vs.S&P Target Date 2055 Index			27.47% -66	11.50% 60	12.33% 99	12.33% 66	4.11% -37	6.22% -101	18.19% -154	18.19% -154	18.76% 134	13.18% 99	12.00% 56	10.05% 41	
Fund vs.S&P Target Date 2055 Index PG: Target-Date 2055 M'star Category			-66 26.96%	60 12.04%	99 12.41%	12 05%	N/A	-101 N/A	-154 N/A	-154 17.30%	134 19.21%	99 13.40%	11 69%	41 N/A	
Fund vs. Target-Date 2055 M'star Category			-15	6	91	94	N/A	N/A	N/A	-65	89	77	87	N/A	
PG: Fund % Rank in Target-Date 2055 M'star Category			61%	48%	13%	10%	N/A	N/A	N/A	68%	24%	16%	9%	N/A	
PG: # of funds in Target-Date 2055 M'star Category			215	201	157	65	N/A	N/A	N/A	213	200	162	64	N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
TIAA CREE LIEFCYCLE 2000 FIND (TI VIII)	A404 4-			40	40				40.0	40.5		44.5		44.0	
TIAA-CREF LIFECYCLE 2060 FUND (TLXNX) [9] Gross Expense Ratio	\$481.40	45 71	27.09%	12.18%	13.43%	N/A	3.75%	5.30%	16.80%	16.80%	20.34%	14.29%	N/A	11.09%	9/26/2014
BM: Lifecycle 2060 Fund Composite Index		"	27.74%	13.25%	13.92%		3.73%	6.15%	18.43%	18.43%	20.88%	14.76%		11.54%	
Fund vs.Lifecycle 2000 Fund Composite Index			-65	-107	-49		2	-85	-163	-163	-54	-47		-45	
BM: S&P Target Date 2060+ Index			27.33%	11.53%	12.46%		4.13%	6.21%	18.05%	18.05%	18.84%	13.28%		10.51%	
Fund vs.S&P Target Date 2060+ Index			-24	65	97		-38	-91	-125	-125	150	101		58	
PG: Target-Date 2060 M'star Category			27.26%	12.08%	12.50%		N/A	N/A	N/A	17.47%	19.28%	13.45%		N/A	
Fund vs. Target-Date 2060 M'star Category			-17	10	93		N/A	N/A	N/A	-67	106	84		N/A	
PG: Fund % Rank in Target-Date 2060 M'star Category			59%	51%	11%		N/A	N/A	N/A	67%	13%	12%		N/A	
PG: # of funds in Target-Date 2060 M'star Category			210	187	124		N/A	N/A	N/A	208	188	139		N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
	\$12.10	45	27.56%	N/A	N/A	N/A	3.78%	5.37%	17.15%	17.15%	N/A	N/A	N/A	26.64%	9/30/2020
TIAA-CREF LIFECYCLE 2065 FUND (TSFTX)		374													
Gross Expense Ratio			28.15%				3.78%	6.23%	18.71%	18.71%				27.94%	
Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index							0	-86	-156	-156				-130	
Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index Fund vs.Lifecycle 2065 Fund Composite Index			-59												
Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index Fund vs. Lifecycle 2065 Fund Composite Index BM: S&P Target Date 2060+ Index			27.33%				4.13%	6.21%	18.05%	18.05% -90				27.26%	
Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index Fund vs. Lifecycle 2065 Fund Composite Index BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index			27.33% 23				-35	-84	-90	-90				-62	
Gross Expense Ratio BM. Lifecycle 2065 Fund Composite Index Fund vs. Lifecycle 2065 Fund Composite Index BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M*star Category			27.33%					-84 N/A	-90 N/A	-90 17.61%				-62 N/A	
Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index Fund vs. Lifecycle 2065 Fund Composite Index BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index			27.33% 23				-35 N/A	-84	-90	-90				-62	
Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index Fund vs.Lifecycle 2065 Fund Composite Index BM: S&P Target Date 2060+ Index Fund vs.&P Target Date 2060+ Index PG: Target-Date 2065+ M*star Category Fund vs. X			27.33% 23 27.57% -1				-35 N/A N/A	-84 N/A N/A	-90 N/A N/A	-90 17.61% -46				-62 N/A N/A	
Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index Fund vs.Lifecycle 2065 Fund Composite Index BM: S&P Target Date 2060+ Index Fund vs.S&P Target Date 2060+ Index PG: Target-Date 2065+ Mstar Category Fund vs. Target-Date 2065+ Mstar Category PG: Fund % Rank in Target-Date 2065+ Mstar Category			27.33% 23 27.57% -1 55%				-35 N/A N/A N/A	-84 N/A N/A N/A	-90 N/A N/A N/A	-90 17.61% -46 55%				-62 N/A N/A N/A	

				Previous Qua	arter-End Re	turns				Current Mo	nth-End Retu	irns			
				A	vg. Annual R	eturns						Avg. An	nual Returns		_
	T. 15 K. F. N. I	_	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 Assets (in \$Mil.)	Exp. Ratio	10/01/20 to	10/01/18 to	10/01/16 to	10/01/11 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	Inc.
FUND	12/31/21	(bps) [2]		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-CREF LIFECYCLE INDEX 2010 FUND (TLTIX) [8]	\$706.40	10	11.01%	8.65%	7.70%	7.78%	1.40%	2.62%	6.95%	6.95%	11.44%	8.36%	7.47%	7.46%	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2010 Composite Benchmark		22	11.21%	8.79%	7.84%	7.89%	1.47%	2.62%	7.14%	7.14%	11.59%	8.45%	7.59%	7.59%	
Fund vs.Lifecycle Index 2010 Composite Benchmark			-20	-14	-14	-11	-7	0	-19	-19	-15	-9	-12	-13	
BM: S&P Target Date 2010 Index			10.20%	7.55%	6.78%	6.84%	1.50%	2.45%	6.54%	6.54%	10.22%	7.36%	6.55%	6.63%	
Fund vs.S&P Target Date 2010 Index			81	110	92	94	-10	17	41	41	122	100	92	83	
PG: Target-Date 2000-2010 M'star Category Fund vs. Target-Date 2000-2010 M'star Category			10.70% 31	7.92% 73	6.89% 81	6.93% 85	N/A N/A	N/A N/A	N/A N/A	6.26% 69	10.26% 118	7.46% 90	6.61% 86	N/A N/A	
PG: Fund % Rank in Target-Date 2000-2010 M'star Category			40%	21%	7%	14%	N/A	N/A	N/A	46%	13%	4%	10%	N/A	
PG: # of funds in Target-Date 2000-2010 M'star Category			120	113	77	52	N/A	N/A	N/A	120	115	77	52	N/A	
Fund Star Rating			N/A	****	*****	****	N/A	N/A	N/A	N/A	*****	*****	*****	N/A	
TIAA-CREF LIFECYCLE INDEX 2015 FUND (TLFIX) [8]	\$1,250.10	10	12.35%	9.14%	8.30%	8.46%	1.61%	2.93%	7.85%	7.85%	12.32%	8.99%	8.10%	7.98%	9/30/2009
Gross Expense Ratio		20													
BM: Lifecycle Index 2015 Composite Benchmark			12.55%	9.25%	8.43%	8.56%	1.67%	2.94%	8.03%	8.03%	12.46%	9.07%	8.22%	8.11%	
Fund vs.Lifecycle Index 2015 Composite Benchmark BM: S&P Target Date 2015 Index			-20 11.93%	-11 7.94%	-13 7.46%	-10 7.77%	-6 1.85%	-1 3.05%	-18 8.01%	-18 8.01%	-14 11.19%	-8 8.08%	-12 7.43%	-13 7.41%	
Fund vs.S&P Target Date 2015 Index			42	120	84	69	-24	-12	-16	-16	113	91	67	57	
PG: Target-Date 2015 M'star Category			12.47%	8.39%	7.57%	7.87%	N/A	N/A	N/A	7.79%	11.31%	8.12%	7.53%	N/A	
Fund vs. Target-Date 2015 M'star Category			-12	75	73	59	N/A	N/A	N/A	6	101	87	57	N/A	
PG: Fund % Rank in Target-Date 2015 M'star Category			53%	14%	11%	21%	N/A	N/A	N/A	48%	17%	6%	17%	N/A	
PG: # of funds in Target-Date 2015 M'star Category Fund Star Rating			116 N/A	110	76	44	N/A N/A	N/A N/A	N/A N/A	122 N/A	117	88	44	N/A N/A	
-							1								
TIAA-CREF LIFECYCLE INDEX 2020 FUND (TLWIX) [9]	\$3,503.90	10	13.67%	9.55%	8.97%	9.24%	1.80%	3.27%	8.75%	8.75%	13.19%	9.67%	8.85%	8.58%	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2020 Composite Benchmark		19	13.88%	9.66%	9.11%	9.34%	1.86%	3.24%	8.90%	8.90%	13.34%	9.75%	8.96%	8.71%	
Fund vs.Lifecycle Index 2020 Composite Benchmark			-21	-11	-14	-10	-6	3	-15	-15	-15	-8	-11	-13	
BM: S&P Target Date 2020 Index			12.92%	8.10%	7.98%	8.51%	2.14%	3.42%	8.76%	8.76%	11.79%	8.60%	8.13%	8.02%	
Fund vs.S&P Target Date 2020 Index			75	145	99	73	-34	-15	-1	-1	140	107	72	56	
PG: Target-Date 2020 M'star Category Fund vs. Target-Date 2020 M'star Category			13.70%	8.63% 92	8.05% 92	8.49%	N/A N/A	N/A	N/A N/A	8.45% 30	12.11% 108	8.70% 97	8.11% 74	N/A N/A	
PG: Fund % Rank in Target-Date 2020 M'star Category			48%	22%	14%	75 18%	N/A	N/A N/A	N/A	51%	27%	11%	17%	N/A	
PG: # of funds in Target-Date 2020 M'star Category			174	161	122	66	N/A	N/A	N/A	171	160	126	64	N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	*****	****	N/A	
TIAA-CREF LIFECYCLE INDEX 2025 FUND (TLQIX) [9]	\$5,680.60	10	15.81%	10.18%	9.88%	10.13%	2.09%	3.72%	10.14%	10.14%	14.51%	10.61%	9.73%	9.29%	9/30/2009
Gross Expense Ratio	\$5,660.60	19	15.61%	10.16%	9.00%	10.13%	2.09%	3.72%	10.14%	10.14%	14.51%	10.61%	9.73%	9.29%	9/30/2009
BM: Lifecycle Index 2025 Composite Benchmark			16.05%	10.31%	10.02%	10.23%	2.15%	3.69%	10.29%	10.29%	14.64%	10.68%	9.83%	9.41%	
Fund vs.Lifecycle Index 2025 Composite Benchmark			-24	-13	-14	-10	-6	3	-15	-15	-13	-7	-10	-12	
BM: S&P Target Date 2025 Index			16.17%	8.95%	9.01%	9.42%	2.43%	3.85%	10.67%	10.67%	13.37%	9.65%	9.01%	8.76%	
Fund vs.S&P Target Date 2025 Index PG: Target-Date 2025 M'star Category			-36 15.51%	123 9.19%	87 8.87%	71 9.15%	-34 N/A	-13 N/A	-53 N/A	-53 9.75%	114 13.36%	96 9.59%	72 8.76%	53 N/A	
Fund vs. Target-Date 2025 M'star Category			30	99	101	98	N/A	N/A	N/A	39	115	102	97	N/A	
PG: Fund % Rank in Target-Date 2025 M'star Category			49%	22%	13%	13%	N/A	N/A	N/A	45%	27%	16%	14%	N/A	
PG: # of funds in Target-Date 2025 M'star Category			222	204	163	90	N/A	N/A	N/A	220	203	167	88	N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHIX) [9]	\$6,661.90	10	18.06%	10.86%	10.79%	11.03%	2.43%	4.25%	11.67%	11.67%	15.86%	11.57%	10.61%	10.00%	9/30/2009
Gross Expense Ratio		18	40.040/	40.000/	40.000/	44.400/	0.470/	4.400/	44.000/	44.000/	45.000/	44.000/	40.740/	40.400/	
BM: Lifecycle Index 2030 Composite Benchmark Fund vs.Lifecycle Index 2030 Composite Benchmark			18.34%	10.96% -10	10.93% -14	11.13% -10	2.47%	4.19% 6	11.80% -13	11.80% -13	15.99% -13	11.63% -6	10.71% -10	10.12% -12	
BM: S&P Target Date 2030 Index			19.16%	9.64%	9.93%	10.25%	2.87%	4.44%	12.61%	12.61%	14.90%	10.63%	9.83%	9.43%	
Fund vs.S&P Target Date 2030 Index			-110	122	86	78	-44	-19	-94	-94	96	94	78	57	
PG: Target-Date 2030 M'star Category			18.33%	10.02%	9.99%	9.99%	N/A	N/A	N/A	11.68%	15.08%	10.79%	9.63%	N/A	
Fund vs. Target-Date 2030 M'star Category			-27	84	80	104	N/A	N/A	N/A	-1 E0%	78	78	98	N/A	
PG: Fund % Rank in Target-Date 2030 M'star Category PG: # of funds in Target-Date 2030 M'star Category			60% 223	22% 203	19% 163	15% 86	N/A N/A	N/A N/A	N/A N/A	50% 221	32% 202	21% 167	16% 93	N/A N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
			1.271								17.18%	12.49%	11.45%	10.68%	9/30/2009
TIAA-CREE LIFECYCLE INDEX 2025 ELIND (TL VIV. [9]	\$6 252 AD	10		11 450/	11 700/	11 000/	2 740/	A 740/	13 249/	13 240/		14.45%	11.45%		ər301∠009
TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYIX) ^[9] Gross Expense Ratio	\$6,353.40	10	20.34%	11.46%	11.70%	11.90%	2.71%	4.74%	13.21%	13.21%	17.10%			10.0070	
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark	\$6,353.40			11.46% 11.58%	11.70%	11.90%	2.71% 2.79%	4.74% 4.69%	13.21% 13.32%	13.21%	17.16%	12.56%	11.55%	10.80%	
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs.Lifecycle Index 2035 Composite Benchmark	\$6,353.40		20.34% 20.66% -32	11.58% -12	11.84% -14	11.99% -9	2.79%	4.69% 5	13.32% -11	13.32% -11	17.32% -14	12.56% -7	11.55% -10	10.80% -12	
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs.Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index	\$6,353.40		20.34% 20.66% -32 22.56%	11.58% -12 10.43%	11.84% -14 10.88%	11.99% -9 11.01%	2.79% -8 3.40%	4.69% 5 5.21%	13.32% -11 14.93%	13.32% -11 14.93%	17.32% -14 16.56%	12.56% -7 11.67%	11.55% -10 10.63%	10.80% -12 10.08%	
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index	\$6,353.40		20.34% 20.66% -32 22.56% -222	11.58% -12 10.43% 103	11.84% -14 10.88% 82	11.99% -9 11.01% 89	2.79% -8 3.40% -69	4.69% 5 5.21% -47	13.32% -11 14.93% -172	13.32% -11 14.93% -172	17.32% -14 16.56% 62	12.56% -7 11.67% 82	11.55% -10 10.63% 82	10.80% -12 10.08% 60	
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs.Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index	\$6,353.40		20.34% 20.66% -32 22.56%	11.58% -12 10.43%	11.84% -14 10.88%	11.99% -9 11.01%	2.79% -8 3.40%	4.69% 5 5.21%	13.32% -11 14.93%	13.32% -11 14.93%	17.32% -14 16.56%	12.56% -7 11.67%	11.55% -10 10.63%	10.80% -12 10.08%	
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category	\$6,353.40		20.34% 20.66% -32 22.56% -222 21.49% -115 72%	11.58% -12 10.43% 103 10.83% 63 28%	11.84% -14 10.88% 82 10.98% 72 21%	11.99% -9 11.01% 89 10.89% 101 14%	2.79% -8 3.40% -69 N/A N/A	4.69% 5 5.21% -47 N/A N/A	13.32% -11 14.93% -172 N/A N/A	13.32% -11 14.93% -172 13.76% -55 69%	17.32% -14 16.56% 62 16.70% 48 38%	12.56% -7 11.67% 82 11.84%	11.55% -10 10.63% 82 10.51% 94 14%	10.80% -12 10.08% 60 N/A N/A	
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 Mstar Category Fund vs. Target-Date 2035 Mstar Category PG: Fund % Rank in Target-Date 2035 Mstar Category PG: # of funds in Target-Date 2035 Mstar Category	\$6,353.40		20.34% 20.66% -32 22.56% -222 21.49% -115 72% 215	11.58% -12 10.43% 103 10.83% 63 28% 201	11.84% -14 10.88% 82 10.98% 72 21% 160	11.99% -9 11.01% 89 10.89% 101 14% 87	2.79% -8 3.40% -69 N/A N/A N/A	4.69% 5 5.21% -47 N/A N/A N/A	13.32% -11 14.93% -172 N/A N/A N/A	13.32% -11 14.93% -172 13.76% -55 69% 213	17.32% -14 16.56% 62 16.70% 48 38% 200	12.56% -7 11.67% 82 11.84% 65 26% 164	11.55% -10 10.63% 82 10.51% 94 14%	10.80% -12 10.08% 60 N/A N/A N/A	
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category	\$6,353.40		20.34% 20.66% -32 22.56% -222 21.49% -115 72%	11.58% -12 10.43% 103 10.83% 63 28%	11.84% -14 10.88% 82 10.98% 72 21%	11.99% -9 11.01% 89 10.89% 101 14%	2.79% -8 3.40% -69 N/A N/A	4.69% 5 5.21% -47 N/A N/A	13.32% -11 14.93% -172 N/A N/A	13.32% -11 14.93% -172 13.76% -55 69%	17.32% -14 16.56% 62 16.70% 48 38%	12.56% -7 11.67% 82 11.84% 65 26%	11.55% -10 10.63% 82 10.51% 94 14%	10.80% -12 10.08% 60 N/A N/A	
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category PG: # of funds in Target-Date 2035 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZIX) [9]	\$6,353.40 \$6,574.50	18	20.34% 20.66% -32 22.56% -222 21.49% -115 72% 215	11.58% -12 10.43% 103 10.83% 63 28% 201	11.84% -14 10.88% 82 10.98% 72 21% 160	11.99% -9 11.01% 89 10.89% 101 14% 87	2.79% -8 3.40% -69 N/A N/A N/A	4.69% 5 5.21% -47 N/A N/A N/A	13.32% -11 14.93% -172 N/A N/A N/A	13.32% -11 14.93% -172 13.76% -55 69% 213	17.32% -14 16.56% 62 16.70% 48 38% 200	12.56% -7 11.67% 82 11.84% 65 26% 164	11.55% -10 10.63% 82 10.51% 94 14%	10.80% -12 10.08% 60 N/A N/A N/A	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Pci. Target-Date 2035 Mstar Category Fund vs. Target-Date 2035 Mstar Category Pci. Fund % Rank in Target-Date 2035 Mstar Category Pci. # of funds in Target-Date 2035 Mstar Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZIX) [9] Gross Expense Ratio		18	20.34% 20.66% -32 22.56% -222 21.49% -115 72% 215 N/A 22.82%	11.58% -12 10.43% 103 10.83% 63 28% 201 	11.84% -14 10.88% 82 10.98% 72 21% 160 	11.99% -9 11.01% 89 10.89% 101 14% 87 	2.79% -8 3.40% -69 N/A N/A N/A N/A N/A	4.69% 5 5.21% -47 N/A N/A N/A N/A N/A N/A	13.32% -11 14.93% -172 N/A N/A N/A N/A N/A N/A	13.32% -11 14.93% -172 13.76% -55 69% 213 N/A	17.32% -14 16.56% 62 16.70% 48 38% 200 ***	12.56% -7 11.67% 82 11.84% 65 26% 164 13.40%	11.55% -10 10.63% 82 10.51% 94 14% 85 	10.80% -12 10.08% 60 N/A N/A N/A N/A N/A	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category PG: # of funds in Target-Date 2035 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZIX) [9]		18	20.34% 20.66% -32 22.56% -222 21.49% -115 72% 215 N/A	11.58% -12 10.43% 103 10.83% 63 28% 201	11.84% -14 10.88% 82 10.98% 72 21% 160	11.99% -9 11.01% 89 10.89% 101 14% 87	2.79% -8 3.40% -69 N/A N/A N/A N/A N/A	4.69% 5 5.21% -47 N/A N/A N/A N/A	13.32% -11 14.93% -172 N/A N/A N/A N/A	13.32% -11 14.93% -172 13.76% -55 69% 213 N/A	17.32% -14 16.56% 62 16.70% 48 38% 200	12.56% -7 11.67% 82 11.84% 65 26% 164	11.55% -10 10.63% 82 10.51% 94 14% 85	10.80% -12 10.08% 60 N/A N/A N/A N/A	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. Target-Date 2035 Mstar Category Fund vs. Target-Date 2035 Mstar Category PG: Fund % Rank in Target-Date 2035 Mstar Category PG: # of funds in Target-Date 2035 Mstar Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZIX) Gross Expense Ratio BM: Lifecycle Index 2040 Composite Benchmark Fund vs. Lifecycle Index 2040 Composite Benchmark BM: S&P Target Date 2040 Index		18	20.34% 20.66% -32 -22.56% -222 -21.49% -115 -72% -215 N/A 22.82% 23.17% -35 -24.96%	11.58% -12 10.43% 10.83% 63 28% 201 12.04%	11.84% -14 10.88% 82 10.98% 72 21% 160 12.58% 12.72% -14 11.54%	11.99% -9 11.01% 89 10.89% 101 14% 87 12.55% 12.63% -8 11.55%	2.79% -8 3.40% -69 N/A N/A N/A N/A 3.03% 3.13% -10 3.78%	4.69% 5 5.21% -47 N/A N/A N/A N/A N/A S.26% 5.20% 6 5.73%	13.32% -11 14.93% -172 N/A N/A N/A N/A N/A 14.89% 15.02% -13 16.55%	13.32% -11 14.93% -172 13.76% -55 69% 213 N/A 14.89% 15.02% -13 16.55%	17.32% -14 16.56% 62 16.70% 48 38% 200 18.48% 18.63% -15 17.69%	12.56% -7 11.67% 82 11.84% 65 26% 164 13.40%	11.55% -10 10.63% 82 10.51% 94 14% 85 12.13% 12.22% -9 11.19%	10.80% -12 10.08% 60 N/A N/A N/A N/A 11.21% 11.33% -12 10.54%	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Pci. Target-Date 2035 Mstar Category Fund vs. Target-Date 2035 Mstar Category Pci. Fund % Rank in Target-Date 2035 Mstar Category Pci. Fund % Rank in Target-Date 2035 Mstar Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZIX) [9] Gross Expense Ratio BM: Lifecycle Index 2040 Composite Benchmark Fund vs. Lifecycle Index 2040 Composite Benchmark BM: S&P Target Date 2040 Index Fund vs. S&P Target Date 2040 Index Fund vs. S&P Target Date 2040 Index		18	20.34% 20.66% -32 -22.56% -222 -21.49% -115 -72% -215 -N/A 22.82% 23.17% -35 -24.96% -214	11.58% -12 10.43% 103 10.83% 63 28% 201 12.04% 12.15% -11 10.98% 106	11.84% -14 10.88% 82 10.98% 72 21% 160 12.58% 12.72% -14 11.54% 104	11.99% -9 11.01% 89 10.89% 101 14% 87 12.55% 12.63% -8 11.55% 100	2.79% -8 3.40% -69 N/A N/A N/A N/A 3.03% -10 3.78% -75	4.69% 5 5.21% -47 N/A N/A N/A N/A N/A 5.26% 5.20% 6 5.73% -47	13.32% -11 14.93% -172 N/A N/A N/A N/A 14.89% 15.02% -13 16.55% -166	13.32% -11 14.93% -172 13.76% -55 69% 213 N/A 14.89% 15.02% -13 16.55% -166	17.32% -14 16.56% 62 16.70% 48 38% 200 18.48%	12.56% -7 11.67% 82 11.84% 65 26% 164 13.40%	11.55% -10 10.63% 82 10.51% 94 14% 85 12.13% 12.22% -9 11.19% 94	10.80% -12 10.08% 60 N/A N/A N/A N/A 11.21% 11.33% -12 10.54% 67	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZIX) Gross Expense Ratio BM: Lifecycle Index 2040 Composite Benchmark Fund vs. Lifecycle Index 2040 Composite Benchmark Fund vs. S&P Target Date 2040 Index PG: Target-Date 2040 Undex PG: Target-Date 2040 Undex PG: Target-Date 2040 Undex		18	20.34% 20.66% -32 22.56% -222 21.49% -115 72% 215 N/A 22.82% 23.17% -35 24.96% -214 24.09%	11.58% -12 10.43% 103 10.83% 63 28% 201 12.04% 12.15% -11 10.98% 106 11.37%	11.84% -14 10.88% 82 10.98% 72 21% 160 12.58% 12.72% -14 11.54% 104 11.65%	11.99% -9 -9 11.01% 89 10.89% 101 14% 87 12.55% 12.63% -8 11.55% 100 11.42%	2.79% -8 3.40% -69 N/A N/A N/A N/A N/A 3.03% 3.13% -10 3.78% -75 N/A	4.69% 5 5.21% -47 N/A N/A N/A N/A 5.26% 5.20% 6 5.73% -47 N/A	13.32% -11 14.93% -172 N/A N/A N/A N/A 14.89% 15.02% -13 16.55% -166 N/A	13.32% -11 14.93% -172 13.76% -55 69% 213 N/A 14.89% 15.02% -13 16.55% -166 15.47%	17.32% -14 16.56% 62 16.70% 48 38% 200 18.48% 18.63% -15 17.69% 79 17.86%	12.56% -7 11.67% 82 11.84% 65 26% 164 13.46% -6 12.40% 100 12.56%	11.55% -10 10.63% 82 10.51% 94 14% 85 12.13% 12.22% -9 11.19% 94 11.08%	10.80% -12 10.08% 60 N/A N/A N/A N/A 11.21% 11.33% -12 10.54% 67 N/A	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category PG: # of funds in Target-Date 2035 M'star Category PG: # of funds in Target-Date 2035 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZIX) Gross Expense Ratio BM: Lifecycle Index 2040 Composite Benchmark Fund vs. Lifecycle Index 2040 Composite Benchmark BM: S&P Target Date 2040 Index Fund vs. Target-Date 2040 M'star Category Fund vs. Target-Date 2040 M'star Category		18	20.34% 20.66% -32 22.56% -222 21.49% -115 72% 215 N/A 22.82% 23.17% -35 24.96% -214 -24.09% -127	11.58% -12 10.43% 103 10.83% 63 28% 201 12.04% 12.15% -11 10.98% 106 7	11.84% -14 10.88% 82 10.98% 72 21% 160 12.58% 12.72% -14 11.54% 104 11.65% 93	11.99% -9 11.01% 89 10.89% 101 14% 87 12.65% 12.63% -8 11.55% 100 11.42% 113	2.79% -8 -8 3.40% -69 N/A N/A N/A N/A 3.03% 3.13% -10 3.78% -75 N/A N/A	4.69% 5 5.21% -47 N/A N/A N/A N/A 5.26% 5.73% -47 N/A N/A	13.32% -11 14.93% -172 N/A N/A N/A N/A 14.89% 15.02% -13 16.55% -166 N/A N/A N/A	13.32% -11 14.93% -172 13.76% -55 69% 213 N/A 14.89% 15.02% -13 16.55% -166 15.47% -58	17.32% -14 16.56% 62 16.70% 48 38% 200 *** 18.48% 15.75 17.69% 79 17.86% 62	12.56% -7 11.67% 82 11.84% 65 26% 164 13.40% 13.46% -6 12.40% 100 12.56% 84	11.55% -10 10.63% 82 10.51% 94 14% 85 12.13% 12.22% -9 11.19% 94 11.08% 105	10.80% -12 10.08% 60 N/A N/A N/A N/A 11.21% 11.33% -12 10.54% 67 N/A N/A	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZIX) Gross Expense Ratio BM: Lifecycle Index 2040 Composite Benchmark Fund vs. Lifecycle Index 2040 Composite Benchmark Fund vs. S&P Target Date 2040 Index PG: Target-Date 2040 Undex PG: Target-Date 2040 Undex PG: Target-Date 2040 Undex		18	20.34% 20.66% -32 22.56% -222 21.49% -115 72% 215 N/A 22.82% 23.17% -35 24.96% -214 24.09%	11.58% -12 10.43% 103 10.83% 63 28% 201 12.04% 12.15% -11 10.98% 106 11.37%	11.84% -14 10.88% 82 10.98% 72 21% 160 12.58% 12.72% -14 11.54% 104 11.65%	11.99% -9 -9 11.01% 89 10.89% 101 14% 87 12.55% 12.63% -8 11.55% 100 11.42%	2.79% -8 3.40% -69 N/A N/A N/A N/A N/A 3.03% 3.13% -10 3.78% -75 N/A	4.69% 5 5.21% -47 N/A N/A N/A N/A 5.26% 5.20% 6 5.73% -47 N/A	13.32% -11 14.93% -172 N/A N/A N/A N/A 14.89% 15.02% -13 16.55% -166 N/A	13.32% -11 14.93% -172 13.76% -55 69% 213 N/A 14.89% 15.02% -13 16.55% -166 15.47%	17.32% -14 16.56% 62 16.70% 48 38% 200 18.48% 18.63% -15 17.69% 79 17.86%	12.56% -7 11.67% 82 11.84% 65 26% 164 13.46% -6 12.40% 100 12.56%	11.55% -10 10.63% 82 10.51% 94 14% 85 12.13% 12.22% -9 11.19% 94 11.08%	10.80% -12 10.08% 60 N/A N/A N/A N/A 11.21% 11.33% -12 10.54% 67 N/A	9/30/2009

The part					Provious Ou	arter-End Re	turne				Current Mo	onth-End Retu	urne			
Martine Mart											Current wid	min-End Reti		nual Returns		_
Mathematical Properties Mathematical Pro			_													
Performance																Inc
Months M	FUND		(bps) [2]													
Part	• • •	\$4,968.30	10		12.67%	13.25%	12.88%	3.39%	5.82%	16.65%	16.65%	19.76%	14.14%	12.53%	11.53%	9/30/2009
Mathematical mat			17	25 74%	12.80%	13 30%	12 08%	3 47%	5 71%	16 76%	16 76%	10 80%	1/1 21%	12.62%	11 65%	
Mathematical part																
Part	BM: S&P Target Date 2045 Index			26.36%	11.29%	11.93%	11.90%	3.98%	6.04%	17.51%	17.51%	18.32%	12.81%	11.56%	10.82%	
Section 1.50				1												
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Mathematical Properties Mathematical Pro				1				1								
Mathematical Content	Fund Star Rating			N/A	****	*****	*****	N/A	N/A	N/A	N/A	****	*****	*****	N/A	
Mathematical Content	TIAA-CREF LIFECYCLE INDEX 2050 FUND (TLLIX) [9]	\$4,113.90	10	25.96%	12.82%	13.43%	12.98%	3.52%	6.00%	17.14%	17.14%	20.05%	14.35%	12.64%	11.63%	9/30/2009
Mathematical part	-		17													
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Sect Linguis Plant SECTION Control Engineering 1.0 1																
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Mathematical Compute Institution 1.00		\$2,112.60		26.35%	12.89%	13.54%	13.07%	3.57%	6.07%	17.39%	17.39%	20.25%	14.47%	12.73%	10.84%	4/29/2011
Martin M	•			26.78%	13.04%	13.70%	13.16%	3.66%	5.99%	17.55%	17.55%	20.41%	14.55%	12.83%	10.95%	
Part	Fund vs.Lifecycle Index 2055 Composite Benchmark			-43				1	8							
Part				1												
Part				1												
Part of the many former shown for front former fo	* * * * * * * * * * * * * * * * * * * *															
TAM-CREF LECVICLE ROCK 2006 FUND (***) 68.0 *** 9.0 **	PG: Fund % Rank in Target-Date 2055 M'star Category				24%	6%	6%	1 '	N/A	N/A	44%	16%	6%	6%	N/A	
Part																
Multiple March 200 Multiple Multip	Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
Mathes Marken 1800	TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVIIX) [9]	\$905.50	10	26.70%	12.97%	13.68%	N/A	3.61%	6.14%	17.64%	17.64%	20.44%	14.61%	N/A	11.40%	9/26/2014
Mark	•		20													
Manual Part Register State 1,200																
P. Tamps-Clane 2008 Mariae Category				1												
Fund	Fund vs.S&P Target Date 2060+ Index			-63	144	122		-52	-7	-41	-41	160	133		89	
Part				1												
Part of the fitting in Temps Case 2000 Mater Category First Str. Rating Str. R				1				1 '								
Macker Mark Macker Mark Macker Macke																
Part	Fund Star Rating			N/A	****	*****		N/A	N/A	N/A	N/A	*****	*****		N/A	
BM LifeCycle Index 2005 Composite Benchmark	TIAA ODEE LIFEOVOLE INDEX 2005 FUND (TEITY)	600.00	40	07.469/	N/A		A1/A	2 700/	C 200/	40.000/	40.000/	A1/A			27 249/	0/20/2020
Mathematic 1908 1909 1		\$29.20		27.16%	N/A	N/A	N/A	3.72%	6.29%	18.08%	18.08%	N/A	N/A	N/A	27.21%	9/30/2020
M. Sept Targer Date 2006- Index 2.33% 1.76	•		200	27.59%				3.76%	6.15%	18.10%	18.10%				27.42%	
Fund via Tass Targen Cable 2005h Mistar Category -17				1				-4								
P. Taggel-Date 2055 Mistar Category	•															
Fund vs. Target-Date 2005+ Mistar Category PG- Fund Star Rating 19 119 118 118 119 118 119 118 119 118 118											47.040/					
P.C. # of funds in Target-Date 2065+ Mistar Category 119	* * * * * * * * * * * * * * * * * * * *							1 '								
Fund Star Rating NA NA NA NA NA NA NA NA NA N	* * * * * * * * * * * * * * * * * * * *			1												
THA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TRILX) [8] \$852.00 10 11.14% 8.77% 7.69% 7.31% 1.43% 2.67% 7.14% 7.14% 11.47% 8.30% 7.08% 7.13% 9/30/2009 (Gross Expense Ratio 22) BM. Lifecycle Index Retirement Income Composite Benchmark 211.35% 8.87% 7.70% 7.41% 1.53% 2.71% 7.32% 7.32% 11.62% 8.38% 7.19% 7.26% Fund vs. Editerycle Index Retirement Income Composite Benchmark 211.35% 8.87% 7.70% 7.41% 1.53% 2.71% 7.32% 7.32% 11.62% 8.38% 7.19% 7.26% Fund vs. SaP Target Date Retirement Income Index Retireme				1												
Gross Expense Ratio 22 11.55% 8.87% 7.70% 7.41% 1.53% 2.71% 7.32% 7.32% 11.62% 8.36% 7.19% 7.26% 7.26% 7.41% 1.53% 2.71% 7.32%	, one star rating			(***				1370	THE PARTY	1975	IN/S				INO	
BM: Lifecycle Index Retirement Income Composite Benchmark		\$652.00		11.14%	8.77%	7.60%	7.31%	1.43%	2.67%	7.14%	7.14%	11.47%	8.30%	7.08%	7.13%	9/30/2009
Fund vs.Lifecycle Index Retirement Income Composite Benchmark -21 -10	•		22		0.0==-		7.44**		0.7	7.05**	7.0		0.077	7.45**	7.05**	
BM: S&P Target Date Retirement Income Index																
Find vs. S&P Target Date Retirement Income Index 300 189 166 151 23 68 203 203 244 178 149 135 PG: Allocation-30% to 50% Equity Mstar Category 13.49% 7.77% 6.83% 6.98% N/A N/A N/A N/A N/A N/A N/A N/A 10.824% 10.82% 7.41% 6.66% N/A Fund vs. Allocation-30% to 50% Equity Mstar Category 74% 26% 26% 35% N/A N/A N/A N/A N/A N/A N/A N/A N/A 65 34% 23% 33% N/A PG: # of funds in Allocation-30% to 50% Equity Mstar Category 1515 480 427 275 N/A				1												
Fund vs. Allocation—30% to 50% Equity Mistar Category PG: Fund % Rank in Allocation—30% to 50% Equity Mistar Category PG: # of funds in Allocation—30% to 50	Fund vs.S&P Target Date Retirement Income Index			300	189	166		23	68	203		244	178	149	135	
PG: Fund % Rank in Allocation—30% to 50% Equity M'star Category PG: # ff funds in Allocation—30% to 50% Equity M'star Category Fund Star Rating 11.73% 26% 26% 35% N/A N/A N/A N/A N/A N/A N/A 503 465 424 283 N/A Fund Star Rating 11.73% 8.27% 7.56% 7.56% 7.56% 7.58% 7.0				1												
First Fund Star Rating Set S				1												
TAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRIX) [8] \$640.30 37 11.73% 8.27% 7.56% 7.58% 7.58% 7.58% 7.58% 7.58% 7.58% 7.58% 7.08%				1												
Same				N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
Same	TIAA-CREE LIFECYCLE RETIREMENT INCOME ELIND (TI DIV) [8]	\$640.20	37	11 720/	8 270/	7 56%	7 539/	1 649/	2 200/	7 02%	7 000/	11 449/	8 1.40/	7 249/	5 77%	11/30/2007
BM: Lifecycle Retirement Income Fund Composite Index 11.57% 8.94% 7.74% 7.36% 1.53% 2.75% 7.56% 7.56% 11.73% 8.40% 7.15% 5.91% Fund vs. Lifecycle Retirement Income Fund Composite Index 16 -67 -18 17 11 -55 -48 -48 -48 -62 -26 9 -14 BM: S&P Target Date Retirement Income Index 8.14% 6.8% 5.94% 5.80% 1.20% 1.99% 5.11% 5.11% 9.03% 6.52% 5.59% 4.59% Fund vs. S&P Target Date Retirement Income Index 8.39 139 162 173 44 21 197 197 208 162 165 118 PC: Allocation30% to 50% Equity M*star Category 13.49% 7.77% 6.83% 6.98% N/A N/A N/A N/A 8.24% 10.82% 7.41% 6.66% N/A Fund vs. Allocation30% to 50% Equity M*star Category 64% 8.38% 27% 28% N/A N/A N/A N/A -116 29 73 58 N/A PC: # of funds in Allocation30% to 50% Equity M*star Category 515 480 427 275 N/A N/A N/A N/A N/A 680 45% 426 283 N/A		φ04 0.30		11./3%	0.21%	1.00%	1.00%	1.04%	2.20%	1.00%	1.00%	11.11%	0.14%	1.24%	5.11%	1 1/30/2007
BM: S&P Target Date Retirement Income Index 8.14% 6.88% 5.94% 5.80% 1.20% 1.99% 5.11% 5.11% 9.03% 6.52% 5.59% 4.59% Fund vs. S&P Target Date Retirement Income Index 13.49% 7.77% 6.83% 6.98% N/A N/A N/A N/A N/A N/A 0.416 2.9% 7.3 5.9% N/A PG: Fund vs. Allocation30% to 50% Equity M'star Category 178 Fank in Allocation30% to 50% Equity M'star Category 189 Fund vs. Allocation30% to 50% Equity M'star Category 180 Fund vs. Allocation30% to 50% Equ	BM: Lifecycle Retirement Income Fund Composite Index			11.57%	8.94%	7.74%	7.36%		2.75%	7.56%	7.56%	11.73%	8.40%	7.15%	5.91%	
Fund vs. S&P Target Date Retirement Income Index 359 139 162 173 44 21 197 197 208 162 165 118 PG: Allocation-30% to 50% Equity Mfstar Category 13.4% 7.77% 6.83% 6.98% NIA NIA NIA 8.24% 10.82% 7.41% 6.66% NIA Fund vs. Allocation-30% to 50% Equity Mfstar Category 1-176 50 73 55 NIA NIA NIA 1-116 29 73 58 NIA PG: Fund's Rank in Allocation-30% to 50% Equity Mfstar Category 1-186 480 38% 27% 28% NIA NIA NIA NIA 1-116 29 73 58 NIA PG: # of funds in Allocation-30% to 50% Equity Mfstar Category 1-186 480 427 275 NIA NIA NIA 1-186 503 465 424 283 NIA								1								
PG: Allocation30% to 50% Equity M*star Category 13.49% 7.77% 6.83% 6.98% N/A N/A N/A N/A 10.82% 7.41% 6.66% N/A Fund vs. Allocation30% to 50% Equity M*star Category -176 50 73 55 N/A N/A N/A N/A -116 29 73 58 N/A PG: Fund % Rank in Allocation30% to 50% Equity M*star Category 64% 38% 27% 28% N/A N/A N/A N/A 503 485 27% N/A PG: # of funds in Allocation30% to 50% Equity M*star Category 515 480 427 275 N/A N/A N/A N/A 503 485 424 283 N/A				1												
Fund vs. Allocation—30% to 50% Equity M*star Category -176 50 73 55 N/A N/A N/A -116 29 73 58 N/A PG: Fund % Rank in Allocation—30% to 50% Equity M*star Category 64% 38% 27% 28% N/A N/A N/A N/A 68% 45% 27% 27% N/A PG: # of funds in Allocation—30% to 50% Equity M*star Category 515 480 427 275 N/A N/A N/A 503 485 424 283 N/A																
PG: # of funds in Allocation30% to 50% Equity M*star Category 515 480 427 275 N/A N/A N/A 503 465 424 283 N/A				1												
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					arter-End Re vg. Annual R					Juli Jili MU	nth-End Retu		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.
UND	12/31/21	(bps) [2]	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
IAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSAIX) [11]	\$258.40	65	28.62%	12.74%	14.01%	N/A	3.98%	5.35%	17.22%	17.22%	21.53%	14.89%	13.32%	13.14%	12/9/2
	\$250.40	76	20.02 /6	12.74/0	14.01/0	N/A	3.30 /6	3.33 /6	17.22/0	17.22/0	21.55/6	14.03 /0	13.32 /6	13.14/0	12/3/2
iross Expense Ratio		76	20.000/	13.70%	14.56%		4.01%	6.58%	19.90%	19.90%	21.92%	15.44%	13.58%	13.47%	
M: Lifestyle Aggressive Composite Benchmark			29.88%				1								
und vs.Lifestyle Aggressive Composite Benchmark			-126	-96	-55		-3	-123	-268	-268	-39	-55	-26	-33	
M: Morningstar Aggressive Target Risk TR USD			28.92%	11.79%	12.68%		4.44%	5.33%	17.30%	17.30%	18.71%	13.38%	11.93%	11.83%	
und vs.Morningstar Aggressive Target Risk TR USD			-30	95	133		-46	2	-8	-8	282	151	139	131	
G: Allocation85%+ Equity M'star Category			30.00%	11.68%	12.18%		N/A	N/A	N/A	17.56%	19.75%	13.12%	11.93%	N/A	
und vs. Allocation85%+ Equity M'star Category			-138	106	183		N/A	N/A	N/A	-34	178	177	139	N/A	
G: Fund % Rank in Allocation85%+ Equity M'star Category			53%	26%	7%		N/A	N/A	N/A	65%	12%	11%	2%	N/A	
G: # of funds in Allocation85%+ Equity M'star Category			166	154	140		N/A	N/A	N/A	189	174	159	103	N/A	
und Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	****	****	*****	N/A	
IAA-CREF LIFESTYLE CONSERVATIVE FUND (TCSIX) [10]	\$391.30	49	11.83%	8.29%	7.61%	N/A	1.61%	2.04%	6.49%	6.49%	11.34%	8.14%	7.33%	7.28%	12/9/
iross Expense Ratio		56													
M: Lifestyle Conservative Composite Benchmark			10.98%	8.58%	7.54%		1.47%	2.53%	6.92%	6.92%	11.24%	8.13%	6.99%	6.97%	
und vs.Lifestyle Conservative Composite Benchmark			85	-29	7.5470		14	-49	-43	-43	10	1	34	31	
M: Morningstar Moderately Conservative Target Risk TR USD			11.38%	8.73%	7.46%		1.84%	2.30%	6.36%	6.36%	11.10%	8.11%	6.85%	6.85%	
und vs.Morningstar Moderately Conservative Target Risk TR USD			45	-44	15		-23	-26	13	13	24	3	48	43	
G: Allocation30% to 50% Equity M'star Category			13.49%	7.77%	6.83%		N/A	N/A	N/A	8.24%	10.82%	7.41%	6.66%	N/A	
und vs. Allocation30% to 50% Equity M'star Category			-166	52	78		N/A	N/A	N/A	-175	52	73	67	N/A	
G: Fund % Rank in Allocation30% to 50% Equity M'star Category			62%	38%	26%		N/A	N/A	N/A	80%	38%	27%	25%	N/A	
G: # of funds in Allocation30% to 50% Equity M'star Category			515	480	427		N/A	N/A	N/A	503	465	424	283	N/A	
und Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	***	****	****	N/A	
IAA-CREF LIFESTYLE GROWTH FUND (TSGGX) [11]	\$353.00	60	22.99%	11.49%	12.01%	N/A	3.20%	4.23%	13.58%	13.58%	18.35%	12.81%	11.50%	11.37%	12/9/
iross Expense Ratio		68													
M: Lifestyle Growth Composite Benchmark			23.25%	12.31%	12.36%		3.16%	5.27%	15.38%	15.38%	18.60%	13.19%	11.53%	11.46%	
und vs.Lifestyle Growth Composite Benchmark			-26	-82	-35		4	-104	-180	-180	-25	-38	-3	-9	
							0.740/	4 46%							
M: Morningstar Moderately Aggressive Target Risk TR USD			23.81%	11.23%	11.36%		3.71%		14.04%	14.04%	16.75%	12.03%	10.60%	10.52%	
und vs.Morningstar Moderately Aggressive Target Risk TR USD			-82	26	65		-51	-23	-46	-46	160	78	90	85	
G: Allocation70% to 85% Equity M'star Category			24.23%	10.17%	10.45%		N/A	N/A	N/A	16.50%	16.41%	11.19%	10.14%	N/A	
und vs. Allocation-70% to 85% Equity M'star Category			-124	132	156		N/A	N/A	N/A	-292	194	162	136	N/A	
G: Fund % Rank in Allocation70% to 85% Equity M'star Category			58%	24%	16%		N/A	N/A	N/A	83%	16%	17%	16%	N/A	
G: # of funds in Allocation70% to 85% Equity M'star Category			311	288	262		N/A	N/A	N/A	320	293	264	195	N/A	
und Star Rating			N/A	****	****		N/A	N/A	N/A	N/A	****	****	****	N/A	
IAA-CREF LIFESTYLE INCOME FUND (TSITX) [10]	\$105.20	43	6.46%	6.23%	5.18%	N/A	0.87%	0.87%	3.05%	3.05%	7.54%	5.53%	4.96%	4.95%	12/9/
ross Expense Ratio		62													
M: Lifestyle Income Composite Benchmark			5.31%	6.28%	4.95%		0.64%	1.10%	2.96%	2.96%	7.26%	5.35%	4.52%	4.52%	
und vs.Lifestyle Income Composite Benchmark			115	-5	23		23	-23	9	9	28	18	44	43	
M: Morningstar Conservative Target Risk TR USD			5.41%	6.82%	5.07%		0.90%	1.13%	2.26%	2.26%	7.67%	5.70%	4.57%	4.59%	
und vs.Morningstar Conservative Target Risk TR USD			105	-59	11		-3	-26	79	79	-13	-17	39	36	
G: Allocation15% to 30% Equity M'star Category			8.33%	6.08%	4.90%		N/A	N/A	N/A	5.04%	7.88%	5.30%	4.99%	N/A	
und vs. Allocation15% to 30% Equity M'star Category			-187	15	28		N/A	N/A	N/A	-199	-34	23	-3	N/A	
G: Fund % Rank in Allocation15% to 30% Equity M'star Category			70%	48%	41%		N/A	N/A	N/A	72%	63%	50%	48%	N/A	
G: # of funds in Allocation15% to 30% Equity M'star Category			194	178	162		N/A	N/A	N/A	193	180	163	107	N/A	
und Star Rating			N/A	***	***		N/A	N/A	N/A	N/A	***	***	***	N/A	
IAA-CREF LIFESTYLE MODERATE FUND (TSIMX) [11]	\$662.30	55	17.51%	10.31%	10.03%	N/A	2.40%	3.20%	10.02%	10.02%	15.26%	10.76%	9.69%	9.60%	12/9/
iross Expense Ratio		60													
M: Lifestyle Moderate Composite Benchmark			16.86%	10.77%	10.09%		2.30%	3.96%	10.98%	10.98%	15.21%	10.87%	9.44%	9.39%	
und vs.Lifestyle Moderate Composite Benchmark			65	-46	-6		10	-76	-96	-96	5	-11	25	21	
M: Morningstar Moderate Target Risk TR USD			17.44%	10.06%	9.42%		2.81%	3.43%	10.19%	10.19%	13.95%	10.07%	8.75%	8.72%	
			7				-41			-17					
und vs.Morningstar Moderate Target Risk TR USD			l'	25	61		1	-23	-17		131	69	94	88	
G: Allocation50% to 70% Equity M'star Category			20.04%	9.65%	9.52%		N/A	N/A	N/A	13.89%	14.85%	10.39%	9.33%	N/A	
und vs. Allocation50% to 70% Equity M'star Category			-253	66	51		N/A	N/A	N/A	-387	41	37	36	N/A	
G: Fund % Rank in Allocation50% to 70% Equity M'star Category			66%	39%	39%		N/A	N/A	N/A	88%	45%	41%	42%	N/A	
G: # of funds in Allocation50% to 70% Equity M'star Category			689	653	596		N/A	N/A	N/A	710	665	601	433	N/A	
und Star Rating			N/A	***	***		N/A	N/A	N/A	N/A	***	***	***	N/A	
IAA-CREF MANAGED ALLOCATION FUND (TIMIX) [11]	\$1,037.40	45	17.66%	10.35%	10.10%	10.11%	2.41%	3.19%	10.03%	10.03%	15.24%	10.79%	9.73%	7.11%	3/31/
ross Expense Ratio		47													
M: Managed Allocation Composite Index [5]			16.86%	10.77%	10.09%	9.76%	2.30%	3.96%	10.98%	10.98%	15.21%	10.87%	9.50%	7.26%	
und vs.Managed Allocation Composite Index			80	-42	1	35	11	-77	-95	-95	3	-8	23	-15	
M: 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%	7.04%	
			22	29	68	112	-40	-24	-16	-16	129	72	98	7	
			20.04%	9.65%	9.52%	9.52%	N/A	N/A	N/A	13.89%	14.85%	10.39%	9.33%	N/A	
und vs.Morningstar Moderate Target Risk TR USD G: Allocation50% to 70% Equity M'star Category															
			-238	70	58	59	N/A	N/A	N/A	-386	39	40	40	N/A	
G: Allocation50% to 70% Equity M'star Category			-238 63%	70 39%	58 38%	59 38%	N/A N/A	N/A N/A	N/A N/A	-386 88%	39 45%	40 41%	40 41%	N/A N/A	
G: Allocation50% to 70% Equity M'star Category und vs. Allocation50% to 70% Equity M'star Category							1								

				Previous Qua						Current Mo	nth-End Retu				
				A	vg. Annual R	eturns						Avg. Anı	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.
FUND	12/31/21	(bps) [2]	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															
TIAA-CREF MONEY MARKET FUND (TCIXX) [12,3,6]	\$1,412.50	12	0.01%	1.02%	1.02%	0.54%	0.00%	0.00%	0.00%	0.00%	0.84%	1.00%	0.54%	1.75%	7/1/199
Gross Expense Ratio		12													
BM: 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%	1.39%	
Fund vs.iMoneynet Money Fund AveragesTM-All Government			-1	18	22	13	0	0	-1	-1	15	21	13	36	
7-Day Effective Yield as of 12/31/2021: 0.00%															
7-Day Current Yield as of 12/31/2021: 0.00%															

MUTUAL FUND TOTALS [1] \$208,440.00

- 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.
- [1] Combined Mutual Funds' Net Assets exclude the Managed Allocation Fund, Lifecycle Funds, and Lifestyle Funds
- [2] The net expense ratio (top number) represents expenses after reimbursement and waivers, and is what participants actually pay. The number below represents the gross expense ratio, before consideration for reimbursements and/or waivers.
- [3] The "Since Inception" benchmark performance shown is computed from August 1999.
- [4] The "Since Inception" values presented are cumulative values and not average annualized total returns
- [5] 42% Russell 3000® Index, 40% Bloomberg Barclays U.S. Aggregate Bond Index, 18% Morgan Stanley All Country World Index ex-USA.
- [6] Beginning December 13, 2011, part or all of the investment management fees of the Institutional Class of the TIAA-CREF Money Market Fund may be voluntarily waived. Without this waiver, current and effective annualized yields and total returns would be lower. This voluntary fee waiver may be discontinued at any time without notice.
- [7] The Institutional Class began operations on January 17, 2007. 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. Performance shown for periods prior to the inception of the Institutional Class reflects the performance of the Retirement Class, and has not been adjusted to reflect the higher expenses of the Retirement Class.
- [8] 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.
- [9] 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, 2035, 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.
- [10] The Morningstar Target Risk Indexes are asset allocation indexes comprised of constituent Morningstar indexes and reflect global equity market exposure of 20%, 40%, 60%, 80% or 95% based on an asset allocation methodology from lbbotson Associates, a Morningstar company. The returns of the Morningstar Target Risk Indexes do not reflect a deduction for fees or expenses. Previously, the Lifestyle Conservative and Lifestyle Income Funds compared their performance to the Bloomberg Barclays U.S. Aggregate Bond Index instead of the Morningstar Target Risk Indexes shown in the chart above. The returns of the Morningstar Target Risk Indices are more appropriate for comparison purposes because they reflect multi-asset class exposure and similar risk profiles.
- [11] The Morningstar Target Risk Indexes are asset allocation indexes comprised of constituent Morningstar indexes and reflect global equity market exposure of 20%, 40%, 60%, 80% or 95% based on an asset allocation methodology from lbbotson Associates, a Morningstar company. The returns of the Morningstar Target Risk Indexes do not reflect a deduction for fees or expenses. Previously, the Lifestyle Moderate, Growth and Aggressive, and the TIAA-CREF Managed Allocation Fund compared their performance to the Russell 3000 Index instead of the Morningstar Target Risk Indexes shown in the chart above. The returns of the Morningstar Target Risk Indexes are more appropriate for comparison purposes because they reflect multi-asset class exposure and similar risk profiles.
- [12] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government.
- [13] Effective August 1, 2018, the TIAA-CREF Enhanced Large-Cap Growth Index Fund's name was changed to TIAA-CREF Quant Large-Cap Growth Fund.
- [14] Effective August 1, 2018, the TIAA-CREF Enhanced Large-Cap Value Index Fund's name was changed to TIAA-CREF Quant Large-Cap Value Fund.
- [15] Effective August 1, 2018, the TIAA-CREF Small Cap Equity Fund's name was changed to TIAA-CREF Quant Small Cap Equity Fund.
 [16] Effective August 1, 2018, the TIAA-CREF Small/Mid-Cap Equity Fund's name was changed to TIAA-CREF Quant Small/Mid Cap Equity Fund's name was changed to TIAA-CREF Quant Small/Mid Cap Equity Fund's name was changed to TIAA-CREF Quant Small/Mid Cap Equity Fund's name was changed to TIAA-CREF Quant Small/Mid Cap Equity Fund's name was changed to TIAA-CREF Quant Small Cap Equity Fund's name was changed to TIAA-CREF
- [17] Effective August 1, 2018, the TIAA-CREF Enhanced International Equity Index Fund's name was changed to TIAA-CREF Quant International Equity Fund.
- [18] Effective August 1, 2018, the TIAA-CREF International Small-Cap Equity Fund's name was changed to TIAA-CREF Quant International Small-Cap Equity Fund.
- [19] Effective August 1, 2018, the TIAA-CREF Tax-Exempt Bond Fund's name was changed to TIAA-CREF 5-15 Year Laddered Tax-Exempt Bond Fund.

Teachers Advisors, LLC. ("Advisors"), the Funds' investment adviser has contractually agreed to reimburse the Funds for any Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses and extraordinary expenses) that exceed 0.00% of average daily net assets for the Lifecycle and 0.04% for the Lifecycle Index Institutional Class Funds. These expense reimbursement arrangements will continue through at least September 30, 2022 unless changed with approval of the Board of Trustees.

In addition to the expense reimbursement arrangement, Advisors has contractually agreed to waive a portion of the Fund's Management Fee equal to, on an annual basis of 0.10% for the all of the Lifecycle Funds. This waiver will remain in effect through September 30, 2022, unless changed with approval of the Board of Trustees.

Under the Funds' expense reimbursement arrangements, the Funds' investment adviser, Teachers Advisors, LLC. ("Advisors"), has contractually agreed to reimburse the Funds for any Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses and extraordinary expenses) that exceed the following annual rates of average daily net assets: 3, 0.52% for the Growth & Income Fund; 0.60% for the International Equity Fund; 0.95% for the Large-Cap Growth Fund; 0.55% for the Mid-Cap Growth Fund; 0.55% for the Mid-Cap Walue Fund; 0.55% for the Small-Cap Equity Fund; 0.95% for the Large-Cap Value Fund; 0.95% for the Enders Fund; 0.95% for the Small-Cap Blend Index Fund; 0.15% for the International Equity Index Fund; 0.09% for the Expense Cap Value Fund; 0.09% for the S&P 500 Index Fund; 0.09% for the Small-Cap Blend Index Fund; 0.15% for the International Equity Index Fund; 0.05% for the Enders Fund; 0.40% for the Expense Cap Cap Value Index Fund; 0.40% for the Expense Cap Value Index Fund; 0.40% for the International Equity Index Fund; 0.40% for the Bond Fund; 0.40% for the Bond Fund; 0.40% for the Bond Fund; 0.40% for the Managed Allocation Fund; 0.40% for the Social Choice Lew Carbon Equity Fund; 0.40% for the Social Choice International Equity Index; 0.00% for the Managed Allocation Fund; 0.40% for the Managed Allo

- a) These expense reimbursement arrangements will continue through at least February 28, 2022 unless changed with approval of the Board of Trustees
- b) These expense reimbursement arrangements will continue through at least July 31, 2022 unless changed with approval of the Board of Trustees.
- c) These expense reimbursement arrangements will continue through at least September 30, 2022 unless changed with approval of the Board of Trustees

				Previous Qu	arter-End Re	urns				Current Mo	nth-End Retu	urns			
				A	vg. Annual R	eturns			\cro			Avg. An	nual Returns		=
	Total Portfolio Net	Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	10 Year 10/01/11	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	
	Assets (in \$Mil.)	Exp. Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
FUND	12/31/21	(bps) [2]	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															
•															
TIAA-CREF EQUITY INDEX FUND (TEIHX)	\$35,976.20	17	31.70%	15.80%	16.68%	16.50%	3.93%	9.23%	25.48%	25.48%	25.57%	17.79%	16.19%	7.91%	7/1/19
Gross Expense Ratio		17	04.000/	40.000/	40.050/	40.000/	0.040/	0.000/	05 000/	05.000/	05 700/	47.070/	10.000/	0.040/	12/4/2
BM: Russell 3000 Index Fund vs.Russell 3000 Index			31.88% -18	16.00% -20	16.85% -17	16.60% -10	3.94%	9.28% -5	25.66% -18	25.66% -18	25.79% -22	17.97% -18	16.30% -11	8.01% -10	
PG: Large Blend M'star 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 Category			176	146	140	138	N/A	N/A	N/A	-59	174	122	123	N/A	
PG: Fund % Rank in Large Blend M'star Category			30%	33%	28%	20%	N/A	N/A	N/A	67%	35%	37%	25%	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	
IAA-CREF GROWTH & INCOME FUND (TGIHX)	\$6,963.20	49	30.99%	14.01%	16.17%	16.18%	3.62%	9.40%	25.23%	25.23%	25.18%	17.67%	15.99%	8.05%	7/1/19
ross Expense Ratio		49	20.000/	45.000/	46.000/	16.63%	4.400/	44.000/	20.740/	20.740/	00.070/	40.470/	40 550/	7 000/	12/4/2
M: S&P 500 Index and vs.S&P 500 Index			30.00% 99	15.99% -198	16.90% -73	16.63% -45	4.48% -86	11.03% -163	28.71% -348	28.71% -348	26.07% -89	18.47% -80	16.55% -56	7.68% 37	
G: Large Blend M'star Category			29.94%	14.34%	15.28%	15.12%	N/A	-103 N/A	N/A	26.07%	23.83%	16.57%	14.96%	N/A	
und vs. Large Blend M'star Category			105	-33	89	106	N/A	N/A	N/A	-84	135	110	103	N/A	
G: Fund % Rank in Large Blend M'star Category			36%	61%	41%	33%	N/A	N/A	N/A	69%	43%	40%	34%	N/A	
G: # of funds in Large Blend M'star Category			1380	1257	1102	812	N/A	N/A	N/A	1382	1244	1109	822	N/A	
und Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
9			"				1								
AA-CREF LARGE-CAP GROWTH FUND (TILHX)	\$7,082.10	48	25.71%	20.66%	22.45%	19.84%	1.68%	4.44%	16.70%	16.70%	30.03%	24.14%	19.23%	12.73%	3/31/2
ross Expense Ratio		48													12/4/
M: 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%	13.43%	
und vs.Russell 1000 Growth Index			-161	-134	-39	16	-43	-720	-1090	-1090	-405	-118	-56	-70	
G: Large Growth M'star 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	
und vs. Large Growth M'star Category			-89	91	177	191	N/A	N/A	N/A	-375	49	175	158	N/A	
G: Fund % Rank in Large Growth M'star Category			58%	39%	28%	17%	N/A	N/A	N/A	76%	46%	32%	20%	N/A	
G: # of funds in Large Growth M'star Category			1235	1133	1024	762	N/A	N/A	N/A	1237	1116	1012	768	N/A	
und Star Rating			N/A	•••	••••	****	N/A	N/A	N/A	N/A	•••	••••	••••	N/A	
AA-CREF LARGE-CAP GROWTH INDEX FUND (TRIHX)	\$11.093.40	18	27.10%	21.78%	22.60%	19.52%	2.08%	11.57%	27.35%	27.35%	33.81%	25.07%	19.63%	13.26%	10/1/
oss Expense Ratio	¥11,000.40	18	2711070	21070	22.0070	10.0270	2.0070	11.07 70	27.0070	21.0070	00.0170	20.01 /0	10.0070	10.2070	12/4/
1: 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%	13.39%	
nd vs.Russell 1000 Growth Index			-22	-22	-24	-16	-3	-7	-25	-25	-27	-25	-16	-13	
G: Large Growth M'star 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	
ind vs. Large Growth M'star Category			50	203	192	159	N/A	N/A	N/A	690	427	268	198	N/A	
G: Fund % Rank in Large Growth M'star Category			47%	26%	26%	21%	N/A	N/A	N/A	19%	16%	23%	15%	N/A	
G: # of funds in Large Growth M'star Category			1235	1133	1024	762	N/A	N/A	N/A	1237	1116	1012	768	N/A	
und Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
AA-CREF LARGE-CAP VALUE FUND (TRLHX)	\$5,454.50	49	37.15%	9.20%	9.91%	12.86%	6.25%	8.74%	26.89%	26.89%	19.16%	10.30%	12.48%	9.93%	10/1/
oss Expense Ratio		49	25.040/	40.070/	40.040/	40.540/	C 240/	7 770/	OF 400/	OF 400/	47.040/	44.400/	40.070/	0.020/	12/4/
W: Russell 1000 Value Index			35.01% 214	10.07% -87	10.94%	13.51% -65	6.31%	7.77% 97	25.16%	25.16%	17.64%	11.16%	12.97%	9.93%	
ınd vs.Russell 1000 Value Index G: Large Value M'star Category			34.79%	9.62%	-103 11.14%	-05 12.72%	N/A	N/A	173 N/A	173 26.22%	152 17.82%	-86 11.68%	-49 12.39%	N/A	
s. Large Value Wistar Category			236	-42	-123	14	N/A	N/A	N/A	67	134		9	N/A	
ind vs. Large Value in star Category S: Fund % Rank in Large Value M'star Category			38%	58%	76%	54%	N/A	N/A	N/A N/A	41%	30%	-138 74%	56%	N/A	
G: # of funds in Large Value M'star Category			1205	1144	1022	747	N/A	N/A	N/A	1207	1143	1036	755	N/A	
nd Star Rating			N/A	***	**	***	N/A	N/A	N/A	N/A	***	**	***	N/A	
•															
AA-CREF LARGE-CAP VALUE INDEX FUND (THCVX)	\$9,143.50	19	34.76%	9.92%	10.75%	13.36%	6.27%	7.70%	24.94%	24.94%	17.44%	10.97%	12.82%	9.81%	10/1
oss Expense Ratio		19													12/4
f: Russell 1000 Value Index			35.01%	10.07%	10.94%	13.51%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	9.93%	
nd vs.Russell 1000 Value Index			-25	-15	-19	-15	-4	-7	-22	-22	-20	-19	-15	-12	
G: Large Value M'star Category			34.79%	9.62%	11.14%	12.72%	N/A	N/A	N/A	26.22%	17.82%	11.68%	12.39%	N/A	
			-3	30	-39	64	N/A	N/A	N/A	-128	-38	-71	43	N/A	
			1			33%	N/A	N/A	N/A	65%	55%	63%	39%	N/A	
G: Fund % Rank in Large Value M'star Category			50%	45%	60%					1207	1143	1036	755	N/A	
6: Fund % Rank in Large Value M'star Category 6: # of funds in Large Value M'star Category			1205	1144	1022	747	N/A	N/A	N/A						
:: Fund % Rank in Large Value M'star Category i: # of funds in Large Value M'star Category			1				N/A N/A	N/A N/A	N/A N/A	N/A	***	***	***	N/A	
: Fund % Rank in Large Value M'star Category : # of funds in Large Value M'star Category nd Star Rating	\$1.842.40	56	1205 N/A	1144	1022	747	N/A	N/A	N/A						10/1/
:: Fund % Rank in Large Value M'star Category :: # of funds in Large Value M'star Category nd Star Rating AA-CREF MID-CAP GROWTH FUND (TCMHX)	\$1,842.40	56	1205	1144	1022	747				N/A 2.87%	25.83%	18.19%	15.04%	N/A 12.65%	
: Fund % Rank in Large Value M'star Category : # of funds in Large Value M'star Category nd Star Rating VA-CREF MID-CAP GROWTH FUND (TCMHX) oss Expense Ratio	\$1,842.40		1205 N/A	1144	1022	747	N/A	N/A	N/A						
: Fund % Rank in Large Value M'star Category : # of funds in Large Value M'star Category d Star Rating A-CREF MID-CAP GROWTH FUND (TCMHX) SSS Expense Ratio : Russell Mid Cap Growth Index	\$1,842.40		1205 N/A 30.66%	1144 *** 18.64%	1022	747 *** 16.51%	N/A 0.54%	N/A -2.90%	N/A 2.87%	2.87%	25.83%	18.19%	15.04%	12.65%	
:: Fund % Rank in Large Value M'star Category :: # of funds in Large Value M'star Category nd Star Rating AA-CREF MID-CAP GROWTH FUND (TCMHX) coss Expense Ratio 1: Russell Mid Cap Growth Index nd vs. Russell Mid Cap Growth Index	\$1,842.40		1205 N/A 30.66% 30.45%	1144 *** 18.64%	1022 *** 18.61%	747 *** 16.51%	N/A 0.54% 0.35%	N/A -2.90% 2.85%	N/A 2.87% 12.73%	2.87% 12.73%	25.83% 27.46%	18.19% 19.83%	15.04% 16.63%	12.65% 13.51%	
E: Fund % Rank in Large Value M'star Category :: # of funds in Large Value M'star Category nd Star Rating AA-CREF MID-CAP GROWTH FUND (TCMHX) coss Expense Ratio #: Russell Mid Cap Growth Index nd vs. Russell Mid Cap Growth Index :: Mid-Cap Growth M'star Category	\$1,842.40		1205 N/A 30.66% 30.45% 21	1144 *** 18.64% 19.14% -50	1022 *** 18.61% 19.27% -66	747 16.51% 17.54% -103	N/A 0.54% 0.35% 19	N/A -2.90% 2.85% -575	N/A 2.87% 12.73% -986	2.87% 12.73% -986	25.83% 27.46% -163	18.19% 19.83% -164	15.04% 16.63% -159	12.65% 13.51% -86	
E: Fund % Rank in Large Value M'star Category E: # of funds in Large Value M'star Category nd Star Rating A-CREF MID-CAP GROWTH FUND (TCMHX) OSS Expense Ratio I: Russell Mid Cap Growth Index nd vs. Russell Mid Cap Growth Index E: Mid-Cap Growth M'star Category nd vs. Mid-Cap Growth M'star Category nd vs. Mid-Cap Growth M'star Category	\$1,842.40		1205 N/A 30.66% 30.45% 21 33.09%	1144 18.64% 19.14% -50 18.19%	1022 18.61% 19.27% -66 18.82%	747 *** 16.51% 17.54% -103 16.49%	N/A 0.54% 0.35% 19 N/A	N/A -2.90% 2.85% -575 N/A	N/A 2.87% 12.73% -986 N/A	2.87% 12.73% -986 13.05%	25.83% 27.46% -163 27.47%	18.19% 19.83% -164 19.37%	15.04% 16.63% -159 15.66%	12.65% 13.51% -86 N/A	
Royal Warner Category Royal Royal Category Royal Royal Category Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal Royal	\$1,842.40		1205 N/A 30.66% 30.45% 21 33.09% -243	1144 18.64% 19.14% -50 18.19% 45	1022 *** 18.61% 19.27% -66 18.82% -21 48% 495	747 *** 16.51% 17.54% -103 16.49% 2 51% 386	0.54% 0.35% 19 N/A N/A	2.85% -575 N/A N/A	N/A 2.87% 12.73% -986 N/A N/A	2.87% 12.73% -986 13.05% -1018	25.83% 27.46% -163 27.47% -164 61% 538	19.83% -164 19.37% -118 62% 491	15.04% 16.63% -159 15.66% -62 66% 380	12.65% 13.51% -86 N/A N/A	
G: Fund % Rank in Large Value M'star Category G: # of funds in Large Value M'star Category und Star Rating AA-CREF MID-CAP GROWTH FUND (TCMHX) coss Expense Ratio M: Russell Mid Cap Growth Index und vs.Russell Mid Cap Growth Index S: Mid-Cap Growth M'star Category Und vs. Mid-Cap Growth M'star Category G: # of funds in Mid-Cap Growth M'star Category G: # of funds in Mid-Cap Growth M'star Category	\$1,842.40		1205 N/A 30.66% 30.45% 21 33.09% -243 56%	1144 *** 18.64% 19.14% -50 18.19% 45 43%	1022 *** 18.61% 19.27% -66 18.82% -21 48%	747 *** 16.51% 17.54% -103 16.49% 2 51%	0.54% 0.35% 19 N/A N/A N/A	2.85% -575 N/A N/A	N/A 2.87% 12.73% -986 N/A N/A N/A	2.87% 12.73% -986 13.05% -1018 90%	25.83% 27.46% -163 27.47% -164 61%	18.19% 19.83% -164 19.37% -118 62%	15.04% 16.63% -159 15.66% -62 66%	12.65% 13.51% -86 N/A N/A	
8: Fund % Rank in Large Value M'star Category 8: # of funds in Large Value M'star Category Ind Star Rating AA-CREF MID-CAP GROWTH FUND (TCMHX) TOSS Expense Ratio 6: Russell Mid Cap Growth Index Ind vs. Russell Mid Cap Growth Index 8: Mid-Cap Growth M'star Category Ind vs. Mid-Cap Growth M'star Category 9: Fund % Rank in Mid-Cap Growth M'star Category 9: # of funds in Mid-Cap Growth M'star Category Ind Star Rating		56	1205 N/A 30.66% 30.45% 21 33.09% -243 56% 584 N/A	11.44 18.64% 19.14% -50 18.19% 45 43% 549	1022 18.61% 19.27% -66 18.82% -21 48% 495	747 *** 16.51% 17.54% -103 16.49% 2 51% 386 ***	N/A 0.54% 0.35% 19 N/A N/A N/A N/A N/A	N/A -2.90% 2.85% -575 N/A N/A N/A N/A N/A	N/A 2.87% 12.73% -986 N/A N/A N/A N/A N/A	2.87% 12.73% -986 13.05% -1018 90% 588 N/A	25.83% 27.46% -163 27.47% -164 61% 538	19.83% -164 19.37% -118 62% 491	15.04% 16.63% -159 15.66% -62 66% 380	12.65% 13.51% -86 N/A N/A N/A N/A N/A	12/4/
:: Fund % Rank in Large Value M'star Category :: # of funds in Large Value M'star Category nd Star Rating A-CREF MID-CAP GROWTH FUND (TCMHX) DOES Expense Ratio 1. Russell Mid Cap Growth Index nd vs. Russell Mid Cap Growth Index :: Mid-Cap Growth M'star Category :: Fund % Rank in Mid-Cap Growth M'star Category :: # of funds in Mid-Cap Growth M'star Category dd Star Rating A-CREF MID-CAP VALUE FUND (TRVHX)	\$1,842.40 \$2,222.50	56 55	1205 N/A 30.66% 30.45% 21 33.09% -243 56% 584	1144 *** 18.64% 19.14% -50 18.19% 45 43% 549	1022 *** 18.61% 19.27% -66 18.82% -21 48% 495	747 *** 16.51% 17.54% -103 16.49% 2 51% 386	0.54% 0.35% 19 N/A N/A N/A	2.85% -575 N/A N/A N/A N/A	N/A 2.87% 12.73% -986 N/A N/A N/A N/A	2.87% 12.73% -986 13.05% -1018 90% 588	25.83% 27.46% -163 27.47% -164 61% 538	19.83% -164 19.37% -118 62% 491	15.04% 16.63% -159 15.66% -62 66% 380	12.65% 13.51% -86 N/A N/A N/A N/A	12/4/ 10/1/
E: Fund % Rank in Large Value M'star Category i: # of funds in Large Value M'star Category nd Star Rating AA-CREF MID-CAP GROWTH FUND (TCMHX) oss Expense Ratio f: Russell Mid Cap Growth Index nd vs. Russell Mid Cap Growth Index i: Mid-Cap Growth M'star Category nd vs. Mid-Cap Growth M'star Category i: # of funds in Mid-Cap Growth M'star Category i: # of funds in Mid-Cap Growth M'star Category nd Star Rating AA-CREF MID-CAP VALUE FUND (TRVHX) oss Expense Ratio		56	1205 N/A 30.66% 30.45% 21 33.09% -243 56% 584 N/A	11.44 18.64% 19.14% -50 18.19% 45 43% 549 	1022 18.61% 19.27% -66 18.82% -21 48% 495 	747 16.51% 17.54% -103 16.49% 2 51% 386 	N/A 0.54% 0.35% 19 N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A -2.90% 2.85% -575 N/A N/A N/A N/A N/A 10.84%	N/A 2.87% 12.73% -986 N/A N/A N/A N/A N/A N/A N/A N/A N/A	2.87% 12.73% -986 13.05% -1018 90% 588 N/A 32.16%	25.83% 27.46% -163 27.47% -164 61% 538 ***	18.19% 19.83% -164 19.37% -118 62% 491 8.84%	15.04% 16.63% -159 15.66% -62 66% 380 ***	12.65% 13.51% -86 N/A N/A N/A N/A N/A N/A	12/4
E: Fund % Rank in Large Value M'star Category i: # of funds in Large Value M'star Category nd Star Rating A-CREF MID-CAP GROWTH FUND (TCMHX) oss Expense Ratio f: Russell Mid Cap Growth Index nd vs. Russell Mid Cap Growth Index i: Mid-Cap Growth M'star Category nd vs. Mid-Cap Growth M'star Category i: # of funds in Mid-Cap Growth M'star Category i: # of funds in Mid-Cap Growth M'star Category nd Star Rating A-CREF MID-CAP VALUE FUND (TRVHX) oss Expense Ratio f: Russell Mid Cap Value Index		56 55	1205 N/A 30.66% 30.45% 21 33.09% -243 56% 584 N/A 44.76%	1144 18.64% 19.14% -50 18.19% 45 43% 549 6.19%	1022 18.61% 19.27% -66 18.82% -21 48% 495 7.83%	747 16.51% 17.54% -103 16.49% 2 51% 386 11.61%	N/A 0.54% 0.35% 19 N/A N/A N/A N/A N/A 7.47% 6.28%	N/A -2.90% 2.85% -575 N/A N/A N/A N/A 10.84% 8.54%	N/A 2.87% 12.73% -986 N/A N/A N/A N/A N/A 32.16% 28.34%	2.87% 12.73% -986 13.05% -1018 90% 588 N/A 32.16%	27.46% -163 27.47% -164 61% 538 17.08%	18.19% 19.83% -164 19.37% -118 62% 491 8.84%	16.63% -159 15.66% -62 66% 380 11.46%	12.65% 13.51% -86 N/A N/A N/A N/A 11.26%	12/4
E: Fund % Rank in Large Value M'star Category :: # of funds in Large Value M'star Category nd Star Rating AA-CREF MID-CAP GROWTH FUND (TCMHX) oss Expense Ratio If: Russell Mid Cap Growth Index nd vs. Russell Mid Cap Growth Index :: Mid-Cap Growth M'star Category :: Fund % Rank in Mid-Cap Growth M'star Category :: # of funds in Mid-Cap Growth M'star Category ond Star Rating AA-CREF MID-CAP VALUE FUND (TRVHX) oss Expense Ratio - Russell Mid Cap Value Index nd vs. Russell Mid Cap Value Index		56 55	1205 N/A 30.66% 30.45% 21 33.09% -243 56% 584 N/A 44.76% 42.40% 236	1144 18.64% 19.14% -50 18.19% 45 43% 549 6.19% 10.28% -409	1022 18.61% 19.27% -66 18.82% -21 48% 495 7.83%	747 16.51% 17.54% -103 16.49% 2 51% 386 11.61%	N/A 0.54% 0.35% 19 N/A N/A N/A N/A N/A N/A 7.47% 6.28% 119	N/A -2.90% 2.85% -575 N/A N/A N/A N/A 10.84% 8.54% 230	N/A 2.87% 12.73% -986 N/A N/A N/A N/A N/A 32.16% 28.34% 382	2.87% 12.73% -986 13.05% -1018 90% 588 N/A 32.16% 28.34% 382	25.83% 27.46% -163 27.47% -164 61% 538 17.08%	18.19% 19.83% -164 19.37% -118 62% 491 8.84% 11.22% -238	15.04% 16.63% -159 15.66% -62 66% 380 11.46%	12.65% 13.51% -86 N/A N/A N/A N/A 11.26% 11.78% -52	12/4
E: Fund % Rank in Large Value M'star Category i: # of funds in Large Value M'star Category ind Star Rating AA-CREF MID-CAP GROWTH FUND (TCMHX) coss Expense Ratio ft. Russell Mid Cap Growth Index ind vs. Russell Mid Cap Growth Index it. Mid-Cap Growth M'star Category i: Mid-Cap Growth M'star Category i: # und % Rank in Mid-Cap Growth M'star Category i: # of funds in Mid-Cap Growth M'star Category id. # af funds in Mid-Cap Growth M'star Category id. # af funds in Mid-Cap Growth M'star Category id. # af funds in Mid-Cap Growth M'star Category id. # funds in Mid-Cap Value Fund (TRVHX) coss Expense Ratio if. Russell Mid Cap Value Index if. Russell Mid Cap Value Index id. Mid-Cap Value M'star Category		56 55	1205 N/A 30.66% 30.45% 21 33.09% -243 56% 584 N/A 44.76% 42.40% 236 46.91%	1144 18.64% 19.14% -50 18.19% 45 43% -549 6.19% 10.28% -409 9.41%	1022 18.61% 19.27% -66 18.82% -21 48% 495 7.83%	747 16.51% 17.54% -103 16.49% 2 51% 386 11.61% 13.93% -232 12.92%	N/A 0.54% 0.35% 19 N/A N/A N/A N/A N/A 1.47% 6.28% 119 N/A	N/A -2.90% 2.85% -575 N/A N/A N/A N/A 10.84% 8.54% 230 N/A	N/A 2.87% 12.73% -986 N/A N/A N/A N/A N/A N/A N/A 32.16% 26.34% 382 N/A	2.87% 12.73% -986 13.05% -1018 90% 588 N/A 32.16% 28.34% 382 29.32%	25.83% 27.46% -163 27.47% -164 61% 538 17.08% 19.62% -254 18.85%	18.19% 19.83% -164 19.37% -118 62% 491 8.84% 11.22% -238 10.60%	15.04% 16.63% -159 15.66% -62 66% 380 11.46% 13.44% -198 12.30%	12.65% 13.51% -86 N/A N/A N/A N/A N/A 11.26% 11.78% -52 N/A	12/4
3: Fund % Rank in Large Value M'star Category 3: # of funds in Large Value M'star Category und Star Rating AA-CREF MID-CAP GROWTH FUND (TCMHX) ross Expense Ratio W: Russell Mid Cap Growth Index und vs. Russell Mid Cap Growth Index 3: Mid-Cap Growth M'star Category ard vs. Mid-Cap Growth M'star Category 3: # of funds in Mid-Cap Growth M'star Category 3: # of funds in Mid-Cap Growth M'star Category und vs. Mid-Cap Growth M'star Category 3: # of funds in Mid-Cap Growth M'star Category wind Star Rating AA-CREF MID-CAP VALUE FUND (TRVHX) ross Expense Ratio W: Russell Mid Cap Value Index und vs. Russell Mid Cap Value Index 3: Mid-Cap Value M'star Category und vs. Mid-Cap Value M'star Category und vs. Mid-Cap Value M'star Category und vs. Mid-Cap Value M'star Category		56 55	1205 N/A 30.66% 30.45% 21 33.09% -243 56% 584 N/A 44.76% 42.40% 236 46.91% -215	1144 18.64% 19.14% -50 18.19% 45 43% 549 6.19% 10.28% -409 9.41% -322	1022 18.61% 19.27% -66 18.82% -21 48% 495 7.83% 10.59% -276 10.47% -264	747 16.51% 17.54% -103 16.49% 2 51% 386 11.61% 13.93% -232 12.92% -131	N/A 0.54% 0.35% 19 N/A N/A N/A N/A N/A N/A 17.47% 6.28% 119 N/A N/A	N/A -2.90% 2.85% -575 N/A N/A N/A N/A 10.84% 8.54% 230 N/A N/A	N/A 2.87% 12.73% -986 N/A N/A N/A N/A N/A 32.16% 28.34% 382 N/A N/A	2.87% 12.73% -986 13.05% -1018 90% 588 N/A 32.16% 28.34% 382 29.32% 284	25.83% 27.46% -163 27.47% -164 61% 538 17.08%	18.19% 19.83% -164 19.37% -118 62% 491 8.84% 11.22% -238 10.60% -176	15.04% 16.63% -159 15.66% -62 66% 380 11.46% 13.44% -198 12.30% -84	12.65% 13.51% -86 N/A N/A N/A N/A N/A 11.26% 11.78% -52 N/A N/A	12/4
ind vs. Large Value M'star Category 3: # of funds in Large Value M'star Category 3: # of funds in Large Value M'star Category ind Star Rating AA-CREF MID-CAP GROWTH FUND (TCMHX) ross Expense Ratio 4: Russell Mid Cap Growth Index ind vs. Russell Mid Cap Growth Index 3: Mid-Cap Growth M'star Category ind vs. Mid-Cap Growth M'star Category 3: # of funds in Mid-Cap Growth M'star Category 3: # of funds in Mid-Cap Growth M'star Category ind Star Rating AA-CREF MID-CAP VALUE FUND (TRVHX) ross Expense Ratio 4: Russell Mid Cap Value Index ind vs. Russell Mid Cap Value Index 3: Mid-Cap Value M'star Category ind vs. Mid-Cap Value Index ind vs. Russell Mid Cap Value Index 3: Mid-Cap Value M'star Category 3: # of funds in Mid-Cap Value Index 5: Mid-Cap Value M'star Category 3: Fund % Rank in Mid-Cap Value M'star Category 3: # of funds in Mid-Cap Value M'star Category 3: # of funds in Mid-Cap Value M'star Category 3: # of funds in Mid-Cap Value M'star Category 3: # of funds in Mid-Cap Value M'star Category 3: # of funds in Mid-Cap Value M'star Category		56 55	1205 N/A 30.66% 30.45% 21 33.09% -243 56% 584 N/A 44.76% 42.40% 236 46.91%	1144 18.64% 19.14% -50 18.19% 45 43% -549 6.19% 10.28% -409 9.41%	1022 18.61% 19.27% -66 18.82% -21 48% 495 7.83%	747 16.51% 17.54% -103 16.49% 2 51% 386 11.61% 13.93% -232 12.92%	N/A 0.54% 0.35% 19 N/A N/A N/A N/A N/A 1.47% 6.28% 119 N/A	N/A -2.90% 2.85% -575 N/A N/A N/A N/A 10.84% 8.54% 230 N/A	N/A 2.87% 12.73% -986 N/A N/A N/A N/A N/A N/A N/A 32.16% 26.34% 382 N/A	2.87% 12.73% -986 13.05% -1018 90% 588 N/A 32.16% 28.34% 382 29.32%	25.83% 27.46% -163 27.47% -164 61% 538 17.08% 19.62% -254 18.85%	18.19% 19.83% -164 19.37% -118 62% 491 8.84% 11.22% -238 10.60%	15.04% 16.63% -159 15.66% -62 66% 380 11.46% 13.44% -198 12.30%	12.65% 13.51% -86 N/A N/A N/A N/A N/A 11.26% 11.78% -52 N/A	10/1// 12/4// 10/1// 12/4//

				Previous Qua	erter-End Rev vg. Annual R					Current Mo	nth-End Retu	urns 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	
JND	Assets (in \$Mil.) 12/31/21	Ratio (bps) [2]	to 09/30/21	to 09/30/21	to 09/30/21	to 09/30/21	to	to 12/31/21	to	to	to	to 12/31/21	to	to	Inc. Date
AA-CREF QUANT SMALL-CAP EQUITY FUND (TSCHX) [13]	\$3,038.90	(bps) 51	57.57%	10.25%	13.15%	14.85%	12/31/21 3.87%	4.81%	12/31/21 24.98%	12/31/21 24.98%	12/31/21 20.33%	12/31/21	12/31/21 13.71%	12/31/21 11.46%	10/1/2
oss Expense Ratio	40,000.00	51	07.07,0	10.2070	10.1070	14.0070	0.01 /0	4.0170	24.0070	24.0070	20.0070	12.0170	10.1 170	1114070	12/4/2
M: Russell 2000 Index			47.68%	10.54%	13.45%	14.63%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	11.31%	
ind vs.Russell 2000 Index			989	-29	-30	22	164	267	1016	1016	31	-1	48	15	
G: Small Blend M'star Category			51.11%	9.47%	11.96%	13.70%	N/A	N/A	N/A	24.19%	19.73%	11.22%	12.74%	N/A	
and vs. Small Blend M'star Category			646	78	119	115	N/A	N/A	N/A	79	60	79	97	N/A	
3: Fund % Rank in Small Blend M'star Category 3: # of funds in Small Blend M'star Category			20% 641	40% 603	34% 525	21% 360	N/A N/A	N/A N/A	N/A N/A	47% 630	43% 596	38% 528	23% 352	N/A N/A	
ind Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
- NA-CREF QUANT SMALL/MID-CAP EQUITY (TSMNX) [14,4]	\$1,127.30	58	56.38%	15.06%	17.23%	N/A	4.59%	6.34%	31.84%	31.84%	25.67%	17.07%	N/A	17.27%	8/5/2
oss Expense Ratio	\$1,127.30	58				N/A							N/A		0/3/2
f: Russell 2500 Index nd vs.Russell 2500 Index			45.03% 1135	12.47% 259	14.25% 298		3.28%	3.82% 252	18.18% 1366	18.18% 1366	21.91% 376	13.75% 332		14.10% 317	
: Small Blend M'star Category			51.11%	9.47%	11.96%		N/A	N/A	N/A	24.19%	19.73%	11.22%		N/A	
nd vs. Small Blend M'star Category			527	559	527		N/A	N/A	N/A	765	594	585		N/A	
S: Fund % Rank in Small Blend M'star Category			28%	5%	2%		N/A	N/A	N/A	10%	4%	1%		N/A	
: # of funds in Small Blend M'star Category			641	603	525		N/A	N/A	N/A	630	596	528		N/A	
nd Star Rating			N/A	*****	*****		N/A	N/A	N/A	N/A	*****	*****		N/A	
A CREE REAL ECTATE OF CURITIES FUND (TIPLES	¢4 077 CC	62	20 550	14 5001	10 557	49 0001	0.700/	45 5401	20.0401	20.040	20.050	14.000	40.000	44 0501	40
A-CREF REAL ESTATE SECURITIES FUND (TIRHX) uss Expense Ratio	\$4,877.90	62	30.55%	14.53%	10.55%	12.92%	8.76%	15.51%	39.24%	39.24%	22.65%	14.68%	12.93%	11.65%	10/1 12/4
: FTSE Nareit All Equity REITs Index		•	31.54%	11.73%	8.41%	12.13%	9.60%	16.17%	41.30%	41.30%	19.93%	12.46%	12.22%	11.48%	
nd vs.FTSE Nareit All Equity REITs Index			-99	280	214	79	-84	-66	-206	-206	272	222	71	17	
S: Real Estate M'star Category			34.73%	10.86%	7.27%	10.97%	N/A	N/A	N/A	38.73%	18.90%	10.74%	10.91%	N/A	
nd vs. Real Estate M'star Category			-418	367	328	195	N/A	N/A	N/A	51	375	394	202	N/A	
: Fund % Rank in Real Estate M'star Category			78%	9%	4%	3%	N/A	N/A	N/A	69%	13%	5%	3%	N/A	
# of funds in Real Estate M'star Category			246	231	199	147	N/A	N/A	N/A	253	233	200	149	N/A	
d Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
A-CREF S&P 500 INDEX FUND (TISAX) ss Expense Ratio	\$8,893.60	18	29.74%	15.79%	16.67%	16.48%	4.46%	10.97%	28.47%	28.47%	25.83%	18.25%	16.40%	11.47%	10/1 12/4
iss Expense Ratio : S&P 500 Index		18	30.00%	15.99%	16.90%	16.63%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	11.59%	12/4
nd vs.S&P 500 Index			-26	-20	-23	-15	-2	-6	-24	-24	-24	-22	-15	-12	
Large Blend M'star 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	
id vs. Large Blend M'star Category			-20	145	139	136	N/A	N/A	N/A	240	200	168	144	N/A	
: Fund % Rank in Large Blend M'star Category			55%	34%	29%	21%	N/A	N/A	N/A	27%	30%	25%	17%	N/A	
: # of funds in Large Blend M'star Category			1380	1257	1102	812	N/A	N/A	N/A	1382	1244	1109	822	N/A	
nd Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
A-CREF SMALL-CAP BLEND INDEX FUND (TRHBX)	\$4,509.60	21	47.40%	10.47%	13.41%	14.75%	2.20%	2.12%	14.67%	14.67%	19.93%	11.99%	13.34%	11.33%	10/1
ss Expense Ratio : Russell 2000 Index		108	47.68%	10.54%	13.45%	14.63%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	11.31%	12/4
nd vs.Russell 2000 Index			-28	-7	-4	12	-3	-2	-15	-15	-9	-3	11	2	
: Small Blend M'star Category			51.11%	9.47%	11.96%	13.70%	N/A	N/A	N/A	24.19%	19.73%	11.22%	12.74%	N/A	
nd vs. Small Blend M'star Category			-371	100	145	105	N/A	N/A	N/A	-952	20	77	60	N/A	
: Fund % Rank in Small Blend M'star Category			66%	36%	29%	24%	N/A	N/A	N/A	94%	52%	39%	35%	N/A	
: # of funds in Small Blend M'star Category			641	603	525	360	N/A	N/A	N/A	630	596	528	352	N/A	
nd Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	***	***	N/A	
A-CREF SOCIAL CHOICE EQUITY FUND (TICHX)	\$7,752.30	26	31.69%	16.31%	16.73%	15.97%	4.60%	9.47%	26.39%	26.39%	25.93%	17.91%	15.71%	7.77%	7/1/
ss Expense Ratio		26	24 225	40.000	40.05**	40.000	2.040/	0.000	OE 000:	05.000	05.75	47.0	40.05**	0.040/	12/4
: 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%	8.01%	
nd vs.Russell 3000 Index			-19	31	-12 15 28%	-63 15 12%	66 N/A	19 N/A	73 N/A	73 26.07%	14	-6 16 57%	-59 14.96%	-24 N/A	
: Large Blend M'star Category nd vs. Large Blend M'star Category			29.94% 175	14.34% 197	15.28% 145	15.12% 85	N/A N/A	N/A N/A	N/A N/A	26.07% 32	23.83%	16.57% 134	14.96% 75	N/A N/A	
ind vs. Large blend in star Category : Fund % Rank in Large Blend M'star Category			30%	21%	26%	40%	N/A	N/A	N/A N/A	54%	27%	34%	41%	N/A	
: # of funds in Large Blend M'star Category			1380	1257	1102	812	N/A	N/A	N/A	1382	1244	1109	822	N/A	
d Star Rating			N/A	****	****	***	N/A	N/A	N/A	N/A	****	***	***	N/A	
A-CREF SOCIAL CHOICE LOW CARBON EQUITY FUND (TCCHX)	\$1,128.50	42	32.15%	17.04%	17.11%	N/A	4.35%	8.89%	25.75%	25.75%	26.62%	18.17%	N/A	15.80%	8/7/:
ss Expense Ratio		45													12/4
: Russell 3000 Index			31.88%	16.00%	16.85%		3.94%	9.28%	25.66%	25.66%	25.79%	17.97%		15.61%	
nd vs.Russell 3000 Index			27	104	26		41	-39	9	9	83	20		19	
: Large Blend M'star Category			29.94%	14.34%	15.28%		N/A	N/A	N/A	26.07%	23.83%	16.57%		N/A	
nd vs. Large Blend M'star Category			221	270	183		N/A	N/A	N/A	-32	279	160		N/A	
Fund % Rank in Large Blend M'star Category			25% 1380	13% 1257	14%		N/A N/A	N/A N/A	N/A	63%	15%	26% 1109		N/A	
# of funds in Large Blend M'star Category I Star Rating			1380 N/A	1257	1102		N/A N/A	N/A N/A	N/A N/A	1382 N/A	1244	1109		N/A N/A	
townstie and Franklin															
ternational Equities	64 aaa c-	00	2 777	7040	0.0=0:	F 000/	4.4=01	2.000	40.00	40.000	0.450	0 ===:	4 ****	2 000/	
A-CREF EMERGING MARKETS EQUITY FUND (TEMHX) uss Expense Ratio	\$1,680.80	96	3.75%	7.84%	8.07%	5.22%	1.15%	-3.60%	-16.69%	-16.69%	8.15%	8.55%	4.41%	3.28%	8/31 12/4
MS Emerging Market			18.20%	8.58%	9.23%	6.09%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	4.57%	
			-1445	-74	-116	-87	-73	-229	-1415	-1415	-279	-132	-108	-129	
nd vs.MS Emerging Market			21.59%	9.94%	9.07%	6.33%	N/A	N/A	N/A	0.38%	12.42%	10.00%	5.78%	N/A	
nd vs.MS Emerging Market : Diversified Emerging Mkts M'star Category			1												
nd vs.MS Emerging Market : Diversified Emerging Mkts M'star Category nd vs. Diversified Emerging Mkts M'star Category			-1784	-210	-100	-111	N/A	N/A	N/A	-1707	-427	-145	-137	N/A	
nd vs.MS Emerging Market 5: Diversified Emerging Mkts M'star Category nd vs. Diversified Emerging Mkts M'star Category 5: Fund % Rank in Diversified Emerging Mkts M'star Category			-1784 97%	-210 65%	65%	75%	N/A	N/A	N/A	98%	87%	73%	78%	N/A	
w. ms Linegny market dr vs.MS Emerging Market 3: Diversified Emerging Mkts M'star Category und vs. Diversified Emerging Mkts M'star Category 3: Fund % Rank in Diversified Emerging Mkts M'star Category 3: # of funds in Diversified Emerging Mkts M'star Category und Star Rating			-1784	-210			1								

	_			Previous Qua	arter-End Re	turns				Current Mo	nth-End Retu	urns Ava 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 Assets (in \$Mil.)	Exp. Ratio	10/01/20 to	10/01/18 to	10/01/16 to	10/01/11 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.
FUND	12/31/21	(bps) [2]	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-CREF EMERGING MARKETS EQUITY INDEX FUND (TEQHX) Gross Expense Ratio	\$5,389.80	34 34	16.58%	8.15%	8.72%	5.93%	1.79%	-1.32%	-3.17%	-3.17%	10.46%	9.57%	5.20%	4.16%	8/31/2010 12/4/2015
BM: MS Emerging Market		34	18.20%	8.58%	9.23%	6.09%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	4.57%	12/4/2015
Fund vs.MS Emerging Market			-162	-43	-51	-16	-9	-1	-63	-63	-48	-30	-29	-41	
PG: Diversified Emerging Mkts M'star Category Fund vs. Diversified Emerging Mkts M'star Category			21.59% -501	9.94% -179	9.07% -35	6.33% -40	N/A N/A	N/A N/A	N/A N/A	0.38% -355	12.42% -196	10.00% -43	5.78% -58	N/A N/A	
PG: Fund % Rank in Diversified Emerging Mkts M'star Category			72%	61%	51%	57%	N/A	N/A	N/A	69%	64%	49%	59%	N/A	
PG: # of funds in Diversified Emerging Mkts M'star Category			784	708	598	317	N/A	N/A	N/A	791	720	615	342	N/A	
Fund Star Rating			N/A			•••	N/A	N/A	N/A	N/A	•••		•••	N/A	
TIAA-CREF INTERNATIONAL EQUITY FUND (TIEHX)	\$6,741.20	57	27.18%	8.28%	8.43%	9.03%	4.51%	2.42%	10.74%	10.74%	16.38%	9.84%	9.05%	5.43%	7/1/1999
Gross Expense Ratio BM: Morgan Stanley EAFE Index		57	25.73%	7.62%	8.81%	8.10%	5.12%	2.69%	11.26%	11.26%	13.54%	9.55%	8.03%	4.71%	12/4/2015
Fund vs.Morgan Stanley EAFE Index			145	66	-38	93	-61	-27	-52	-52	284	29	102	72	
PG: Foreign Large Blend M'star Category			23.96%	7.55%	8.33%	8.07%	N/A	N/A	N/A	9.72%	13.56%	9.38%	7.85%	N/A	
Fund vs. Foreign Large Blend M'star Category PG: Fund % Rank in Foreign Large Blend M'star Category			322 21%	73 37%	10 54%	96 18%	N/A N/A	N/A N/A	N/A N/A	102 48%	282 14%	46 40%	120 15%	N/A N/A	
PG: # of funds in Foreign Large Blend M'star Category			770	691	591	397	N/A	N/A	N/A	767	698	601	409	N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	****	***	****	N/A	
TIAA-CREF INTERNATIONAL EQUITY INDEX FUND (TCIHX)	\$19,413.70	17	24.84%	7.50%	8.63%	8.24%	4.79%	3.14%	11.18%	11.18%	13.48%	9.63%	8.15%	7.92%	10/1/2002
Gross Expense Ratio		17													12/4/2015
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index			25.73% -89	7.62% -12	8.81% -18	8.10% 14	5.12% -33	2.69% 45	11.26% -8	11.26% -8	13.54% -6	9.55% 8	8.03% 12	7.90% 2	
PG: Foreign Large Blend M'star Category			23.96%	7.55%	8.33%	8.07%	N/A	N/A	N/A	9.72%	13.56%	9.38%	7.85%	N/A	
Fund vs. Foreign Large Blend M'star Category			88 46%	-5 54%	30 51%	17 41%	N/A N/A	N/A N/A	N/A N/A	146 40%	-8 55%	25 48%	30 37%	N/A N/A	
PG: Fund % Rank in Foreign Large Blend M'star Category PG: # of funds in Foreign Large Blend M'star Category			770	691	591	397	N/A	N/A N/A	N/A	767	698	601	409	N/A N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF INTERNATIONAL OPPORTUNITIES FUND (TIOHX)	\$2,521.50	71	22.10%	14.13%	14.50%	N/A	1.22%	-2.00%	3.28%	3.28%	21.26%	14.77%	N/A	8.71%	4/12/2013
Gross Expense Ratio	72,12	71					1					, ,			12/4/2015
BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA			23.92% -182	8.03% 610	8.94% 556		4.13% -291	1.82% -382	7.82% -454	7.82% -454	13.18% 808	9.61% 516		5.95% 276	
PG: Foreign Large Growth M'star Category			20.30%	13.07%	12.18%		N/A	-362 N/A	-454 N/A	7.69%	20.03%	14.11%		N/A	
Fund vs. Foreign Large Growth M'star Category			180	106	232		N/A	N/A	N/A	-441	123	66		N/A	
PG: Fund % Rank in Foreign Large Growth M'star Category PG: # of funds in Foreign Large Growth M'star Category			39% 439	33% 383	15% 322		N/A N/A	N/A N/A	N/A N/A	78% 450	34% 386	33% 332		N/A N/A	
Fund Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	***	***		N/A	
TIAA-CREF QUANT INTERNATIONAL SMALL-CAP EQUITY FUND (TAISX) [16,4]	** ***			0.000/				0.400/	44 ===/	44.550/	40.540/	0.077/		= ====	40/0/0040
Gross Expense Ratio	\$1,596.10	79	28.73%	6.38%	N/A	N/A	4.32%	0.13%	11.55%	11.55%	12.54%	8.07%	N/A	7.76%	12/9/2016
BM: MSCI ACWI ex-US Small Cap Index			33.07%	10.33%			4.23%	0.62%	12.93%	12.93%	16.45%	11.21%		11.20%	
Fund vs.MSCI ACWI ex-US Small Cap Index PG: Foreign Small/Mid Value M'star Category			-434 36.13%	-395 6.61%			9 N/A	-49 N/A	-138 N/A	-138 14.87%	-391 12.40%	-314 8.23%		-344 N/A	
Fund vs. Foreign Small/Mid Value M'star Category			-740	-23			N/A	N/A	N/A	-332	14	-16		N/A	
PG: Fund % Rank in Foreign Small/Mid Value M'star Category			84% 51	56%			N/A N/A	N/A	N/A	78%	44%	61%		N/A	
PG: # of funds in Foreign Small/Mid Value M'star Category Fund Star Rating			N/A	48			N/A	N/A N/A	N/A N/A	55 N/A	51	47		N/A N/A	
TIAA-CREF SOCIAL CHOICE INTERNATIONAL EQUITY FUND (TSOHX) Gross Expense Ratio	\$1,029.20	51	25.61%	8.37%	9.06%	N/A	5.29%	3.72%	11.84%	11.84%	14.80%	10.22%	N/A	6.97%	8/7/2015 12/4/2015
BM: Morgan Stanley EAFE Index			25.73%	7.62%	8.81%		5.12%	2.69%	11.26%	11.26%	13.54%	9.55%		6.26%	
Fund vs.Morgan Stanley EAFE Index PG: Foreign Large Blend M'star Category			-12 23.96%	75 7.55%	25 8.33%		17 N/A	103 N/A	58 N/A	58 9.72%	126 13.56%	67 9.38%		71 N/A	
Fund vs. Foreign Large Blend M'star Category			165	82	73		N/A	N/A	N/A	212	124	84		N/A	
PG: Fund % Rank in Foreign Large Blend M'star Category			35%	35%	34%		N/A	N/A	N/A	29%	29%	27%		N/A	
PG: # of funds in Foreign Large Blend M'star Category Fund Star Rating			770 N/A	691	591		N/A N/A	N/A N/A	N/A N/A	767 N/A	698	601		N/A N/A	
•															
Fixed Income															
TIAA-CREF 5-15 YEAR LADDERED TAX-EXEMPT BOND FUND (TIXHX) [17]	\$292.60	40	3.32%	4.89%	2.94%	3.24%	-0.17%	0.24%	1.29%	1.29%	4.37%	3.90%	2.96%	3.89%	3/31/2006
Gross Expense Ratio BM: Bloomberg Barclays 10-Year Municipal Bond Index		42	2.21%	5.26%	3.25%	3.96%	0.22%	0.55%	0.96%	0.96%	4.72%	4.27%	3.69%	4.65%	12/4/2015
Fund vs.Bloomberg Barclays 10-Year Municipal Bond Index			111	-37	-31	-72	-39	-31	33	33	-35	-37	-73	-76	
PG: Muni National Interm M'star Category			3.07%	4.49%	2.72%	3.25%	N/A	N/A	N/A	1.67%	4.30%	3.60%	3.08%	N/A	
Fund vs. Muni National Interm M'star Category PG: Fund % Rank in Muni National Interm M'star Category			25 37%	40 25%	22 34%	-1 42%	N/A N/A	N/A N/A	N/A N/A	-38 54%	7 43%	30 30%	-12 59%	N/A N/A	
PG: # of funds in Muni National Interm M'star Category			295	263	229	169	N/A	N/A	N/A	298	270	231	168	N/A	
Fund Star Rating			N/A	****	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF BOND INDEX FUND (TBIAX)	\$21,775.60	18	-1.09%	5.12%	2.67%	2.81%	-0.39%	-0.19%	-1.99%	-1.99%	4.48%	3.29%	2.68%	3.34%	9/14/2009
Gross Expense Ratio BM: Bloomberg Barclays U.S. Aggregate Bond Index		18	-0.90%	5.36%	2.94%	3.01%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	3.58%	12/4/2015
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			-19	-24	-27	-20	-13	-20	-45	-45	-31	-28	-22	-24	
PG: Intermediate Core Bond M'star Category Fund vs. Intermediate Core Bond M'star Category			-0.27% -82	5.29% -17	2.92% -25	3.05% -24	N/A N/A	N/A N/A	N/A N/A	-1.48% -51	4.81% -33	3.47% -18	2.95% -27	N/A N/A	
PG: Fund % Rank in Intermediate Core Bond M'star Category			79%	-17 64%	-25 73%	-24 73%	N/A N/A	N/A N/A	N/A N/A	-51 76%	-33 70%	-18 66%	-27 73%	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	
							•								

				Previous Qu	arter-End Re	turns		_	_	Current Mo	nth-End Retu	ırns	_	_	
	Total Portfolio Net Assets (in \$Mil.)	Exp.	1 Year 10/01/20 to	3 Year 10/01/18 to	5 Year 10/01/16 to	10 Year 10/01/11 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	nual Returns 10 Year 01/01/12 to	Since Inception to	Inc.
FUND TIAA-CREF CORE BOND FUND (TIBHX)	12/31/21 \$10,676.90	(bps) ^[2]	09/30/21	09/30/21 5.62%	09/30/21 3.37%	09/30/21 3.82%	12/31/21	12/31/21 -0.18%	12/31/21 -1.09%	12/31/21 -1.09%	12/31/21 5.18%	12/31/21 3.87%	12/31/21 3.62%	12/31/21 4.94%	7/1/1999
Gross Expense Ratio	\$10,070.30	42	0.77 76	3.02 /6	3.37 /6	3.0276	0.0376	-0.1076	-1.03/6	-1.03 /6	3.10%	3.07 /6	3.02 /6	4.5470	12/4/2015
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%	4.76%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			167	26	43	81	35	-19	45	45	39	30	72	18	
PG: Intermediate Core-Plus Bond M'star Category Fund vs. Intermediate Core-Plus Bond M'star Category			1.49% -72	5.62% 0	3.50% -13	3.75% 7	N/A N/A	N/A N/A	N/A N/A	-0.67% -42	5.38% -20	3.95% -8	3.58%	N/A N/A	
PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			62%	56%	57%	43%	N/A	N/A	N/A	64%	63%	54%	44%	N/A	
PG: # of funds in Intermediate Core-Plus Bond M'star Category			614	571	498	357	N/A	N/A	N/A	605	569	495	353	N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF CORE IMPACT BOND FUND (TSBHX)	\$7,273.40	43	0.52%	5.46%	3.35%	N/A	-0.23%	-0.15%	-1.00%	-1.00%	4.87%	3.87%	N/A	3.46%	9/21/2012
Gross Expense Ratio	\$1,213.40	43	0.52 /6	3.40 /0	3.35 /6	N/A	-0.23/6	-0.15%	-1.00%	-1.00 /6	4.07 /6	3.67 /6	N/A	3.40 /6	12/4/2015
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%		2.73%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			142	10	41		3	-16	54	54	8	30		73	
PG: Intermediate Core Bond M'star Category			-0.27%	5.29%	2.92%		N/A	N/A	N/A	-1.48%	4.81%	3.47%		N/A	
Fund vs. Intermediate Core Bond M'star Category PG: Fund % Rank in Intermediate Core Bond M'star Category			79 20%	17 38%	43 22%		N/A N/A	N/A N/A	N/A N/A	48 20%	6 43%	40 24%		N/A N/A	
PG: # of funds in Intermediate Core Bond M'star Category			409	376	331		N/A	N/A	N/A	423	386	348		N/A	
Fund Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	***	****		N/A	
TIAA-CREF CORE PLUS BOND FUND (TCBHX)	\$5,667.20	37	2.07%	5.93%	3.72%	4.21%	0.10%	-0.17%	-0.40%	-0.40%	5.54%	4.18%	3.95%	4.57%	3/31/2006
Gross Expense Ratio BM: Bloomberg Barclays U.S. Aggregate Bond Index		37	-0.90%	5.36%	2.94%	3.01%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	4.21%	12/4/2015
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			297	57	78	120	36	-18	114	114	75	61	105	36	
PG: Intermediate Core-Plus Bond M'star Category			1.49%	5.62%	3.50%	3.75%	N/A	N/A	N/A	-0.67%	5.38%	3.95%	3.58%	N/A	
Fund vs. Intermediate Core-Plus Bond M'star Category			58	31	22	46	N/A	N/A	N/A	27	16	23	37	N/A	
PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			27%	40%	37%	25%	N/A	N/A	N/A	33%	46%	37%	28%	N/A	
PG: # of funds in Intermediate Core-Plus Bond M'star Category Fund Star Rating			614 N/A	571	498	357	N/A N/A	N/A N/A	N/A N/A	605 N/A	569	495	353	N/A N/A	
			""				"								
TIAA-CREF EMERGING MARKETS DEBT FUND (TEDHX)	\$570.40	69	8.79%	7.24%	5.38%	N/A	1.10%	-1.42%	-0.94%	-0.94%	7.22%	5.73%	N/A	4.98%	9/26/2014
Gross Expense Ratio		69													12/4/2015
BM: J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified			4.36%	5.65%	3.89%		1.40%	-0.44%	-1.80%	-1.80%	5.94%	4.65%		4.56%	
Fund vs.J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified PG: Emerging Markets Bond M'star Category			443 5.65%	159 5.13%	149 3.77%		-30 N/A	-98 N/A	86 N/A	86 -2.80%	128 4.90%	108 3.96%		42 N/A	
Fund vs. Emerging Markets Bond M'star Category			314	211	161		N/A	N/A	N/A	186	232	177		N/A	
PG: Fund % Rank in Emerging Markets Bond M'star Category			8%	9%	10%		N/A	N/A	N/A	27%	8%	7%		N/A	
PG: # of funds in Emerging Markets Bond M'star Category			277	255	214		N/A	N/A	N/A	276	262	219		N/A	
Fund Star Rating			N/A	****	****		N/A	N/A	N/A	N/A	****	****		N/A	
TIAA-CREF GREEN BOND (TGRKX)	\$58.50	55	1.53%	N/A	N/A	N/A	-0.15%	-0.23%	-0.62%	-0.62%	5.52%	N/A	N/A	5.77%	11/16/2018
Gross Expense Ratio	\$30.30	103	1.55 /6	IWA .	IVA	IN/A	-0.1376	-0.2370	-0.0276	-0.02 /6	3.32 /6	IVA.	IVA	3.1176	11/10/2010
BM: Bloomberg Barclays MSCI US Green Bond Index			-0.20%				-0.27%	-0.31%	-1.58%	-1.58%	5.14%			5.72%	
Fund vs.Bloomberg Barclays MSCI US Green Bond Index			173				12	8	96	96	38			5	
PG: Intermediate Core-Plus Bond M'star Category			1.49%				N/A	N/A	N/A	-0.67%	5.38%			N/A	
Fund vs. Intermediate Core-Plus Bond M'star Category PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			39%				N/A N/A	N/A N/A	N/A N/A	5 42%	14 47%			N/A N/A	
PG: # of funds in Intermediate Core-Plus Bond M'star Category			614				N/A	N/A	N/A	605	569			N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A	***			N/A	
TIAA-CREF HIGH YIELD FUND (TIHHX) Gross Expense Ratio	\$3,543.30	45 45	9.43%	5.23%	5.30%	6.53%	2.07%	0.91%	4.78%	4.78%	7.50%	4.97%	5.90%	6.55%	3/31/2006 12/4/2015
BM: ICE BofA BB-B Cash Pay Issuer Constrained Index (New)		45	9.70%	6.89%	6.16%	7.08%	1.91%	0.73%	4.58%	4.58%	8.56%	6.04%	6.54%	6.77%	12/4/2015
Fund vs.ICE BofA BB-B Cash Pay Issuer Constrained Index (New)			-27	-166	-86	-55	16	18	20	20	-106	-107	-64	-22	
PG: High Yield Bond M'star Category			10.50%	5.69%	5.41%	6.25%	N/A	N/A	N/A	4.77%	7.51%	5.19%	5.74%	N/A	
Fund vs. High Yield Bond M'star Category			-107	-46	-11	28	N/A	N/A	N/A	1	-1	-22	16	N/A	
PG: Fund % Rank in High Yield Bond M'star Category PG: # of funds in High Yield Bond M'star Category			66% 677	69% 630	61% 552	43% 358	N/A N/A	N/A N/A	N/A	48% 678	58% 634	65% 558	48% 370	N/A N/A	
Fund Star Rating			N/A	**	***	330	N/A	N/A	N/A N/A	N/A	***	556	***	N/A N/A	
•															
TIAA-CREF INFLATION-LINKED BOND FUND (TIIHX)	\$3,783.90	34	5.24%	6.05%	3.47%	2.40%	0.23%	1.28%	5.09%	5.09%	6.53%	4.09%	2.27%	4.17%	10/1/2002
Gross Expense Ratio		34	E 750/	C 440/	2.040/	2.58%	0.48%	4 5 40/	E C00/	E 000/	C 070/	4.400/	0.570/	4.070/	12/4/2015
BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index			5.75% -51	6.41% -36	3.84% -37	-18	-25	1.54% -26	5.69% -60	5.69% -60	6.97% -44	4.46% -37	2.57% -30	4.07% 10	
PG: Inflation-Protected Bond M'star 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 Category			-37	-68	-53	-23	N/A	N/A	N/A	-52	-124	-75	-34	N/A	
PG: Fund % Rank in Inflation-Protected Bond M'star Category			53%	67%	69%	64%	N/A	N/A	N/A	74%	72%	71%	66%	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	
TIAA-CREF INTERNATIONAL BOND FUND (TIBNX) [4]	\$511.40	70	0.70%	4.52%	3.05%	N/A	0.10%	-0.50%	-2.17%	-2.17%	4.03%	3.56%	N/A	2.74%	8/5/2016
Gross Expense Ratio		70													
BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged)			-0.54%	3.93%	2.71%		-0.54%	0.07%	-1.40%	-1.40%	3.30%	3.11%		2.56%	
Fund vs.Bloomberg Barclays Global Aggregate ex-USD Index (Hedged)			124	59	34		64	-57 N/A	-77	-77	73	45		18	
PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category			0.45% 25	4.61% -9	2.72%		N/A N/A	N/A N/A	N/A N/A	-1.89% -28	4.29% -26	3.18% 38		N/A N/A	
PG: Fund % Rank in World Bond-USD Hedged M'star Category			41%	-9 49%	30%		N/A	N/A N/A	N/A	-26 62%	-26 58%	27%		N/A N/A	
PG: # of funds in World Bond-USD Hedged M'star Category			123	104	77		N/A	N/A	N/A	125	110	81		N/A	
Fund Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	***	****		N/A	
TIAA CREE CHORT DIIDATION IMPACT BOND (TORUS)	ene en	45	1 679/	N/A	N/A	N/A	0.400	0.4001	0.400/	0.400/	2 050	N/A	N/A	2 200/	44/40/0045
TIAA-CREF SHORT DURATION IMPACT BOND (TSDHX) Gross Expense Ratio	\$36.50	45 116	1.67%	N/A	N/A	N/A	-0.10%	-0.46%	0.19%	0.19%	3.25%	N/A	N/A	3.20%	11/16/2018
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index			0.30%				-0.15%	-0.56%	-0.47%	-0.47%	2.28%			2.47%	
Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index			137				5	10	66	66	97			73	
PG: Short-Term Bond M'star Category			1.63%				N/A	N/A	N/A	0.05%	3.02%			N/A	
Fund vs. Short-Term Bond M'star Category			4				N/A	N/A	N/A	14	23			N/A	
PG: Fund % Rank in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category			31% 603				N/A N/A	N/A N/A	N/A N/A	30% 608	32% 557			N/A N/A	
Fund Star Rating			N/A				N/A N/A	N/A N/A	N/A N/A	608 N/A	557			N/A N/A	
-			'				•								

			I	Previous Qua	rter-End Ret	turns eturns				Current Mo	nth-End Retu	irns 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	
UND	Assets (in \$Mil.) 12/31/21	Ratio (bps) [2]	to 09/30/21	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-CREF SHORT-TERM BOND FUND (TCTHX)	\$2,034.20	35	1.21%	2.95%	2.20%	1.97%	-0.03%	-0.40%	0.09%	0.09%	2.53%	2.17%	1.89%	2.77%	3/31/2
Gross Expense Ratio		35													12/4/2
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index			0.30%	2.87% 8	1.89% 31	1.47% 50	-0.15% 12	-0.56% 16	-0.47% 56	-0.47% 56	2.28% 25	1.85% 32	1.39% 50	2.38%	
PG: Short-Term Bond M'star Category			1.63%	3.40%	2.39%	2.10%	N/A	N/A	N/A	0.05%	3.02%	2.37%	1.96%	N/A	
Fund vs. Short-Term Bond M'star Category			-42	-45	-19	-13	N/A	N/A	N/A	4	-49	-20	-7	N/A	
PG: Fund % Rank in Short-Term Bond M'star Category			45%	71%	57%	55%	N/A	N/A	N/A	33%	72%	60%	53%	N/A	
PG: # of funds in Short-Term Bond M'star Category			603	550	485	318	N/A	N/A	N/A	608	557	478	315	N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	••	***	***	N/A	
TIAA-CREF SHORT-TERM BOND INDEX FUND (TTBHX)	\$1,325.40	23	0.12%	2.61%	1.64%	N/A	-0.16%	-0.70%	-0.79%	-0.79%	2.01%	1.59%	N/A	1.38%	8/7/20
Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index		23	0.30%	2.87%	1.89%		-0.15%	-0.56%	-0.47%	-0.47%	2.28%	1.85%		1.64%	12/4/2
Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index			-18	-26	-25		-1	-0.56%	-32	-32	-27	-26		-26	
PG: Short-Term Bond M'star Category			1.63%	3.40%	2.39%		N/A	N/A	N/A	0.05%	3.02%	2.37%		N/A	
Fund vs. Short-Term Bond M'star Category			-151	-79	-75		N/A	N/A	N/A	-84	-101	-78		N/A	
PG: Fund % Rank in Short-Term Bond M'star Category			80%	85%	88%		N/A	N/A	N/A	75%	90%	89%		N/A	
PG: # of funds in Short-Term Bond M'star Category			603	550	485		N/A	N/A	N/A	608	557	478		N/A	
Fund Star Rating			N/A	**	**		N/A	N/A	N/A	N/A	••	••		N/A	
Multi-Asset															
TIAA-CREF LIFECYCLE 2010 FUND (TCLHX) ^[6]	\$1,207.30	45	11.71%	8.25%	7.74%	7.91%	1.51%	2.09%	6.77%	6.77%	11.16%	8.26%	7.55%	6.18%	10/15/
Gross Expense Ratio BM: Lifecycle 2010 Fund Composite Index	·	60	11 400'	0.050/	7 070/	7 000/	1.400/	2.050/	7 200/	7 200/	14 700'	0.400/	7 500'	6 2001	12/4/2
BM: Lifecycle 2010 Fund Composite Index Fund vs.Lifecycle 2010 Fund Composite Index			11.42% 29	8.85% -60	7.87% -13	7.86% 5	1.48%	2.65% -56	7.38% -61	7.38% -61	11.70% -54	8.48% -22	7.56% -1	6.39% -21	
-und vs.Litecycle 2010 Fund Composite Index BM: S&P Target Date 2010 Index			10.20%	-60 7.55%	-13 6.78%	6.84%	1.50%	-56 2.45%	-61 6.54%	-61 6.54%	-54 10.22%	-22 7.36%	-1 6.55%	-21 5.75%	
Fund vs.S&P Target Date 2010 Index			151	70	96	107	1	-36	23	23	94	90	100	43	
PG: Target-Date 2000-2010 M'star Category			10.70%	7.92%	6.89%	6.93%	N/A	N/A	N/A	6.26%	10.26%	7.46%	6.61%	N/A	
Fund vs. Target-Date 2000-2010 M'star Category			101	33	85	98	N/A	N/A	N/A	51	90	80	94	N/A	
PG: Fund % Rank in Target-Date 2000-2010 M'star Category			30%	35%	4%	10%	N/A	N/A	N/A	52%	23%	11%	6%	N/A	
PG: # of funds in Target-Date 2000-2010 M'star Category			120	113	77	52	N/A	N/A	N/A	120	115	77	52	N/A	
Fund Star Rating			N/A	***	*****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
TIAA-CREF LIFECYCLE 2015 FUND (TCNHX) [6]	\$1,731.10	48	12.98%	8.56%	8.23%	8.52%	1.73%	2.29%	7.54%	7.54%	11.85%	8.77%	8.12%	6.45%	10/15
Gross Expense Ratio 3M: Lifecycle 2015 Fund Composite Index		62	12.79%	9.32%	8.47%	8.54%	1.68%	2.97%	8.29%	8.29%	12.58%	9.11%	8.21%	6.69%	12/4/2
Fund vs.Lifecycle 2015 Fund Composite Index			19	-76	-24	-2	5	-68	-75	-75	-73	-34	-9	-24	
BM: S&P Target Date 2015 Index			11.93%	7.94%	7.46%	7.77%	1.85%	3.05%	8.01%	8.01%	11.19%	8.08%	7.43%	6.28%	
Fund vs.S&P Target Date 2015 Index			105	62	77	75	-12	-76	-47	-47	66	69	69	17	
PG: Target-Date 2015 M'star Category			12.47%	8.39%	7.57%	7.87%	N/A	N/A	N/A	7.79%	11.31%	8.12%	7.53%	N/A	
Fund vs. Target-Date 2015 M'star Category			51	17	66	65	N/A	N/A	N/A	-25	54	65	59	N/A	
PG: Fund % Rank in Target-Date 2015 M'star Category			39%	38%	15%	16%	N/A	N/A	N/A	57%	35%	16%	17%	N/A	
PG: # of funds in Target-Date 2015 M'star Category Fund Star Rating			116 N/A	110	76	44	N/A N/A	N/A N/A	N/A N/A	122 N/A	117	88	44	N/A N/A	
TIAA-CREF LIFECYCLE 2020 FUND (TCWHX) [7] Gross Expense Ratio	\$3,829.20	47 61	14.22%	8.93%	8.88%	9.27%	1.92%	2.65%	8.40%	8.40%	12.76%	9.44%	8.83%	6.72%	10/15/ 12/4/2
BM: Lifecycle 2020 Fund Composite Index			14.15%	9.74%	9.15%	9.33%	1.87%	3.28%	9.19%	9.19%	13.48%	9.79%	8.96%	6.99%	
Fund vs.Lifecycle 2020 Fund Composite Index			7	-81	-27	-6	5	-63	-79	-79	-72	-35	-13	-27	
BM: S&P Target Date 2020 Index			12.92%	8.10%	7.98%	8.51%	2.14%	3.42%	8.76%	8.76%	11.79%	8.60%	8.13%	6.68%	
Fund vs.S&P Target Date 2020 Index			130	83	90	76	-22	-77	-36	-36	97	84	70	4	
PG: Target-Date 2020 M'star Category			13.70%	8.63%	8.05%	8.49%	N/A	N/A	N/A	8.45%	12.11%	8.70%	8.11%	N/A	
Fund vs. Target-Date 2020 M'star Category			52	30	83	78	N/A	N/A	N/A	-5	65	74	72	N/A	
PG: Fund % Rank in Target-Date 2020 M'star Category			41%	48%	19%	16%	N/A	N/A	N/A	60%	39%	19%	24%	N/A	
PG: # of funds in Target-Date 2020 M'star Category Fund Star Rating			174 N/A	161	122	66	N/A N/A	N/A N/A	N/A N/A	171 N/A	160	126	64	N/A N/A	
TIAA-CREF LIFECYCLE 2025 FUND (TCQHX) [7]	\$5,492.10	49	16.41%	9.54%	9.75%	10.14%	2.28%	3.06%	9.76%	9.76%	14.16%	10.37%	9.67%	7.07%	10/15
ross Expense Ratio		64													12/4/2
M: Lifecycle 2025 Fund Composite Index fund vs.Lifecycle 2025 Fund Composite Index			16.36%	10.39% -85	10.06% -31	10.24% -10	2.16%	3.74% -68	10.63% -87	10.63% -87	14.81%	10.73% -36	9.84% -17	7.36% -29	
-und vs.Litecycle 2025 Fund Composite Index BM: S&P Target Date 2025 Index			16.17%	-85 8.95%	-31 9.01%	-10 9.42%	2.43%	-68 3.85%	-87 10.67%	-87 10.67%	-65 13.37%	-36 9.65%	-17 9.01%	-29 7.18%	
Fund vs.S&P Target Date 2025 Index			24	59	74	72	-15	-79	-91	-91	79	72	66	-11	
PG: Target-Date 2025 M'star Category			15.51%	9.19%	8.87%	9.15%	N/A	N/A	N/A	9.75%	13.36%	9.59%	8.76%	N/A	
Fund vs. Target-Date 2025 M'star Category			90	35	88	99	N/A	N/A	N/A	1	80	78	91	N/A	
PG: Fund % Rank in Target-Date 2025 M'star Category			38%	45%	18%	13%	N/A	N/A	N/A	58%	39%	27%	16%	N/A	
PG: # of funds in Target-Date 2025 M'star Category			222	204	163	90	N/A	N/A	N/A	220	203	167	88	N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
IAA-CREF LIFECYCLE 2030 FUND (TCHHX) [7]	\$5,961.00	50	18.65%	10.15%	10.66%	10.98%	2.58%	3.51%	11.17%	11.17%	15.55%	11.29%	10.49%	7.37%	10/15
Gross Expense Ratio		66	40.700/	44.000/	40.000/	44 4401	0.400′	4.0401	40.400/	40.400/	40 400/	44 0007	40 700/	7 700/	12/4/2
BM: Lifecycle 2030 Fund Composite Index			18.70%	11.06%	10.99%	11.14%	2.48%	4.24%	12.19%	12.19%	16.18%	11.68%	10.73%	7.73%	
Fund vs.Lifecycle 2030 Fund Composite Index BM: S&P Target Date 2030 Index			-5 19.16%	-91 9.64%	-33 9.93%	-16 10.25%	10 2.87%	-73 4.44%	-102 12.61%	-102 12.61%	-63 14.90%	-39 10.63%	-24 9.83%	-36 7.59%	
SM: S&P Target Date 2030 Index Fund vs.S&P Target Date 2030 Index			-51	9.64%	9.93%	73	-29	4.44% -93	-144	-144	14.90%	10.63%	9.83%	7.59% -22	
PG: Target-Date 2030 M'star Category			18.33%	10.02%	9.99%	9.99%	-29 N/A	-93 N/A	-144 N/A	11.68%	15.08%	10.79%	9.63%	-22 N/A	
Fund vs. Target-Date 2030 M'star Category			32	13	67	99	N/A	N/A	N/A	-51	47	50	86	N/A	
				53%	23%	16%	N/A	N/A	N/A	69%	43%	33%	17%	N/A	
PG: Fund % Rank in Target-Date 2030 M'star Category			44%	53%				IN/A	19/75	0970			17.70		
			223	203	163	86	N/A	N/A	N/A	221	202	167	93	N/A	

		_		Previous Qua	arter-End Re	turns		_	_	Current Mo	nth-End Retu	ırns	_	_	_
				A	vg. Annual R	eturns						Avg. An	nual Returns		
	Total Portfolio Net	Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	10 Year 10/01/11	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	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
FUND	12/31/21	(bps) [2]	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-CREF LIFECYCLE 2035 FUND (TCYHX) [7]	\$6,163.90	52	21.03%	10.72%	11.53%	11.77%	2.89%	3.98%	12.62%	12.62%	16.89%	12.20%	11.26%	7.79%	10/15/2004
Gross Expense Ratio		69	04.070/	44.000/	44.000/	40.040/	0.040/	4.750/	40.770/	40.770/	47 500/	40.040/	44 570/	0.400/	12/4/2015
BM: Lifecycle 2035 Fund Composite Index Fund vs.Lifecycle 2035 Fund Composite Index			21.07%	11.69% -97	11.90% -37	12.01% -24	2.81%	4.75% -77	13.77% -115	13.77% -115	17.53% -64	12.61% -41	11.57% -31	8.19% -40	
BM: S&P Target Date 2035 Index			22.56%	10.43%	10.88%	11.01%	3.40%	5.21%	14.93%	14.93%	16.56%	11.67%	10.63%	7.98%	
Fund vs.S&P Target Date 2035 Index			-153	29	65	76	-51	-123	-231	-231	33	53	63	-19	
PG: Target-Date 2035 M'star Category			21.49%	10.83%	10.98%	10.89%	N/A	N/A	N/A	13.76%	16.70%	11.84%	10.51%	N/A	
Fund vs. Target-Date 2035 M'star Category			-46	-11	55	88	N/A	N/A	N/A	-114	19	36	75	N/A	
PG: Fund % Rank in Target-Date 2035 M'star Category PG: # of funds in Target-Date 2035 M'star Category			59% 215	56% 201	28% 160	20% 87	N/A N/A	N/A N/A	N/A N/A	85% 213	43% 200	36% 164	24% 85	N/A N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
·															
TIAA-CREF LIFECYCLE 2040 FUND (TCZHX) [7]	\$7,339.00	52	23.45%	11.24%	12.37%	12.35%	3.24%	4.48%	14.24%	14.24%	18.31%	13.10%	11.88%	8.25%	10/15/2004
Gross Expense Ratio		70	00.000/	40.070/	10.700/	40.050/	0.450/	5.070/	45 500/	45 500/	40.000/	40 500/	40.050/	0.000/	12/4/2015
BM: Lifecycle 2040 Fund Composite Index Fund vs.Lifecycle 2040 Fund Composite Index			23.63%	12.27% -103	12.79% -42	12.65% -30	3.15%	5.27% -79	15.52% -128	15.52% -128	18.86% -55	13.52% -42	12.25% -37	8.66% -41	
BM: S&P Target Date 2040 Index			24.96%	10.98%	11.54%	11.55%	3.78%	5.73%	16.55%	16.55%	17.69%	12.40%	11.19%	8.27%	
Fund vs.S&P Target Date 2040 Index			-151	26	83	80	-54	-125	-231	-231	62	70	69	-2	
PG: Target-Date 2040 M'star Category			24.09%	11.37%	11.65%	11.42%	N/A	N/A	N/A	15.47%	17.86%	12.56%	11.08%	N/A	
Fund vs. Target-Date 2040 M'star Category			-64	-13	72	93	N/A	N/A	N/A	-123	45	54	80	N/A	
PG: Fund % Rank in Target-Date 2040 M'star Category			59%	57%	22%	17%	N/A	N/A	N/A	84%	38%	28%	19%	N/A	
PG: # of funds in Target-Date 2040 M'star Category Fund Star Rating			217 N/A	203	163	86	N/A N/A	N/A N/A	N/A N/A	215 N/A	202	167	93	N/A N/A	
			"				""								
TIAA-CREF LIFECYCLE 2045 FUND (TTFHX) [7]	\$4,885.20	53	25.81%	11.87%	13.03%	12.68%	3.62%	5.01%	15.89%	15.89%	19.61%	13.84%	12.26%	7.45%	11/30/2007
Gross Expense Ratio		72													12/4/2015
BM: Lifecycle 2045 Fund Composite Index			26.26%	12.93%	13.46%	13.00%	3.49%	5.79%	17.32%	17.32%	20.14%	14.28%	12.65%	8.16%	
Fund vs.Lifecycle 2045 Fund Composite Index BM: S&P Target Date 2045 Index			-45 26.36%	-106 11.29%	-43 11.93%	-32 11.90%	13 3.98%	-78 6.04%	-143 17.51%	-143 17.51%	-53 18.32%	-44 12.81%	-39 11.56%	-71 7.36%	
Fund vs.S&P Target Date 2045 Index			-55	58	110	78	-36	-103	-162	-162	129	103	70	9	
PG: Target-Date 2045 M'star Category			25.84%	11.81%	12.13%	11.74%	N/A	N/A	N/A	16.63%	18.73%	13.11%	11.41%	N/A	
Fund vs. Target-Date 2045 M'star Category			-3	6	90	94	N/A	N/A	N/A	-74	88	73	85	N/A	
PG: Fund % Rank in Target-Date 2045 M'star Category			51%	49%	14%	8%	N/A	N/A	N/A	76%	25%	17%	9%	N/A	
PG: # of funds in Target-Date 2045 M'star Category			215	201	160	86	N/A	N/A	N/A	213	200	164	84	N/A	
Fund Star Rating			N/A	•••	••••	••••	N/A	N/A	N/A	N/A	•••	••••	••••	N/A	
TIAA-CREF LIFECYCLE 2050 FUND (TFTHX) [7]	\$3,605.90	53	26.42%	12.01%	13.19%	12.76%	3.74%	5.19%	16.38%	16.38%	19.91%	14.03%	12.36%	7.50%	11/30/2007
Gross Expense Ratio		73													12/4/2015
BM: Lifecycle 2050 Fund Composite Index			26.90%	13.08%	13.64%	13.10%	3.62%	5.99%	17.86%	17.86%	20.47%	14.48%	12.77%	8.25%	
Fund vs.Lifecycle 2050 Fund Composite Index			-48	-107	-45	-34	12	-80	-148	-148	-56	-45	-41	-75	
BM: S&P Target Date 2050 Index			27.11%	11.43%	12.19%	12.16% 60	4.09%	6.20%	17.99%	17.99%	18.66%	13.07% 96	11.83%	7.52%	
Fund vs.S&P Target Date 2050 Index PG: Target-Date 2050 M'star Category			-69 26.57%	58 11.92%	100 12.27%	11.89%	-35 N/A	-101 N/A	-161 N/A	-161 17.12%	125 19.01%	13.26%	53 11.56%	-2 N/A	
Fund vs. Target-Date 2050 M'star Category			-15	9	92	87	N/A	N/A	N/A	-74	90	77	80	N/A	
PG: Fund % Rank in Target-Date 2050 M'star Category			56%	50%	13%	9%	N/A	N/A	N/A	75%	25%	16%	10%	N/A	
PG: # of funds in Target-Date 2050 M'star Category			217	203	163	78	N/A	N/A	N/A	215	202	167	85	N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
TIAA-CREF LIFECYCLE 2055 FUND (TTRHX) [7]	\$1,569.30	53	26.72%	12.07%	13.30%	12.86%	3.75%	5.22%	16.59%	16.59%	20.07%	14.13%	12.44%	10.33%	4/29/2011
Gross Expense Ratio	\$1,565.50	76	20.7276	12.07 /6	13.30 /6	12.00 /6	3.75%	5.22 /6	10.55 /6	10.55 /6	20.07 /6	14.13/0	12.44 /0	10.33 /6	12/4/2015
BM: Lifecycle 2055 Fund Composite Index			27.32%	13.17%	13.78%	13.18%	3.68%	6.07%	18.15%	18.15%	20.67%	14.62%	12.86%	10.98%	
Fund vs.Lifecycle 2055 Fund Composite Index			-60	-110	-48	-32	7	-85	-156	-156	-60	-49	-42	-65	
BM: S&P Target Date 2055 Index			27.47%	11.50%	12.33%	12.33%	4.11%	6.22%	18.19%	18.19%	18.76%	13.18%	12.00%	10.05%	
Fund vs.S&P Target Date 2055 Index			-75 ne new	57	97	53 13.05%	-36 N/A	-100 N/A	-160 N/A	-160 17 20%	131	95	44	28	
PG: Target-Date 2055 M'star Category Fund vs. Target-Date 2055 M'star Category			-24	12.04%	12.41% 89	12.05%	N/A N/A	N/A N/A	N/A N/A	17.30% -71	19.21% 86	13.40% 73	11.69% 75	N/A N/A	
PG: Fund % Rank in Target-Date 2055 M'star Category			63%	48%	14%	12%	N/A	N/A	N/A	69%	27%	17%	12%	N/A	
			215	201	157	65	N/A	N/A	N/A	213	200	162	64	N/A	
PG: # of funds in Target-Date 2055 M'star Category					****	****	N/A	N/A	N/A	N/A	***	****	****	N/A	
PG: # of funds in Target-Date 2055 M'star Category Fund Star Rating			N/A	***			111/								
Fund Star Rating	A40 : :-								40						9/26/2014
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) [7]	\$481.40	53	N/A 27.10%	12.14%	13.39%	N/A	3.75%	5.24%	16.74%	16.74%	20.28%	14.22%	N/A	11.02%	
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) ^[7] Gross Expense Ratio	\$481.40	53	27.10%	12.14%	13.39%	N/A	3.75%						N/A		12/4/2015
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) [7]	\$481.40					N/A		5.24% 6.15% -91	16.74% 18.43% -169	16.74% 18.43% -169	20.28% 20.88% -60	14.22% 14.76% -54	N/A	11.02% 11.54% -52	
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) [7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index	\$481.40		27.10% 27.74%	12.14% 13.25%	13.39% 13.92%	N/A	3.75%	6.15%	18.43%	18.43%	20.88%	14.76%	N/A	11.54%	
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) ^[7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index Fund vs.Lifecycle 2060 Fund Composite Index	\$481.40		27.10% 27.74% -64 27.33% -23	12.14% 13.25% -111	13.39% 13.92% -53	N/A	3.75% 3.73% 2	6.15% -91	18.43% -169	18.43% -169	20.88%	14.76% -54	N/A	11.54% -52	
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) ^[7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index Fund vs. Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2060 M'star Category	\$481.40		27.10% 27.74% -64 27.33% -23 27.26%	12.14% 13.25% -111 11.53% 61 12.08%	13.39% 13.92% -53 12.46% 93 12.50%	N/A	3.75% 3.73% 2 4.13% -38 N/A	6.15% -91 6.21% -97 N/A	18.43% -169 18.05% -131 N/A	18.43% -169 18.05% -131 17.47%	20.88% -60 18.84% 144 19.28%	14.76% -54 13.28% 94 13.45%	N/A	11.54% -52 10.51% 51 N/A	
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) ^[7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index Fund vs.Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060 Fundex Fund vs.S&P Target Date 2060 Index PG: Target-Date 2060 M*star Category Fund vs. Target-Date 2060 M*star Category	\$481.40		27.10% 27.74% -64 27.33% -23 27.26% -16	12.14% 13.25% -111 11.53% 61 12.08% 6	13.39% 13.92% -53 12.46% 93 12.50% 89	N/A	3.75% 3.73% 2 4.13% -38 N/A N/A	6.15% -91 6.21% -97 N/A N/A	18.43% -169 18.05% -131 N/A	18.43% -169 18.05% -131 17.47%	20.88% -60 18.84% 144 19.28%	14.76% -54 13.28% 94 13.45%	N/A	11.54% -52 10.51% 51 N/A N/A	
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) ^[7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index Fund vs.Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060 Findex Fund vs.S&P Target Date 2060+ Index PG: Target-Date 2060 Mistar Category FG: Fund % Rank in Target-Date 2060 Mistar Category PG: Fund % Rank in Target-Date 2060 Mistar Category	\$481.40		27.10% 27.74% -64 27.33% -23 27.26% -16 58%	12.14% 13.25% -111 11.53% 61 12.08% 6 51%	13.39% 13.92% -53 12.46% 93 12.50% 89 12%	N/A	3.75% 3.73% 2 4.13% -38 N/A N/A N/A	6.15% -91 6.21% -97 N/A N/A	18.43% -169 18.05% -131 N/A N/A	18.43% -169 18.05% -131 17.47% -73 71%	20.88% -60 18.84% 144 19.28% 100 19%	14.76% -54 13.28% 94 13.45% 77	N/A	11.54% -52 10.51% 51 N/A N/A	
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) ^[7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index Fund vs. Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060+ Index Fund vs. SAP Target Date 2060+ Index Fund vs. SAP Target Date 2060 Hotex PG: Target-Date 2060 M'star Category Fund vs. Target-Date 2060 M'star Category PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category	\$481.40		27.10% 27.74% -64 27.33% -23 27.26% -16	12.14% 13.25% -111 11.53% 61 12.08% 6	13.39% 13.92% -53 12.46% 93 12.50% 89	N/A	3.75% 3.73% 2 4.13% -38 N/A N/A	6.15% -91 6.21% -97 N/A N/A	18.43% -169 18.05% -131 N/A	18.43% -169 18.05% -131 17.47%	20.88% -60 18.84% 144 19.28%	14.76% -54 13.28% 94 13.45%	N/A	11.54% -52 10.51% 51 N/A N/A	
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) ^[7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index Fund vs.Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060 Findex Fund vs.S&P Target Date 2060+ Index PG: Target-Date 2060 Mistar Category FG: Fund % Rank in Target-Date 2060 Mistar Category PG: Fund % Rank in Target-Date 2060 Mistar Category	\$481.40		27.10% 27.74% -64 27.33% -23 27.26% -16 58% 210	12.14% 13.25% -111 11.53% 61 12.08% 6 51% 187	13.39% 13.92% -53 12.46% 93 12.50% 89 12% 124	N/A	3.75% 3.73% 2 4.13% -38 N/A N/A N/A N/A	6.15% -91 6.21% -97 N/A N/A N/A N/A	18.43% -169 18.05% -131 N/A N/A N/A	18.43% -169 18.05% -131 17.47% -73 71% 208	20.88% -60 18.84% 144 19.28% 100 19%	14.76% -54 13.28% 94 13.45% 77 15%	N/A	11.54% -52 10.51% 51 N/A N/A N/A	
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) ^[7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index Fund vs. Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060 Fund Composite Index BM: S&P Target Date 2060 Findex Fund vs. S&P Target Date 2060 Hindex Fund vs. S&P Target Date 2060 Mistar Category Fo: Fund vs. Target-Date 2060 Mistar Category PG: Fund vs. Rank in Target-Date 2060 Mistar Category FG: # of funds in Target-Date 2060 Mistar Category Fund Star Rating TIAA-CREF LIFECYCLE 2065 FUND (TSFHX)	\$481.40 \$12.10	79 53	27.10% 27.74% -64 27.33% -23 27.26% -16 58% 210	12.14% 13.25% -111 11.53% 61 12.08% 6 51% 187	13.39% 13.92% -53 12.46% 93 12.50% 89 12% 124	N/A	3.75% 3.73% 2 4.13% -38 N/A N/A N/A N/A	6.15% -91 6.21% -97 N/A N/A N/A	18.43% -169 18.05% -131 N/A N/A N/A	18.43% -169 18.05% -131 17.47% -73 71% 208	20.88% -60 18.84% 144 19.28% 100 19%	14.76% -54 13.28% 94 13.45% 77 15%	N/A	11.54% -52 10.51% 51 N/A N/A N/A	
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) ^[7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060 Fund Composite Index BM: S&P Target Date 2060 Fund Composite Index BM: S&P Target Date 2060 Fund Composite Index Fund vs. S&P Target Date 2060 Fund Composite Index PG: Target-Date 2060 MStar Category Fund vs. Target-Date 2060 MStar Category FG: Fund % Ratin Target-Date 2060 MStar Category PG: # of funds in Target-Date 2060 MStar Category Fund Star Rating TIAA-CREF LIFECYCLE 2065 FUND (TSFHX) Gross Expense Ratio		79	27.10% 27.74% -64 27.33% -23 27.26% -16 58% 210 N/A	12.14% 13.25% -111 11.53% 61 12.08% 6 51% 187	13.39% 13.92% -53 12.46% 93 12.50% 89 12% 124		3.75% 3.73% 2 4.13% -38 N/A	6.15% -91 6.21% -97 N/A N/A N/A N/A N/A	18.43% -169 18.05% -131 N/A N/A N/A N/A N/A	18.43% -169 18.05% -131 17.47% -73 71% 208 N/A	20.88% -60 18.84% 144 19.28% 100 19% 188	14.76% -54 13.28% 94 13.45% 77 15% 139		11.54% -52 10.51% 51 N/A N/A N/A N/A N/A N/A	12/4/2015
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) [7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index Fund vs. Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060 Mostar Category Fund vs. Target-Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category PG: Fund vs. Rank in Target-Date 2060 Mistar Category FG: Fund with in Target-Date 2060 Mistar Category THACCREF LIFECYCLE 2065 FUND (TSFHX) Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index		79 53	27.10% 27.74% -64 27.33% -23 27.26% -16 58% 210 N/A 27.41%	12.14% 13.25% -111 11.53% 61 12.08% 6 51% 187	13.39% 13.92% -53 12.46% 93 12.50% 89 12% 124		3.75% 3.73% 2 4.13% -38 N/A N/A N/A N/A N/A 3.69% 3.78%	6.15% -91 6.21% -97 N/A N/A N/A N/A N/A S.28%	18.43% -169 18.05% -131 N/A N/A N/A N/A 16.96%	18.43% -169 18.05% -131 17.47% -73 71% 208 N/A 16.96%	20.88% -60 18.84% 144 19.28% 100 19% 188	14.76% -54 13.28% 94 13.45% 77 15% 139		11.54% -52 10.51% 51 N/A N/A N/A N/A N/A 26.44%	12/4/2015
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) [7] Gross Expense Ratio BM: Liffecycle 2060 Fund Composite Index Fund vs. Liffecycle 2060 Fund Composite Index BM: S&P Target Date 2060 Findex Fund vs. S&P Target Date 2060 Findex Fund vs. S&P Target Date 2060 Findex Fund vs. Target-Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category PG: Fund % Rank in Target-Date 2060 Mistar Category PG: Fund % Rank in Target-Date 2060 Mistar Category Fund Star Rating TIAA-CREF LIFECYCLE 2065 FUND (TSFHX) Gross Expense Ratio BM: Liffecycle 2065 Fund Composite Index Fund vs. Lifecycle 2065 Fund Composite Index		79 53	27.10% 27.74% -64 27.33% -23 27.26% -16 58% 210 N/A 27.41% 28.15% -74	12.14% 13.25% -111 11.53% 61 12.08% 6 51% 187	13.39% 13.92% -53 12.46% 93 12.50% 89 12% 124		3.75% 3.73% 2 4.13% -38 N/A N/A N/A N/A N/A 3.69% 3.78%	6.15% -91 6.21% -97 NI/A NI/A NI/A NI/A NI/A NI/A -95	18.43% -169 18.05% -131 N/A N/A N/A N/A N/A 16.96%	18.43% -169 18.05% -131 17.47% -73 71% 208 N/A 16.96%	20.88% -60 18.84% 144 19.28% 100 19% 188	14.76% -54 13.28% 94 13.45% 77 15% 139		11.54% -52 10.51% 51 N/A N/A N/A N/A N/A N/A 26.44% 27.94% -150	12/4/2015
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) [7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index Fund vs. Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060 Hodex Fund vs. S&P Target Date 2060+ Index Fund vs. S&P Target-Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category FUND Fund % Rank in Target-Date 2060 Mistar Category FUND Fund % Rank in Target-Date 2060 Mistar Category Fund Star Rating TIAA-CREF LIFECYCLE 2065 FUND (TSFHX) Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index Fund vs. Lifecycle 2065 Fund Composite Index BM: S&P Target Date 2060+ Index		79 53	27.10% 27.74% -64 27.33% -23 27.26% -16 58% 210 N/A 27.41%	12.14% 13.25% -111 11.53% 61 12.08% 6 51% 187	13.39% 13.92% -53 12.46% 93 12.50% 89 12% 124		3.75% 3.73% 2 4.13% -38 N/A N/A N/A N/A N/A 3.69% 3.78%	6.15% -91 6.21% -97 N/A N/A N/A N/A N/A S.28%	18.43% -169 18.05% -131 N/A N/A N/A N/A 16.96%	18.43% -169 18.05% -131 17.47% -73 71% 208 N/A 16.96%	20.88% -60 18.84% 144 19.28% 100 19% 188	14.76% -54 13.28% 94 13.45% 77 15% 139		11.54% -52 10.51% 51 N/A N/A N/A N/A N/A 26.44% 27.94% -150 27.26%	12/4/2015
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) [7] Gross Expense Ratio BM: Liffecycle 2060 Fund Composite Index Fund vs. Liffecycle 2060 Fund Composite Index BM: S&P Target Date 2060 Findex Fund vs. S&P Target Date 2060 Findex Fund vs. S&P Target Date 2060 Findex Fund vs. Target-Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category PG: Fund % Rank in Target-Date 2060 Mistar Category PG: Fund % Rank in Target-Date 2060 Mistar Category Fund Star Rating TIAA-CREF LIFECYCLE 2065 FUND (TSFHX) Gross Expense Ratio BM: Liffecycle 2065 Fund Composite Index Fund vs. Lifecycle 2065 Fund Composite Index		79 53	27.10% 27.74% -64 27.33% -23 27.26% -16 58% 210 N/A 27.41% 28.15% -74	12.14% 13.25% -111 11.53% 61 12.08% 6 51% 187	13.39% 13.92% -53 12.46% 93 12.50% 89 12% 124		3.75% 3.73% 2 4.13% -38 N/A N/A N/A N/A N/A N/A -3.69% 3.78% -9 4.13%	6.15% -91 6.21% -97 N/A N/A N/A N/A N/A N/A -95 6.23%	18.43% -169 18.05% -131 N/A N/A N/A N/A 16.96% 18.71% -175 18.05%	18.43% -169 18.05% -131 17.47% -73 71% 208 N/A 16.96% 18.71% -175 18.05%	20.88% -60 18.84% 144 19.28% 100 19% 188	14.76% -54 13.28% 94 13.45% 77 15% 139		11.54% -52 10.51% 51 N/A N/A N/A N/A N/A N/A 26.44% 27.94% -150	12/4/2015
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) [7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060+ Index BM: S&P Target Date 2060+ Index Fund vs. SAP Target Date 2060+ Index Fund vs. SAP Target Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category PG: Fund % Rank in Target-Date 2060 Mistar Category PG: Fund % Rank in Target-Date 2060 Mistar Category PG: Fund sin Target-Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category Fund Star Rating TIAA-CREF LIFECYCLE 2065 FUND (TSFHX) Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index Fund vs. Lifecycle 2065 Fund Composite Index Fund vs. Lifecycle 2065 Fund Composite Index Fund vs. S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index		79 53	27.10% 27.74% -64 27.33% -23 27.26% -16 58% 210 N/A 27.41% 28.15% -74 27.33% 8	12.14% 13.25% -111 11.53% 61 12.08% 6 51% 187	13.39% 13.92% -53 12.46% 93 12.50% 89 12% 124		3.75% 3.73% 2 4.13% -38 N/A N/A N/A N/A N/A N/A -3.69% 3.78% -9 4.13% -44	6.15% -91 6.21% -97 N/A N/A N/A N/A N/A 5.28% 6.23% -95 6.21% -93	18.43% -169 18.05% -131 N/A N/A N/A N/A N/A 16.96%	18.43% -169 18.05% -131 17.47% -73 71% 208 N/A 16.96% 18.71% -175 18.05% -109	20.88% -60 18.84% 144 19.28% 100 19% 188	14.76% -54 13.28% 94 13.45% 77 15% 139		11.54% -52 10.51% 51 N/A N/A N/A N/A N/A 26.44% 27.94% -150 27.26% -82	12/4/2015
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) [7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index Fund vs. Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060 Fund Composite Index BM: S&P Target Date 2060 Fundex Fund vs. S&P Target Date 2060 Findex Fund vs. S&P Target Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category Fund star Rating TIAA-CREF LIFECYCLE 2065 FUND (TSFHX) Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index Fund vs. Lifecycle 2065 Fund Composite Index BM: S&P Target Date 2060 Findex Fund vs. SAP Target Date 2060 Findex Fund vs. Target-Date 2065 Fixtar Category For Fund vs. Target-Date 2065 Fixtar Category		79 53	27.10% 27.74% -64 27.33% -23 27.26% -16 58% 210 N/A 27.41% 28.15% -74 27.33% 8 27.57% -16 59%	12.14% 13.25% -111 11.53% 61 12.08% 6 51% 187	13.39% 13.92% -53 12.46% 93 12.50% 89 12% 124		3.75% 3.73% 2 4.13% -38 N/A N/A N/A N/A 3.69% 3.78% -9 4.13% -44 N/A N/A N/A N/A	6.15% -91 6.21% -97 NIA NIA NIA NIA S.28% -95 6.21% -93 NIA	18.43% -169 18.05% -131 N/A N/A N/A N/A 16.96% 18.71% -175 18.05% -109 N/A N/A	18.43% -169 18.05% -131 17.47% -73 71% 208 N/A 16.96% 18.71% -175 18.05% -109 17.61% -65 58%	20.88% -60 18.84% 144 19.28% 100 19% 188	14.76% -54 13.28% 94 13.45% 77 15% 139		11.54% -52 10.51% 51 N/A N/A N/A N/A 26.44% 27.94% -150 27.26% -82 N/A N/A N/A	12/4/2015
Fund Star Rating TIAA-CREF LIFECYCLE 2060 FUND (TLXHX) ^[7] Gross Expense Ratio BM: Lifecycle 2060 Fund Composite Index Fund vs. Lifecycle 2060 Fund Composite Index BM: S&P Target Date 2060 Fund Composite Index BM: S&P Target Date 2060 Fundex Fund vs. S&P Target Date 2060 Fundex Fund vs. S&P Target Date 2060 Mistar Category For Lind vs. Target-Date 2060 Mistar Category PG: Fund vs. Target-Date 2060 Mistar Category For Fund vs. Target-Date 2060 Mistar Category Fund Star Rating TIAA-CREF LIFECYCLE 2065 FUND (TSFHX) Gross Expense Ratio BM: Lifecycle 2065 Fund Composite Index Fund vs. Lifecycle 2065 Fund Composite Index BM: S&P Target Date 2060 Hindex Fund vs. S&P Target Date 2060 Hindex Fund vs. S&P Target Date 2065 Hindex For Target-Date 2065 Hind Category Fund vs. Target-Date 2065 Hind Category Fund vs. Target-Date 2065 Hindex For Target-Date 2065 Hindex Fund vs. Target-Date 2065 Hindex		79 53	27.10% 27.74% -64 27.33% -23 27.26% -16 58% 210 N/A 27.41% 28.15% -74 27.33% 8 27.57% -16	12.14% 13.25% -111 11.53% 61 12.08% 6 51% 187	13.39% 13.92% -53 12.46% 93 12.50% 89 12% 124		3.75% 3.73% 2 4.13% -38 N/A N/A N/A N/A 3.69% 3.78% -9 4.13% -44 N/A N/A N/A	6.15% -91 6.21% -97 N/A N/A N/A N/A 5.28% 6.23% -95 6.21% -93 N/A N/A	18.43% -169 18.05% -131 N/A N/A N/A N/A 16.96% 18.71% -175 18.05% -109 N/A N/A	18.43% -169 18.05% -131 17.47% -73 71% 208 N/A 16.96% 18.71% -175 18.05% -109 17.61%	20.88% -60 18.84% 144 19.28% 100 19% 188	14.76% -54 13.28% 94 13.45% 77 15% 139		11.54% -52 10.51% 51 N/A N/A N/A N/A 26.44% 27.94% -150 27.26% -82 N/A N/A	12/4/2015

				Previous Qua						Current Mo	nth-End Retu				
			1 Year		vg. Annual R		1 Month	3 Month	YTD	1 Veer	3 Vacr		nual Returns	Since	
	Total Portfolio Net	Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	10 Year 10/01/11	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	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
FUND [6]	12/31/21	(bps) [2]	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-CREF LIFECYCLE INDEX 2010 FUND (TLTHX) [6] Gross Expense Ratio	\$706.40	20 31	10.98%	8.64%	7.67%	7.66%	1.41%	2.58%	6.91%	6.91%	11.41%	8.32%	7.34%	7.30%	9/30/2009 12/4/2015
BM: Lifecycle Index 2010 Composite Benchmark		31	11.21%	8.79%	7.84%	7.89%	1.47%	2.62%	7.14%	7.14%	11.59%	8.45%	7.59%	7.59%	12/4/2015
Fund vs.Lifecycle Index 2010 Composite Benchmark			-23	-15	-17	-23	-6	-4	-23	-23	-18	-13	-25	-29	
BM: S&P Target Date 2010 Index			10.20%	7.55%	6.78%	6.84%	1.50%	2.45%	6.54%	6.54%	10.22%	7.36%	6.55%	6.63%	
Fund vs.S&P Target Date 2010 Index			78	109	89	82	-9	13	37	37	119	96	79	67	
PG: Target-Date 2000-2010 M'star Category			10.70%	7.92%	6.89%	6.93%	N/A	N/A	N/A	6.26%	10.26%	7.46%	6.61%	N/A	
Fund vs. Target-Date 2000-2010 M'star Category PG: Fund % Rank in Target-Date 2000-2010 M'star Category			28 41%	72 22%	78 8%	73 18%	N/A N/A	N/A N/A	N/A N/A	65 46%	115 15%	86 6%	73 18%	N/A N/A	
PG: # of funds in Target-Date 2000-2010 M'star Category			120	113	77	52	N/A	N/A	N/A	120	115	77	52	N/A	
Fund Star Rating			N/A	****	*****	****	N/A	N/A	N/A	N/A	****	*****	****	N/A	
ret.															
TIAA-CREF LIFECYCLE INDEX 2015 FUND (TLFAX) [6]	\$1,250.10	20	12.25%	9.04%	8.23%	8.32%	1.63%	2.95%	7.82%	7.82%	12.23%	8.93%	7.97%	7.82%	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2015 Composite Benchmark		30	12.55%	9.25%	8.43%	8.56%	1.67%	2.94%	8.03%	8.03%	12.46%	9.07%	8.22%	8.11%	12/4/2015
Fund vs.Lifecycle Index 2015 Composite Benchmark			-30	-21	-20	-24	-4	1	-21	-21	-23	-14	-25	-29	
BM: S&P Target Date 2015 Index			11.93%	7.94%	7.46%	7.77%	1.85%	3.05%	8.01%	8.01%	11.19%	8.08%	7.43%	7.41%	
Fund vs.S&P Target Date 2015 Index			32	110	77	55	-22	-10	-19	-19	104	85	54	41	
PG: Target-Date 2015 M'star Category			12.47%	8.39%	7.57%	7.87%	N/A	N/A	N/A	7.79%	11.31%	8.12%	7.53%	N/A	
Fund vs. Target-Date 2015 M'star Category			-22	65	66	45	N/A	N/A	N/A	3	92	81	44	N/A	
PG: Fund % Rank in Target-Date 2015 M'star Category			54%	22%	14%	22%	N/A	N/A	N/A	49%	19%	9%	21%	N/A	
PG: # of funds in Target-Date 2015 M'star Category			116 N/A	110	76	44	N/A N/A	N/A	N/A	122 N/A	117	88	44	N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF LIFECYCLE INDEX 2020 FUND (TLWHX) [7]	\$3,503.90	21	13.59%	9.45%	8.89%	9.07%	1.76%	3.18%	8.61%	8.61%	13.09%	9.57%	8.69%	8.40%	9/30/2009
Gross Expense Ratio		29	l				I								12/4/2015
BM: Lifecycle Index 2020 Composite Benchmark			13.88%	9.66% -21	9.11%	9.34%	1.86%	3.24% -6	8.90% -29	8.90% -29	13.34% -25	9.75% -18	8.96% -27	8.71% -31	
Fund vs.Lifecycle Index 2020 Composite Benchmark BM: S&P Target Date 2020 Index			-29 12.92%	-21 8.10%	-22 7.98%	-27 8.51%	-10 2.14%	-6 3.42%	-29 8.76%	-29 8.76%	-25 11.79%	-18 8.60%	-27 8.13%	-31 8.02%	
Fund vs.S&P Target Date 2020 Index			67	135	91	56	-38	-24	-15	-15	130	97	56	38	
PG: Target-Date 2020 M'star Category			13.70%	8.63%	8.05%	8.49%	N/A	N/A	N/A	8.45%	12.11%	8.70%	8.11%	N/A	
Fund vs. Target-Date 2020 M'star Category			-11	82	84	58	N/A	N/A	N/A	16	98	87	58	N/A	
PG: Fund % Rank in Target-Date 2020 M'star Category			50%	25%	17%	24%	N/A	N/A	N/A	54%	29%	16%	24%	N/A	
PG: # of funds in Target-Date 2020 M'star Category			174	161	122	66	N/A	N/A	N/A	171	160	126	64	N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
TIAA-CREF LIFECYCLE INDEX 2025 FUND (TLQHX) [7]	\$5,680.60	20	15.72%	10.07%	9.78%	9.97%	2.10%	3.69%	10.02%	10.02%	14.40%	10.51%	9.56%	9.11%	9/30/2009
Gross Expense Ratio	40,000.00	28	10.1270	10.01 /0	0.1070	0.01 /0	2	0.0070	10.0270	10.0270	14.4070	10.0170	0.0070	0,0	12/4/2015
BM: Lifecycle Index 2025 Composite Benchmark			16.05%	10.31%	10.02%	10.23%	2.15%	3.69%	10.29%	10.29%	14.64%	10.68%	9.83%	9.41%	
Fund vs.Lifecycle Index 2025 Composite Benchmark			-33	-24	-24	-26	-5	0	-27	-27	-24	-17	-27	-30	
BM: S&P Target Date 2025 Index			16.17%	8.95%	9.01%	9.42%	2.43%	3.85%	10.67%	10.67%	13.37%	9.65%	9.01%	8.76%	
Fund vs.S&P Target Date 2025 Index			-45	112	77	55	-33	-16	-65	-65	103	86	55	35	
PG: Target-Date 2025 M'star Category			15.51%	9.19% 88	8.87% 91	9.15% 82	N/A N/A	N/A N/A	N/A N/A	9.75%	13.36% 104	9.59% 92	8.76% 80	N/A N/A	
Fund vs. Target-Date 2025 M'star Category			21		91	02		N/A	N/A N/A	27 49%	28%	18%		N/A	
			50%	249/	169/	170/			IN/A						
PG: Fund % Rank in Target-Date 2025 M'star Category PG: # of funds in Target-Date 2025 M'star Category			50%	24% 204	16% 163	17% 90	N/A N/A		N/A	220			16% 88		
PG: Fund % Rank in Target-Date 2025 M'star Category PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating			50% 222 N/A	24% 204	16% 163	17% 90	N/A N/A N/A	N/A N/A	N/A N/A	220 N/A	203	167	88	N/A N/A	
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating			222 N/A	204	163	90	N/A N/A	N/A N/A	N/A	N/A	203	167	88	N/A N/A	
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7]	\$6,661.90	21	222	204	163	90	N/A	N/A			203	167	88	N/A	9/30/2009
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio	\$6,661.90	21 28	222 N/A 17.91%	204	163	90	N/A N/A 2.39%	N/A N/A 4.21%	N/A 11.55%	N/A 11.55%	203	167 11.46%	10.43%	N/A N/A 9.82%	9/30/2009 12/4/2015
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7]	\$6,661.90		222 N/A	204	163	90	N/A N/A	N/A N/A	N/A	N/A	203	167	88	N/A N/A	
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark	\$6,661.90		222 N/A 17.91% 18.34%	204 **** 10.74%	163 10.69%	90 **** 10.86%	N/A N/A 2.39%	N/A N/A 4.21%	N/A 11.55%	N/A 11.55% 11.80%	203 **** 15.74%	167 **** 11.46%	10.43% 10.71%	N/A N/A 9.82%	
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs.Lifecycle Index 2030 Composite Benchmark	\$6,661.90		222 N/A 17.91% 18.34% -43	204 **** 10.74% 10.96% -22	163 **** 10.69% 10.93% -24	90 10.86% 11.13% -27	N/A N/A 2.39% 2.47%	N/A N/A 4.21% 4.19% 2	N/A 11.55% 11.80% -25	N/A 11.55% 11.80% -25	203 15.74% 15.99% -25	167 11.46% 11.63% -17	10.43% 10.71% -28	N/A N/A 9.82% 10.12% -30	
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M'star Category	\$6,661.90		222 N/A 17.91% 18.34% -43 19.16% -125 18.33%	10.74% 10.96% -22 9.64% 110 10.02%	10.69% 10.93% -24 9.93% 76 9.99%	90 10.86% 11.13% -27 10.25% 61 9.99%	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A	N/A N/A 4.21% 4.19% 2 4.44% -23 N/A	N/A 11.55% 11.80% -25 12.61% -106 N/A	N/A 11.55% 11.80% -25 12.61% -106 11.68%	203 **** 15.74% 15.99% -25 14.90% 84 15.08%	11.46% 11.63% -17 10.63% 83 10.79%	10.43% 10.71% -28 9.83% 60 9.63%	N/A N/A 9.82% 10.12% -30 9.43% 39 N/A	
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs.SBP Target Date 2030 Index Fund vs.SBP Target Date 2030 Index PG: Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category	\$6,661.90		222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42	10.74% 10.96% -22 9.64% 110 10.02% 72	10.69% 10.93% -24 9.93% 76 9.99% 70	90 10.86% 11.13% -27 10.25% 61 9.99% 87	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A	N/A N/A 4.21% 4.19% 2 4.44% -23 N/A N/A	11.55% 11.80% -25 12.61% -106 N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13	203 15.74% 15.99% -25 14.90% 84 15.08% 66	11.46% 11.63% -17 10.63% 83 10.79% 67	10.43% 10.71% -28 9.83% 60 9.63% 80	N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A	
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category PG: Fund % Rank in Target-Date 2030 M*star Category PG: Fund % Rank in Target-Date 2030 M*star Category	\$6,661.90		222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62%	10.74% 10.96% -22 9.64% 110 10.02% 72 26%	10.69% 10.93% -24 9.93% 76 9.99% 70 22%	90 10.86% 11.13% -27 10.25% 61 9.99% 87 16%	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A	N/A N/A 4.21% 4.19% 2 4.44% -23 N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53%	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34%	11.46% 11.63% -17 10.63% 83 10.79% 67 24%	10.43% 10.71% -28 9.83% 60 9.63% 80 16%	N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A	
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category	\$6,661.90		222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42	10.74% 10.96% -22 9.64% 110 10.02% 72	10.69% 10.93% -24 9.93% 76 9.99% 70	90 10.86% 11.13% -27 10.25% 61 9.99% 87	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A	N/A N/A 4.21% 4.19% 2 4.44% -23 N/A N/A	11.55% 11.80% -25 12.61% -106 N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13	203 15.74% 15.99% -25 14.90% 84 15.08% 66	11.46% 11.63% -17 10.63% 83 10.79% 67	10.43% 10.71% -28 9.83% 60 9.63% 80	N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A	
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category PG: Fund % Rank in Target-Date 2030 M*star Category FG: # of funds in Target-Date 2030 M*star Category Fund Star Rating			222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 203	10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163	90 10.86% 11.13% -27 10.25% 61 9.99% 87 16% 86	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A	N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 N/A N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53% 221	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167	10.43% 10.71% -28 9.83% 60 9.63% 80 16% 93	N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A	12/4/2015
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category PG: Fund % Rank in Target-Date 2030 M*star Category PG: # of funds in Target-Date 2030 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) ^[7]	\$6,661.90 \$6,353.40	28	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 203	10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163	90 10.86% 11.13% -27 10.25% 61 9.99% 87 16% 86	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A	N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 N/A N/A N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53% 221	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167	10.43% 10.71% -28 9.83% 60 9.63% 80 16% 93	N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A	12/4/2015
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S8P Target Date 2030 Index Fund vs. S8P Target Date 2030 Index PG: Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category PG: Fund % Rank in Target-Date 2030 M'star Category FG: # of funds in Target-Date 2030 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) [7] Gross Expense Ratio		28	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21%	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 203 	163 10.69% 10.93% -24 9.93% 76 70 22% 163 	90 10.86% 11.13% -27 10.25% 61 87 16% 86 11.74%	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A N/A 2.71%	N/A N/A 4.21% 4.19% 2 4.44% -23 N/A N/A N/A N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 N/A N/A N/A N/A N/A N/A 13.09%	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09%	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 	11.46% 11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41%	10.43% 10.71% -28 9.83% 60 9.63% 80 16% 93 11.30%	N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A N/A N/A	12/4/2015
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs.Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs.S&P Target Date 2030 Index Fund vs.S&P Target Date 2030 Index PG: Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category PG: # of funds in Target-Date 2030 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark		28	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 203 11.34%	163 10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.61%	90 10.86% 11.13% -27 10.25% 61 9.99% 87 16% 86 11.74%	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A	N/A N/A 4.21% 4.19% 2 4.44% -23 N/A N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 N/A N/A N/A N/A N/A 13.09%	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09%	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07%	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41%	88 10.43% 10.71% -28 9.83% 60 9.63% 80 16% 93 11.30%	N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A N/A N/A 10.50%	12/4/2015 9/30/2009
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Index Fund vs. S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category PG: Fund % Rank in Target-Date 2030 M*star Category PG: # of funds in Target-Date 2030 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) [7] Gross Expense Ratio		28	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21%	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 203 	163 10.69% 10.93% -24 9.93% 76 70 22% 163 	90 10.86% 11.13% -27 10.25% 61 87 16% 86 11.74%	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A 2.71%	N/A N/A 4.21% 4.19% 2 4.44% -23 N/A N/A N/A N/A N/A 4.74% 4.69%	N/A 11.55% 11.80% -25 12.61% -106 N/A N/A N/A N/A N/A N/A 13.09%	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09%	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 	11.46% 11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41%	10.43% 10.71% -28 9.83% 60 9.63% 80 16% 93 11.30%	N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A N/A N/A	12/4/2015 9/30/2009
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category PG: Fund % Rank in Target-Date 2030 M*star Category Fund Sar Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark		28	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21%	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 20% 11.34% 11.58% -24	163 10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.61% 11.84% -23	90	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A 2.71% 2.79% -8	N/A N/A 4.21% 4.19% 2 4.44% -23 N/A N/A N/A N/A N/A 5	N/A 11.85% 11.80% -25 12.61% -106 N/A N/A N/A N/A N/A 13.09% 13.32% -23	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09% 13.32% -23	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07%	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15	88 10.43% 10.71% -28 9.83% 60 9.63% 80 16% 93 11.30%	N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A N/A 10.50%	12/4/2015 9/30/2009
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category PG: Fund % Rank in Target-Date 2030 M'star Category PG: # of funds in Target-Date 2030 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index		28	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21% 20.66% -45 22.56%	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 203 11.34% 11.58% -24 10.43%	163 10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.61% 11.84% -23 10.88%	90 10.86% 11.13% -27 10.25% 61 9.99% 87 16% 86 11.74%	N/A N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A -2.71% 2.79% -8 3.40%	N/A N/A N/A 4.21% 4.19% 2 4.44% -23 N/A N/A N/A N/A 4.74% 4.69% 5 5.21%	N/A 11.85% 11.80% -25 12.61% -106 N/A N/A N/A N/A 13.09% 13.32% -23 14.93%	N/A 11.85% 11.80% -25 12.61% -106 -11.88% -13 53% 221 N/A 13.09% 13.32% -23 14.93%	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56%	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41%	88 10.43% 10.71% -28 9.83% 60 9.63% 80 16% 93 11.30%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A N/A 10.50% 10.80% -30 10.08%	12/4/2015 9/30/2009
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) TI Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category PG: Fund % Rank in Target-Date 2030 M'star Category PG: # of funds in Target-Date 2030 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) TI Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 Index PG: Target-Date 2035 Index PG: Target-Date 2035 Index FG: Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category		28	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21% 20.66% -45 22.56% -235 -21.49% -128	204 	163 10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.61% 11.84% -23 10.88% 63	90 10.86% 11.13% -27 10.25% 61 9.99% 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 85	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A 2.71% 2.79% -8 3.40% -69 N/A N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A N/A 4.74% 4.69% 5 5.21% -47 N/A N/A	N/A 11.55% 11.80% -25 -25 -106 N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A N/A	N/A 11.85% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09% 13.32% -23 14.93% -184 13.76% -67	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56% 51 16.70% 37	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15 11.67% 74 11.84% 57	88 10.43% 10.71% -28 9.83% 60 9.63% 80 16% 93 11.30% 11.55% -25 10.63% 67 10.51%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A N/A 10.50% 10.80% -30 10.08% 42 N/A N/A	12/4/2015
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: SAP Target Date 2030 Index Fund vs. SAP Target Date 2030 Index Fund vs. SAP Target Date 2030 Index PG: Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category PG: # of funds in Target-Date 2030 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) [7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. SAP Target Date 2035 Index Fund vs. SAP Target Date 2035 Index Fund vs. SAP Target Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category		28	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21% 20.66% -45 22.56% -235 21.49% -128 73%	204 	163 10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.81% 11.84% -23 10.88% 73 10.98% 63 25%	90 10.86% 11.13% -27 10.25% 61 9.99% 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 85 15%	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A 2.71% 2.79% -8 3.40% -69 N/A N/A N/A N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A 4.74% 4.69% 5 5.21% -47 N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A N/A N/A	N/A 11.85% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09% 13.32% -23 14.93% -184 13.76% -67 73%	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.32% -25 16.56% 51 16.70% 37 40%	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15 11.67% 74 11.84% 57 30%	88 10.43% 10.71% -28 9.83% 60 16% 93 11.30% 11.55% -25 10.63% 67 10.51% 79 19%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A 10.80% -30 10.08% 42 N/A N/A N/A	12/4/2015
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category Fund star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 M*star Category Fund vs. Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category		28	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21% 20.66% -45 22.56% -235 21.49% -128 73% 215	204 	163 10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.61% 11.84% -23 10.88% 63	90 10.86% 11.13% -27 10.25% 61 9.99% 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 85	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A 2.71% -8 3.40% -69 N/A N/A N/A N/A N/A N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A N/A 4.74% 4.69% 5 5.21% -47 N/A N/A N/A N/A	N/A 11.85% 11.80% -25 12.61% -106 N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A N/A N/A N/A N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09% 13.32% -23 14.93% -184 13.76% -67 73% 213	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56% 51 16.70% 37	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15 11.67% 74 11.84% 57	88 10.43% 10.71% -28 9.83% 60 9.63% 80 16% 93 11.30% 11.55% -25 10.63% 67 10.51%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A 10.50% 10.80% -30 10.08% 42 N/A N/A N/A N/A	12/4/2015
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category FG: # of funds in Target-Date 2030 M'star Category FG: # of funds in Target-Date 2030 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) [7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category FG: Fund % Rank in Target-Date 2035 M'star Category FG: Fund % Rank in Target-Date 2035 M'star Category FG: # of funds in Target-Date 2035 M'star Category FUND Star Rating		28	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21% 20.66% -45 22.56% -235 21.49% -128 73%	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 203 11.34% 11.58% -24 10.43% 91 10.83% 51 32% 201	10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.61% 11.84% -23 10.88% 73 10.98% 63 25% 160	90 10.86% 11.13% -27 10.25% 61 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 85 15% 87	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A 2.71% 2.79% -8 3.40% -69 N/A N/A N/A N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A 4.74% 4.69% 5 5.21% -47 N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A N/A N/A	N/A 11.85% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09% 13.32% -23 14.93% -184 13.76% -67 73%	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56% 51 16.70% 37 40%	11.46% 11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15 11.67% 74 11.84% 57 30%	88 10.43% 10.71% -28 9.83% 60 16% 93 11.30% 11.55% -25 10.63% 67 10.51% 79 19% 85	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A 10.80% -30 10.08% 42 N/A N/A N/A	12/4/2015 9/30/2009
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category PG: # of funds in Target-Date 2030 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) [7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZHX) [7]		20 27	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21% 20.66% -45 22.56% -235 21.49% -128 73% 215	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 203 11.34% 11.58% -24 10.43% 91 10.83% 51 32% 201	10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.61% 11.84% -23 10.88% 73 10.98% 63 25% 160	90 10.86% 11.13% -27 10.25% 61 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 85 15% 87	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A 2.71% -8 3.40% -69 N/A N/A N/A N/A N/A N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A N/A 4.74% 4.69% 5 5.21% -47 N/A N/A N/A N/A	N/A 11.85% 11.80% -25 12.61% -106 N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A N/A N/A N/A N/A N/A N/A	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09% 13.32% -23 14.93% -184 13.76% -67 73% 213	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56% 51 16.70% 37 40%	11.46% 11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15 11.67% 74 11.84% 57 30%	88 10.43% 10.71% -28 9.83% 60 16% 93 11.30% 11.55% -25 10.63% 67 10.51% 79 19% 85	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A 10.50% 10.80% -30 10.08% 42 N/A N/A N/A N/A	9/30/2009 12/4/2015
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category PG: # of funds in Target-Date 2030 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category PG: # of funds in Target-Date 2035 M'star Category PG: # of funds in Target-Date 2035 M'star Category PG: # of funds in Target-Date 2035 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZHX) ^[7] Gross Expense Ratio	\$6,353.40	20 27	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21% 20.66% -45 22.56% -235 21.49% -128 73% 215 N/A	204 	10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.61% 11.84% -23 10.88% 73 10.98% 63 25% 160 12.50%	90 10.86% 11.13% -27 10.25% 61 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 85 15% 87 12.39%	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A N/A 2.71% 2.79% -8 3.40% -69 N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A N/A A.74% 4.69% 5 5.21% -47 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A 11.85% 11.80% -25 -25 -106 N/A N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09% 13.32% -23 14.93% -184 13.76% -67 73% N/A 14.77%	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56% 51 16.70% 37 40% 200 	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15 11.67% 74 11.84% 57 30% 164 13.31%	10.43% 10.71% -28 9.83% 60 16% 93 11.30% 11.55% -25 10.63% 67 10.51% 79 19% 85 11.98%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A N/A 10.50% 10.80% -30 10.08% 42 N/A N/A N/A N/A N/A N/A N/A N/A	9/30/2009 12/4/2015
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) TI Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index PG: Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category PG: Fund % Rank in Target-Date 2030 M'star Category PG: Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) TI Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category Fund warm of the properties of the propert	\$6,353.40	20 27	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21% 20.66% -45 22.56% -235 21.49% -128 73% 215 N/A 22.73% 23.17%	204 	10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.61% 11.84% -23 10.88% 63 25% 160 12.50%	90 10.86% 11.13% -27 10.25% 61 9.99% 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 85 15% 87 12.39%	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A N/A N/A N/A -69 N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A 11.85% 11.80% -25 -25 -106 N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A	N/A 11.85% 11.80% -25 -25 -26.106 -106 -11.68% -13 -53% -221 N/A 13.09% 13.32% -23 -184 -67 -73% -13 -187 -67 -73% -13 -187 -187 -187 -187 -187 -187 -187 -187	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56% 51 16.70% 37 40% 200 	11.46% 11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15 11.67% 74 11.84% 57 30% 164 13.31%	88 10.43% 10.71% -28 9.83% 60 9.63% 80 16% 93 11.30% 11.55% -25 10.63% 67 10.51% 79 19% 85 11.98%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A N/A 10.50% 10.80% -30 10.08% 42 N/A N/A N/A N/A N/A N/A 11.04%	9/30/2009 12/4/2015
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 Index PG: Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category PG: # of funds in Target-Date 2030 M*star Category Fund Sar Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) [7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target-Date 2035 M*star Category PG: Fund & Rank in Target-Date 2035 M*star Category PG: Fund & Rank in Target-Date 2035 M*star Category PG: Fund & Rank in Target-Date 2035 M*star Category PG: Fund & Rank in Target-Date 2035 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZHX) [7] Gross Expense Ratio	\$6,353.40	20 27	222 N/A 17.91% 18.34% -43 19.16% -125 62% 223 N/A 20.21% 20.66% -45 -22.56% -235 21.49% -128 73% 215 N/A 22.73% 23.17% -44	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 203 11.34% 11.58% -24 10.43% 91 10.83% 51 32% 201 11.94%	10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.61% 11.84% -23 10.88% 73 10.98% 63 25% 160 12.50%	90 10.86% 11.13% -27 10.25% 61 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 85 15% 87 12.39%	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A N/A 2.71% 2.79% -8 3.40% -69 N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A N/A 5 5 5.21% -47 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A 11.85% 11.80% -25 -25 -106 N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09% 13.32% -23 14.93% -184 13.76% -67 73% N/A 14.77%	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56% 51 16.70% 37 40% 200 18.39%	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15 11.67% 74 11.84% 57 30% 164 13.31%	10.43% 10.71% -28 9.83% 60 16% 93 11.30% 11.55% -25 10.63% 67 10.51% 79 19% 85 11.98%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A N/A 10.50% 10.80% -30 10.80% 42 N/A N/A N/A N/A N/A N/A N/A N/A	9/30/2009 12/4/2015
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 M*star Category Fund vs. Target-Date 2035 M*star Category Fund vs. Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Category PG: # of funds in Target-Date 2035 M*star Categ	\$6,353.40	20 27	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21% 20.66% -45 22.56% -235 21.49% -128 73% 215 N/A 22.73% 23.17%	204 	163 10.69% 10.93% -24 9.93% 76 70 22% 163 -23 11.61% 11.84% -23 10.88% 73 10.98% 63 25% 160 	90 10.86% 11.13% -27 10.25% 61 9.99% 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 85 15% 87 12.39%	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A N/A N/A N/A N/A 2.71% 2.79% -8 3.40% -69 N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A 11.85% 11.80% -25 -25 -106 N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A	N/A 11.85% 11.80% -25 -25 -26 -27 -28 -29 -21 -21 -23 -23 -23 -23 -23 -38 -49 -38 -49 -49 -49 -49 -49 -49 -49 -49 -49 -49	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56% 51 16.70% 37 40% 200 	11.45% 11.45% 11.63% -17 10.63% 83 10.79% 67 24% 167 11.56% -15 11.67% 74 11.84% 57 30% 164 13.31%	88 10.43% 10.71% -28 9.83% 60 16% 93 11.55% -25 10.63% 67 10.51% 79 19% 85 11.98%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A N/A 10.50% 10.80% -30 10.08% 42 N/A N/A N/A N/A N/A N/A 11.04%	9/30/2009 12/4/2015
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 Index PG: Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category PG: # of funds in Target-Date 2030 M*star Category Fund Sar Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) [7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target-Date 2035 M*star Category PG: Fund & Rank in Target-Date 2035 M*star Category PG: Fund & Rank in Target-Date 2035 M*star Category PG: Fund & Rank in Target-Date 2035 M*star Category PG: Fund & Rank in Target-Date 2035 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZHX) [7] Gross Expense Ratio	\$6,353.40	20 27	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21% 20.66% -45 22.56% -235 21.49% -128 73% 215 N/A 22.73% 23.17% -44 24.96%	204	10.69% 10.93% -24 9.93% 76 22% 163 11.61% 11.84% -23 10.88% 73 10.98% 63 12.50%	90 10.86% 11.13% -27 10.25% 61 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 85 67 12.39%	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A N/A N/A N/A 3.40% -69 N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A 11.85% 11.80% -25 12.61% -106 N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A N/A N/A N/A 14.77% 15.02% -25 16.55%	N/A 11.55% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09% 13.32% -23 14.93% -184 13.76% -67 73% 213 N/A 14.77% 15.02% -25 16.55%	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56% 51 16.70% 37 40% 200 18.33% -24 17.69%	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15 11.67% 74 11.84% 57 30% 164 13.31%	88 10.43% 10.71% -28 9.83% 60 16% 93 11.30% 11.55% -25 10.63% 67 10.51% 79 19% 85 11.98%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A 10.50% 10.80% -30 10.08% 42 N/A N/A N/A N/A N/A 11.04% 11.33% -29 10.54%	9/30/2009 12/4/2015
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category PG: Fund % Rank in Target-Date 2030 M'star Category PG: Fund % Rank in Target-Date 2030 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark PG: Target-Date 2035 Index PG: Target-Date 2035 Index PG: Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category PG: Fund % Rank in Target-Date 2035 M'star Category PG: # of funds in Target-Date 2035 M'star Category PG: # of funds in Target-Date 2035 M'star Category PG: # of funds in Target-Date 2035 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZHX) ^[7] Gross Expense Ratio BM: Lifecycle Index 2040 Composite Benchmark PUND Star Parget Date 2040 FUND (TLZHX) ^[7] Gross Expense Ratio BM: SAP Target Date 2040 Index Fund vs. S&P Target Date 2040 Index Fund vs. S&P Target Date 2040 Index	\$6,353.40	20 27	222 N/A 17.91% 18.34% -43 19.16% -125 18.33% -42 62% 223 N/A 20.21% 20.66% -45 22.56% -235 21.49% -128 73% 22.73% 22.73% 22.73%	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 203 11.34% 11.58% -24 10.43% 91 10.83% 51 32% 10.15% -21 1.15% -21 10.88% 96	10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.61% 11.84% -23 10.88% 73 10.98% 63 25% 160 12.50%	90 10.86% 11.13% -27 10.25% 61 9.99% 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 85 15% 87 12.39%	N/A N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A 11.85% 11.80% -25 -25 -106 N/A N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A N/A N/A N/A N/A 15.02% -25 -178	N/A 11.85% 11.80% -25 -25 -26.1% -106 -11.68% -13 -53% -221 N/A 13.09% 13.32% -23 -184 -33% -184 -13.76% -67 -73% -213 N/A 14.77% 15.02% -25 -25 -26.55% -178	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56% 51 16.70% 37 40% 200 18.33% 18.63% -24 17.69% 70	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15 11.67% 74 11.84% 57 30% 164 13.31%	88 10.43% 10.71% -28 9.83% 60 9.63% 80 16% 93 11.30% 11.55% -25 10.63% 67 10.51% 79 19% 85 11.98%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A 10.50% 10.80% -30 10.08% 42 N/A N/A N/A N/A N/A 11.04% 11.33% -29 10.54% 50	9/30/2009 12/4/2015
PG: # of funds in Target-Date 2025 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark BM: S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index Fund vs. S&P Target Date 2030 Index PG: Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category Fund vs. Target-Date 2030 M'star Category FG: # of funds in Target-Date 2030 M'star Category FG: # of funds in Target-Date 2030 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) [7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 M'star Category FG: Fund % Rank in Target-Date 2035 M'star Category FG: Fund % Rank in Target-Date 2035 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZHX) [7] Gross Expense Ratio BM: Lifecycle Index 2040 Composite Benchmark Fund vs. S&P Target Date 2040 Index Fund vs. S&P Target Date 2040 Index Fund vs. S&P Target Date 2040 Index PG: Target-Date 2040 M'star Category FT Target-Date 2040 Index Fund vs. S&P Target Date 2040 Index PG: Target-Date 2040 M'star Category	\$6,353.40	20 27	222 N/A 17.91% 18.34% -43 19.16% -125 62% 223 N/A 20.21% 20.66% -45 22.56% -235 21.49% -128 73% 215 N/A 22.73% 23.17% -44 24.96% -223 24.09%	204 10.74% 10.96% -22 9.64% 110 10.02% 72 26% 203 11.34% 11.58% -24 10.43% 91 10.83% 51 32% 201 11.94%	10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 -23 11.84% -23 10.98% 63 25% 160 12.50%	90 10.86% 11.13% -27 10.25% 61 87 16% 86 11.74% 11.99% -25 11.01% 73 10.89% 87 12.39%	N/A N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A N/A 5 5.21% -47 N/A N/A N/A N/A N/A S.22% -23 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A 11.85% 11.80% -25 12.61% -106 N/A N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A N/A N/A N/A N/A 15.02% -25 16.55% -178 N/A	N/A 11.85% 11.80% -25 -25 -106 11.88% -13 53% 221 N/A 13.09% 13.32% -23 14.93% -184 13.76% -67 73% 213 N/A 14.77% 15.02% -25 16.55% -178 15.47%	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.07% 17.32% -25 16.56% 51 16.70% 37 40% 200 18.39%	11.45% 11.63% -17 10.63% 83 10.79% 67 24% 167	88 10.43% 10.71% -28 9.83% 60 16% 93 11.55% -25 10.63% 67 10.51% 79 19% 85 11.98%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A N/A 10.50% 10.80% -30 10.80% -30 10.80% -30 10.80% -30 10.12% 10.80% -30 10.80% -30 10.12% 10.80% -30 10.80% -30 10.80% -30 10.80% -30 10.80% -30 10.80% -30 10.80% -30 10.80% -30 10.80% -30 10.80% -30 10.80% -30 -30 -30 -30 -30 -30 -30 -30	9/30/2009 12/4/2015
PG: # of funds in Target-Date 2025 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHHX) [7] Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Index PG: Target-Date 2030 Index PG: Target-Date 2030 Index PG: Target-Date 2030 M*star Category Fund vs. Target-Date 2030 M*star Category PG: Fund % Rank in Target-Date 2030 M*star Category PG: # of funds in Target-Date 2030 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYHX) [7] Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark Fund vs. Lifecycle Index 2035 Composite Benchmark BM: S&P Target Date 2035 Index Fund vs. S&P Target Date 2035 Index PG: Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category PG: Fund % Rank in Target-Date 2035 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZHX) [7] Gross Expense Ratio BM: Lifecycle Index 2040 Composite Benchmark BM: S&P Target Date 2040 Index Pund vs. S&P Target Date 2040 Index	\$6,353.40	20 27	222 N/A 17.91% 18.34% -43 19.16% -125 62% 223 N/A 20.21% 20.66% -45 22.56% -235 21.49% -128 73% 215 N/A 22.73% 23.17% -44 24.96% -223 24.09% -136	204	10.69% 10.93% -24 9.93% 76 9.99% 70 22% 163 11.81% 11.84% -23 10.88% 73 10.88% 63 12.72% -22 11.54% 96 11.55% 85	90 10.86% 11.13% -27 10.25% 61 87 18% 86 11.74% 11.99% -25 11.01% 73 10.89% 87 12.39% 12.63% -24 11.55% 84 11.42% 97	N/A N/A 2.39% 2.47% -8 2.87% -48 N/A N/A N/A N/A N/A N/A N/A 2.71% 2.79% -8 3.40% -69 N/A	N/A N/A N/A 4.19% 2 4.44% -23 N/A N/A N/A 1.74% 4.69% 5 5.21% -47 N/A N/A N/A N/A N/A N/A N/A N/A	N/A 11.85% 11.80% -25 12.61% -106 N/A N/A N/A N/A 13.09% 13.32% -23 14.93% -184 N/A N/A N/A N/A N/A 15.02% -25 16.55% -178 N/A N/A N/A N/A	N/A 11.85% 11.80% -25 12.61% -106 11.68% -13 53% 221 N/A 13.09% 13.32% -23 14.93% -184 13.76% -67 73% 213 N/A 14.77% 15.02% -25 16.55% -178 15.47% -70	203 15.74% 15.99% -25 14.90% 84 15.08% 66 34% 202 17.32% -25 16.56% 51 16.70% 37 40% 200 18.33% -24 17.69% 70 17.86% 53	11.46% 11.63% -17 10.63% 83 10.79% 67 24% 167 12.41% 12.56% -15 11.67% 74 11.84% 57 30% 164 13.31%	10.43% 10.71% -28 9.83% 60 16% 93 11.30% 11.55% -25 10.63% 67 10.51% 79 11.98% 11.98%	N/A N/A N/A 9.82% 10.12% -30 9.43% 39 N/A N/A N/A 10.50% 10.80% -30 10.08% 42 N/A N/A N/A N/A N/A N/A N/A N/A	9/30/2009 12/4/2015

				Previous Qu	arter-End Re	turns		_	_	Current Mo	onth-End Retu	ırns			
				A	vg. Annual R	eturns						Avg. An	nnual Returns		=
	Total Portfolio Net	Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	10 Year 10/01/11	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	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
FUND	12/31/21	(bps) [2]	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-CREF LIFECYCLE INDEX 2045 FUND (TLMHX) [7]	\$4,968.30	21	25.26%	12.57%	13.14%	12.71%	3.39%	5.79%	16.55%	16.55%	19.64%	14.04%	12.35%	11.35%	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2045 Composite Benchmark		27	25.74%	12.80%	13.39%	12.98%	3.47%	5.71%	16.76%	16.76%	19.89%	14.21%	12.62%	11.65%	12/4/2015
Fund vs.Lifecycle Index 2045 Composite Benchmark			-48	-23	-25	-27	-8	8	-21	-21	-25	-17	-27	-30	
BM: S&P Target Date 2045 Index			26.36%	11.29%	11.93%	11.90%	3.98%	6.04%	17.51%	17.51%	18.32%	12.81%	11.56%	10.82%	
Fund vs.S&P Target Date 2045 Index			-110	128	121	81	-59	-25	-96	-96	132	123	79	53	
PG: Target-Date 2045 M'star Category			25.84%	11.81%	12.13%	11.74%	N/A	N/A	N/A	16.63%	18.73%	13.11%	11.41%	N/A	
Fund vs. Target-Date 2045 M'star Category			-58 65%	76 24%	101 11%	97 7%	N/A N/A	N/A N/A	N/A N/A	-8 55%	91 23%	93 8%	94 8%	N/A N/A	
PG: Fund % Rank in Target-Date 2045 M'star Category PG: # of funds in Target-Date 2045 M'star Category			215	24%	160	7 70 86	N/A	N/A	N/A N/A	213	200	164	84	N/A N/A	
Fund Star Rating			N/A	****	*****	*****	N/A	N/A	N/A	N/A	****	*****	*****	N/A	
TIAA-CREF LIFECYCLE INDEX 2050 FUND (TLLHX) [7]	\$4,113.90	20	25.83%	12.73%	13.33%	12.82%	3.51%	5.96%	17.03%	17.03%	19.94%	14.25%	12.48%	11.45%	9/30/2009
Gross Expense Ratio		27	20. 270/	12.95%	13.57%	13.08%	2 600/	5.91%	17.28%	17.28%	20.21%	14.41%	12.74%	44 750/	12/4/2015
BM: Lifecycle Index 2050 Composite Benchmark Fund vs.Lifecycle Index 2050 Composite Benchmark			26.37% -54	-22	-24	-26	3.60%	5.91%	-25	-25	-27	-16	-26	11.75% -30	
BM: S&P Target Date 2050 Index			27.11%	11.43%	12.19%	12.16%	4.09%	6.20%	17.99%	17.99%	18.66%	13.07%	11.83%	11.01%	
Fund vs.S&P Target Date 2050 Index			-128	130	114	66	-58	-24	-96	-96	128	118	65	44	
PG: Target-Date 2050 M'star Category			26.57%	11.92%	12.27%	11.89%	N/A	N/A	N/A	17.12%	19.01%	13.26%	11.56%	N/A	
Fund vs. Target-Date 2050 M'star Category			-74	81	106	93	N/A	N/A	N/A	-9	93	99	92	N/A	
PG: Fund % Rank in Target-Date 2050 M'star Category			70%	25%	7%	8%	N/A	N/A	N/A	51%	23%	8%	7%	N/A	
PG: # of funds in Target-Date 2050 M'star Category Fund Star Rating			217 N/A	203	163	78	N/A N/A	N/A N/A	N/A N/A	215 N/A	202	167	85	N/A N/A	
			1				1								
TIAA-CREF LIFECYCLE INDEX 2055 FUND (TTIHX) [7]	\$2,112.60	20	26.26%	12.79%	13.48%	12.91%	3.54%	6.04%	17.33%	17.33%	20.13%	14.41%	12.58%	10.68%	4/29/2011
Gross Expense Ratio		28													12/4/2015
BM: Lifecycle Index 2055 Composite Benchmark			26.78%	13.04% -25	13.70%	13.16%	3.66%	5.99%	17.55%	17.55%	20.41%	14.55%	12.83%	10.95%	
Fund vs.Lifecycle Index 2055 Composite Benchmark BM: S&P Target Date 2055 Index			-52 27.47%	-25 11.50%	-22 12.33%	-25 12.33%	-12 4.11%	5 6.22%	-22 18.19%	-22 18.19%	-28 18.76%	-14 13.18%	-25 12.00%	-27 10.05%	
Fund vs.S&P Target Date 2055 Index			-121	129	115	58	-57	-18	-86	-86	137	123	58	63	
PG: Target-Date 2055 M'star Category			26.96%	12.04%	12.41%	12.05%	N/A	N/A	N/A	17.30%	19.21%	13.40%	11.69%	N/A	
Fund vs. Target-Date 2055 M'star Category			-70	75	107	86	N/A	N/A	N/A	3	92	101	89	N/A	
PG: Fund % Rank in Target-Date 2055 M'star Category			70%	26%	9%	8%	N/A	N/A	N/A	46%	23%	8%	7%	N/A	
PG: # of funds in Target-Date 2055 M'star Category			215 N/A	201	157	65	N/A N/A	N/A	N/A	213	200	162	64	N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVIHX) [7]	\$905.50	20	26.57%	12.87%	13.61%	N/A	3.59%	6.13%	17.56%	17.56%	20.31%	14.52%	N/A	11.30%	9/26/2014
Gross Expense Ratio		30													12/4/2015
BM: Lifecycle Index 2060 Composite Benchmark			27.18%	13.12%	13.84%		3.71%	6.07%	17.83%	17.83%	20.62%	14.69%		11.51%	
Fund vs.Lifecycle Index 2060 Composite Benchmark			-61	-25	-23		-12	6	-27	-27	-31	-17		-21	
BM: S&P Target Date 2060+ Index Fund vs.S&P Target Date 2060+ Index			27.33% -76	11.53% 134	12.46% 115		4.13% -54	6.21% -8	18.05% -49	18.05% -49	18.84% 147	13.28% 124		10.51% 79	
PG: Target-Date 2060 M'star Category			27.26%		12.50%		N/A	N/A	N/A	17.47%	19.28%	13.45%		N/A	
Fund vs. Target-Date 2060 M'star Category			-69	12.08% 79	111		N/A	N/A	N/A	9	103	107		N/A	
Fund vs. Target-Date 2060 M'star Category PG: Fund % Rank in Target-Date 2060 M'star Category			1												
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category			-69 68% 210	79 29% 187	111 8% 124		N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	9 44% 208	103 18% 188	107 8% 139		N/A N/A N/A	
PG: Fund % Rank in Target-Date 2060 M'star Category			-69 68%	79 29%	111 8%		N/A N/A	N/A N/A	N/A N/A	9 44%	103 18%	107 8%		N/A N/A	
PG: Fund % Rank in Target-Date 2060 M*star Category PG: # of funds in Target-Date 2060 M*star Category Fund Star Rating	\$29.20	18	-69 68% 210 N/A	79 29% 187	111 8% 124	N/A	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A N/A	9 44% 208 N/A	103 18% 188	107 8% 139	N/A	N/A N/A N/A N/A	9/30/2020
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category	\$29.20	18 216	-69 68% 210	79 29% 187	111 8% 124	N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	9 44% 208	103 18% 188	107 8% 139	N/A	N/A N/A N/A	9/30/2020
PG: Fund % Rank in Target-Date 2060 M*star Category PG: # of funds in Target-Date 2060 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX)	\$29.20		-69 68% 210 N/A	79 29% 187	111 8% 124	N/A	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A N/A	9 44% 208 N/A	103 18% 188	107 8% 139	N/A	N/A N/A N/A N/A	9/30/2020
PG: Fund % Rank in Target-Date 2060 M*star Category PG: # of funds in Target-Date 2060 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs.Lifecycle Index 2065 Composite Benchmark	\$29.20		-69 68% 210 N/A 27.09% 27.59%	79 29% 187	111 8% 124	N/A	N/A N/A N/A N/A 3.65% 3.76%	N/A N/A N/A N/A 6.30%	N/A N/A N/A N/A 17.99%	9 44% 208 N/A 17.99% 18.10%	103 18% 188	107 8% 139	N/A	N/A N/A N/A N/A 27.15% 27.42%	9/30/2020
PG: Fund % Rank in Target-Date 2060 M*star Category PG: # of funds in Target-Date 2060 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index	\$29.20		-69 68% 210 N/A 27.09% 27.59% -50 27.33%	79 29% 187	111 8% 124	N/A	N/A N/A N/A N/A 3.65% 3.76% -11 4.13%	N/A N/A N/A N/A 6.30% 6.15% 15 6.21%	N/A N/A N/A N/A 17.99% 18.10% -11 18.05%	9 44% 208 N/A 17.99% 18.10% -11 18.05%	103 18% 188	107 8% 139	N/A	N/A N/A N/A N/A 27.15% 27.42% -27 27.26%	9/30/2020
PG: Fund % Rank in Target-Date 2060 M*star Category PG: # of funds in Target-Date 2060 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index	\$29.20		-69 68% 210 N/A 27.09% 27.59%	79 29% 187	111 8% 124	N/A	N/A N/A N/A N/A 3.65% 3.76%	N/A N/A N/A N/A 6.30%	N/A N/A N/A N/A 17.99%	9 44% 208 N/A 17.99% 18.10%	103 18% 188	107 8% 139	N/A	N/A N/A N/A N/A 27.15% 27.42%	9/30/2020
PG: Fund % Rank in Target-Date 2060 M*star Category PG: # of funds in Target-Date 2060 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index	\$29.20		-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24	79 29% 187	111 8% 124	N/A	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6	103 18% 188	107 8% 139	N/A	N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11	9/30/2020
PG: Fund % Rank in Target-Date 2060 M'star Category PG: #f funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category	\$29.20		-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67%	79 29% 187	111 8% 124	N/A	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61%	103 18% 188	107 8% 139	N/A	N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A	9/30/2020
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: # of funds in Target-Date 2065+ M'star Category	\$29.20		-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119	79 29% 187	111 8% 124	N/A	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134	103 18% 188	107 8% 139	N/A	N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A	9/30/2020
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category	\$29.20		-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67%	79 29% 187	111 8% 124	N/A	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39%	103 18% 188	107 8% 139	N/A	N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A	9/30/2020
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark PM: S&P Target Date 2060+ Index PG: Target Date 2060+ Index PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: # of funds in Target-Date 2065+ M'star Category Fund Star Rating		216	-69 68% 210 N/A 27.09% -50 27.33% -24 27.57% -48 67% 119 N/A	79 29% 187 N/A	111 8% 124 		N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A	103 18% 188 N/A	107 8% 139 		N/A N/A N/A N/A 27.15% 27.42% -27.26% -11 N/A N/A N/A N/A	
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: # of funds in Target-Date 2065+ M'star Category	\$29.20		-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119	79 29% 187	111 8% 124	N/A 7.16%	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134	103 18% 188	107 8% 139	N/A 6.93%	N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A	9/30/2020 9/30/2009 12/4/2015
PG: Fund % Rank in Target-Date 2060 M*star Category PG: # of funds in Target-Date 2060 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M*star Category Fund vs. Target-Date 2065+ M*star Category PG: Fund % Rank in Target-Date 2065+ M*star Category PG: # of funds in Target-Date 2065+ M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6]		216	-69 68% 210 N/A 27.09% -50 27.33% -24 27.57% -48 67% 119 N/A	79 29% 187 N/A	111 8% 124 		N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A	103 18% 188 N/A	107 8% 139 		N/A N/A N/A N/A 27.15% 27.42% -27.26% -11 N/A N/A N/A N/A	9/30/2009
PG: Fund % Rank in Target-Date 2060 M*star Category PG: # of funds in Target-Date 2060 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M*star Category Fund vs. Target-Date 2065+ M*star Category PG: Fund % Rank in Target-Date 2065+ M*star Category PG: # of funds in Target-Date 2065+ M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio		216	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A	79 29% 187 N/A	111 8% 124 N/A	7.16%	N/A N/A N/A N/A 3.65% -11 4.13% -48 N/A N/A N/A N/A N/A 1.40%	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03%	103 18% 188 N/A	107 8% 139 N/A	6.93%	N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A N/A N/A	9/30/2009
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S8P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: # of funds in Target-Date 2065+ M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark End vs. S&P Target Date Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Composite Benchmark		216	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14%	79 29% 187 N/A 8.67% 8.87% -20 6.88%	7.54% 7.70% 1.94%	7.16% 7.41% -25 5.80%	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A 1.40% 1.53% -13 1.20%	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A N/A N/A 7.03%	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11%	103 18% 188 N/A 11.37% 11.62% -25 9.03%	107 8% 139 N/A 8.24% 8.36% -12 6.52%	6.93% 7.19% -26 5.59%	N/A N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A N/A N/A N/A N/A -26% -30 5.78%	9/30/2009
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: SAP Target Date 2060 Index Fund vs. S&P Target Date 2060 Index PG: Target-Date 2065 M'star Category Fund vs. Target-Date 2065 M'star Category PG: Fund % Rank in Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index		216	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179	7.54% 7.70% -16	7.16% 7.41% -25 5.80% 136	N/A N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A N/A 1.40% 1.53% -13 1.20% 20	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A N/A 2.64% 2.71% -7 1.99% 65	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A N/A 7.03% -29 5.11%	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% -29 5.11%	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234	107 8% 139 N/A 8.24% 8.36% -12 6.52% 172	6.93% 7.19% -26 5.59% 134	N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A N/A -30 6.96%	9/30/2009
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060 Index Fund vs. S&P Target Date 2060 Index PG: Target-Date 2065 M'star Category Fund vs. Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index PG: Allocation—30% to 50% Equity M'star Category		216	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289 13.49%	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179 7.77%	7.54% 7.70% -16 5.94% 160 6.83%	7.16% 7.41% -25 5.80% 136 6.98%	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A N/A 1.40% 1.53% -13 1.20% 20 N/A	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11% 192 8.24%	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234 10.82%	107 8% 139 N/A 8.24% 8.36% -12 6.52% 172 7.41%	6.93% 7.19% -26 5.59% 134 6.66%	N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	9/30/2009
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060 Fundex Fund vs S&P Target Date 2060 Fundex PG: Target-Date 2065 M'star Category Fund vs. Target-Date 2065 M'star Category PG: Fund % Rank in Target-Date 2065 M'star Category PG: Fund % Rank in Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category Fund Vs. Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Index Fund vs. S&P Target Date Retirement Income Index PG: Allocation-30% to 50% Equity M'star Category Fund vs. Allocation-30% to 50% Equity M'star Category		216	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179	7.54% 7.70% -16	7.16% 7.41% -25 5.80% 136	N/A N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A N/A 1.40% 1.53% -13 1.20% 20	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A N/A 2.64% 2.71% -7 1.99% 65	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A N/A 7.03% -29 5.11%	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% -29 5.11%	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234	107 8% 139 N/A 8.24% 8.36% -12 6.52% 172	6.93% 7.19% -26 5.59% 134	N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A N/A -30 6.96%	9/30/2009
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060 Index Fund vs. S&P Target Date 2060 Index PG: Target-Date 2065 M'star Category Fund vs. Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index PG: Allocation—30% to 50% Equity M'star Category		216	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289 13.49%	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179 7.77% 90	7.54% 7.70% -16 5.94% 160 6.83% 71	7.16% 7.41% -25 5.80% 136 6.98% 18	N/A N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A 1.40% 1.53% -13 1.20% 20 N/A N/A N/A	N/A N/A N/A N/A N/A 6.30% 6.15% 15 9 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A 7.03% 7.32% -29 5.11% 192 N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11% 192 8.24% -121	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234 10.82% 55	107 8% 139 N/A 8.24% 8.36% -12 6.52% 172 7.41% 83	6.93% 7.19% -26 5.59% 134 6.66% 27	N/A N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A N/A 0.96% 7.26% -30 5.78% 118 N/A N/A	9/30/2009
PG: Fund % Rank in Target-Date 2060 M*star Category PG: # of funds in Target-Date 2060 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2065 - Composite Benchmark BM: S&P Target Date 2066 - Index Fund vs. S&P Target Date 2066 - Index PG: Target-Date 2065 - M*star Category Fund vs. Target-Date 2065 - M*star Category PG: Fund % Rank in Target-Date 2065 - M*star Category PG: # of funds in Target-Date 2065 - M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Composite Benchmark Fund vs. S&P Target Date Retirement Income Index Fund vs. Ratin in Allocation—30% to 50% Equity M*star Category PG: Fund % Rank in Allocation—30% to 50% Equity M*star Category PG: Fund % Rank in Allocation—30% to 50% Equity M*star Category		216	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 28.14% 289 13.49% -246 75%	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179 7.77% 90 29%	7.54% 7.70% 160 6.83% 71 28%	7.16% 7.41% -25 5.80% 136 6.98% 18 37%	N/A N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A 1.40% 1.53% -13 1.20% 20 N/A N/A N/A N/A	N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A 2.64% 2.71% -7 1.99% 65 N/A N/A N/A	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A 7.03% 7.32% -29 5.11% 192 N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11% 192 8.24% -121 69%	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234 10.82% 55 37%	8.24% 8.36% -12 6.52% 172 7.41% 83 24%	6.93% 7.19% -26 5.59% 134 6.66% 27 35%	N/A N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A N/A 1.26% -30 5.78% 118 N/A N/A N/A N/A	9/30/2009
PG: Fund % Rank in Target-Date 2060 M*star Category PG: # of funds in Target-Date 2060 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2065 - Composite Benchmark BM: S&P Target Date 2066 - Index Fund vs. S&P Target Date 2066 - Index PG: Target-Date 2065 - M*star Category Fund vs. Target-Date 2065 - M*star Category PG: Fund % Rank in Target-Date 2065 - M*star Category PG: # of funds in Target-Date 2065 - M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Composite Benchmark Fund vs. S&P Target Date Retirement Income Index Fund vs. Allocation30% to 50% Equity M*star Category PG: Fund % Rank in Allocation30% to 50% Equity M*star Category FG: # of funds in Allocation30% to 50% Equity M*star Category Fund Star Rating	\$652.00	216 21 33	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289 13.49% -246 75% 515 N/A	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179 7.77% 90 29% 480 	7.54% 7.70% -16 5.94% 160 6.83% 71 28% 427	7.16% 7.41% -25 5.80% 136 6.98% 18 37% 275	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A 1.53% -13 1.20% 20 N/A	N/A N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A N/A 1.99% 65 N/A	N/A N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A N/A 7.03% 7.32% -29 5.11% 192 N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11% 192 8.24% 69% 503 N/A	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234 10.82% 55 37% 465 	8.24% 8.36% -12 6.52% 172 7.41% 83 24% 424	6.93% 7.19% -26 5.59% 134 6.66% 27 35% 283	N/A N/A N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A N/A 118 N/A	9/30/2009 12/4/2015
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: # of funds in Target-Date 2065+ M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [8] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Composite Benchmark Fund vs. S&P Target Date Retirement Income Index Fund vs. Allocation30% to 50% Equity M'star Category Fund vs. Rank in Allocation30% to 50% Equity M'star Category Fund vs. Rank in Allocation30% to 50% Equity M'star Category Fund vs. Rank in Allocation30% to 50% Equity M'star Category Fund vs. Rank in Allocation30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRHX) [8]		216 21 33	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289 13.49% -246 75% 515	79 29% 187 N/A N/A 8.67% 8.87% -20 6.88% 17,77% 90 29%	7.54% 7.54% 7.70% -16 6.83% 71 28% 427	7.16% 7.41% -25 5.80% 136 6.98% 18 37% 275	N/A N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A 1.40% 1.53% -13 2.00 N/A	N/A N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A 2.64% 2.71% -7 N/A	N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A 7.03% 7.32% -29 N/A 192 N/A N/A N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.32% -29 8.24% -121 69% 503	103 18% 188 N/A N/A 11.37% 11.62% -25 9.03% 234 10.82% 55 37% 465	107 8% 139 N/A 8.24% 8.36% -12 6.52% 172 7.41% 83 24%	6.93% 7.19% -26 5.59% 134 6.66% 27 35% 283	N/A N/A N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A 6.96% 7.26% -30 118 N/A	9/30/2009 12/4/2015 11/30/2007
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2065 Hindex Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category PG: # of funds in Target-Date 2065+ M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Index Fund vs. Lifecycle Index Retirement Income Index PG: Allocation-30% to 50% Equity M'star Category PG: Fund % Rank in Allocation-30% to 50% Equity M'star Category PG: Fund % Rank in Allocation-30% to 50% Equity M'star Category PG: Fund M: Rank in Allocation-30% to 50% Equity M'star Category PG: # of funds in Allocation-30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRHX) [6] Gross Expense Ratio	\$652.00	216 21 33	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289 13.49% -246 75% 515 N/A 11.64%	79 29% 187 N/A N/A 8.67% 8.87% -20 6.88% 179 7.77% 90 29% 480 	7.54% 7.54% 7.70% -16 6.83% 71 28% 427 7.50%	7.16% 7.41% -25 5.80% 136 6.98% 18 37% 275	N/A N/A N/A N/A 3.65% 3.76% -11 -48 N/A N/A N/A N/A N/A 1.40% 1.53% -13 1.20% 20 N/A	N/A N/A N/A N/A 6.30% 6.15% 6.15% 15 16 6.21% 9 N/A N/A N/A N/A N/A 2.64% 2.71% -7 1.99% 65 N/A	N/A N/A N/A N/A 17.99% 18.10% -6 18.05% -6 N/A N/A N/A N/A 7.03% 7.32% -29 S.11% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11% 192 8.24% -121 69% 503 N/A 6.99%	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234 10.82% 55 37% 465 10.99%	8.24% 8.36% -12 6.52% 17.41% 83 24% 8.07%	6.93% 7.19% -26 5.59% 134 6.66% 27 35% 283	N/A N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A 6.96% 7.26% -30 5.78% 118 N/A	9/30/2009 12/4/2015
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: # of funds in Target-Date 2065+ M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [8] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Composite Benchmark Fund vs. S&P Target Date Retirement Income Index Fund vs. Allocation30% to 50% Equity M'star Category Fund vs. Rank in Allocation30% to 50% Equity M'star Category Fund vs. Rank in Allocation30% to 50% Equity M'star Category Fund vs. Rank in Allocation30% to 50% Equity M'star Category Fund vs. Rank in Allocation30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRHX) [8]	\$652.00	216 21 33	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289 13.49% -246 75% 515 N/A	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179 7.77% 90 29% 480 	7.54% 7.70% -16 5.94% 160 6.83% 71 28% 427	7.16% 7.41% -25 5.80% 136 6.98% 18 37% 275	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A 1.53% -13 1.20% 20 N/A	N/A N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A N/A 1.99% 65 N/A	N/A N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A N/A 7.03% 7.32% -29 5.11% 192 N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11% 192 8.24% 69% 503 N/A	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234 10.82% 55 37% 465 	8.24% 8.36% -12 6.52% 172 7.41% 83 24% 424	6.93% 7.19% -26 5.59% 134 6.66% 27 35% 283	N/A N/A N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A N/A 118 N/A	9/30/2009 12/4/2015 11/30/2007
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category Fund star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Index Fund vs. Lifecycle Index Retirement Income Index PG: Allocation—30% to 50% Equity M'star Category Fund vs. Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30%	\$652.00	216 21 33	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289 13.49% -246 75% 515 N/A 11.64%	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179 90 29% 480 8.18%	7.54% 7.54% 7.70% -16 5.94% 160 5.94% 160 7.70% -28% 427 	7.16% 7.41% -25 5.80% 136 6.98% 18 37% 275 7.38%	N/A N/A N/A N/A 3.65% 3.76% -11 -48 N/A N/A N/A N/A N/A 1.40% 1.53% -13 1.20% 20 N/A	N/A N/A N/A N/A N/A 6.30% 6.15% 15 9 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11% 192 8.24% -121 69% 503 N/A 6.99% 7.56%	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234 10.82% 55 37% 465 10.99%	8.24% 8.36% -12 6.52% 172 24% 424 8.07% 8.40%	6.93% 7.19% -26 5.59% 134 6.66% 27 35% 283 7.11%	N/A N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	9/30/2009 12/4/2015 11/30/2007
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060 Fundex Fund vs S&P Target Date 2060 Fundex PG: Target-Date 2065 M'star Category Fund vs. Target-Date 2065 M'star Category PG: Fund % Rank in Target-Date 2065 M'star Category PG: Fund % Rank in Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category Fund Vs. Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Index PG: Allocation—30% to 50% Equity M'star Category Fund vs. Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG:	\$652.00	216 21 33	-69 68% 210 N/A 27.09% 27.59% -50 67% 119 N/A 11.03% -32 8.14% 289 11.57% 7 8.14% 350	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179 90 29% 480 29% 480 8.18% 8.94% -76 6.88% 130	7.54% 7.54% 7.754% 7.754% 7.70% 160 6.83% 71 28% 427 7.50% 7.74% -24 5.94% 156	7.16% 7.41% -25 5.80% 136 6.98% 18 37% -7.38% 7.36% 2 5.80% 158	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A N/A N/A 1.53% -13 1.20% 20 N/A	N/A N/A N/A N/A N/A 6.30% 6.15% 6.21% 9 N/A	N/A N/A N/A N/A N/A 17.99% 18.10% -6 18.05% -6 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11% 192 8.24% -121 69% 503 N/A 6.99% 7.56% -57 5.11%	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234 10.82% 55 37% 465 10.99% 11.73% -74 9.03% 196	8.24% 8.36% -12 6.52% 172 8.07% 8.40% 8.40% -33 6.52%	6.93% 7.19% -26 5.59% 134 6.66% 27 35% 283 7.11%	N/A N/A N/A N/A N/A N/A 27.45% 27.26% -11 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	9/30/2009 12/4/2015 11/30/2007
PG: Fund % Rank in Target-Date 2060 M*star Category PG: # of funds in Target-Date 2060 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2065 Composite Benchmark BM: S&P Target Date 2066 Index Fund vs. S&P Target Date 2066 Index PG: Target-Date 2065 M*star Category Fund vs. Target-Date 2065 M*star Category PG: Fund % Rank in Target-Date 2065 M*star Category PG: # of funds in Target-Date 2065 M*star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Composite Benchmark End S&P Target Date Retirement Income Index PG: Allocation—30% to 50% Equity M*star Category PG: Fund % Rank in Allocation—30% to 50% Equity M*star Category PG: Fund % Rank in Allocation—30% to 50% Equity M*star Category PG: Fund % Rank in Allocation—30% to 50% Equity M*star Category PG: Fund % Rank in Allocation—30% to 50% Equity M*star Category PG: Fund % Rank in Allocation—30% to 50% Equity M*star Category PG: Fund % Rank in Allocation—30% to 50% Equity M*star Category PG: Fund % Rank in Allocation—30% to 50% Equity M*star Category PG: Fund S&P Target Date Retirement Income Index Fund vs. Lifecycle Retirement Income Fund Composite Index Fund vs. S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index PG: Allocation—30% to 50% Equity M*star Category	\$652.00	216 21 33	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289 13.49% -246 75% 515 N/A 11.64% 11.57% 7 8.14% 350 13.49%	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179 7.77% 90 29% 480 8.18% 8.94% -76 6.88% 130 7.77%	7.54% 7.70% -16 5.94% 160 6.83% 71 28% 427 7.50% 7.74% -24 5.94% 156 6.83%	7.16% 7.41% -25 5.80% 136 6.98% 18 37% 275 7.38% 7.36% 2 5.80% 158 6.98%	N/A N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A 1.53% -13 1.20% 20 N/A	N/A N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A N/A N/A N/A N/A N/A 1.99% 65 N/A	N/A N/A N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11% 192 8.24% 6.99% 7.56% -57 5.11% 188 8.24%	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234 10.82% 55 37% 465 10.99% 11.73% -74 9.03% 196 10.82%	8.24% 8.24% 8.36% -12 6.52% 172 7.41% 83 24% 424 8.07% 8.40% -33 6.52% 155 7.41%	6.93% 7.19% -26 5.59% 134 6.66% 27 35% 283 7.11% 7.15% -4 5.59% 152 6.66%	N/A N/A N/A N/A N/A N/A 27.45% 27.42% -27 27.26% -11 N/A	9/30/2009 12/4/2015 11/30/2007
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: # of funds in Target-Date 2065+ M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index PG: Hold vs. Allocation—30% to 50% Equity M'star Category PG: Fund % Rank in Allocation—30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRHX) [6] Gross Expense Ratio BM: Lifecycle Retirement Income Index PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LiFECYCLE RETIREMENT INCOME FUND (TLRHX) [6] Gross Expense Ratio	\$652.00	216 21 33	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289 13.49% -246 75% 515 N/A 11.64% 11.57% 7 8.14% 350 13.49% -185	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179 7.77% 480 8.18% 8.94% -76 6.88% 130 -7.77% 41	7.54% 7.754% 7.754% 7.70% 160 6.83% 427 7.50% 7.74% 28% 427 7.50% 6.83% 67	7.16% 7.41% -25 5.80% 136 6.98% 18 37% 275 7.38% 7.36% 2 5.80% 158 6.98% 40	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A N/A N/A 1.53% -13 1.20% 20 N/A	N/A N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A 2.64% 2.71% 65 N/A	N/A N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A 7.03% 7.32% -29 5.11% 192 N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11% 192 8.24% -125	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234 10.82% 55 37% 465 10.99% 11.73% -74 9.03% 196 10.82% 17	8.24% 8.36% -12 6.52% 172 7.41% 83 24% 8.40% -33 6.52% 155 155 7.41% 66	6.93% 7.19% -26 5.59% 134 6.66% 27 -283 7.11% 7.15% -4 5.59% 152 6.66% 45	N/A N/A N/A N/A N/A N/A 27.45% 27.42% -27 27.26% -11 N/A	9/30/2009 12/4/2015
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060 Fundex Fund vs S&P Target Date 2060 Fundex PG: Target-Date 2065 M'star Category Fund vs. Target-Date 2065 M'star Category Fund vs. Target-Date 2065 M'star Category PG: Fund % Rank in Target-Date 2065 M'star Category PG: Fund % Rank in Target-Date 2065 M'star Category PG: # of funds in Target-Date 2065 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Index PG: Allocation—30% to 50% Equity M'star Category Fund vs. Allocation—30% to 50% Equity M'star Category FG: # of funds in Allocation—30% to 50% Equity M'star Category FG: # of funds in Allocation—30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. S&P Target Date Retirement Income Index Fund vs. S&P Target Da	\$652.00	216 21 33	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289 13.49% -246 75% 515 N/A 11.64% 11.57% 7 8.14% 350 13.49% -185 66%	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179 90 29% 480 8.18% 8.94% -6.88% 130 7.77% 41 40%	7.54% 7.54% 7.70% -16 5.94% 160 6.83% 71 28% 427 7.50% 7.74% -24 5.94% 156 6.83% 67 29%	7.16% 7.41% -25 5.80% 136 6.98% 18 37% 275 7.38% 7.36% 2 5.80% 158 6.98% 40 29%	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A 1.53% -13 1.20% 20 N/A	N/A N/A N/A N/A 6.30% 6.15% 6.21% 9 N/A N/A N/A N/A N/A 2.64% 2.71% -7 1.99% 65 N/A	N/A N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A 7.03% 7.32% -29 5.11% N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 8.24% -121 69% 503 N/A 6.99% 7.56% -57 5.11% 188 8.24% -128 188 8.24% -129 7.56%	103 18% 188 11.37% 11.62% -25 9.03% 234 10.82% 55 37% 465 10.99%	8.24% 8.36% -12 6.52% 172 24% 83 24% 8.40% -33 6.52% 155 7.41% 66 30%	6.93% 7.19% -26 5.59% 13.4 6.66% 27 35% 283 7.11% 7.15% -4 -4 5.59% 152 6.66% 45 29%	N/A N/A N/A N/A N/A N/A 27.15% 27.42% -27 27.26% -11 N/A N/A N/A N/A 6.96% 7.26% -30 5.78% 118 N/A N/A N/A N/A N/A 5.60% 5.91% -31 4.59% 101 N/A N/A N/A N/A	9/30/2009 12/4/2015
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIHX) Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark Fund vs. Lifecycle Index 2065 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category PG: # of funds in Target-Date 2065+ M'star Category Fund Star Rating TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIHX) [6] Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark Fund vs. Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index PG: Hold vs. Allocation—30% to 50% Equity M'star Category PG: Fund % Rank in Allocation—30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRHX) [6] Gross Expense Ratio BM: Lifecycle Retirement Income Index PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LiFECYCLE RETIREMENT INCOME FUND (TLRHX) [6] Gross Expense Ratio	\$652.00	216 21 33	-69 68% 210 N/A 27.09% 27.59% -50 27.33% -24 27.57% -48 67% 119 N/A 11.03% 11.35% -32 8.14% 289 13.49% -246 75% 515 N/A 11.64% 11.57% 7 8.14% 350 13.49% -185	79 29% 187 N/A 8.67% 8.87% -20 6.88% 179 7.77% 480 8.18% 8.94% -76 6.88% 130 -7.77% 41	7.54% 7.754% 7.754% 7.70% 160 6.83% 427 7.50% 7.74% 28% 427 7.50% 6.83% 67	7.16% 7.41% -25 5.80% 136 6.98% 18 37% 275 7.38% 7.36% 2 5.80% 158 6.98% 40	N/A N/A N/A N/A 3.65% 3.76% -11 4.13% -48 N/A N/A N/A N/A N/A N/A 1.53% -13 1.20% 20 N/A	N/A N/A N/A N/A N/A 6.30% 6.15% 15 6.21% 9 N/A N/A N/A N/A 2.64% 2.71% 65 N/A	N/A N/A N/A N/A N/A 17.99% 18.10% -11 18.05% -6 N/A N/A N/A N/A N/A 7.03% 7.32% -29 5.11% 192 N/A	9 44% 208 N/A 17.99% 18.10% -11 18.05% -6 17.61% 38 39% 134 N/A 7.03% 7.32% -29 5.11% 192 8.24% -125	103 18% 188 N/A 11.37% 11.62% -25 9.03% 234 10.82% 55 37% 465 10.99% 11.73% -74 9.03% 196 10.82% 17	8.24% 8.36% -12 6.52% 172 7.41% 83 24% 8.40% -33 6.52% 155 155 7.41% 66	6.93% 7.19% -26 5.59% 134 6.66% 27 -283 7.11% 7.15% -4 5.59% 152 6.66% 45	N/A N/A N/A N/A N/A N/A 27.45% 27.42% -27 27.26% -11 N/A	9/30/2009 12/4/2015

					arter-End Re vg. Annual R					Current Mo	nth-End Retu		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.
FUND	12/31/21	(bps) [2]	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-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSAHX) [9]	\$258.40	74	28.46%	12.65%	13.93%	N/A	3.99%	5.36%	17.11%	17.11%	21.43%	14.82%	13.28%	13.10%	12/9/2011
Gross Expense Ratio		85													12/4/2015
BM: Lifestyle Aggressive Composite Benchmark			29.88%	13.70%	14.56%		4.01%	6.58%	19.90%	19.90%	21.92%	15.44%	13.58%	13.47%	
Fund vs.Lifestyle Aggressive Composite Benchmark			-142	-105	-63		-2	-122	-279	-279	-49	-62	-30	-37	
BM: Morningstar Aggressive Target Risk TR USD			28.92%	11.79%	12.68%		4.44%	5.33%	17.30%	17.30%	18.71%	13.38%	11.93%	11.83%	
Fund vs.Morningstar Aggressive Target Risk TR USD			-46	86	125		-45	3	-19	-19	272	144	135	127	
PG: Allocation85%+ Equity M'star Category			30.00%	11.68%	12.18%		N/A	N/A	N/A	17.56%	19.75%	13.12%	11.93%	N/A	
Fund vs. Allocation85%+ Equity M'star Category			-154	97	175		N/A	N/A	N/A	-45	168	170	135	N/A	
PG: Fund % Rank in Allocation85%+ Equity M'star Category			54%	27%	8%		N/A	N/A	N/A	66%	14%	12%	5%	N/A	
PG: # of funds in Allocation85%+ Equity M'star Category			166	154	140		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	
TIAA-CREF LIFESTYLE CONSERVATIVE FUND (TLSHX) [8]	\$391.30	59	11.73%	8.18%	7.52%	N/A	1.65%	2.01%	6.40%	6.40%	11.26%	8.07%	7.28%	7.24%	12/9/2011
Gross Expense Ratio	\$391.30	65	11./3%	0.10%	7.52%	N/A	1.65%	2.01%	6.40%	6.40%	11.26%	6.07%	1.20%	1.24%	12/4/2015
BM: Lifestyle Conservative Composite Benchmark			10.98%	8.58%	7.54%		1.47%	2.53%	6.92%	6.92%	11.24%	8.13%	6.99%	6.97%	12,42010
Fund vs.Lifestyle Conservative Composite Benchmark			75	-40	-2		18	-52	-52	-52	2	-6	29	27	
BM: Morningstar Moderately Conservative Target Risk TR USD			11.38%	8.73%	7.46%		1.84%	2.30%	6.36%	6.36%	11.10%	8.11%	6.85%	6.85%	
Fund vs.Morningstar Moderately Conservative Target Risk TR USD			35	-55	6		-19	-29	4	4	16	-4	43	39	
PG: Allocation30% to 50% Equity M'star Category			13.49%	7.77%	6.83%		N/A	N/A	N/A	8.24%	10.82%	7.41%	6.66%	N/A	
Fund vs. Allocation30% to 50% Equity M'star Category			-176	41	69		N/A	N/A	N/A	-184	44	66	62	N/A	
PG: Fund % Rank in Allocation30% to 50% Equity M'star Category			64%	40%	28%		N/A	N/A	N/A	80%	40%	30%	27%	N/A	
PG: # of funds in Allocation30% to 50% Equity M'star Category			515	480	427		N/A	N/A	N/A	503	465	424	283	N/A	
Fund Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	***	****	****	N/A	
TO TO															
TIAA-CREF LIFESTYLE GROWTH FUND (TSGHX) [9]	\$353.00	68	22.86%	11.38%	11.92%	N/A	3.17%	4.26%	13.49%	13.49%	18.24%	12.72%	11.45%	11.32%	12/9/2011
Gross Expense Ratio		76													12/4/2015
BM: Lifestyle Growth Composite Benchmark			23.25%	12.31%	12.36%		3.16%	5.27%	15.38%	15.38%	18.60%	13.19%	11.53%	11.46%	
Fund vs.Lifestyle Growth Composite Benchmark			-39	-93	-44		1	-101	-189	-189	-36	-47	-8	-14	
BM: Morningstar Moderately Aggressive Target Risk TR USD			23.81%	11.23%	11.36%		3.71% -54	4.46%	14.04%	14.04%	16.75%	12.03%	10.60%	10.52%	
Fund vs.Morningstar Moderately Aggressive Target Risk TR USD			-95 24.23%	15 10.17%	56 10.45%		-54 N/A	-20 N/A	-55 N/A	-55 16.50%	149 16.41%	69 11.19%	85 10.14%	80 N/A	
PG: Allocation70% to 85% Equity M'star Category Fund vs. Allocation70% to 85% Equity M'star Category			-137	121	10.45%		N/A	N/A	N/A	-301	183	153	131	N/A N/A	
PG: Fund % Rank in Allocation70% to 85% Equity M'star Category			58%	27%	18%		N/A	N/A	N/A N/A	-301	17%	19%	18%	N/A N/A	
PG: # of funds in Allocation70% to 85% Equity M'star Category			311	288	262		N/A	N/A	N/A	320	293	264	195	N/A	
Fund Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	****	****	****	N/A	
TIAA-CREF LIFESTYLE INCOME FUND (TSIHX) [8]	\$105.20	51	6.42%	6.16%	5.15%	N/A	0.85%	0.85%	2.99%	2.99%	7.49%	5.50%	4.94%	4.93%	12/9/2011
Gross Expense Ratio		70													12/4/2015
BM: Lifestyle Income Composite Benchmark			5.31%	6.28%	4.95%		0.64%	1.10%	2.96%	2.96%	7.26%	5.35%	4.52%	4.52%	
Fund vs.Lifestyle Income Composite Benchmark			111	-12	20		21	-25	3	3	23	15	42	41	
BM: Morningstar Conservative Target Risk TR USD			5.41%	6.82%	5.07%		0.90%	1.13%	2.26%	2.26%	7.67%	5.70%	4.57%	4.59%	
Fund vs.Morningstar Conservative Target Risk TR USD			101	-66	8		-5	-28	73	73	-18	-20	37	34	
PG: Allocation15% to 30% Equity M'star Category			8.33%	6.08%	4.90%		N/A	N/A	N/A	5.04%	7.88%	5.30%	4.99%	N/A	
Fund vs. Allocation15% to 30% Equity M'star Category			-191	8	25		N/A	N/A	N/A	-205	-39	20	-5	N/A	
PG: Fund % Rank in Allocation15% to 30% Equity M'star Category			70%	49%	42%		N/A	N/A	N/A	74%	63%	53%	49%	N/A	
PG: # of funds in Allocation15% to 30% Equity M'star Category			194	178	162		N/A	N/A	N/A	193	180	163	107	N/A	
Fund Star Rating			N/A	***	***		N/A	N/A	N/A	N/A	•••	***	•••	N/A	
TIAA-CREF LIFESTYLE MODERATE FUND (TSMHX) [9]	\$662.30	63	17.42%	10.23%	9.95%	N/A	2.37%	3.11%	9.86%	9.86%	15.14%	10.67%	9.63%	9.55%	12/9/2011
Gross Expense Ratio	\$662.30	68	17.42%	10.23%	9.95%	N/A	2.31%	3.11%	9.00%	9.00%	15.14%	10.67%	9.63%	9.55%	12/4/2015
BM: Lifestyle Moderate Composite Benchmark			16.86%	10.77%	10.09%		2.30%	3.96%	10.98%	10.98%	15.21%	10.87%	9 44%	9.39%	12, 4/2010
Fund vs.Lifestyle Moderate Composite Benchmark			56	-54	-14		7	-85	-112	-112	-7	-20	19	16	
BM: Morningstar Moderate Target Risk TR USD			17.44%	10.06%	9.42%		2.81%	3.43%	10.19%	10.19%	13.95%	10.07%	8.75%	8.72%	
Fund vs.Morningstar Moderate Target Risk TR USD			-2	17	53		-44	-32	-33	-33	119	60	88	83	
PG: Allocation50% to 70% Equity M'star Category			20.04%	9.65%	9.52%		N/A	N/A	N/A	13.89%	14.85%	10.39%	9.33%	N/A	
Fund vs. Allocation50% to 70% Equity M'star Category			-262	58	43		N/A	N/A	N/A	-403	29	28	30	N/A	
PG: Fund % Rank in Allocation50% to 70% Equity M'star Category			66%	42%	41%		N/A	N/A	N/A	89%	47%	43%	43%	N/A	
PG: # of funds in Allocation50% to 70% Equity M'star Category			689	653	596		N/A	N/A	N/A	710	665	601	433	N/A	
Fund Star Rating			N/A	***	***		N/A	N/A	N/A	N/A	***	***	***	N/A	
			1				1								

					rter-End Ret					Current Mo	nth-End Retu				
				A	vg. Annual Re	eturns						Avg. Anı	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.
FUND	12/31/21	(bps) [2]	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															
TIAA-CREF MONEY MARKET FUND (TMHXX) [10,3,5]	\$1,412.50	22	0.00%	1.02%	1.03%	0.53%	0.00%	0.00%	0.00%	0.00%	0.85%	1.02%	0.53%	1.75%	7/1/1999
Gross Expense Ratio		22													12/4/2015
BM: 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%	1.39%	
Fund vs.iMoneynet Money Fund AveragesTM-All Government			-2	18	23	12	0	0	-1	-1	16	23	12	36	
7-Day Effective Yield as of 12/31/2021: 0.00%															
7-Day Current Yield as of 12/31/2021: 0.00%															

MUTUAL FUND TOTALS **

\$208,440.00

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

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. Performance shown for the Since Inception period and prior to the inception of the Advisor Class is based on the performance of the fund's Institutional Class. Performance has not been reflect the higher expenses of the Advisor Class. If the expense differential had been reflected, performance for these periods would have been lower.

- [1] Combined Mutual Funds' Net Assets exclude the Managed Allocation Fund, Lifecycle Funds, and Lifestyle Funds
- [2] The net expense ratio (top number) represents expenses after reimbursement and waivers, and is what participants actually pay. The number below represents the gross expense ratio, before consideration for reimbursements and/or waivers.
- [3] The "Since Inception" benchmark performance shown is computed from August 1999.
- [4] The "Since Inception" values presented are cumulative values and not average annualized total returns.
- [5] Beginning December 5, 2015, part or all of the investment management fees of the Advisor Class of the TIAA-CREF Money Market Fund may be voluntarily waived. Without this waiver, current and effective annualized yields and total returns would be lower. This voluntary fee waiver may be discontinued at any time without notice.
- [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, 2035, 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] The Morningstar Target Risk Indexes are asset allocation indexes comprised of constituent Morningstar indexes and reflect global equity market exposure of 20%, 40%, 60%, 80% or 95% based on an asset allocation methodology from lbbotson Associates, a Morningstar company. The returns of the Morningstar Target Risk Indexes do not reflect a deduction for fees or expenses. Previously, the Lifestyle Conservative and Lifestyle Income Funds compared their performance to the Bloomberg Barclays U.S. Aggregate Bond Index instead of the Morningstar Target Risk Indexes shown in the chart above. The returns of the Morningstar Target Risk Indices are more appropriate for comparison purposes because they reflect multi-asset class exposure and similar risk profiles.
- [9] The Morningstar Target Risk Indexes are asset allocation indexes comprised of constituent Morningstar indexes and reflect global equity market exposure of 20%, 40%, 60%, 80% or 95% based on an asset allocation methodology from lbbotson Associates, a Morningstar company. The returns of the Morningstar Target Risk Indexes do not reflect a deduction for fees or expenses. Previously, the Lifestyle Moderate, Growth and Aggressive, and the TIAA-CREF Managed Allocation Fund compared their performance to the Russell 3000 Index instead of the Morningstar Target Risk Indexes shown in the chart above. The returns of the Morningstar Target Risk Indices are more appropriate for comparison purposes because they reflect multi-asset class exposure and similar risk profiles.
- [10] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government
- [11] Effective August 1, 2018, the TIAA-CREF Enhanced Large-Cap Growth Index Fund's name was changed to TIAA-CREF Quant Large-Cap Growth Fund.
- [12] Effective August 1, 2018, the TIAA-CREF Enhanced Large-Cap Value Index Fund's name was changed to TIAA-CREF Quant Large-Cap Value Fund.
- [13] Effective August 1, 2018, the TIAA-CREF Small Cap Equity Fund's name was changed to TIAA-CREF Quant Small Cap Equity Fund.
- [14] Effective August 1, 2018, the TIAA-CREF Small/Mid-Cap Equity Fund's name was changed to TIAA-CREF Quant Small/Mid Cap Equity Fund.
- [15] Effective August 1, 2018, the TIAA-CREF Enhanced International Equity Index Fund's name was changed to TIAA-CREF Quant International Equity Fund.
 [16] Effective August 1, 2018, the TIAA-CREF International Small-Cap Equity Fund's name was changed to TIAA-CREF Quant International Small-Cap Equity Fund.
- [17] Effective August 1, 2018, the TIAA-CREF Tax-Exempt Bond Fund's name was changed to TIAA-CREF 5-15 Year Laddered Tax-Exempt Bond Fund.
- Teachers Advisors, LLC. ("Advisors"), the Funds' investment adviser has contractually agreed to reimburse the Funds for any Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses and extraordinary expenses) that exceed 0.25% of average daily net assets for the Lifecycle and 0.29% for the Lifecycle Advisor Class Funds. These expense reimbursement arrangements will continue through at least September 30, 2022 unless changed with approval of the Board of Trustees.
- In addition to the expense reimbursement arrangement, Advisors has contractually agreed to waive a portion of the Fund's Management Fee equal to, on an annual basis of 0.10% for the all of the Lifecycle Funds. This waiver will remain in effect through September 30, 2022, unless changed with approval of the Board of Trustees.
- 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.

Under the Funds' expense reimbursement arrangements, the Funds' investment adviser, Teachers Advisors, LLC. ("Advisors"), has contractually agreed to reimburse the Funds for any Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses and extraordinary expenses) that exceed the following annual rates of average daily net assets: a) 0.67% for the Growth & Income Fund; 0.75% for the International Equity Fund; 1.10% for the Emerging Markets Equity Fund; 0.67% for the Large-Cap Growth Fund; 0.24% for the Expercap Value Fund; 0.70% for the Mid-Cap Value Fund; 0.88% for the Small-Cap Equity Fund; 0.24% for the Equity Index Fund; 0.24% for the Equity Index Fund; 0.24% for the Small-Cap Blend Index Fund; 0.30% for the International Equity Index Fund; 0.55% for the Enhanced International Equity Index Fund; 0.55% for the Enhanced Index Fund; 0.40% for the Emerging Markets Equity Index Fund; 0.37% for the Social Choice Equity Fund; 0.90% of the Global Natural Resources Fund; 0.85% for the International Opportunities Fund; 0.80% for the Emerging Markets Debt Fund; 0.72% for the Real Estate Securities Fund; 0.50% for the Bond Fund; 0.55% for the Bond Fund; 0.55% for the Inflation-Linked Bond Fund; 0.55% for the High-Yield Fund; 0.05% for the Tax-Exempt Bond Fund; 0.28% for the Bond Index Fund; 0.55% for the Money Market Fund; 0.55% for the Social Choice Bond Fund; 0.27% for the Social Choice International Equity Index.

	_			Previous Qua	arter-End Re	turns				Current Mo	nth-End Retu				
			1 Year	3 Year	vg. Annual R	eturns 10 Year	1 Month	3 Month	YTD	1 Year	3 Year	Avg. An 5 Year	nual Returns 10 Year	Since	=
	Total Portfolio Net	Ехр.	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	
FUND	Assets (in \$Mil.) 12/31/21	Ratio (bps) [2]	to 09/30/21	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	12/3//21	(000)	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-CREF EQUITY INDEX FUND (TCEPX) [5]	\$35,976.20	20	31.65%	15.77%	16.63%	16.38%	3.92%	9.23%	25.46%	25.46%	25.54%	17.74%	16.08%	7.85%	7/1/1999
Gross Expense Ratio	\$35,576.20	20	31.03/6	15.7776	10.03 /6	10.30 /6	3.52 /6	3.23/6	25.46 /6	25.46 /6	25.54 /6	17.7476	10.00 /6	7.05/6	9/30/2009
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%	8.01%	
Fund vs.Russell 3000 Index PG: Large Blend M'star Category			-23 29.94%	-23 14.34%	-22 15.28%	-22 15.12%	-2 N/A	-5 N/A	-20 N/A	-20 26.07%	-25 23.83%	-23 16.57%	-22 14.96%	-16 N/A	
Fund vs. Large Blend M'star Category			171	143	135	126	N/A	N/A	N/A	-61	171	117	112	N/A	
PG: Fund % Rank in Large Blend M'star Category PG: # of funds in Large Blend M'star Category			31% 1380	35% 1257	30% 1102	26% 812	N/A N/A	N/A N/A	N/A N/A	67% 1382	36% 1244	39% 1109	31% 822	N/A N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
TIAA-CREF GROWTH & INCOME FUND (TRPGX) [5]	** ***		04 000/	40.050/	40.400/	40.070/	0.040/	0.000/	0.5.000/	05.000/	05.440/	4= 000/	45.050/	= 000/	=:4:4000
Gross Expense Ratio	\$6,963.20	55	31.02%	13.95%	16.12%	16.07%	3.61%	9.38%	25.20%	25.20%	25.11%	17.62%	15.87%	7.99%	7/1/1999 9/30/2009
BM: S&P 500 Index			30.00%	15.99%	16.90%	16.63%	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%	7.68%	
Fund vs.S&P 500 Index PG: Large Blend M'star Category			102 29.94%	-204 14.34%	-78 15.28%	-56 15.12%	-87 N/A	-165 N/A	-351 N/A	-351 26.07%	-96 23.83%	-85 16.57%	-68 14.96%	31 N/A	
Fund vs. Large Blend M'star Category			108	-39	84	95	N/A	N/A	N/A	-87	128	105	91	N/A	
PG: Fund % Rank in Large Blend M'star Category			36%	62%	43%	36%	N/A	N/A	N/A	69%	44%	41%	37%	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	
•															
TIAA-CREF LARGE-CAP GROWTH FUND (TILPX) [5]	\$7,082.10	56	25.64%	20.56%	22.38%	19.72%	1.70%	4.42%	16.63%	16.63%	29.92%	24.08%	19.11%	12.63%	3/31/2006 9/30/2009
Gross Expense Ratio BM: Russell 1000 Growth Index		50	27.32%	22.00%	22.84%	19.68%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	13.43%	9/30/2009
Fund vs.Russell 1000 Growth Index			-168	-144	-46	4	-41	-722	-1097	-1097	-416	-124	-68	-80	
PG: Large Growth M'star Category Fund vs. Large Growth M'star Category			26.60% -96	19.75% 81	20.68% 170	17.93% 179	N/A N/A	N/A N/A	N/A N/A	20.45% -382	29.54% 38	22.39% 169	17.65% 146	N/A N/A	
PG: Fund % Rank in Large Growth M'star Category			-96 59%	39%	29%	179	N/A N/A	N/A N/A	N/A N/A	-382 76%	38 47%	32%	22%	N/A 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	
TIAA-CREF LARGE-CAP VALUE FUND (TRCPX) [5]	\$5,454.50	56	37.06%	9.10%	9.80%	12.72%	6.27%	8.76%	26.80%	26.80%	19.06%	10.20%	12.35%	9.84%	10/1/2002
Gross Expense Ratio		56	05.040/	40.070/	40.040/	40.540/	0.040/	7 770/	05.400/	05.400/	47.040/	44.400/	40.070/	0.000/	9/30/2009
BM: Russell 1000 Value Index Fund vs.Russell 1000 Value Index			35.01% 205	10.07% -97	10.94% -114	13.51% -79	6.31%	7.77% 99	25.16% 164	25.16% 164	17.64% 142	11.16% -96	12.97% -62	9.93% -9	
PG: Large Value M'star Category			34.79%	9.62%	11.14%	12.72%	N/A	N/A	N/A	26.22%	17.82%	11.68%	12.39%	N/A	
Fund vs. Large Value M'star Category			227	-52	-134	0	N/A	N/A	N/A	58	124	-148	-4 560/	N/A	
PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category			38% 1205	60% 1144	78% 1022	55% 747	N/A N/A	N/A N/A	N/A N/A	41% 1207	31% 1143	77% 1036	56% 755	N/A N/A	
Fund Star Rating			N/A	***	••	***	N/A	N/A	N/A	N/A	***	••	***	N/A	
TIAA-CREF MID-CAP GROWTH FUND (TRGPX) [5]	\$1,842.40	63	30.56%	18.52%	18.49%	16.37%	0.51%	-2.92%	2.79%	2.79%	25.71%	18.08%	14.90%	12.56%	10/1/2002
Gross Expense Ratio		63													9/30/2009
BM: Russell Mid Cap Growth Index Fund vs.Russell Mid Cap Growth Index			30.45%	19.14% -62	19.27% -78	17.54% -117	0.35% 16	2.85% -577	12.73% -994	12.73% -994	27.46% -175	19.83% -175	16.63% -173	13.51% -95	
PG: Mid-Cap Growth M'star Category			33.09%	18.19%	18.82%	16.49%	N/A	-5// N/A	N/A	13.05%	27.47%	19.37%	15.66%	-95 N/A	
Fund vs. Mid-Cap Growth M'star Category			-253	33	-33	-12	N/A	N/A	N/A	-1026	-176	-129	-76	N/A	
PG: Fund % Rank in Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category			56% 584	44% 549	49% 495	54% 386	N/A N/A	N/A N/A	N/A N/A	90% 588	62% 538	63% 491	69% 380	N/A N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	**	N/A	
TIAA-CREF MID-CAP VALUE FUND (TRVPX) [5]	\$2,222.50	61	44.74%	6.14%	7.77%	11.50%	7.41%	10.83%	32.03%	32.03%	17.02%	8.79%	11.36%	11.18%	10/1/2002
Gross Expense Ratio	\$2,222.50	61	44.7476	0.14/6	1.11/6	11.50 /6	7.41/0	10.03 /6	32.03 /6	32.03 /6	17.02/6	6.75%	11.30%	11.10%	9/30/2009
BM: Russell Mid Cap Value Index			42.40%	10.28%	10.59%	13.93%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%	11.78%	
Fund vs.Russell Mid Cap Value Index PG: Mid-Cap Value M'star Category			234 46.91%	-414 9.41%	-282 10.47%	-243 12.92%	113 N/A	229 N/A	369 N/A	369 29.32%	-260 18.85%	-243 10.60%	-208 12.30%	-60 N/A	
Fund vs. Mid-Cap Value M'star Category			-217	-327	-270	-142	N/A	N/A	N/A	271	-183	-181	-94	N/A	
PG: Fund % Rank in Mid-Cap Value M'star Category			56%	88%	93%	86%	N/A	N/A	N/A	25%	77%	84%	77%	N/A	
PG: # of funds in Mid-Cap Value M'star Category Fund Star Rating			408 N/A	391	348	250	N/A N/A	N/A N/A	N/A N/A	413 N/A	391	351	265	N/A N/A	
[12.5]															
TIAA-CREF QUANT SMALL-CAP EQUITY FUND (TSRPX) [12,5] Gross Expense Ratio	\$3,038.90	58	57.38%	10.17%	13.06%	14.72%	3.89%	4.84%	24.90%	24.90%	20.27%	11.93%	13.59%	11.38%	9/30/2009
BM: Russell 2000 Index		00	47.68%	10.54%	13.45%	14.63%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	11.31%	0/00/2000
Fund vs.Russell 2000 Index			970	-37	-39	9	166	270	1008	1008	25	-9	36	7	
PG: Small Blend M'star Category Fund vs. Small Blend M'star Category			51.11% 627	9.47% 70	11.96% 110	13.70% 102	N/A N/A	N/A N/A	N/A N/A	24.19% 71	19.73% 54	11.22% 71	12.74% 85	N/A N/A	
PG: Fund % Rank in Small Blend M'star Category			23%	41%	36%	24%	N/A	N/A	N/A	47%	44%	40%	28%	N/A	
PG: # of funds in Small Blend M'star Category			641	603	525	360	N/A	N/A	N/A	630	596	528	352	N/A	
Fund Star Rating			N/A	***	•••	****	N/A	N/A	N/A	N/A	***	•••	•••	N/A	
TIAA-CREF QUANT SMALL/MID-CAP EQUITY (TSMMX) [13,4]	\$1,127.30	68	56.30%	14.96%	17.08%	N/A	4.58%	6.31%	31.78%	31.78%	25.57%	16.92%	N/A	17.13%	8/5/2016
Gross Expense Ratio		68	45.0	40.7=**			0.00	0.055	40.4	40 /	04.5:	40 ===-			
BM: Russell 2500 Index Fund vs.Russell 2500 Index			45.03% 1127	12.47% 249	14.25% 283		3.28% 130	3.82% 249	18.18% 1360	18.18% 1360	21.91% 366	13.75% 317		14.10% 303	
PG: Small Blend M'star Category			51.11%	9.47%	11.96%		N/A	N/A	N/A	24.19%	19.73%	11.22%		N/A	
Fund vs. Small Blend M'star Category			519	549	512		N/A	N/A	N/A	759	584	570		N/A	
PG: Fund % Rank in Small Blend M'star Category PG: # of funds in Small Blend M'star Category			28% 641	5% 603	2% 525		N/A N/A	N/A N/A	N/A N/A	11% 630	4% 596	1% 528		N/A N/A	
Fund Star Rating			N/A	*****	*****		N/A	N/A	N/A	N/A	*****	*****		N/A	
							1								

	_	_			arter-End Re				_	Current Mo	nth-End Retu	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	Ξ.,
	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.
FUND	12/31/21	(bps) [2]		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-CREF REAL ESTATE SECURITIES FUND (TRRPX) [5] Gross Expense Ratio	\$4,877.90	64 64	30.48%	14.50%	10.52%	12.82%	8.79%	15.54%	39.22%	39.22%	22.63%	14.65%	12.84%	11.59%	9/30/2009
BM: FTSE Nareit All Equity REITs Index		04	31.54%	11.73%	8.41%	12.13%	9.60%	16.17%	41.30%	41.30%	19.93%	12.46%	12.22%	11.48%	9/30/2009
Fund vs.FTSE Nareit All Equity REITs Index			-106	277	211	69	-81	-63	-208	-208	270	219	62	11	
PG: Real Estate M'star Category			34.73%	10.86%	7.27%	10.97%	N/A	N/A	N/A	38.73%	18.90%	10.74%	10.91%	N/A	
Fund vs. Real Estate M'star Category			-425	364	325	185	N/A	N/A	N/A	49	373	391	193	N/A	
PG: Fund % Rank in Real Estate M'star Category PG: # of funds in Real Estate M'star Category			79% 246	11% 231	4% 199	3% 147	N/A N/A	N/A N/A	N/A N/A	70% 253	13% 233	5% 200	3% 149	N/A N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	*****	*****	****	N/A	
[5]															
TIAA-CREF SOCIAL CHOICE EQUITY FUND (TRPSX) [5] Gross Expense Ratio	\$7,752.30	34 34	31.66%	16.22%	16.61%	15.83%	4.60%	9.41%	26.22%	26.22%	25.83%	17.80%	15.58%	7.69%	7/1/1999 9/30/2009
BM: Russell 3000 Index		34	31.88%	16.00%	16.85%	16.60%	3.94%	9.28%	25.66%	25.66%	25.79%	17.97%	16.30%	8.01%	9/30/2009
Fund vs.Russell 3000 Index			-22	22	-24	-77	66	13	56	56	4	-17	-72	-32	
PG: Large Blend M'star 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 Category			172	188	133	71	N/A	N/A	N/A	15	200	123	62	N/A	
PG: Fund % Rank in Large Blend M'star Category PG: # of funds in Large Blend M'star Category			31% 1380	23% 1257	31% 1102	44% 812	N/A N/A	N/A N/A	N/A N/A	57% 1382	30% 1244	37% 1109	43% 822	N/A N/A	
Fund Star Rating			N/A	****	****	***	N/A	N/A	N/A	N/A	****	***	***	N/A	
TIAA-CREF SOCIAL CHOICE LOW CARBON EQUITY FUND (TPWCX)	\$1,128.50	47	32.11%	17.03%	17.07%	N/A	4.33%	8.86%	25.74%	25.74%	26.57%	18.13%	N/A	15.74%	8/7/2015
Gross Expense Ratio BM: Russell 3000 Index		50	31.88%	16.00%	16.85%		3.94%	9.28%	25.66%	25.66%	25.79%	17.97%		15.61%	
Fund vs.Russell 3000 Index			23	103	16.85%		3.94%	9.28% -42	25.66%	25.66%	25.79% 78	17.97%		15.61%	
PG: Large Blend M'star Category			29.94%	14.34%	15.28%		N/A	N/A	N/A	26.07%	23.83%	16.57%		N/A	
Fund vs. Large Blend M'star Category			217	269	179		N/A	N/A	N/A	-33	274	156		N/A	
PG: Fund % Rank in Large Blend M'star Category			26%	13%	15%		N/A	N/A	N/A	63%	15%	28%		N/A	
PG: # of funds in Large Blend M'star Category Fund Star Rating			1380 N/A	1257	1102		N/A N/A	N/A N/A	N/A N/A	1382 N/A	1244	1109		N/A N/A	
Tand Star Naturing			100					IVA	IVA	N/A				N/A	
International Equities															
•															
TIAA-CREF EMERGING MARKETS EQUITY FUND (TEMPX) Gross Expense Ratio	\$1,680.80	103 103	3.74%	7.77%	7.98%	5.11%	1.14%	-3.61%	-16.70%	-16.70%	8.11%	8.47%	4.31%	3.17%	8/31/2010
BM: MS Emerging Market		100	18.20%	8.58%	9.23%	6.09%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	4.57%	
Fund vs.MS Emerging Market			-1446	-81	-125	-98	-74	-230	-1416	-1416	-283	-140	-118	-140	
PG: Diversified Emerging Mkts M'star Category			21.59%	9.94%	9.07%	6.33%	N/A	N/A	N/A	0.38%	12.42%	10.00%	5.78%	N/A	
Fund vs. Diversified Emerging Mkts M'star Category			-1785	-217	-109	-122	N/A	N/A	N/A	-1708	-431	-153	-147	N/A	
PG: Fund % Rank in Diversified Emerging Mkts M'star Category PG: # of funds in Diversified Emerging Mkts M'star Category			98% 784	66% 708	67% 598	76% 317	N/A N/A	N/A N/A	N/A N/A	98% 791	87% 720	74% 615	80% 342	N/A N/A	
Fund Star Rating			N/A	**	**	**	N/A	N/A	N/A	N/A	*	**	**	N/A	
TIAA-CREF EMERGING MARKETS EQUITY INDEX FUND (TEQPX)	\$5,389.80	35	16.46%	8.11%	8.68%	5.83%	1.76%	-1.29%	-3.22%	-3.22%	10.45%	9.55%	5.10%	4.06%	8/31/2010
Gross Expense Ratio BM: MS Emerging Market		35	18.20%	8.58%	9.23%	6.09%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	4.57%	
Fund vs.MS Emerging Market			-174	-47	-55	-26	-12	2	-68	-68	-49	-32	-39	-51	
PG: Diversified Emerging Mkts M'star Category			21.59%	9.94%	9.07%	6.33%	N/A	N/A	N/A	0.38%	12.42%	10.00%	5.78%	N/A	
Fund vs. Diversified Emerging Mkts M'star Category			-513	-183	-39	-50	N/A	N/A	N/A	-360	-197	-45	-68	N/A	
PG: Fund % Rank in Diversified Emerging Mkts M'star Category			73%	62%	53%	60%	N/A	N/A	N/A	70%	64%	49%	60%	N/A	
PG: # of funds in Diversified Emerging Mkts M'star Category Fund Star Rating			784 N/A	708	598	317	N/A N/A	N/A N/A	N/A N/A	791 N/A	720	615	342	N/A N/A	
· · · · · · · · · · · · · · · · · · ·			1												
TIAA-CREF INTERNATIONAL EQUITY FUND (TREPX) [5]	\$6,741.20	63	27.09%	8.27%	8.39%	8.93%	4.51%	2.44%	10.65%	10.65%	16.32%	9.81%	8.95%	5.37%	7/1/1999
Gross Expense Ratio BM: Morgan Stanley EAFE Index		63	25.73%	7.62%	8.81%	8.10%	5.12%	2.69%	11.26%	11.26%	13.54%	9.55%	8.03%	4.71%	9/30/2009
Fund vs.Morgan Stanley EAFE Index			136	65	-42	83	-61	-25	-61	-61	278	9.55%	92	66	
PG: Foreign Large Blend M'star Category			23.96%	7.55%	8.33%	8.07%	N/A	N/A	N/A	9.72%	13.56%	9.38%	7.85%	N/A	
Fund vs. Foreign Large Blend M'star Category			313	72	6	86	N/A	N/A	N/A	93	276	43	110	N/A	
PG: Fund % Rank in Foreign Large Blend M'star Category			22%	38%	55%	20%	N/A	N/A	N/A	49%	15%	40%	16%	N/A	
PG: # of funds in Foreign Large Blend M'star Category Fund Star Rating			770 N/A	691	591	397	N/A N/A	N/A N/A	N/A N/A	767 N/A	698	601	409	N/A N/A	
·			1												
TIAA-CREF INTERNATIONAL EQUITY INDEX FUND (TRIPX) [5]	\$19,413.70	20	24.77%	7.45%	8.60%	8.15%	4.81%	3.16%	11.16%	11.16%	13.44%	9.61%	8.05%	7.85%	10/1/2002
Gross Expense Ratio		20	05.70**	7 005	0.040	0.400/	E 4001	0.000	44.000	44.000	40.545	0.555	0.000	7 000/	9/30/2009
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index			25.73% -96	7.62% -17	8.81% -21	8.10% 5	5.12%	2.69% 47	11.26% -10	11.26% -10	13.54% -10	9.55% 6	8.03% 2	7.90% -5	
PG: Foreign Large Blend M'star Category			23.96%	7.55%	8.33%	8.07%	N/A	N/A	N/A	9.72%	13.56%	9.38%	7.85%	-5 N/A	
Fund vs. Foreign Large Blend M'star Category			81	-10	27	8	N/A	N/A	N/A	144	-12	23	20	N/A	
PG: Fund % Rank in Foreign Large Blend M'star Category			47%	55%	51%	44%	N/A	N/A	N/A	40%	57%	49%	42%	N/A	
PG: # of funds in Foreign Large Blend M'star Category			770	691	591	397	N/A	N/A	N/A	767	698	601	409	N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF INTERNATIONAL OPPORTUNITIES FUND (TIOPX)	\$2,521.50	77	22.03%	14.12%	14.41%	N/A	1.20%	-2.01%	3.26%	3.26%	21.23%	14.71%	N/A	8.61%	4/12/2013
		77							-					-	
Gross Expense Ratio			23.92%	8.03%	8.94%		4.13%	1.82%	7.82%	7.82%	13.18%	9.61%		5.95%	
Gross Expense Ratio BM: MSCI AC World Index ex USA				000	547		-293	-383	-456	-456	805	510		266	
Gross Expense Ratio BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA			-189	609						7.6	00	44 ****		A17.	
Gross Expense Ratio BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA PG: Foreign Large Growth M*star Category			20.30%	13.07%	12.18%		N/A N/A	N/A N/A	N/A	7.69%	20.03%	14.11% 60		N/A	
Gross Expense Ratio BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA PG: Foreign Large Growth Mfstar Category Fund vs. Foreign Large Growth Mfstar Category			1				N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	7.69% -443 79%	20.03% 120 34%	14.11% 60 34%		N/A N/A N/A	
Gross Expense Ratio BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA PG: Foreign Large Growth M'star Category			20.30% 173	13.07% 105	12.18% 223		N/A	N/A	N/A	-443	120	60		N/A	
Gross Expense Ratio BM: MSCI AC World Index ex USA Fund vs.MSCI AC World Index ex USA PG: Foreign Large Growth M'star Category Fund vs. Foreign Large Growth M'star Category PG: Fund % Rank in Foreign Large Growth M'star Category			20.30% 173 39%	13.07% 105 33%	12.18% 223 16%		N/A N/A	N/A N/A	N/A N/A	-443 79%	120 34%	60 34%		N/A N/A	

				Provious Ou	arter-End Re	turne				Current Mo	onth-End Reti	irne			
					vg. Annual R	eturns						Avg. An	nual Returns		=
	Total Portfolio Net	Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	10 Year 10/01/11	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	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
FUND (14.4)	12/31/21	(bps) [2]		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-CREF QUANT INTERNATIONAL SMALL-CAP EQUITY FUND (TPISX) [14,4] Gross Expense Ratio	\$1,596.10	90	28.38%	6.21%	N/A	N/A	4.33%	0.19%	11.36%	11.36%	12.36%	7.99%	N/A	7.68%	12/9/2016
BM: MSCI ACWI ex-US Small Cap Index			33.07%	10.33%			4.23%	0.62%	12.93%	12.93%	16.45%	11.21%		11.20%	
Fund vs.MSCI ACWI ex-US Small Cap Index			-469	-412			10	-43	-157	-157	-409	-322		-352	
PG: Foreign Small/Mid Value M'star Category Fund vs. Foreign Small/Mid Value M'star Category			36.13% -775	6.61% -40			N/A N/A	N/A N/A	N/A N/A	14.87% -351	12.40% -4	8.23% -24		N/A N/A	
PG: Fund % Rank in Foreign Small/Mid Value M'star Category			84%	57%			N/A	N/A	N/A	79%	49%	62%		N/A	
PG: # of funds in Foreign Small/Mid Value M'star Category			51	48			N/A	N/A	N/A	55	51	47		N/A	
Fund Star Rating			N/A	***			N/A	N/A	N/A	N/A	***	***		N/A	
TIAA-CREF SOCIAL CHOICE INTERNATIONAL EQUITY FUND (TSOPX)	\$1,029.20	55	25.52%	8.31%	8.96%	N/A	5.30%	3.64%	11.75%	11.75%	14.69%	10.11%	N/A	6.86%	8/7/2015
Gross Expense Ratio		56													
BM: Morgan Stanley EAFE Index			25.73%	7.62%	8.81%		5.12%	2.69%	11.26%	11.26%	13.54%	9.55%		6.26%	
Fund vs.Morgan Stanley EAFE Index PG: Foreign Large Blend M'star Category			-21 23.96%	69 7.55%	15 8.33%		18 N/A	95 N/A	49 N/A	49 9.72%	115 13.56%	56 9.38%		60 N/A	
Fund vs. Foreign Large Blend M'star Category			156	76	63		N/A	N/A	N/A	203	113	73		N/A	
PG: Fund % Rank in Foreign Large Blend M'star Category			36%	36%	37%		N/A	N/A	N/A	30%	30%	29%		N/A	
PG: # of funds in Foreign Large Blend M'star Category Fund Star Rating			770 N/A	691	591		N/A N/A	N/A N/A	N/A N/A	767 N/A	698	601		N/A N/A	
ruiu Stai Nating			INA				IN/A	IVA	IN/A	IN/A				IN/A	
Fixed Income															
TIAA-CREF BOND INDEX FUND (TBIPX) [5]	\$21,775.60	23	-1.14%	5.10%	2.64%	2.71%	-0.40%	-0.21%	-1.96%	-1.96%	4.46%	3.26%	2.59%	3.24%	9/14/2009
Gross Expense Ratio	Ψ21,773.00	23	-1.14/0	J. 10 /6	2.04/0	4.71/0	-0.40 /0	-U.£1/0	-1.50/0	-1.30/0	7.70/0	J.23/6	2.03/0	J.27/0	9/30/2009
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%	3.58%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star Category			-24 -0.27%	-26 5.29%	-30 2.92%	-30 3.05%	-14 N/A	-22 N/A	-42 N/A	-42 -1.48%	-33 4.81%	-31 3.47%	-31 2.95%	-34 N/A	
PG: Intermediate Core Bond M'star Category Fund vs. Intermediate Core Bond M'star Category			-0.27%	5.29% -19	2.92% -28	3.05% -34	N/A N/A	N/A N/A	N/A N/A	-1.48% -48	4.81% -35	3.47% -21	-36	N/A N/A	
PG: Fund % Rank in Intermediate Core Bond M'star Category			81%	65%	75%	76%	N/A	N/A	N/A	73%	71%	68%	77%	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	
TIAA-CREF CORE BOND FUND (TIDPX) [5]	\$10,676.90	44	0.75%	5.64%	3.32%	3.71%	-0.01%	-0.27%	-1.20%	-1.20%	5.13%	3.81%	3.51%	4.88%	7/1/1999
Gross Expense Ratio		44													9/30/2009
BM: Bloomberg Barclays U.S. Aggregate Bond Index			-0.90% 165	5.36% 28	2.94% 38	3.01% 70	-0.26% 25	0.01% -28	-1.54% 34	-1.54% 34	4.79% 34	3.57% 24	2.90% 61	4.76% 12	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core-Plus Bond M'star Category			1.49%	5.62%	3.50%	70 3.75%	N/A	-28 N/A	N/A	-0.67%	5.38%	3.95%	3.58%	N/A	
Fund vs. Intermediate Core-Plus Bond M'star Category			-74	2	-18	-4	N/A	N/A	N/A	-53	-25	-14	-7	N/A	
PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			62%	54%	60%	48%	N/A	N/A	N/A	70%	65%	58%	50%	N/A	
PG: # of funds in Intermediate Core-Plus Bond M'star Category			614 N/A	571	498	357	N/A N/A	N/A	N/A	605 N/A	569	495	353	N/A	
Fund Star Rating			IN/A				IN/A	N/A	N/A	N/A				N/A	
TIAA-CREF CORE IMPACT BOND FUND (TSBPX)	\$7,273.40	53	0.40%	5.36%	3.26%	N/A	-0.24%	-0.17%	-1.12%	-1.12%	4.78%	3.77%	N/A	3.35%	9/21/2012
Gross Expense Ratio		53	-0.90%	5.36%	2.94%		-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%		2.73%	
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			130	0	32		2	-18	-1.54% 42	-1.54% 42	-1	20		62	
PG: Intermediate Core Bond M'star Category			-0.27%	5.29%	2.92%		N/A	N/A	N/A	-1.48%	4.81%	3.47%		N/A	
Fund vs. Intermediate Core Bond M'star Category			67	7	34		N/A	N/A	N/A	36	-3	30		N/A	
PG: Fund % Rank in Intermediate Core Bond M'star Category			22%	44%	27%		N/A	N/A	N/A	23%	48%	29%		N/A	
PG: # of funds in Intermediate Core Bond M'star Category Fund Star Rating			409 N/A	376	331		N/A N/A	N/A N/A	N/A N/A	423 N/A	386	348		N/A N/A	
TIAA-CREF CORE PLUS BOND FUND (TBPPX) [5] Gross Expense Ratio	\$5,667.20	45	1.99%	5.85%	3.62%	4.10%	0.09%	-0.19%	-0.48%	-0.48%	5.46%	4.10%	3.83%	4.47%	3/31/2006
BM: Bloomberg Barclays U.S. Aggregate Bond Index		45	-0.90%	5.36%	2.94%	3.01%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	4.21%	9/30/2009
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			289	49	68	109	35	-20	106	106	67	53	93	26	
PG: Intermediate Core-Plus Bond M'star Category			1.49%	5.62%	3.50%	3.75%	N/A	N/A	N/A	-0.67%	5.38%	3.95%	3.58%	N/A	
Fund vs. Intermediate Core-Plus Bond M'star Category PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			50 28%	23 44%	12 42%	35 30%	N/A N/A	N/A N/A	N/A N/A	19 36%	8 50%	15 41%	25 31%	N/A N/A	
PG: # of funds in Intermediate Core-Plus Bond M star Category PG: # of funds in Intermediate Core-Plus Bond M star Category			614	571	42%	357	N/A	N/A N/A	N/A	605	569	495	353	N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
TIAA-CREF EMERGING MARKETS DEBT FUND (TEDPX)	\$570.40	78	8.74%	7.14%	5.27%	N/A	1.17%	-1.36%	-0.92%	-0.92%	7.16%	5.61%	N/A	4.85%	9/26/2014
Gross Expense Ratio	φυτ υ.4 υ	78	0.7470	1.1470	J.Z1 70	IVA.	1.11/0	-1.30%	-0.32%	-v.3470	7.10%	J.01/6	IVA	7.00/0	J12012U14
BM: J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified			4.36%	5.65%	3.89%		1.40%	-0.44%	-1.80%	-1.80%	5.94%	4.65%		4.56%	
Fund vs.J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified			438	149	138		-23	-92	88	88	122	96		29	
PG: Emerging Markets Bond M'star Category Fund vs. Emerging Markets Bond M'star Category			5.65%	5.13% 201	3.77% 150		N/A N/A	N/A N/A	N/A N/A	-2.80% 188	4.90% 226	3.96% 165		N/A N/A	
PG: Fund % Rank in Emerging Markets Bond M'star Category			8%	9%	12%		N/A	N/A	N/A	26%	8%	8%		N/A	
PG: # of funds in Emerging Markets Bond M'star Category			277	255	214		N/A	N/A	N/A	276	262	219		N/A	
Fund Star Rating			N/A	****	****		N/A	N/A	N/A	N/A	****	****		N/A	
TIAA-CREF GREEN BOND (TGRLX)	\$58.50	60	1.43%	N/A	N/A	N/A	-0.16%	-0.26%	-0.73%	-0.73%	5.41%	N/A	N/A	5.66%	11/16/2018
Gross Expense Ratio		108					1			.,,					
BM: Bloomberg Barclays MSCI US Green Bond Index			-0.20%				-0.27%	-0.31%	-1.58%	-1.58%	5.14%			5.72%	
Fund vs.Bloomberg Barclays MSCI US Green Bond Index			163 1.49%				11 N/A	5 N/A	85 N/A	85 -0.67%	27 5.38%			-6 N/A	
PG: Intermediate Core-Plus Bond M'star Category Fund vs. Intermediate Core-Plus Bond M'star Category			1.49%				N/A N/A	N/A N/A	N/A N/A	-0.67% -6	5.38% 3			N/A N/A	
PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			42%				N/A	N/A	N/A	47%	53%			N/A	
PG: # of funds in Intermediate Core-Plus Bond M'star Category			614				N/A	N/A	N/A	605	569			N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A	***			N/A	
			1				1								

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				Previous Qu A	arter-End Re vg. Annual R	turns eturns				Current Mo	onth-End Retu		nual Returns		_
	Tatal D. W.F.	F	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 Assets (in \$Mil.)	Exp. Ratio	10/01/20 to	10/01/18 to	10/01/16 to	10/01/11 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.
FUND	12/31/21	(bps) [2]	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-CREF HIGH YIELD FUND (TIHPX) [5]	\$3,543.30	51	9.37%	5.19%	5.29%	6.46%	2.06%	0.91%	4.74%	4.74%	7.45%	4.93%	5.83%	6.48%	3/31/2006
Gross Expense Ratio BM: ICE BofA BB-B Cash Pay Issuer Constrained Index (New)		51	9.70%	6.89%	6.16%	7.08%	1.91%	0.73%	4.58%	4.58%	8.56%	6.04%	6.54%	6.77%	9/30/2009
Fund vs.ICE BofA BB-B Cash Pay Issuer Constrained Index (New)			-33	-170	-87	-62	15	18	16	16	-111	-111	-71	-29	
PG: High Yield Bond M'star Category			10.50%	5.69%	5.41%	6.25%	N/A	N/A	N/A	4.77%	7.51%	5.19%	5.74%	N/A	
Fund vs. High Yield Bond M'star Category			-113	-50	-12	21	N/A	N/A	N/A	-3	-6	-26	9	N/A	
PG: Fund % Rank in High Yield Bond M'star Category PG: # of funds in High Yield Bond M'star Category			67% 677	70% 630	61% 552	48% 358	N/A N/A	N/A N/A	N/A N/A	49% 678	59% 634	66% 558	51% 370	N/A N/A	
Fund Star Rating			N/A	**	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF INFLATION-LINKED BOND FUND (TIKPX) [5]	\$3,783.90	40	5.18%	5.96%	3.41%	2.29%	0.30%	1.35%	5.12%	5.12%	6.49%	4.04%	2.17%	4.10%	10/1/2002
Gross Expense Ratio		40													9/30/2009
BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index			5.75% -57	6.41% -45	3.84%	2.58% -29	0.48%	1.54% -19	5.69% -57	5.69% -57	6.97% -48	4.46% -42	2.57% -40	4.07% 3	
PG: Inflation-Protected Bond M'star 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 Category			-43	-77	-59	-34	N/A	N/A	N/A	-49	-128	-80	-44	N/A	
PG: Fund % Rank in Inflation-Protected Bond M'star Category			56%	68%	73%	67%	N/A	N/A	N/A	71%	73%	73%	69%	N/A	
PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating			205 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	
- Gro Otal Falling							1.07		1471					1471	
TIAA-CREF INTERNATIONAL BOND FUND (TIBLX) [4]	\$511.40	75	0.57%	4.38%	2.94%	N/A	0.02%	-0.48%	-2.23%	-2.23%	3.92%	3.46%	N/A	2.65%	8/5/2016
Gross Expense Ratio BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged)		78	-0.54%	3.93%	2 71%		-0.54%	0.07%	-1.40%	-1.40%	3.30%	3 11%		2.56%	
Fund vs.Bloomberg Barclays Global Aggregate ex-USD Index (Hedged)			111	45	23		56	-55	-83	-83	62	35		9	
PG: World Bond-USD Hedged M'star Category			0.45%	4.61%	2.72%		N/A	N/A	N/A	-1.89%	4.29%	3.18%		N/A	
Fund vs. World Bond-USD Hedged M'star Category			12 42%	-23 51%	22 34%		N/A N/A	N/A	N/A	-34 67%	-37 59%	28 29%		N/A	
PG: Fund % Rank in World Bond-USD Hedged M'star Category PG: # of funds in World Bond-USD Hedged M'star Category			123	104	34% 77		N/A N/A	N/A N/A	N/A N/A	125	110	29% 81		N/A N/A	
Fund Star Rating			N/A	***	***		N/A	N/A	N/A	N/A	***	****		N/A	
TIAA-CREF SHORT DURATION IMPACT BOND (TSDFX) Gross Expense Ratio	\$36.50	50 121	1.52%	N/A	N/A	N/A	-0.11%	-0.49%	0.06%	0.06%	3.12%	N/A	N/A	3.08%	11/16/2018
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index			0.30%				-0.15%	-0.56%	-0.47%	-0.47%	2.28%			2.47%	
Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index			122				4	7	53	53	84			61	
PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category			1.63%				N/A N/A	N/A N/A	N/A N/A	0.05%	3.02% 10			N/A N/A	
PG: Fund % Rank in Short-Term Bond M'star Category			35%				N/A	N/A	N/A	34%	38%			N/A	
PG: # of funds in Short-Term Bond M'star Category			603				N/A	N/A	N/A	608	557			N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A	***			N/A	
TIAA-CREF SHORT-TERM BOND FUND (TSTPX) [5]	\$2,034.20	41	1.05%	2.85%	2.10%	1.87%	0.06%	-0.32%	0.03%	0.03%	2.50%	2.10%	1.78%	2.69%	3/31/2006
Gross Expense Ratio		41													9/30/2009
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index			0.30%	2.87%	1.89%	1.47%	-0.15%	-0.56%	-0.47%	-0.47%	2.28%	1.85%	1.39%	2.38%	
Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category			75 1.63%	-2 3.40%	21 2.39%	40 2.10%	21 N/A	24 N/A	50 N/A	50 0.05%	22 3.02%	25 2.37%	39 1.96%	31 N/A	
Fund vs. Short-Term Bond M'star Category			-58	-55	-29	-23	N/A	N/A	N/A	-2	-52	-27	-18	N/A	
PG: Fund % Rank in Short-Term Bond M'star Category			51%	74%	63%	63%	N/A	N/A	N/A	35%	72%	64%	60%	N/A	
PG: # of funds in Short-Term Bond M'star Category			603	550	485	318	N/A	N/A	N/A	608	557	478	315	N/A	
Fund Star Rating			N/A		•••		N/A	N/A	N/A	N/A			•••	N/A	
TIAA-CREF SHORT-TERM BOND INDEX FUND (TPSHX)	\$1,325.40	25	-0.01%	2.59%	1.58%	N/A	-0.17%	-0.62%	-0.73%	-0.73%	1.99%	1.57%	N/A	1.33%	8/7/2015
Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index		25	0.30%	2.87%	1.89%		-0.15%	-0.56%	-0.47%	-0.47%	2.28%	1.85%		1.64%	
Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index			-31	-28	-31		-2	-6	-26	-26	-29	-28		-31	
PG: Short-Term Bond M'star Category			1.63%	3.40%	2.39%		N/A	N/A	N/A	0.05%	3.02%	2.37%		N/A	
Fund vs. Short-Term Bond M'star Category			-164	-81	-81		N/A	N/A	N/A	-78	-103	-80		N/A	
PG: Fund % Rank in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category			84% 603	85% 550	89% 485		N/A N/A	N/A N/A	N/A N/A	72% 608	91% 557	89% 478		N/A N/A	
Fund Star Rating			N/A	**	**		N/A	N/A	N/A	N/A	**	**		N/A	
Multi-Asset															
TIAA-CREF LIFECYCLE 2010 FUND (TCTPX) [5,7]	\$1,207.30	52	11.65%	8.06%	7.56%	7.86%	1.57%	2.07%	6.78%	6.78%	10.99%	8.09%	7.50%	6.17%	10/15/2004
Gross Expense Ratio BM: Lifecycle 2010 Fund Composite Index		67	11.42%	8.85%	7.87%	7.86%	1.48%	2.65%	7.38%	7.38%	11.70%	8.48%	7.56%	6.39%	9/30/2009
Fund vs.Lifecycle 2010 Fund Composite Index			23	-79	-31	0	9	-58	-60	-60	-71	-39	-6	-22	
BM: S&P Target Date 2010 Index			10.20%	7.55%	6.78%	6.84%	1.50%	2.45%	6.54%	6.54%	10.22%	7.36%	6.55%	5.75%	
Fund vs.S&P Target Date 2010 Index			145	51	78	102	7	-38	24	24	77	73	95	42	
PG: Target-Date 2000-2010 M'star Category			10.70% 95	7.92% 14	6.89% 67	6.93% 93	N/A N/A	N/A	N/A	6.26%	10.26% 73	7.46% 63	6.61%	N/A	
Fund vs. Target-Date 2000-2010 M'star Category PG: Fund % Rank in Target-Date 2000-2010 M'star Category			31%	14 49%	13%	93 12%	N/A N/A	N/A N/A	N/A N/A	52 51%	73 29%	63 17%	89 8%	N/A N/A	
PG: # of funds in Target-Date 2000-2010 M'star Category			120	113	77	52	N/A	N/A	N/A	120	115	77	52	N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
TIAA-CREF LIFECYCLE 2015 FUND (TCFPX) [5,7]	\$1,731.10	53	12.83%	8.48%	8.12%	8.50%	1.74%	2.40%	7.56%	7.56%	11.81%	8.69%	8.10%	6.45%	10/15/2004
Gross Expense Ratio		68													9/30/2009
BM: Lifecycle 2015 Fund Composite Index			12.79%	9.32%	8.47%	8.54%	1.68%	2.97%	8.29%	8.29%	12.58%	9.11%	8.21%	6.69%	
Fund vs.Lifecycle 2015 Fund Composite Index			4	-84 7.04%	-35 7.46%	-4 7 77%	6	-57 2.05%	-73 9.01%	-73 9.01%	-77 11 10%	-42	-11 7.43%	-24	
BM: S&P Target Date 2015 Index Fund vs.S&P Target Date 2015 Index			11.93% 90	7.94% 54	7.46% 66	7.77% 73	1.85%	3.05% -65	8.01% -45	8.01% -45	11.19% 62	8.08% 61	7.43% 67	6.28% 17	
PG: Target-Date 2015 M'star Category			12.47%	8.39%	7.57%	7.87%	N/A	N/A	N/A	7.79%	11.31%	8.12%	7.53%	N/A	
Fund vs. Target-Date 2015 M'star Category			36	9	55	63	N/A	N/A	N/A	-23	50	57	57	N/A	
PG: Fund % Rank in Target-Date 2015 M'star Category			43%	41%	19%	16%	N/A N/A	N/A	N/A	56%	36%	19%	19%	N/A	
PG: # of funds in Target-Date 2015 M'star Category Fund Star Rating			116 N/A	110	76	44	N/A N/A	N/A N/A	N/A N/A	122 N/A	117	88	44	N/A N/A	
•							1								

				Previous Qu	arter-End Re	turns				Current Mo	nth-End Retu		inual 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 Assets (in \$Mil.)	Exp. Ratio	10/01/20	10/01/18 to	10/01/16 to	10/01/11 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.
FUND	12/31/21	(bps) [2]	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-CREF LIFECYCLE 2020 FUND (TCWPX) [5,8]	\$3,829.20	54	14.05%	8.81%	8.74%	9.25%	1.90%	2.62%	8.28%	8.28%	12.64%	9.32%	8.80%	6.72%	10/15/200
Gross Expense Ratio BM: Lifecycle 2020 Fund Composite Index		68	14.15%	9.74%	9.15%	9.33%	1.87%	3.28%	9.19%	9.19%	13.48%	9.79%	8.96%	6.99%	9/30/2009
Fund vs.Lifecycle 2020 Fund Composite Index			-10	-93	-41	-8	3	-66	-91	-91	-84	-47	-16	-27	
BM: S&P Target Date 2020 Index			12.92%	8.10%	7.98%	8.51%	2.14%	3.42%	8.76%	8.76%	11.79%	8.60%	8.13%	6.68%	
Fund vs.S&P Target Date 2020 Index PG: Target-Date 2020 M'star Category			113 13.70%	71 8.63%	76 8.05%	74 8.49%	-24 N/A	-80 N/A	-48 N/A	-48 8.45%	85 12.11%	72 8.70%	67 8.11%	4 N/A	
Fund vs. Target-Date 2020 M'star Category			35	18	69	76	N/A	N/A	N/A	-17	53	62	69	N/A	
PG: Fund % Rank in Target-Date 2020 M'star Category			43%	52%	21%	16%	N/A	N/A	N/A	64%	43%	27%	24%	N/A	
PG: # of funds in Target-Date 2020 M'star Category Fund Star Rating			174 N/A	161	122	66	N/A N/A	N/A N/A	N/A N/A	171 N/A	160	126	64	N/A N/A	
-							1								
TIAA-CREF LIFECYCLE 2025 FUND (TCQPX) [5,8] Gross Expense Ratio	\$5,492.10	56	16.27%	9.41%	9.65%	10.13%	2.20%	3.07%	9.60%	9.60%	14.01%	10.24%	9.65%	7.06%	9/30/2009
BM: Lifecycle 2025 Fund Composite Index		71	16.36%	10.39%	10.06%	10.24%	2.16%	3.74%	10.63%	10.63%	14.81%	10.73%	9.84%	7.36%	9/30/2009
Fund vs.Lifecycle 2025 Fund Composite Index			-9	-98	-41	-11	4	-67	-103	-103	-80	-49	-19	-30	
BM: S&P Target Date 2025 Index			16.17%	8.95%	9.01%	9.42%	2.43%	3.85%	10.67%	10.67%	13.37%	9.65%	9.01%	7.18%	
Fund vs.S&P Target Date 2025 Index PG: Target-Date 2025 M'star Category			10 15.51%	46 9.19%	64 8.87%	71 9.15%	-23 N/A	-78 N/A	-107 N/A	-107 9.75%	64 13.36%	59 9.59%	64 8.76%	-12 N/A	
Fund vs. Target-Date 2025 M'star Category			76	22	78	98	N/A	N/A	N/A	-15	65	65	89	N/A	
PG: Fund % Rank in Target-Date 2025 M'star Category			40%	49%	25%	15%	N/A	N/A	N/A	63%	42%	37%	16%	N/A	
PG: # of funds in Target-Date 2025 M'star Category			222	204	163	90	N/A	N/A	N/A	220	203	167	88	N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
TIAA-CREF LIFECYCLE 2030 FUND (TCHPX) [5,8]	\$5,961.00	57	18.55%	10.04%	10.55%	10.96%	2.55%	3.50%	11.10%	11.10%	15.42%	11.18%	10.46%	7.36%	10/15/200
Gross Expense Ratio BM: Lifecycle 2030 Fund Composite Index		73	18.70%	11.06%	10.99%	11.14%	2.48%	4.24%	12.19%	12.19%	16.18%	11.68%	10.73%	7.73%	9/30/2009
Fund vs.Lifecycle 2030 Fund Composite Index			-15	-102	10.99% -44	-18	7	4.24% -74	-109	-109	-76	-50	-27	-37	
BM: S&P Target Date 2030 Index			19.16%	9.64%	9.93%	10.25%	2.87%	4.44%	12.61%	12.61%	14.90%	10.63%	9.83%	7.59%	
Fund vs.S&P Target Date 2030 Index			-61	40	62	71	-32	-94	-151	-151	52	55	63	-23	
PG: Target-Date 2030 M'star Category			18.33%	10.02%	9.99%	9.99%	N/A	N/A	N/A	11.68%	15.08%	10.79%	9.63%	N/A	
Fund vs. Target-Date 2030 M'star Category PG: Fund % Rank in Target-Date 2030 M'star Category			22 46%	2 56%	56 28%	97 18%	N/A N/A	N/A N/A	N/A N/A	-58 72%	34 53%	39 47%	83 18%	N/A N/A	
PG: # of funds in Target-Date 2030 M'star Category			223	203	163	86	N/A	N/A	N/A	221	202	167	93	N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
TIAA-CREF LIFECYCLE 2035 FUND (TCYPX) [5,8]	\$6,163.90	58	20.99%	10.61%	11.42%	11.75%	2.98%	3.98%	12.64%	12.64%	16.80%	12.10%	11.24%	7.79%	10/15/2004
Gross Expense Ratio	ψ0,100.30	75	20.3376	10.0176	11.4276	11.7370	2.30%	3.30 /6	12.0478	12.0476	10.00 /6	12.10%	11.2476	7.7370	9/30/2009
BM: Lifecycle 2035 Fund Composite Index			21.07%	11.69%	11.90%	12.01%	2.81%	4.75%	13.77%	13.77%	17.53%	12.61%	11.57%	8.19%	
Fund vs.Lifecycle 2035 Fund Composite Index			-8 22.56%	-108 10.43%	-48 10.88%	-26 11.01%	17 3.40%	-77 5.21%	-113 14.93%	-113 14.93%	-73 16.56%	-51 11.67%	-33 10.63%	-40 7.98%	
BM: S&P Target Date 2035 Index Fund vs.S&P Target Date 2035 Index			-157	18	54	74	-42	-123	-229	-229	24	43	61	-19	
PG: Target-Date 2035 M'star Category			21.49%	10.83%	10.98%	10.89%	N/A	N/A	N/A	13.76%	16.70%	11.84%	10.51%	N/A	
Fund vs. Target-Date 2035 M'star Category			-50	-22	44	86	N/A	N/A	N/A	-112	10	26	73	N/A	
PG: Fund % Rank in Target-Date 2035 M'star Category			60%	59%	34%	20%	N/A	N/A	N/A	85%	45%	43%	24%	N/A	
PG: # of funds in Target-Date 2035 M'star Category Fund Star Rating			215 N/A	201	160	87	N/A N/A	N/A N/A	N/A N/A	213 N/A	200	164	85	N/A N/A	
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TIAA-CREF LIFECYCLE 2040 FUND (TCZPX) [5,8] Gross Expense Ratio	\$7,339.00	59	23.30%	11.12%	12.25%	12.32%	3.24%	4.48%	14.18%	14.18%	18.18%	12.98%	11.84%	8.25%	9/30/2009
BM: Lifecycle 2040 Fund Composite Index		"	23.63%	12.27%	12.79%	12.65%	3.15%	5.27%	15.52%	15.52%	18.86%	13.52%	12.25%	8.66%	9/30/2009
Fund vs.Lifecycle 2040 Fund Composite Index			-33	-115	-54	-33	9	-79	-134	-134	-68	-54	-41	-41	
BM: S&P Target Date 2040 Index			24.96%	10.98%	11.54%	11.55%	3.78%	5.73%	16.55%	16.55%	17.69%	12.40%	11.19%	8.27%	
Fund vs.S&P Target Date 2040 Index PG: Target-Date 2040 M'star Category			-166 24.09%	14	71	77	-54 N/A	-125 N/A	-237 N/A	-237 15.47%	49 17 86%	58 12 56%	65 11 08%	-2 N/A	
PG: Target-Date 2040 Mistar Category Fund vs. Target-Date 2040 Mistar Category			-79	-25	11.65%	90	N/A N/A	N/A N/A	N/A N/A	-129	17.86% 32	12.56%	76	N/A N/A	
PG: Fund % Rank in Target-Date 2040 M'star Category			66%	63%	27%	18%	N/A	N/A	N/A	86%	42%	34%	20%	N/A	
PG: # of funds in Target-Date 2040 M'star Category			217	203	163	86	N/A	N/A	N/A	215	202	167	93	N/A	
Fund Star Rating			N/A	**	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
TIAA-CREF LIFECYCLE 2045 FUND (TTFPX) [5,8]	\$4,885.20	60	25.73%	11.74%	12.89%	12.64%	3.57%	4.90%	15.75%	15.75%	19.46%	13.68%	12.21%	7.44%	11/30/200
Gross Expense Ratio		79	00.000	40.000/	40.400/	42.000/	2.402/	E 700/	47 200/	47 000/	00.4404	44.000/	40.050/	0.400/	9/30/2009
BM: Lifecycle 2045 Fund Composite Index Fund vs.Lifecycle 2045 Fund Composite Index			26.26% -53	12.93% -119	13.46% -57	13.00% -36	3.49%	5.79% -89	17.32% -157	17.32% -157	20.14% -68	14.28% -60	12.65% -44	8.16% -72	
BM: S&P Target Date 2045 Index			26.36%	11.29%	-57 11.93%	11.90%	3.98%	6.04%	17.51%	17.51%	-06 18.32%	12.81%	11.56%	7.36%	
Fund vs.S&P Target Date 2045 Index			-63	45	96	74	-41	-114	-176	-176	114	87	65	8	
PG: Target-Date 2045 M'star Category			25.84%	11.81%	12.13%	11.74%	N/A	N/A	N/A	16.63%	18.73%	13.11%	11.41%	N/A	
Fund vs. Target-Date 2045 M'star Category			-11	-7 540/	76	90	N/A	N/A	N/A	-88	73	57	80	N/A	
PG: Fund % Rank in Target-Date 2045 M'star Category PG: # of funds in Target-Date 2045 M'star Category			53% 215	54% 201	18% 160	11% 86	N/A N/A	N/A N/A	N/A N/A	81% 213	28% 200	26% 164	17% 84	N/A N/A	
Fund Star Rating			N/A	**	****	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
TIAA-CREF LIFECYCLE 2050 FUND (TCLPX) [5,8]	\$3,605.90	60	26.28%	11.88%	13.05%	12.73%	3.74%	5.13%	16.28%	16.28%	19.77%	13.88%	12.32%	7.49%	11/30/200
Gross Expense Ratio	φυ,υυυ. 3 0	80	20.20/0	. 7.00 /0	.5.05/0	.2.10/0	J 7/0	U. 1U/0	. 5.20 /0	. 5.20 /0	.3.11/0	. 3.00 /0	. z. J ź /0	10 /0	9/30/2009
BM: Lifecycle 2050 Fund Composite Index			26.90%	13.08%	13.64%	13.10%	3.62%	5.99%	17.86%	17.86%	20.47%	14.48%	12.77%	8.25%	
Fund vs.Lifecycle 2050 Fund Composite Index			-62 27.11%	-120 11.43%	-59 12 10%	-37 12 16%	12 4.09%	-86 6.20%	-158 17 00%	-158 17 00%	-70 18 66%	-60 13.07%	-45 11.83%	-76 7 52%	
			-83	11.43% 45	12.19% 86	12.16% 57	4.09% -35	6.20% -107	17.99% -171	17.99% -171	18.66% 111	13.07% 81	11.83% 49	7.52% -3	
BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index				11.92%	12.27%	11.89%	N/A	N/A	N/A	17.12%	19.01%	13.26%	11.56%	N/A	
BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index PG: Target-Date 2050 M'star Category			26.57%	11.3270											
Fund vs.S&P Target Date 2050 Index			-29	-4	78	84	N/A	N/A	N/A	-84	76	62	76	N/A	
Fund vs.S&P Target Date 2050 Index PG: Target-Date 2050 M'star Category Fund vs. Target-Date 2050 M'star Category PG: Fund % Rank in Target-Date 2050 M'star Category			-29 59%	-4 56%	78 17%	84 13%	N/A	N/A	N/A	77%	32%	25%	13%	N/A	
Fund vs.S&P Target Date 2050 Index PG: Target-Date 2050 M'star Category Fund vs. Target-Date 2050 M'star Category			-29	-4	78	84									

		_		Previous Qu	arter-End Re	turns				Current Mo	nth-End Retu	urns			
			1 Year	3 Year	vg. Annual R 5 Year	eturns 10 Year	1 Month	3 Month	YTD	1 Year	3 Year	Avg. An	nual Returns 10 Year	Since	=
	Total Portfolio Net	Ехр.	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	
FUND	Assets (in \$Mil.) 12/31/21	Ratio (bps) [2]	to 09/30/21	to 09/30/21	to 09/30/21	to 09/30/21	to 12/31/21	to 12/31/21	Inc. Date						
TIAA-CREF LIFECYCLE 2055 FUND (TTRPX) [8]	\$1,569.30	(Dps)	26.62%	11.93%	13.14%	12.80%	3.77%	5.24%	16.46%	16.46%	19.95%	14.00%	12.40%	10.30%	4/29/2011
Gross Expense Ratio		81													
BM: Lifecycle 2055 Fund Composite Index Fund vs.Lifecycle 2055 Fund Composite Index			27.32% -70	13.17% -124	13.78% -64	13.18% -38	3.68%	6.07% -83	18.15% -169	18.15% -169	20.67% -72	14.62% -62	12.86% -46	10.98% -68	
BM: S&P Target Date 2055 Index			27.47%	11.50%	12.33%	12.33%	4.11%	6.22%	18.19%	18.19%	18.76%	13.18%	12.00%	10.05%	
Fund vs.S&P Target Date 2055 Index PG: Target-Date 2055 M'star Category			-85 26.96%	43 12.04%	81 12.41%	47 12.05%	-34 N/A	-98 N/A	-173 N/A	-173 17.30%	119 19.21%	82 13.40%	40 11.69%	25 N/A	
Fund vs. Target-Date 2055 M'star Category			-34	-11	73	75	N/A	N/A	N/A	-84	74	60	71	N/A	
PG: Fund % Rank in Target-Date 2055 M'star Category			64%	55%	20%	14%	N/A	N/A	N/A	76%	31%	22%	18%	N/A	
PG: # of funds in Target-Date 2055 M'star Category Fund Star Rating			215 N/A	201	157	65	N/A N/A	N/A N/A	N/A N/A	213 N/A	200	162	64	N/A N/A	
TIAA-CREF LIFECYCLE 2060 FUND (TLXPX) [18] Gross Expense Ratio	\$481.40	60 86	26.93%	12.01%	13.27%	N/A	3.75%	5.24%	16.68%	16.68%	20.16%	14.11%	N/A	10.93%	9/26/2014
BM: Lifecycle 2060 Fund Composite Index		00	27.74%	13.25%	13.92%		3.73%	6.15%	18.43%	18.43%	20.88%	14.76%		11.54%	
Fund vs.Lifecycle 2060 Fund Composite Index			-81	-124	-65		2	-91	-175	-175	-72	-65		-61	
BM: S&P Target Date 2060+ Index Fund vs.S&P Target Date 2060+ Index			27.33% -40	11.53% 48	12.46% 81		4.13% -38	6.21% -97	18.05% -137	18.05% -137	18.84% 132	13.28% 83		10.51% 42	
PG: Target-Date 2060 M'star Category			27.26%	12.08%	12.50%		N/A	N/A	N/A	17.47%	19.28%	13.45%		N/A	
Fund vs. Target-Date 2060 M'star Category			-33	-7 E69/	77 179/		N/A	N/A	N/A	-79 720/	88	66		N/A	
PG: Fund % Rank in Target-Date 2060 M'star Category PG: # of funds in Target-Date 2060 M'star Category			61% 210	56% 187	17% 124		N/A N/A	N/A N/A	N/A N/A	72% 208	26% 188	18% 139		N/A N/A	
Fund Star Rating			N/A	**	****		N/A	N/A	N/A	N/A	***	***		N/A	
TIAA-CREF LIFECYCLE 2065 FUND (TSFPX)	\$12.10	60	27.21%	N/A	N/A	N/A	3.76%	5.35%	16.84%	16.84%	N/A	N/A	N/A	26.34%	9/30/2020
Gross Expense Ratio		391													
BM: Lifecycle 2065 Fund Composite Index Fund vs.Lifecycle 2065 Fund Composite Index			28.15% -94				3.78%	6.23% -88	18.71% -187	18.71% -187				27.94% -160	
BM: S&P Target Date 2060+ Index			27.33%				4.13%	6.21%	18.05%	18.05%				27.26%	
Fund vs.S&P Target Date 2060+ Index			-12				-37	-86	-121	-121				-92	
PG: Target-Date 2065+ M'star Category Fund vs. Target-Date 2065+ M'star Category			27.57% -36				N/A N/A	N/A N/A	N/A N/A	17.61% -77				N/A N/A	
PG: Fund % Rank in Target-Date 2065+ M'star Category			62%				N/A	N/A	N/A	60%				N/A	
PG: # of funds in Target-Date 2065+ M'star Category Fund Star Rating			119 N/A				N/A N/A	N/A N/A	N/A N/A	134 N/A				N/A N/A	
Tulid Stall Realing			l v				IN/A	IVA	N/A	N/A				N/A	
TIAA-CREF LIFECYCLE INDEX 2010 FUND (TLTPX) [7]	\$706.40	25	10.91%	8.51%	7.53%	7.63%	1.41%	2.58%	6.87%	6.87%	11.29%	8.20%	7.31%	7.30%	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2010 Composite Benchmark		37	11.21%	8.79%	7.84%	7.89%	1.47%	2.62%	7.14%	7.14%	11.59%	8.45%	7.59%	7.59%	
Fund vs.Lifecycle Index 2010 Composite Benchmark			-30	-28	-31	-26	-6	-4	-27	-27	-30	-25	-28	-29	
BM: S&P Target Date 2010 Index Fund vs.S&P Target Date 2010 Index			10.20%	7.55% 96	6.78% 75	6.84% 79	1.50%	2.45% 13	6.54% 33	6.54% 33	10.22% 107	7.36% 84	6.55% 76	6.63% 67	
PG: Target-Date 2000-2010 M'star Category			10.70%	7.92%	6.89%	6.93%	N/A	N/A	N/A	6.26%	10.26%	7.46%	6.61%	N/A	
Fund vs. Target-Date 2000-2010 M'star Category			21	59	64	70	N/A	N/A	N/A	61	103	74	70	N/A	
PG: Fund % Rank in Target-Date 2000-2010 M'star Category PG: # of funds in Target-Date 2000-2010 M'star Category			44% 120	26% 113	16% 77	30% 52	N/A N/A	N/A N/A	N/A N/A	48% 120	16% 115	15% 77	26% 52	N/A N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
TIAA-CREF LIFECYCLE INDEX 2015 FUND (TLFPX) [7]	\$1,250.10	25	12.19%	8.96%	8.13%	8.29%	1.62%	2.94%	7.71%	7.71%	12.16%	8.83%	7.94%	7.82%	9/30/2009
Gross Expense Ratio	V1,200.10	35	12.10%	0.0070	0.1070	0.2070	1.0270	2.0-7,0			12.10%	0.0070	1.0470	1.0270	0.00.2000
BM: Lifecycle Index 2015 Composite Benchmark			12.55%	9.25%	8.43%	8.56%	1.67%	2.94%	8.03%	8.03%	12.46%	9.07%	8.22%	8.11%	
Fund vs.Lifecycle Index 2015 Composite Benchmark BM: S&P Target Date 2015 Index			-36 11.93%	-29 7.94%	-30 7.46%	-27 7.77%	-5 1.85%	0 3.05%	-32 8.01%	-32 8.01%	-30 11.19%	-24 8.08%	-28 7.43%	-29 7.41%	
Fund vs.S&P Target Date 2015 Index			26	102	67	52	-23	-11	-30	-30	97	75	51	41	
PG: Target-Date 2015 M'star Category			12.47%	8.39% 57	7.57% 56	7.87%	N/A N/A	N/A	N/A	7.79% -8	11.31% 85	8.12% 71	7.53% 41	N/A	
Fund vs. Target-Date 2015 M'star Category PG: Fund % Rank in Target-Date 2015 M'star Category			-28 55%	27%	18%	42 31%	N/A N/A	N/A N/A	N/A N/A	-8 50%	20%	15%	26%	N/A N/A	
PG: # of funds in Target-Date 2015 M'star Category			116	110	76	44	N/A	N/A	N/A	122	117	88	44	N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
TIAA-CREF LIFECYCLE INDEX 2020 FUND (TLWPX) [8]	\$3,503.90	25	13.53%	9.40%	8.82%	9.08%	1.74%	3.16%	8.56%	8.56%	13.03%	9.50%	8.69%	8.41%	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2020 Composite Benchmark		34	13.88%	9.66%	9.11%	9.34%	1.86%	3.24%	8.90%	8.90%	13.34%	9.75%	8.96%	8.71%	
Fund vs.Lifecycle Index 2020 Composite Benchmark			-35	-26	-29	-26	-12	-8	-34	-34	-31	-25	-27	-30	
BM: S&P Target Date 2020 Index			12.92%	8.10%	7.98%	8.51%	2.14%	3.42%	8.76%	8.76%	11.79%	8.60%	8.13%	8.02%	
Fund vs.S&P Target Date 2020 Index PG: Target-Date 2020 M'star Category			61 13.70%	130 8.63%	84 8.05%	57 8.49%	-40 N/A	-26 N/A	-20 N/A	-20 8.45%	124 12.11%	90 8.70%	56 8.11%	39 N/A	
Fund vs. Target-Date 2020 M'star Category			-17	77	77	59	N/A	N/A	N/A	11	92	80	58	N/A	
PG: Fund % Rank in Target-Date 2020 M'star Category			51% 174	26% 161	21% 122	32% 66	N/A N/A	N/A N/A	N/A N/A	55% 171	32% 160	18% 126	35% 64	N/A N/A	
PG: # of funds in Target-Date 2020 M'star Category Fund Star Rating			1/4 N/A	161	122	****	N/A N/A	N/A N/A	N/A N/A	1/1 N/A	160	126	****	N/A N/A	
TIAA-CREF LIFECYCLE INDEX 2025 FUND (TLVPX) [8]	\$E COO CC	25	1E 000'	10.040	0.700	0.070/	2 070/	2 000'	40.000	10.0007	14.050	10 450	0.500	0.429	0/30/0000
Gross Expense Ratio	\$5,680.60	25 34	15.68%	10.04%	9.72%	9.97%	2.07%	3.66%	10.00%	10.00%	14.35%	10.45%	9.56%	9.13%	9/30/2009
BM: Lifecycle Index 2025 Composite Benchmark			16.05%	10.31%	10.02%	10.23%	2.15%	3.69%	10.29%	10.29%	14.64%	10.68%	9.83%	9.41%	
Fund vs.Lifecycle Index 2025 Composite Benchmark BM: S&P Target Date 2025 Index			-37 16.17%	-27 8.95%	-30 9.01%	-26 9.42%	-8 2.43%	-3 3.85%	-29 10.67%	-29 10.67%	-29 13.37%	-23 9.65%	-27 9.01%	-28 8.76%	
Fund vs.S&P Target Date 2025 Index Fund vs.S&P Target Date 2025 Index			-49	109	9.01% 71	9.42%	-36	-19	-67	-67	13.37%	9.65%	9.01% 55	37	
PG: Target-Date 2025 M'star Category			15.51%	9.19%	8.87%	9.15%	N/A	N/A	N/A	9.75%	13.36%	9.59%	8.76%	N/A	
Fund vs. Target-Date 2025 M'star Category PG: Fund % Rank in Target-Date 2025 M'star Category			17 51%	85 25%	85 20%	82 22%	N/A N/A	N/A N/A	N/A N/A	25 50%	99 30%	86 21%	80 22%	N/A N/A	
PG: # of funds in Target-Date 2025 M'star Category			222	204	163	90	N/A	N/A	N/A	220	203	167	88	N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
			1				1								

				Previous Qu	arter-End Re	turns				Current Mo	nth-End Ret		nual Potus		
			1 Year	3 Year	5 Year	10 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	nual Returns 10 Year	Since	-
	Total Portfolio Net Assets (in \$Mil.)	Exp. Ratio	10/01/20	10/01/18 to	10/01/16 to	10/01/11 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	Inc.
FUND	Assets (In \$MII.) 12/31/21	(bps) [2]	09/30/21	09/30/21	09/30/21	to 09/30/21	12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	to 12/31/21	12/31/21	to 12/31/21	to 12/31/21	Inc. Date
TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHPX) [8]	\$6,661.90	25	17.86%	10.67%	10.62%	10.87%	2.37%	4.19%	11.46%	11.46%	15.68%	11.39%	10.44%	9.84%	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2030 Composite Benchmark		33	18.34%	10.96%	10.93%	11.13%	2.47%	4.19%	11.80%	11.80%	15.99%	11.63%	10.71%	10.12%	
Fund vs.Lifecycle Index 2030 Composite Benchmark			-48	-29	-31	-26	-10	0	-34	-34	-31	-24	-27	-28	
BM: S&P Target Date 2030 Index			19.16%	9.64%	9.93%	10.25%	2.87%	4.44%	12.61%	12.61%	14.90%	10.63%	9.83%	9.43%	
Fund vs.S&P Target Date 2030 Index PG: Target-Date 2030 M'star Category			-130 18.33%	103 10.02%	69 9.99%	62 9.99%	-50 N/A	-25 N/A	-115 N/A	-115 11.68%	78 15.08%	76 10.79%	61 9.63%	41 N/A	
Fund vs. Target-Date 2030 M'star Category			-47	65	63	88	N/A	N/A	N/A	-22	60	60	81	N/A	
PG: Fund % Rank in Target-Date 2030 M'star Category			63%	28%	24%	19%	N/A	N/A	N/A	58%	37%	27%	20%	N/A	
PG: # of funds in Target-Date 2030 M'star Category Fund Star Rating			223 N/A	203	163	86	N/A N/A	N/A N/A	N/A N/A	221 N/A	202	167	93	N/A N/A	
							1.07								
TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYPX) [8]	\$6,353.40	25	20.16%	11.30%	11.54%	11.73%	2.69%	4.68%	12.97%	12.97%	17.00%	12.32%	11.28%	10.51%	9/30/2009
Gross Expense Ratio BM: Lifecycle Index 2035 Composite Benchmark		32	20.66%	11.58%	11.84%	11.99%	2.79%	4.69%	13.32%	13.32%	17.32%	12.56%	11.55%	10.80%	
Fund vs.Lifecycle Index 2035 Composite Benchmark			-50	-28	-30	-26	-10	-1	-35	-35	-32	-24	-27	-29	
BM: S&P Target Date 2035 Index			22.56%	10.43%	10.88%	11.01%	3.40%	5.21%	14.93%	14.93%	16.56%	11.67%	10.63%	10.08%	
Fund vs.S&P Target Date 2035 Index			-240	87	66	72	-71	-53	-196	-196	44	65	65	43	
PG: Target-Date 2035 M'star Category Fund vs. Target-Date 2035 M'star Category			21.49% -133	10.83% 47	10.98% 56	10.89% 84	N/A N/A	N/A N/A	N/A N/A	13.76% -79	16.70% 30	11.84% 48	10.51% 77	N/A N/A	
PG: Fund % Rank in Target-Date 2035 M'star Category			74%	32%	28%	21%	N/A	N/A	N/A N/A	-79 77%	41%	31%	22%	N/A	
PG: # of funds in Target-Date 2035 M'star Category			215	201	160	87	N/A	N/A	N/A	213	200	164	85	N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	***	****	****	N/A	
TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLPRX) [8]	\$6,574.50	25	22.62%	11.86%	12.41%	12.38%	3.05%	5.25%	14.71%	14.71%	18.31%	13.23%	11.97%	11.04%	9/30/2009
Gross Expense Ratio	40,074.00	32	/0			.2.50/6	0.0076	J.2J/0	1-1.170	1-7.7 1 /9	.0.01/0	.0.20/0	70		5.55/2003
BM: Lifecycle Index 2040 Composite Benchmark			23.17%	12.15%	12.72%	12.63%	3.13%	5.20%	15.02%	15.02%	18.63%	13.46%	12.22%	11.33%	
Fund vs.Lifecycle Index 2040 Composite Benchmark BM: S&P Target Date 2040 Index			-55 24.96%	-29 10.98%	-31 11.54%	-25 11.55%	-8 3.78%	5 5.73%	-31 16.55%	-31 16.55%	-32 17.69%	-23 12.40%	-25 11.19%	-29 10.54%	
Fund vs.S&P Target Date 2040 Index			-234	88	87	83	-73	-48	-184	-184	62	83	78	50	
PG: Target-Date 2040 M'star Category			24.09%	11.37%	11.65%	11.42%	N/A	N/A	N/A	15.47%	17.86%	12.56%	11.08%	N/A	
Fund vs. Target-Date 2040 M'star Category			-147	49	76	96	N/A	N/A	N/A	-76	45	67	89	N/A	
PG: Fund % Rank in Target-Date 2040 M'star Category			80%	33%	21%	17%	N/A	N/A	N/A	77%	37%	25%	15%	N/A	
PG: # of funds in Target-Date 2040 M'star Category			217	203	163	86	N/A	N/A	N/A	215	202	167	93	N/A	
Fund Star Rating			N/A	••••	••••	****	N/A	N/A	N/A	N/A		••••	••••	N/A	
TIAA-CREF LIFECYCLE INDEX 2045 FUND (TLMPX) [8]	\$4,968.30	25	25.18%	12.51%	13.07%	12.72%	3.37%	5.77%	16.48%	16.48%	19.58%	13.97%	12.35%	11.36%	9/30/2009
Gross Expense Ratio		32	05.740/	40.000/	10.000/	40.000/	0.470/	5.740/	40.700/	10.700/	40.000/	44.040/	40.000/	44.050/	
BM: Lifecycle Index 2045 Composite Benchmark Fund vs.Lifecycle Index 2045 Composite Benchmark			25.74% -56	12.80% -29	13.39% -32	12.98% -26	3.47% -10	5.71% 6	16.76% -28	16.76% -28	19.89% -31	14.21% -24	12.62% -27	11.65% -29	
BM: S&P Target Date 2045 Index			26.36%	11.29%	11.93%	11.90%	3.98%	6.04%	17.51%	-26 17.51%	18.32%	12.81%	11.56%	10.82%	
Fund vs.S&P Target Date 2045 Index			-118	122	114	82	-61	-27	-103	-103	126	116	79	54	
PG: Target-Date 2045 M'star Category			25.84%	11.81%	12.13%	11.74%	N/A	N/A	N/A	16.63%	18.73%	13.11%	11.41%	N/A	
Fund vs. Target-Date 2045 M'star Category			-66	70	94	98	N/A	N/A	N/A	-15	85	86	94	N/A	
PG: Fund % Rank in Target-Date 2045 M'star Category			67% 215	27% 201	13% 160	10% 86	N/A N/A	N/A N/A	N/A N/A	56% 213	26% 200	11% 164	9% 84	N/A N/A	
PG: # of funds in Target-Date 2045 M'star Category Fund Star Rating			N/A	****	****	*****	N/A	N/A	N/A	N/A	****	*****	*****	N/A	
rot															
TIAA-CREF LIFECYCLE INDEX 2050 FUND (TLLPX) [8] Gross Expense Ratio	\$4,113.90	25 32	25.78%	12.67%	13.26%	12.83%	3.49%	5.95%	16.98%	16.98%	19.88%	14.19%	12.47%	11.47%	9/30/2009
BM: Lifecycle Index 2050 Composite Benchmark		32	26.37%	12.95%	13.57%	13.08%	3.60%	5.91%	17.28%	17.28%	20.21%	14.41%	12.74%	11.75%	
Fund vs.Lifecycle Index 2050 Composite Benchmark			-59	-28	-31	-25	-11	4	-30	-30	-33	-22	-27	-28	
BM: S&P Target Date 2050 Index			27.11%	11.43%	12.19%	12.16%	4.09%	6.20%	17.99%	17.99%	18.66%	13.07%	11.83%	11.01%	
Fund vs.S&P Target Date 2050 Index			-133	124	107	67	-60 N/A	-25 N/A	-101 N/A	-101 17 129/	122	112	64 11 E6%	46 N/A	
PG: Target-Date 2050 M'star Category Fund vs. Target-Date 2050 M'star Category			26.57% -79	11.92% 75	12.27% 99	11.89% 94	N/A N/A	N/A N/A	N/A N/A	17.12% -14	19.01% 87	13.26% 93	11.56% 91	N/A N/A	
PG: Fund % Rank in Target-Date 2050 M'star Category			72%	28%	8%	9%	N/A	N/A	N/A	52%	27%	8%	10%	N/A	
PG: # of funds in Target-Date 2050 M'star Category			217	203	163	78	N/A	N/A	N/A	215	202	167	85	N/A	
Fund Star Rating			N/A	****	*****	*****	N/A	N/A	N/A	N/A	****	*****	*****	N/A	
TIAA-CREF LIFECYCLE INDEX 2055 FUND (TTIPX) [8]	\$2,112.60	25	26.12%	12.72%	13.37%	12.91%	3.52%	6.03%	17.23%	17.23%	20.05%	14.30%	12.56%	10.67%	4/29/2011
Gross Expense Ratio		33													
BM: Lifecycle Index 2055 Composite Benchmark			26.78%	13.04%	13.70%	13.16%	3.66%	5.99%	17.55%	17.55%	20.41%	14.55%	12.83%	10.95%	
Fund vs.Lifecycle Index 2055 Composite Benchmark			-66	-32 11 E0%	-33	-25	-14	4	-32 19.10%	-32 19 10%	-36 19.76%	-25 13 19%	-27	-28	
BM: S&P Target Date 2055 Index Fund vs.S&P Target Date 2055 Index			27.47% -135	11.50% 122	12.33% 104	12.33% 58	4.11% -59	6.22% -19	18.19% -96	18.19% -96	18.76% 129	13.18% 112	12.00% 56	10.05% 62	
PG: Target-Date 2055 M'star Category			26.96%	12.04%	12.41%	12.05%	N/A	N/A	-90 N/A	17.30%	19.21%	13.40%	11.69%	N/A	
Fund vs. Target-Date 2055 M'star Category			-84	68	96	86	N/A	N/A	N/A	-7	84	90	87	N/A	
PG: Fund % Rank in Target-Date 2055 M'star Category			71%	29%	11%	12%	N/A	N/A	N/A	50%	29%	9%	11%	N/A	
			215 N/A	201	157	65	N/A N/A	N/A N/A	N/A N/A	213 N/A	200	162	64	N/A N/A	
PG: # of funds in Target-Date 2055 M'star Category			INA				IN/A	N/A	IN/A	IN/A				IN/A	
Fund Star Rating							3.60%	6.14%	17.45%	17.45%	20.25%	14.45%	N/A	11.24%	9/26/2014
Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVIPX) [8]	\$905.50	25	26.48%	12.80%	13.50%	N/A	3.60%	0.1470							
Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVIPX) ^[8] Gross Expense Ratio	\$905.50	25 35				N/A			17 00n/	17 020/	30 G36/	14 600/		11 510/	
Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVIPX) [8] Gross Expense Ratio BM: Lifecycle Index 2060 Composite Benchmark	\$905.50		27.18%	13.12%	13.84%	N/A	3.71%	6.07%	17.83% -38	17.83% -38	20.62%	14.69% -24		11.51% -27	
Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVIPX) ^[8] Gross Expense Ratio	\$905.50					N/A	3.71%	6.07%	17.83% -38 18.05%	17.83% -38 18.05%	20.62% -37 18.84%			11.51% -27 10.51%	
Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVIPX) [8] Gross Expense Ratio BM: Lifecycle Index 2060 Composite Benchmark Fund vs.Lifecycle Index 2060 Composite Benchmark	\$905.50		27.18% -70	13.12% -32	13.84% -34	N/A	3.71% -11	6.07% 7	-38	-38	-37	-24		-27	
Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVIPX) [8] Gross Expense Ratio BM: Lifecycle Index 2060 Composite Benchmark Fund vs. Lifecycle Index 2060 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2060 M'star Category	\$905.50		27.18% -70 27.33% -85 27.26%	13.12% -32 11.53% 127 12.08%	13.84% -34 12.46% 104 12.50%	N/A	3.71% -11 4.13% -53 N/A	6.07% 7 6.21% -7 N/A	-38 18.05% -60 N/A	-38 18.05% -60 17.47%	-37 18.84% 141 19.28%	-24 13.28% 117 13.45%		-27 10.51% 73 N/A	
Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVIPX) ^[8] Gross Expense Ratio BM: Lifecycle Index 2060 Composite Benchmark Fund vs. Lifecycle Index 2060 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2060 M Star Category Fund vs. Target-Date 2060 M Star Category	\$905.50		27.18% -70 27.33% -85 27.26% -78	13.12% -32 11.53% 127 12.08%	13.84% -34 12.46% 104 12.50%	N/A	3.71% -11 4.13% -53 N/A N/A	6.07% 7 6.21% -7 N/A N/A	-38 18.05% -60 N/A N/A	-38 18.05% -60 17.47% -2	-37 18.84% 141 19.28% 97	-24 13.28% 117 13.45% 100		-27 10.51% 73 N/A N/A	
Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVIPX) [8] Gross Expense Ratio BM: Lifecycle Index 2060 Composite Benchmark Fund vs. Lifecycle Index 2060 Composite Benchmark BM: S&P Target Date 2060 Composite Benchmark Fund vs. S&P Target Date 2060 Index Fund vs. SaP Target Date 2060 Index PG: Target-Date 2060 Mistar Category Fund vs. Target-Date 2060 Mistar Category FG: Fund % Rank in Target-Date 2060 Mistar Category	\$905.50		27.18% -70 27.33% -85 27.26% -78 69%	13.12% -32 11.53% 127 12.08% 72 30%	13.84% -34 12.46% 104 12.50% 100	N/A	3.71% -11 4.13% -53 N/A N/A	6.07% 7 6.21% -7 N/A N/A	-38 18.05% -60 N/A N/A N/A	-38 18.05% -60 17.47% -2 50%	-37 18.84% 141 19.28% 97 21%	-24 13.28% 117 13.45% 100 10%		-27 10.51% 73 N/A N/A N/A	
Fund Star Rating TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVIPX) [8] Gross Expense Ratio BM: Lifecycle Index 2060 Composite Benchmark Fund vs. Lifecycle Index 2060 Composite Benchmark BM: S&P Target Date 2060+ Index Fund vs. S&P Target Date 2060+ Index PG: Target-Date 2060 M'star Category	\$905.50		27.18% -70 27.33% -85 27.26% -78	13.12% -32 11.53% 127 12.08%	13.84% -34 12.46% 104 12.50%	N/A	3.71% -11 4.13% -53 N/A N/A	6.07% 7 6.21% -7 N/A N/A	-38 18.05% -60 N/A N/A	-38 18.05% -60 17.47% -2	-37 18.84% 141 19.28% 97	-24 13.28% 117 13.45% 100		-27 10.51% 73 N/A N/A	

	_	_			arter-End Re					Current Mo	nth-End Retu				_
			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	
FUND	Assets (in \$Mil.) 12/31/21	Ratio (bps) [2]	to 09/30/21	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-CREF LIFECYCLE INDEX 2065 FUND (TFIPX)	\$29.20	25	26.88%	N/A	N/A	N/A	3.66%	6.24%	17.74%	17.74%	N/A	N/A	N/A	26.93%	9/30/2020
Gross Expense Ratio		224													
BM: Lifecycle Index 2065 Composite Benchmark Fund vs.Lifecycle Index 2065 Composite Benchmark			27.59% -71				3.76%	6.15% 9	18.10% -36	18.10% -36				27.42% -49	
BM: S&P Target Date 2060+ Index			27.33%				4.13%	6.21%	18.05%	18.05%				27.26%	
Fund vs.S&P Target Date 2060+ Index			-45				-47	3	-31	-31				-33	
PG: Target-Date 2065+ M'star Category			27.57%				N/A	N/A	N/A	17.61%				N/A	
Fund vs. Target-Date 2065+ M'star Category PG: Fund % Rank in Target-Date 2065+ M'star Category			-69 71%				N/A N/A	N/A N/A	N/A N/A	13 46%				N/A N/A	
PG: # of funds in Target-Date 2065+ M'star Category			119				N/A	N/A	N/A	134				N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TLIPX) [7]	\$652.00	25	10.97%	8.61%	7.45%	7.14%	1.45%	2.69%	6.98%	6.98%	11.33%	8.16%	6.92%	6.97%	9/30/2009
Gross Expense Ratio		37													
BM: Lifecycle Index Retirement Income Composite Benchmark			11.35% -38	8.87% -26	7.70% -25	7.41% -27	1.53%	2.71% -2	7.32% -34	7.32% -34	11.62% -29	8.36% -20	7.19% -27	7.26% -29	
Fund vs.Lifecycle Index Retirement Income Composite Benchmark BM: S&P Target Date Retirement Income Index			8.14%	6.88%	-25 5.94%	5.80%	1.20%	1.99%	-34 5.11%	5.11%	9.03%	6.52%	5.59%	5.78%	
Fund vs.S&P Target Date Retirement Income Index			283	173	151	134	25	70	187	187	230	164	133	119	
PG: Allocation30% to 50% Equity M'star Category			13.49%	7.77%	6.83%	6.98%	N/A	N/A	N/A	8.24%	10.82%	7.41%	6.66%	N/A	
Fund vs. Allocation30% to 50% Equity M'star Category PG: Fund % Rank in Allocation30% to 50% Equity M'star Category			-252 76%	84 29%	62 30%	16 43%	N/A N/A	N/A N/A	N/A N/A	-126 70%	51 38%	75 26%	26 40%	N/A N/A	
PG: # of funds in Allocation30% to 50% Equity M'star Category PG: # of funds in Allocation30% to 50% Equity M'star Category			515	480	427	275	N/A	N/A	N/A	503	465	424	283	N/A	
Fund Star Rating			N/A	****	****	***	N/A	N/A	N/A	N/A	****	****	****	N/A	
TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TPILX) [5,7]	\$640.30	52	11.57%	8.10%	7.40%	7.36%	1.60%	2.16%	6.92%	6.92%	10.91%	7.96%	7.08%	5.60%	11/30/2007
Gross Expense Ratio	ψ υτυ.υ υ	68	11.57 /6	0.10/0	7.70/0	7.00/0	1.00/0	2.10/0	U.J. /0	U.J£/0	10.31/0	1.50/0	7.00/0	J.00 /6	9/30/2009
BM: Lifecycle Retirement Income Fund Composite Index			11.57%	8.94%	7.74%	7.36%	1.53%	2.75%	7.56%	7.56%	11.73%	8.40%	7.15%	5.91%	
Fund vs.Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index			0 8.14%	-84 6.88%	-34 5.94%	0 5.80%	7 1.20%	-59 1.99%	-64 5.11%	-64 5.11%	-82 9.03%	-44 6.52%	-7 5.59%	-31 4.59%	
Fund vs.S&P Target Date Retirement Income Index			343	122	146	156	40	1.99%	181	181	188	144	149	101	
PG: Allocation30% to 50% Equity M'star Category			13.49%	7.77%	6.83%	6.98%	N/A	N/A	N/A	8.24%	10.82%	7.41%	6.66%	N/A	
Fund vs. Allocation30% to 50% Equity M'star Category			-192	33	57	38	N/A	N/A	N/A	-132	9	55	42	N/A	
PG: Fund % Rank in Allocation30% to 50% Equity M'star Category PG: # of funds in Allocation30% to 50% Equity M'star Category			68% 515	42% 480	31% 427	33% 275	N/A N/A	N/A N/A	N/A N/A	72% 503	51% 465	35% 424	34% 283	N/A N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	****	****	N/A	
TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSAPX) [10]	\$258.40		20 459/	40 550/	42.020/	N/A	2.00%	F 229/	47.05%	47.05%	24 249/	44.740/	42.40%	40.079/	40/0/0044
Gross Expense Ratio	\$256.40	92	28.45%	12.55%	13.83%	N/A	3.96%	5.33%	17.05%	17.05%	21.34%	14.71%	13.16%	12.97%	12/9/2011
BM: Lifestyle Aggressive Composite Benchmark			29.88%	13.70%	14.56%		4.01%	6.58%	19.90%	19.90%	21.92%	15.44%	13.58%	13.47%	
Fund vs.Lifestyle Aggressive Composite Benchmark			-143 28.92%	-115 11.79%	-73 12.68%		-5 4.44%	-125 5.33%	-285 17.30%	-285 17.30%	-58 18.71%	-73 13.38%	-42 11.93%	-50 11.83%	
BM: Morningstar Aggressive Target Risk TR USD Fund vs.Morningstar Aggressive Target Risk TR USD			-47	76	115		-48	0	-25	-25	263	133	123	11.03%	
PG: Allocation85%+ Equity M'star Category			30.00%	11.68%	12.18%		N/A	N/A	N/A	17.56%	19.75%	13.12%	11.93%	N/A	
Fund vs. Allocation85%+ Equity M'star Category			-155	87	165		N/A	N/A	N/A	-51	159	159	123	N/A	
PG: Fund % Rank in Allocation85%+ Equity M'star Category PG: # of funds in Allocation85%+ Equity M'star Category			55% 166	28% 154	10% 140		N/A N/A	N/A N/A	N/A N/A	67% 189	16% 174	15% 159	6% 103	N/A N/A	
Fund Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	****	****	****	N/A	
TIAA-CREF LIFESTYLE CONSERVATIVE FUND (TLSPX) [9]	\$391.30	64	11.66%	8.12%	7.45%	N/A	1.56%	1.99%	6.33%	6.33%	11.19%	7.98%	7.16%	7.11%	12/9/2011
Gross Expense Ratio	\$391.30	71	11.00%	0.12%	7.45%	N/A	1.56%	1.99%	6.33%	6.33%	11.19%	7.90%	7.16%	7.1176	12/9/2011
BM: Lifestyle Conservative Composite Benchmark			10.98%	8.58%	7.54%		1.47%	2.53%	6.92%	6.92%	11.24%	8.13%	6.99%	6.97%	
Fund vs.Lifestyle Conservative Composite Benchmark			68	-46 8.73%	-9 7.46%		9	-54 2.30%	-59 6.36%	-59 6.36%	-5 44 400/	-15 8.11%	17 6.85%	14 6.85%	
BM: Morningstar Moderately Conservative Target Risk TR USD Fund vs.Morningstar Moderately Conservative Target Risk TR USD			11.38% 28	-61	-1		1.84%	-31	-3	-3	11.10% 9	-13	31	26	
PG: Allocation30% to 50% Equity M'star Category			13.49%	7.77%	6.83%		N/A	N/A	N/A	8.24%	10.82%	7.41%	6.66%	N/A	
Fund vs. Allocation30% to 50% Equity M'star Category			-183	35	62		N/A	N/A	N/A	-191	37	57	50	N/A	
PG: Fund % Rank in Allocation30% to 50% Equity M'star Category PG: # of funds in Allocation30% to 50% Equity M'star Category			65% 515	41% 480	30% 427		N/A N/A	N/A N/A	N/A N/A	81% 503	42% 465	34% 424	30% 283	N/A N/A	
Fund Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	***	***	****	N/A	
TIAA-CREF LIFESTYLE GROWTH FUND (TSGPX) [10]	eara aa		20 777	44 040	44 000/	N/A	2.4021	4.400/	40.050	40.050	40.650	40.000/	44 0001	44.400/	40/0/004 :
Gross Expense Ratio	\$353.00	75	22.77%	11.31%	11.83%	N/A	3.16%	4.19%	13.35%	13.35%	18.15%	12.62%	11.32%	11.19%	12/9/2011
BM: Lifestyle Growth Composite Benchmark			23.25%	12.31%	12.36%		3.16%	5.27%	15.38%	15.38%	18.60%	13.19%	11.53%	11.46%	
Fund vs.Lifestyle Growth Composite Benchmark			-48	-100	-53		0	-108	-203	-203	-45	-57	-21	-27	
BM: Morningstar Moderately Aggressive Target Risk TR USD Fund vs.Morningstar Moderately Aggressive Target Risk TR USD			23.81%	11.23% 8	11.36% 47		3.71% -55	4.46% -27	14.04% -69	14.04% -69	16.75% 140	12.03% 59	10.60% 72	10.52% 67	
PG: Allocation70% to 85% Equity M'star Category			24.23%	10.17%	10.45%		N/A	N/A	N/A	16.50%	16.41%	11.19%	10.14%	N/A	
Fund vs. Allocation70% to 85% Equity M'star Category			-146	114	138		N/A	N/A	N/A	-315	174	143	118	N/A	
PG: Fund % Rank in Allocation70% to 85% Equity M'star Category PG: # of funds in Allocation70% to 85% Equity M'star Category			59% 311	29% 288	20% 262		N/A N/A	N/A N/A	N/A N/A	85% 320	20% 293	21% 264	19% 195	N/A N/A	
Fund Star Rating			N/A	***	****		N/A	N/A	N/A N/A	N/A	****	****	****	N/A N/A	
TIAA-CREF LIFESTYLE INCOME FUND (TSIPX) [9]	6405.00	5 0	0.000	0.0101	F 0.40*	N/ *	0.000/	0.000	0.000	0.000	7 000'	F 000*	4.000	4 ====	40/0/5-
Gross Expense Ratio	\$105.20	58 78	6.30%	6.04%	5.01%	N/A	0.83%	0.83%	2.90%	2.90%	7.38%	5.38%	4.80%	4.79%	12/9/2011
BM: Lifestyle Income Composite Benchmark			5.31%	6.28%	4.95%		0.64%	1.10%	2.96%	2.96%	7.26%	5.35%	4.52%	4.52%	
Fund vs.Lifestyle Income Composite Benchmark			99	-24	6		19	-27	-6	-6	12	3	28	27	
BM: Morningstar Conservative Target Risk TR USD			5.41% 89	6.82% -78	5.07% -6		0.90%	1.13% -30	2.26% 64	2.26% 64	7.67% -29	5.70% -32	4.57% 23	4.59% 20	
Fund vs Morningstar Conservative Target Risk TR LISD			8.33%	6.08%	4.90%		N/A	N/A	N/A	5.04%	7.88%	5.30%	4.99%	N/A	
Fund vs.Morningstar Conservative Target Risk TR USD PG: Allocation15% to 30% Equity M'star Category			0.3376												
PG: Allocation15% to 30% Equity M'star Category Fund vs. Allocation15% to 30% Equity M'star Category			-203	-4	11		N/A	N/A	N/A	-214	-50	8	-19	N/A	
PG: Allocation15% to 30% Equity M*star Category Fund vs. Allocation15% to 30% Equity M*star Category PG: Fund % Rank in Allocation15% to 30% Equity M*star Category			-203 71%	-4 53%	56%		N/A	N/A	N/A	75%	67%	58%	55%	N/A	
PG: Allocation15% to 30% Equity M'star Category Fund vs. Allocation15% to 30% Equity M'star Category			-203	-4											

			1		arter-End Ret					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.
FUND	12/31/21	(bps) [2]	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-CREF LIFESTYLE MODERATE FUND (TSMPX) [10]	\$662.30	70	17.29%	10.14%	9.85%	N/A	2.41%	3.15%	9.84%	9.84%	15.08%	10.58%	9.52%	9.44%	12/9/2011
Gross Expense Ratio		76													
BM: Lifestyle Moderate Composite Benchmark			16.86%	10.77%	10.09%		2.30%	3.96%	10.98%	10.98%	15.21%	10.87%	9.44%	9.39%	
Fund vs.Lifestyle Moderate Composite Benchmark			43	-63	-24		11	-81	-114	-114	-13	-29	8	5	
BM: Morningstar Moderate Target Risk TR USD			17.44%	10.06%	9.42%		2.81%	3.43%	10.19%	10.19%	13.95%	10.07%	8.75%	8.72%	
Fund vs.Morningstar Moderate Target Risk TR USD			-15	8	43		-40	-28	-35	-35	113	51	77	72	
PG: Allocation50% to 70% Equity M'star Category			20.04%	9.65%	9.52%		N/A	N/A	N/A	13.89%	14.85%	10.39%	9.33%	N/A	
Fund vs. Allocation-50% to 70% Equity M'star Category			-275	49	33		N/A	N/A	N/A	-405	23	19	19	N/A	
PG: Fund % Rank in Allocation50% to 70% Equity M'star Category			68%	43%	43%		N/A	N/A	N/A	90%	47%	45%	45%	N/A	
PG: # of funds in Allocation50% to 70% Equity M'star Category			689	653	596		N/A	N/A	N/A	710	665	601	433	N/A	
Fund Star Rating			N/A	***	***		N/A	N/A	N/A	N/A	***	***	***	N/A	
Money Market															
TIAA-CREF MONEY MARKET FUND (TPPXX) [11,3,5,6]	\$1,412.50	27	0.00%	0.93%	0.90%	0.46%	0.00%	0.00%	0.00%	0.00%	0.76%	0.89%	0.46%	1.70%	7/1/1999
Gross Expense Ratio		27													9/30/2009
BM: 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%	1.39%	
Fund vs.iMoneynet Money Fund AveragesTM-All Government			-2	9	10	5	0	0	-1	-1	7	10	5	31	
7-Day Effective Yield as of 12/31/2021: 0.00%															
7-Day Current Yield as of 12/31/2021: 0.00%															
MUTUAL FUND TOTALS [1]	\$174,507.30						1								

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

- [1] Combined Mutual Funds' Net Assets exclude the Managed Allocation Fund, Lifecycle Funds, and Lifestyle Funds.
- [2] The net expense ratio (top number) represents expenses after reimbursement and waivers, and is what participants actually pay. The number below represents the gross expense ratio, before consideration for reimbursements and/or waivers.
- [3] The "Since Inception" benchmark performance shown is computed from August 1999.
- [4] The "Since Inception" values presented are cumulative values and not average annualized total returns.
- [5] The Premier Class began operations on September 30, 2009. 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. Performance shown for periods prior to the inception of the Premier Class reflects the performance of the Institutional Class, and has not been adjusted to reflect the expenses of the Premier Class. (6) Beginning October 1, 2009, part or all of the 12b-1 distribution and investment management fees of the Premier Class of the TIAA-CREF Money Market Fund is being voluntarily waived. Without these waivers, the 7-day current and effective annualized yields and total returns would have been lower. These voluntary fee waivers may be discontinued at any time without notice.
- [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 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.
- [8] 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, 2035, 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.
- [9] The Morningstar Target Risk Indexes are asset allocation indexes comprised of constituent Morningstar indexes and reflect global equity market exposure of 20%, 40%, 60%, 80% or 95% based on an asset allocation methodology from lbbotson Associates, a Morningstar company. The returns of the Morningstar Target Risk Indexes do not reflect a deduction for fees or expenses. Previously, the Lifestyle Conservative and Lifestyle Income Funds compared their performance to the Bloomberg Barclays U.S. Aggregate Bond Index instead of the Morningstar Target Risk Indexes shown in the chart above. The returns of the Morningstar Target Risk Indices are more appropriate for comparison purposes because they reflect multi-asset class exposure and similar risk profiles.
- [10] The Morningstar Target Risk Indexes are asset allocation indexes comprised of constituent Morningstar indexes and reflect global equity market exposure of 20%, 40%, 60%, 80% or 95% based on an asset allocation methodology from lbbotson Associates, a Morningstar company. The returns of the Morningstar Target Risk Indexes do not reflect a deduction for fees or expenses. Previously, the Lifestyle Moderate, Growth and Aggressive, and the TIAA-CREF Managed Allocation Fund compared their performance to the Russell 3000 Index instead of the Morningstar Target Risk Indexes shown in the chart above. The returns of the Morningstar Target Risk Indices are more appropriate for comparison purposes because they reflect multi-asset class exposure and similar risk profiles.
- [11] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government
- [12] Effective August 1, 2018, the TIAA-CREF Small Cap Equity Fund's name was changed to TIAA-CREF Quant Small Cap Equity Fund.
- [13] Effective August 1, 2018, the TIAA-CREF Small/Mid-Cap Equity Fund's name was changed to TIAA-CREF Quant Small/Mid Cap Equity Fund
- [14] Effective August 1, 2018, the TIAA-CREF International Small-Cap Equity Fund's name was changed to TIAA-CREF Quant International Small-Cap Equity Fund.

Teachers Advisors, LLC. ("Advisors"), the Funds' investment adviser has contractually agreed to reimburse the Funds for any Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses and extraordinary expenses) that exceed 0.15% of average daily net assets for the Lifecycle and 0.19% for the Lifecycle Index Premier Class Funds. These expense reimbursement arrangements will continue through at least September 30, 2022 unless changed with approval of the Board of Trustees.

In addition to the expense reimbursement arrangement, Advisors has contractually agreed to waive a portion of the Fund's Management Fee equal to, on an annual basis of 0.10% for the all of the Lifecycle Funds. This waiver will remain in effect through September 30, 2022, unless changed with approval of the Board of Trustees.

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.

Under the Funds' expense reimbursement arrangements, the Funds' investment adviser, Teachers Advisors, LLC. ("Advisors"), has contractually agreed to reimburse the Funds for any Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses and extraordinary expenses) that exceed the following annual rates of average daily net assets: a) 0.67% for the Growth & Income Fund; 0.75% for the International Equity Fund; 1.10% for the Emerging Markets Equity Fund; 0.27% for the Mid-Cap Growth Fund; 0.86% for the Small-Cap Equity Fund; 0.24% for the Equity Index Fund; 0.30% for the International Equity Index Fund; 0.45% for the Emerging Markets Equity Index Fund; 0.37% for the Social Choice Equity Fund; 0.90% for the Global Natural Resources Fund; 0.85% for the International Opportunities Fund; 0.85% for the Emerging Markets Debt Fund; 0).72% for the Real Estate Securities Fund; 0.50% for the Bond Fund; 0.45% for the Short-Term Bond Fund; 0.45% for the Inflation-Linked Bond Fund; 0.55% for the High-Yield Fund; 0.28% for the Short-Term Bond Fund; 0.28% for the Bond Index Fund; 0.30% for the Money Market Fund; 0.55% for the Short-Term Bond Index Fund; 0.47% for the Social Choice Low Carbon Equity Fund; 0.55% for the Social Choice International Equity Index.

- a) These expense reimbursement arrangements will continue through at least February 28, 2022 unless changed with approval of the Board of Trustees.
- b) These expense reimbursement arrangements will continue through at least July 31, 2022 unless changed with approval of the Board of Trustees.

		_		Previous Qu	arter-End Ret	urns		_	_	Current Mo	nth-End Retu	ırns			_
				A	vg. Annual Ro	eturns	4 14	2.14	VTD			Avg. An	nual Returns		=
	Total Portfolio Net	Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	10 Year 10/01/11	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	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
FUND	12/31/21	(bps) [2]	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															
TIAA-CREF EQUITY INDEX FUND (TIQRX) [5]	\$35,976.20	30	31.50%	15.65%	16.52%	16.27%	3.90%	9.19%	25.27%	25.27%	25.41%	17.62%	15.97%	7.75%	7/1/1999
Gross Expense Ratio		30													3/31/2006
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%	8.01%	
Fund vs.Russell 3000 Index PG: Large Blend M'star Category			-38 29.94%	-35 14.34%	-33 15.28%	-33 15.12%	N/A	-9 N/A	-39 N/A	-39 26.07%	-38 23.83%	-35 16.57%	-33 14.96%	-26 N/A	
Fund vs. Large Blend M'star Category			156	131	124	115	N/A	N/A	N/A	-80	158	105	101	N/A	
PG: Fund % Rank in Large Blend M'star Category			32%	37%	33%	29%	N/A	N/A	N/A	69%	39%	41%	34%	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	
rund Star Raung			IN/A				IN/A	N/A	N/A	N/A				IN/A	
TIAA-CREF GROWTH & INCOME FUND (TRGIX) [6,7]	\$6,963.20	65	30.90%	13.83%	16.01%	15.95%	3.55%	9.32%	25.06%	25.06%	24.99%	17.49%	15.76%	7.83%	7/1/1999
Gross Expense Ratio		65													10/1/2002
BM: S&P 500 Index Fund vs.S&P 500 Index			30.00%	15.99% -216	16.90% -89	16.63% -68	4.48% -93	11.03% -171	28.71% -365	28.71% -365	26.07% -108	18.47% -98	16.55% -79	7.68% 15	
PG: Large Blend M'star 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 Category			96	-51	73	83	N/A	N/A	N/A	-101	116	92	80	N/A	
PG: Fund % Rank in Large Blend M'star Category			38%	64%	44%	40%	N/A	N/A	N/A	70%	46%	43%	39%	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	
g							1								
TIAA-CREF LARGE-CAP GROWTH FUND (TILRX)	\$7,082.10	66	25.57%	20.45%	22.26%	19.59%	1.68%	4.34%	16.51%	16.51%	29.77%	23.95%	18.97%	12.47%	3/31/2006
Gross Expense Ratio BM: Russell 1000 Growth Index		66	27.32%	22.00%	22.84%	19.68%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	13.43%	
Fund vs.Russell 1000 Growth Index			-175	-155	-58	-9	-43	-730	-1109	-1109	-431	-137	-82	-96	
PG: Large Growth M'star 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 Category			-103	70	158	166	N/A	N/A	N/A	-394	23	156	132	N/A	
PG: Fund % Rank in Large Growth M'star Category PG: # of funds in Large Growth M'star Category			59% 1235	41% 1133	30% 1024	20% 762	N/A N/A	N/A N/A	N/A N/A	77% 1237	49% 1116	34% 1012	26% 768	N/A N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	****	****	N/A	
TIAA-CREF LARGE-CAP GROWTH INDEX FUND (TRIRX) Gross Expense Ratio	\$11,093.40	30	26.93%	21.62%	22.45%	19.30%	2.08%	11.55%	27.21%	27.21%	33.66%	24.93%	19.41%	12.99%	10/1/2002
Gross Expense Ratio BM: Russell 1000 Growth Index		30	27.32%	22.00%	22.84%	19.68%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	13.39%	
Fund vs.Russell 1000 Growth Index			-39	-38	-39	-38	-3	-9	-39	-39	-42	-39	-38	-40	
PG: Large Growth M'star 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 Category			33 48%	187 28%	177 28%	137 25%	N/A N/A	N/A	N/A	676 20%	412 17%	254 24%	176 18%	N/A	
PG: Fund % Rank in Large Growth M'star Category PG: # of funds in Large Growth M'star Category			1235	1133	1024	762	N/A N/A	N/A N/A	N/A N/A	1237	1116	1012	768	N/A N/A	
Fund Star Rating			N/A	****	****	****	N/A	N/A	N/A	N/A	****	****	****	N/A	
THE OPEN ADD OF A PARTY OF THE		66		8.98%	9.69%	40.040/		0.740/		00.070/	40.050/	10.09%	40.000/	0.000/	40/4/0000
TIAA-CREF LARGE-CAP VALUE FUND (TRLCX) Gross Expense Ratio	\$5,454.50	66	36.91%	0.90%	9.69%	12.61%	6.27%	8.71%	26.67%	26.67%	18.95%	10.09%	12.23%	9.68%	10/1/2002
BM: Russell 1000 Value Index			35.01%	10.07%	10.94%	13.51%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	9.93%	
Fund vs.Russell 1000 Value Index			190	-109	-125	-90	-4	94	151	151	131	-107	-74	-25	
PG: Large Value M'star Category Fund vs. Large Value M'star Category			34.79% 212	9.62% -64	11.14% -145	12.72% -11	N/A N/A	N/A N/A	N/A N/A	26.22% 45	17.82% 113	11.68% -159	12.39% -16	N/A N/A	
PG: Fund % Rank in Large Value M'star Category			38%	63%	79%	59%	N/A	N/A	N/A	42%	32%	78%	59%	N/A	
PG: # of funds in Large Value M'star Category			1205	1144	1022	747	N/A	N/A	N/A	1207	1143	1036	755	N/A	
Fund Star Rating			N/A	***	••	***	N/A	N/A	N/A	N/A	***	••	***	N/A	
TIAA-CREF LARGE-CAP VALUE INDEX FUND (TRCVX)	\$9,143.50	30	34.59%	9.78%	10.61%	13.16%	6.26%	7.67%	24.75%	24.75%	17.31%	10.84%	12.62%	9.56%	10/1/2002
Gross Expense Ratio		30													
BM: Russell 1000 Value Index			1				6.31%	7.77%	25.16%	25.16%	17.64% -33	11.16%	12.97%	9.93%	
Fund vs.Russell 1000 Value Index			35.01%	10.07%	10.94%	13.51%		40					0.5	0.7	
			-42	-29	-33	-35	-5	-10 N/A	-41 N/A	-41 26.22%		-32 11.68%	-35 12.39%	-37 N/A	
Fund vs. Large Value M'star Category Fund vs. Large Value M'star Category								-10 N/A N/A	-41 N/A N/A	-41 26.22% -147	-53 17.82% -51	-32 11.68% -84	-35 12.39% 23	-37 N/A N/A	
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category			-42 34.79% -20 51%	-29 9.62% 16 48%	-33 11.14% -53 62%	-35 12.72% 44 41%	-5 N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	26.22% -147 68%	17.82% -51 58%	11.68% -84 66%	12.39% 23 47%	N/A N/A N/A	
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category			-42 34.79% -20 51% 1205	-29 9.62% 16	-33 11.14% -53	-35 12.72% 44	-5 N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A	26.22% -147 68% 1207	17.82% -51	11.68% -84	12.39% 23	N/A N/A N/A	
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category			-42 34.79% -20 51%	-29 9.62% 16 48% 1144	-33 11.14% -53 62% 1022	-35 12.72% 44 41% 747	-5 N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	26.22% -147 68%	17.82% -51 58% 1143	11.68% -84 66% 1036	12.39% 23 47% 755	N/A N/A N/A	
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category	\$1,842.40	73	-42 34.79% -20 51% 1205	-29 9.62% 16 48% 1144	-33 11.14% -53 62% 1022	-35 12.72% 44 41% 747	-5 N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A	26.22% -147 68% 1207	17.82% -51 58% 1143	11.68% -84 66% 1036	12.39% 23 47% 755	N/A N/A N/A	10/1/2002
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio	\$1,842.40	73	-42 34.79% -20 51% 1205 N/A 30.41%	-29 9.62% 16 48% 1144 	-33 11.14% -53 62% 1022 	-35 12.72% 44 41% 747 	-5 N/A N/A N/A N/A N/A 0.54%	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A 2.70%	26.22% -147 68% 1207 N/A 2.70%	17.82% -51 58% 1143 	11.68% -84 66% 1036 	12.39% 23 47% 755 	N/A N/A N/A N/A N/A	10/1/2002
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index	\$1,842.40		-42 34.79% -20 51% 1205 N/A	-29 9.62% 16 48% 1144 18.41%	-33 11.14% -53 62% 1022 18.37%	-35 12.72% 44 41% 747 16.26%	-5 N/A N/A N/A N/A N/A 0.54%	N/A N/A N/A N/A N/A -2.95%	N/A N/A N/A N/A N/A 2.70%	26.22% -147 68% 1207 N/A 2.70%	17.82% -51 58% 1143 *** 25.61%	11.68% -84 66% 1036 17.96%	12.39% 23 47% 755 14.79%	N/A N/A N/A N/A N/A 12.38%	10/1/2002
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio	\$1,842.40		-42 34.79% -20 51% 1205 N/A 30.41%	-29 9.62% 16 48% 1144 	-33 11.14% -53 62% 1022 	-35 12.72% 44 41% 747 	-5 N/A N/A N/A N/A N/A 0.54%	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A 2.70%	26.22% -147 68% 1207 N/A 2.70%	17.82% -51 58% 1143 	11.68% -84 66% 1036 	12.39% 23 47% 755 	N/A N/A N/A N/A N/A	10/1/2002
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category	\$1,842.40		-42 34.79% -20 51% 1205 N/A 30.41% 30.45% -4 33.09% -268	-29 9.62% 16 48% 1144 18.41% 19.14% -73 18.19% 22	-33 11.14% -53 62% 1022 18.37%	-35 12.72% 44 41% 747 16.26% 17.54% -128 16.49% -23	-5 N/A N/A N/A N/A N/A 0.54% 0.35% 19 N/A N/A	N/A N/A N/A N/A N/A -2.95% -580 N/A N/A	N/A N/A N/A N/A N/A 2.70%	26.22% -147 68% 1207 N/A 2.70% 12.73% -1003	17.82% -51 58% 1143 25.61% 27.46% -185 27.47% -186	11.68% -84 66% 1036 17.96%	12.39% 23 47% 755 14.79%	N/A N/A N/A N/A N/A 12.38%	10/1/2002
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index PG: Mid-Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category PG: Fund % Rank in Mid-Cap Growth M'star Category	\$1,842.40		-42 34.79% -20 51% 1205 N/A 30.41% 30.45% -4 33.09% -268 58%	-29 9.62% 16 48% 1144 18.41% 19.14% -73 18.19% 22 45%	-33 11.14% -53 62% 1022 18.37% 19.27% -90 18.82% -45 50%	-35 12.72% 44 41% 747 16.26% 17.54% -128 16.49% -23 57%	-5 N/A N/A N/A N/A N/A N/A 0.54% 0.35% 19 N/A N/A	N/A N/A N/A N/A N/A -2.95% -580 N/A N/A N/A	N/A N/A N/A N/A N/A 2.70% 12.73% -1003 N/A N/A	26.22% -147 68% 1207 N/A 2.70% 12.73% -1003 13.05% -1035 90%	17.82% -51 58% 1143 25.61% 27.46% -185 27.47% -186 64%	11.68% -84 66% 1036 17.96% 19.83% -187 19.37% -141 63%	12.39% 23 47% 755 14.79% 16.63% -184 15.66% -87 70%	N/A N/A N/A N/A N/A 12.38% 13.51% -113 N/A N/A	10/1/2002
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category	\$1,842.40		-42 34.79% -20 51% 1205 N/A 30.41% 30.45% -4 33.09% -268	-29 9.62% 16 48% 1144 18.41% 19.14% -73 18.19% 22	-33 11.14% -53 62% 1022 18.37% 19.27% -90 18.82% -45	-35 12.72% 44 41% 747 16.26% 17.54% -128 16.49% -23	-5 N/A N/A N/A N/A N/A 0.54% 0.35% 19 N/A N/A	N/A N/A N/A N/A N/A -2.95% -580 N/A N/A	N/A N/A N/A N/A N/A 2.70% 12.73% -1003 N/A N/A	26.22% -147 68% 1207 N/A 2.70% 12.73% -1003 13.05% -1035	17.82% -51 58% 1143 25.61% 27.46% -185 27.47% -186	11.68% -84 66% 1036 17.96% 19.83% -187 19.37% -141	12.39% 23 47% 755 14.79% 16.63% -184 15.66% -87	N/A N/A N/A N/A N/A 12.38% 13.51% -113 N/A N/A	10/1/2002
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index PG: Mid-Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category	\$1,842.40		-42 34.79% -20 51% 1205 N/A 30.41% 30.45% -4 33.09% -268 58% 584	-29 9.62% 16 48% 11144 *** 18.41% 19.14% -73 18.19% 22 45% 549	-33 11.14% -53 62% 1022 18.37% 19.27% -90 18.82% -45 50% 495	-35 12.72% 44 41% 747 16.26% 17.54% -128 16.49% -23 57% 386	-5 N/A N/A N/A N/A N/A N/A 0.54% 0.35% 19 N/A N/A N/A	N/A N/A N/A N/A N/A -2.95% -580 N/A N/A N/A	N/A N/A N/A N/A N/A N/A 2.70% 12.73% -1003 N/A N/A N/A	26.22% -147 68% 1207 N/A 2.70% 12.73% -1003 13.05% -1035 90% 588	17.82% -51 58% 1143 25.61% 27.46% -185 27.47% -186 64% 538	11.68% -84 66% 1036 17.96% 19.83% -187 19.37% -141 63% 491	12.39% 23 47% 755 *** 14.79% 16.63% -184 15.66% -87 70% 380	N/A N/A N/A N/A N/A 12.38% 13.51% -113 N/A N/A N/A	10/1/2002
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index PG: Mid-Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category FG: # of funds in Mid-Cap Growth M'star Category Fund Star Rating TIAA-CREF MID-CAP VALUE FUND (TRVRX)	\$1,842.40 \$1,842.40 \$2,222.50	73	-42 34.79% -20 51% 1205 N/A 30.41% 30.45% -4 33.09% -268 58% 584	-29 9.62% 16 48% 11144 *** 18.41% 19.14% -73 18.19% 22 45% 549	-33 11.14% -53 62% 1022 18.37% 19.27% -90 18.82% -45 50% 495	-35 12.72% 44 41% 747 16.26% 17.54% -128 16.49% -23 57% 386	-5 N/A N/A N/A N/A N/A N/A 0.54% 0.35% 19 N/A N/A N/A	N/A N/A N/A N/A N/A -2.95% -580 N/A N/A N/A	N/A N/A N/A N/A N/A N/A 2.70% 12.73% -1003 N/A N/A N/A	26.22% -147 68% 1207 N/A 2.70% 12.73% -1003 13.05% -1035 90% 588	17.82% -51 58% 1143 25.61% 27.46% -185 27.47% -186 64% 538	11.68% -84 66% 1036 17.96% 19.83% -187 19.37% -141 63% 491	12.39% 23 47% 755 *** 14.79% 16.63% -184 15.66% -87 70% 380	N/A N/A N/A N/A N/A 12.38% 13.51% -113 N/A N/A N/A	10/1/2002
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index PG: Mid-Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category PG: Fund % Rank in Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category Fund Star Rating		73	-42 34.79% -20 51% 1205 N/A 30.41% 30.45% -4 33.09% -268 58% 584 N/A	-29 9.62% 16 48% 1144 18.41% 19.14% -73 18.19% 22 45% 549	-33 11.14% -53 62% 1022 18.37% 19.27% -90 18.82% -45 50% 495	-35 12.72% 44 41% 747 16.26% 17.54% -128 16.49% -23 57% 386	-5 N/A N/A N/A N/A N/A 0.54% 0.35% 19 N/A N/A N/A N/A	N/A N/A N/A N/A N/A -2.95% -580 N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A 2.70% 12.73% -1003 N/A N/A N/A N/A N/A	26.22% -147 68% 1207 N/A 2.70% 12.73% -1003 13.05% -1035 90% 588 N/A	17.82% -51 58% 1143 25.61% 27.46% -185 27.47% -186 64% 538	11.68% -84 66% 1036 17.96% 19.83% -187 19.37% -141 63% 491	12.39% 23 47% 755 *** 14.79% 16.63% -184 15.66% -87 70% 380	N/A N/A N/A N/A N/A N/A 12.38% 13.51% -113 N/A N/A N/A N/A	
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index PG: Mid-Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category Fund Star Rating TIAA-CREF MID-CAP VALUE FUND (TRVRX) Gross Expense Ratio		73	-42 34.79% -20 51% 1205 N/A 30.41% 30.45% -4 33.09% -268 58% 584 N/A 44.53% 42.40% 213	-29 9.62% 16 48% 1144 18.41% 19.14% -73 18.19% 22 45% 549 6.04%	-33 11.14% -53 62% 1022 18.37% 19.27% -90 18.82% -45 50% 495 7.66%	-35 12.72% 44 41% 747 16.26% 17.54% -128 16.49% -23 57% 386 	-5 N/A	N/A N/A N/A N/A N/A -2.95% -580 N/A N/A N/A N/A 10.80%	N/A N/A N/A N/A N/A N/A 12.70% 12.73% -1003 N/A N/A N/A N/A N/A N/A N/A	26.22% -147 68% 1207 N/A 2.70% 12.73% -1003 13.05% -1035 90% 588 N/A 31.92%	17.82% -51 58% 1143 25.61% 27.46% -185 64% 538 16.90%	11.68% -84 66% 1036 17.96% 19.83% -187 19.37% -141 63% 491 8.68%	12.39% 23 47% 755 14.79% 16.63% -184 15.66% -87 70% 380 11.25%	N/A N/A N/A N/A N/A 12.38% 13.51% -113 N/A N/A N/A N/A N/A	
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index PG: Mid-Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category Fund sk. Rark in Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category Fund Star Rating TIAA-CREF MID-CAP VALUE FUND (TRVRX) Gross Expense Ratio BM: Russell Mid Cap Value Index Fund vs. Russell Mid Cap Value Index PG: Mid-Cap Value M'star Category		73	-42 34.79% -20 51% 1205 N/A 30.41% 30.45% -4 33.09% -268 58% 584 N/A 44.53% 42.40% 213 46.91%	-29 9.62% 16 48% 1144 19.14% -73 18.19% 22 22 45% 549 6.04% 10.28% -424 9.41%	-33 11.14% -53 62% 1022 18.37% 19.27% -90 18.82% -45 50% 495 7.66% 10.59% -293 10.47%	-35 12.72% 44 41% 747 16.26% 17.54% -128 16.49% -23 57% 386 11.38% 13.93% -255 12.92%	-5 N/A N/A N/A N/A N/A 0.54% 0.35% 19 N/A N/A N/A N/A N/A N/A T.41% 6.28% 113 N/A	N/A N/A N/A N/A N/A -2.95% -580 N/A N/A N/A N/A N/A N/A 10.80% 8.54% 226 N/A	N/A N/A N/A N/A N/A N/A 12.73% -1003 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	26.22% -147 68% 1207 N/A 2.70% 12.73% -1003 13.05% 90% 588 N/A 31.92% 28.34% 358 29.32%	17.82% -51 58% 1143 25.61% 27.46% -185 27.47% -186 64% 538 16.90%	11.68% -84 66% 1036 17.96% 19.83% -187 19.37% -141 63% 491 8.68% 11.22% -254 10.60%	12.39% 23 47% 755 *** 14.79% 16.63% -184 15.66% -87 70% 380 ** 11.25% 13.44% -219 12.30%	N/A N/A N/A N/A N/A 12.38% 13.51% -113 N/A N/A N/A N/A 11.00%	
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index PG: Mid-Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category Fund Star Rating TIAA-CREF MID-CAP VALUE FUND (TRVRX) Gross Expense Ratio BM: Russell Mid Cap Value Index Fund vs. Russell Mid Cap Value M'star Category Fund vs. Mid-Cap Value M'star Category		73	-42 34.79% -20 51% 1205 N/A 30.41% -4 33.09% -268 58% 584 N/A 44.53% 42.40% 213 46.91% -238	-29 9.62% 16 48% 1144 18.41% 19.14% -73 18.19% 22 45% 549 6.04% 10.28% -424 -424 -424 -437 -4337	-33 11.14% -53 62% 1022 18.37% 19.27% -90 18.82% -45 50% 45 7.66% 10.59% -293 10.47% -281	-35 12.72% 44 41% 747 16.26% 17.54% -23 57% 386 11.38% 13.93% -255 -154	-5 N/A N/A N/A N/A N/A 0.54% 0.35% 19 N/A N/A N/A N/A N/A 7.41% 6.28% 113 N/A N/A N/A	N/A N/A N/A N/A N/A -2.95% -580 N/A N/A N/A N/A 10.80% 8.54% 226 N/A N/A	N/A N/A N/A N/A N/A N/A 12.73% -1003 N/A N/A N/A N/A N/A 31.92%	26.22% -147 68% 1207 N/A 2.70% 12.73% -1003 13.05% -1035 90% 588 N/A 31.92% 28.34% 358 29.32% 260	17.82% -51 58% 1143 25.61% 27.46% -185 27.47% -186 64% 538 16.90%	11.68% -84 66% 1036 17.96% 19.83% -187 19.37% -141 63% 491 8.68%	12.39% 23 47% 755 *** 14.79% 16.63% -184 15.66% -87 70% 380 ** 11.25% 13.44% -219 12.30% -105	N/A N/A N/A N/A N/A N/A 12.38% 13.51% -113 N/A N/A N/A 11.00% 11.78% -78 N/A N/A N/A	
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index PG: Mid-Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category Fund sk. Rark in Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category Fund Star Rating TIAA-CREF MID-CAP VALUE FUND (TRVRX) Gross Expense Ratio BM: Russell Mid Cap Value Index Fund vs. Russell Mid Cap Value Index PG: Mid-Cap Value M'star Category		73	-42 34.79% -20 51% 1205 N/A 30.41% 30.45% -4 33.09% -268 58% 584 N/A 44.53% 42.40% 213 46.91%	-29 9.62% 16 48% 1144 19.14% -73 18.19% 22 22 45% 549 6.04% 10.28% -424 9.41%	-33 11.14% -53 62% 1022 18.37% 19.27% -90 18.82% -45 50% 495 7.66% 10.59% -293 10.47%	-35 12.72% 44 41% 747 16.26% 17.54% -128 16.49% -23 57% 386 11.38% 13.93% -255 12.92%	-5 N/A N/A N/A N/A N/A 0.54% 0.35% 19 N/A N/A N/A N/A N/A N/A T.41% 6.28% 113 N/A	N/A N/A N/A N/A N/A -2.95% -580 N/A N/A N/A N/A N/A N/A 10.80% 8.54% 226 N/A	N/A N/A N/A N/A N/A N/A 12.70% 12.73% -1003 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	26.22% -147 68% 1207 N/A 2.70% 12.73% -1003 13.05% 90% 588 N/A 31.92% 28.34% 358 29.32%	17.82% -51 58% 1143 25.61% 27.46% -185 27.47% -186 64% 538 16.90%	11.68% -84 66% 1036 17.96% 19.83% -187 19.37% -141 63% 491 8.68% 11.22% -254 10.60%	12.39% 23 47% 755 *** 14.79% 16.63% -184 15.66% -87 70% 380 ** 11.25% 13.44% -219 12.30%	N/A N/A N/A N/A N/A 12.38% 13.51% -113 N/A N/A N/A N/A 11.00%	
PG: Large Value M'star Category Fund vs. Large Value M'star Category PG: Fund % Rank in Large Value M'star Category PG: # of funds in Large Value M'star Category Fund Star Rating TIAA-CREF MID-CAP GROWTH FUND (TRGMX) Gross Expense Ratio BM: Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index Fund vs. Russell Mid Cap Growth Index PC: Mid-Cap Growth M'star Category Fund vs. Mid-Cap Growth M'star Category PG: # of funds in Mid-Cap Growth M'star Category Fund Star Rating TIAA-CREF MID-CAP VALUE FUND (TRVRX) Gross Expense Ratio BM: Russell Mid Cap Value Index Fund vs. Russell Mid Cap Value Index Fund vs. Russell Mid Cap Value Index Fund vs. Russell Mid Cap Value M'star Category PG: Mid-Cap Value M'star Category Fund vs. Mid-Cap Value M'star Category Fund vs. Mid-Cap Value M'star Category FG: Fund % Rank in Mid-Cap Value M'star Category PG: Fund % Rank in Mid-Cap Value M'star Category PG: Fund % Rank in Mid-Cap Value M'star Category		73	-42 34.79% -20 51% 1205 N/A 30.41% 30.45% -4 33.09% -268 58% 584 N/A 44.53% 42.40% 213 46.91% -238 57%	-29 9.62% 16 48% 1144 18.41% 19.14% -73 18.19% 22 45% 549 6.04% 10.28% -424 9.41% -337 88%	-33 11.14% -53 11.14% -53 1022 18.37% 19.27% -90 18.82% -45 50% 495 7.66% 10.59% -293 10.47% -281 94%	-35 12.72% 44 41% 747 16.26% 17.54% -128 57% 386 11.38% 13.93% -255 12.92% -154 87%	-5 N/A N/A N/A N/A N/A 0.54% 0.35% 19 N/A N/A N/A N/A N/A 1.3 N/A 1.41% 6.28% 113 N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A -2.95% -580 N/A N/A N/A N/A 10.80% 8.54% 226 N/A N/A N/A N/A	N/A N/A N/A N/A N/A 12.70% 12.73% -1003 N/A N/A N/A N/A N/A N/A 31.92% 28.34% 358 N/A N/A N/A	26.22% -147 68% 1207 N/A 2.70% 12.73% -1003 13.05% -1035 90% 588 N/A 31.92% 28.34% 358 29.32% 260 27%	17.82% -51 58% 1143 25.61% 27.46% -185 27.47% -186 64% 538 16.90% 19.62% -272 18.85% -195 78%	11.68% -84 66% 1036 17.96% 19.83% -187 -141 63% 491 1.22% -254 10.60% -192 86%	12.39% 23 47% 755 14.79% 16.63% -184 15.66% -87 70% 380 11.25% 13.44% -219 12.30% -105 80%	N/A N/A N/A N/A N/A 12.38% 13.51% -113 N/A N/A N/A 11.00% 11.78% -78 N/A N/A N/A	

				Previous Qu	arter-End Ret	turns				Current Mo	onth-End Retu	urns			
			1 Year	3 Year	5 Year	eturns 10 Year	1 Month	3 Month	YTD	1 Year	3 Year	Avg. An 5 Year	nual Returns 10 Year	Since	Ξ
	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.
FUND	12/31/21	(bps) [2]		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-CREF QUANT SMALL-CAP EQUITY FUND (TRSEX) Gross Expense Ratio	\$3,038.90	68 68	57.22%	10.05%	12.95%	14.61%	3.84%	4.81%	24.73%	24.73%	20.15%	11.82%	13.48%	11.20%	10/1/2002
BM: Russell 2000 Index		00	47.68%	10.54%	13.45%	14.63%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	11.31%	
Fund vs.Russell 2000 Index			954	-49	-50	-2	161	267	991	991	13	-20	25	-11	
PG: Small Blend M'star Category			51.11%	9.47%	11.96%	13.70%	N/A	N/A	N/A	24.19%	19.73%	11.22%	12.74%	N/A	
Fund vs. Small Blend M'star Category PG: Fund % Rank in Small Blend M'star Category			611 24%	58 43%	99 39%	91 30%	N/A N/A	N/A N/A	N/A N/A	54 47%	42 45%	60 43%	74 30%	N/A N/A	
PG: # of funds in Small Blend M'star Category PG: # of funds in Small Blend M'star Category			641	603	525	360	N/A	N/A	N/A	630	45% 596	528	352	N/A N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
[15.16.4]															
TIAA-CREF QUANT SMALL/MID-CAP EQUITY (TSMOX) [15,16,4] Gross Expense Ratio	\$1,127.30	75	56.12%	14.81%	16.95%	N/A	4.60%	6.36%	31.80%	31.80%	25.47%	16.80%	N/A	17.02%	8/5/2016
BM: Russell 2500 Index		75	45.03%	12.47%	14.25%		3.28%	3.82%	18.18%	18.18%	21.91%	13.75%		14.10%	
Fund vs.Russell 2500 Index			1109	234	270		132	254	1362	1362	356	305		292	
PG: Small Blend M'star Category			51.11%	9.47%	11.96%		N/A	N/A	N/A	24.19%	19.73%	11.22%		N/A	
Fund vs. Small Blend M'star Category			501	534	499		N/A	N/A	N/A	761	574	558		N/A	
PG: Fund % Rank in Small Blend M'star Category PG: # of funds in Small Blend M'star Category			30% 641	5% 603	2% 525		N/A N/A	N/A N/A	N/A N/A	11% 630	5% 596	2% 528		N/A N/A	
Fund Star Rating			N/A	*****	*****		N/A	N/A	N/A	N/A	*****	*****		N/A	
TIAA-CREF REAL ESTATE SECURITIES FUND (TRRSX)	\$4,877.90	74	30.31%	14.38%	10.41%	12.70%	8.76%	15.52%	39.05%	39.05%	22.50%	14.53%	12.72%	11.45%	10/1/2002
Gross Expense Ratio BM: FTSE Nareit All Equity REITs Index		74	31.54%	11.73%	8.41%	12.13%	9.60%	16.17%	41.30%	41.30%	19.93%	12.46%	12.22%	11.48%	
Fund vs.FTSE Nareit All Equity REITs Index			-123	265	200	57	-84	-65	-225	-225	257	207	50	-3	
PG: Real Estate M'star Category			34.73%	10.86%	7.27%	10.97%	N/A	N/A	N/A	38.73%	18.90%	10.74%	10.91%	N/A	
Fund vs. Real Estate M'star Category			-442	352	314	173	N/A	N/A	N/A	32	360	379	181	N/A	
PG: Fund % Rank in Real Estate M'star Category			81%	12%	5%	5%	N/A N/A	N/A	N/A	71%	17%	5%	5%	N/A	
PG: # of funds in Real Estate M'star Category Fund Star Rating			246 N/A	231	199	147	N/A	N/A N/A	N/A N/A	253 N/A	233	200	149	N/A N/A	
·															
TIAA-CREF S&P 500 INDEX FUND (TRSPX)	\$8,893.60	30	29.60%	15.65%	16.53%	16.26%	4.46%	10.94%	28.30%	28.30%	25.68%	18.11%	16.19%	11.22%	10/1/2002
Gross Expense Ratio BM: S&P 500 Index		30	20.000/	45.000/	46.000/	16.63%	4.400/	44.000/	20.740/	20.740/	20.070/	40.470/	40 550/	44 500/	
Fund vs.S&P 500 Index			30.00%	15.99% -34	16.90% -37	-37	4.48%	11.03% -9	28.71% -41	28.71% -41	26.07% -39	18.47% -36	16.55% -36	11.59% -37	
PG: Large Blend M'star 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 Category			-34	131	125	114	N/A	N/A	N/A	223	185	154	123	N/A	
PG: Fund % Rank in Large Blend M'star Category			57%	37%	33%	30%	N/A	N/A	N/A	29%	34%	28%	26%	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	
Total Star Hading							1.07								
TIAA-CREF SMALL-CAP BLEND INDEX FUND (TRBIX)	\$4,509.60	30	47.26%	10.36%	13.29%	14.54%	2.18%	2.11%	14.55%	14.55%	19.82%	11.87%	13.14%	11.10%	10/1/2002
Gross Expense Ratio		30	47 000/	40.540/	40.450/	44.000/	2.23%	0.440/	44.000/	44.000/	20.020/	40.000/	42 220/	44.240/	
BM: Russell 2000 Index Fund vs.Russell 2000 Index			47.68% -42	10.54% -18	13.45% -16	14.63% -9	-5	2.14% -3	14.82% -27	14.82% -27	20.02% -20	12.02% -15	13.23% -9	11.31% -21	
PG: Small Blend M'star Category			51.11%	9.47%	11.96%	13.70%	N/A	N/A	N/A	24.19%	19.73%	11.22%	12.74%	N/A	
Fund vs. Small Blend M'star Category			-385	89	133	84	N/A	N/A	N/A	-964	9	65	40	N/A	
PG: Fund % Rank in Small Blend M'star Category			67%	38%	32%	32%	N/A	N/A	N/A	95%	54%	43%	45%	N/A	
PG: # of funds in Small Blend M'star Category Fund Star Rating			641 N/A	603	525	360	N/A N/A	N/A N/A	N/A N/A	630 N/A	596	528	352	N/A N/A	
Total State Hading							1.07								
TIAA-CREF SOCIAL CHOICE EQUITY FUND (TRSCX) [6]	\$7,752.30	43	31.52%	16.11%	16.50%	15.72%	4.56%	9.37%	26.10%	26.10%	25.70%	17.69%	15.46%	7.53%	7/1/1999
Gross Expense Ratio		43													10/1/2002
BM: Russell 3000 Index Fund vs Russell 3000 Index			31.88% -36	16.00% 11	16.85% -35	16.60% -88	3.94% 62	9.28%	25.66% 44	25.66% 44	25.79% -9	17.97% -28	16.30% -84	8.01% -48	
PG: Large Blend M'star 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 Category			158	177	122	60	N/A	N/A	N/A	3	187	112	50	N/A	
PG: Fund % Rank in Large Blend M'star Category			32%	25%	33%	45%	N/A	N/A	N/A	58%	33%	40%	46%	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	
Fullo Star Nating			IN/A				IN/A	IN/A	IN/A	N/A				IN/A	
TIAA-CREF SOCIAL CHOICE LOW CARBON EQUITY FUND (TEWCX)	\$1,128.50	57	31.94%	16.90%	16.93%	N/A	4.34%	8.85%	25.64%	25.64%	26.43%	18.01%	N/A	15.61%	8/7/2015
Gross Expense Ratio		60													
BM: Russell 3000 Index Fund vs.Russell 3000 Index			31.88%	16.00% 90	16.85% 8		3.94% 40	9.28% -43	25.66% -2	25.66% -2	25.79% 64	17.97% 4		15.61% 0	
Fund vs.Russell 3000 Index PG: Large Blend M'star Category			6 29.94%	90 14.34%	8 15.28%		40 N/A	-43 N/A	-2 N/A	-2 26.07%	64 23.83%	4 16.57%		0 N/A	
Fund vs. Large Blend M'star Category			200	256	165		N/A	N/A	N/A	-43	260	144		N/A	
PG: Fund % Rank in Large Blend M'star Category			28%	13%	19%		N/A	N/A	N/A	65%	17%	31%		N/A	
PG: # of funds in Large Blend M'star Category			1380	1257	1102		N/A	N/A	N/A	1382	1244	1109		N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
International Equities															
International Equities															
TIAA-CREF EMERGING MARKETS EQUITY FUND (TEMSX)	\$1,680.80	113	3.66%	7.77%	7.93%	5.02%	1.22%	-3.56%	-16.72%	-16.72%	8.11%	8.42%	4.22%	3.10%	8/31/2010
Gross Expense Ratio BM: MS Emerging Market		113	18.20%	8.58%	9.23%	6.09%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	4.57%	
Fund vs.MS Emerging Market			-1454	-81	-130	-107	-66	-225	-1418	-1418	-283	-145	-127	-147	
PG: Diversified Emerging Mkts M'star Category			21.59%	9.94%	9.07%	6.33%	N/A	N/A	N/A	0.38%	12.42%	10.00%	5.78%	N/A	
Fund vs. Diversified Emerging Mkts M'star Category			-1793	-217	-114	-131	N/A	N/A	N/A	-1710	-431	-158	-156	N/A	
PG: Fund % Rank in Diversified Emerging Mkts M'star Category			98%	66%	68%	79%	N/A	N/A	N/A	98%	87%	75%	83%	N/A	
PG: # of funds in Diversified Emerging Mkts M'star Category			784	708	598	317	N/A	N/A	N/A	791	720	615	342	N/A	
Fund Star Rating			N/A	**	**	**	N/A	N/A	N/A	N/A		**	**	N/A	
Fund Star Rating			N/A	••	••	**	N/A	N/A	N/A	N/A	٠	••		N/A	

	_	_		Previous Qua	arter-End Re	turns				Current Mo	nth-End Retu				
			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	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
FUND THA CREE EMERCING MARKETS FOLLITY INDEX FLIND (TEGSY)	12/31/21	(bps) [2]	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 9/24/2010
TIAA-CREF EMERGING MARKETS EQUITY INDEX FUND (TEQSX) Gross Expense Ratio	\$5,389.80	45 45	16.43%	8.02%	8.58%	5.73%	1.76%	-1.38%	-3.32%	-3.32%	10.32%	9.44%	4.99%	3.96%	8/31/2010
BM: MS Emerging Market			18.20%	8.58%	9.23%	6.09%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	4.57%	
Fund vs.MS Emerging Market			-177	-56	-65	-36	-12	-7	-78	-78	-62	-43	-50	-61	
PG: Diversified Emerging Mkts M'star Category Fund vs. Diversified Emerging Mkts M'star Category			21.59% -516	9.94% -192	9.07% -49	6.33% -60	N/A N/A	N/A N/A	N/A N/A	0.38% -370	12.42% -210	10.00% -56	5.78% -79	N/A N/A	
PG: Fund % Rank in Diversified Emerging Mkts M'star Category			73%	63%	55%	62%	N/A	N/A	N/A	70%	68%	52%	64%	N/A	
PG: # of funds in Diversified Emerging Mkts M'star Category			784	708	598	317	N/A	N/A	N/A	791	720	615	342	N/A	
Fund Star Rating			N/A	•••		•••	N/A	N/A	N/A	N/A	•••	•••	•••	N/A	
TIAA-CREF INTERNATIONAL EQUITY FUND (TRERX) [6]	\$6,741.20	73	26.99%	8.14%	8.28%	8.81%	4.49%	2.43%	10.53%	10.53%	16.22%	9.71%	8.85%	5.16%	7/1/1999
Gross Expense Ratio		73	05.700/	7.000/	0.040/	0.400/	F 400/	0.000/	44.000/	44.000/	40.540/	0.550/	0.000/	4.740/	10/1/2002
BM: Morgan Stanley EAFE Index Fund vs.Morgan Stanley EAFE Index			25.73% 126	7.62% 52	8.81% -53	8.10% 71	5.12% -63	2.69% -26	11.26% -73	11.26% -73	13.54% 268	9.55% 16	8.03% 82	4.71% 45	
PG: Foreign Large Blend M'star Category			23.96%	7.55%	8.33%	8.07%	N/A	N/A	N/A	9.72%	13.56%	9.38%	7.85%	N/A	
Fund vs. Foreign Large Blend M'star Category			303	59	-5	74	N/A	N/A	N/A	81	266	33	100	N/A	
PG: Fund % Rank in Foreign Large Blend M'star Category PG: # of funds in Foreign Large Blend M'star Category			23% 770	40% 691	57% 591	22% 397	N/A N/A	N/A N/A	N/A N/A	50% 767	16% 698	45% 601	17% 409	N/A N/A	
Fund Star Rating			N/A	***	**	***	N/A	N/A	N/A	N/A	****	***	****	N/A	
TIAA-CREF INTERNATIONAL EQUITY INDEX FUND (TRIEX) Gross Expense Ratio	\$19,413.70	30	24.62%	7.35%	8.49%	8.04%	4.79%	3.13%	11.07%	11.07%	13.35%	9.50%	7.95%	7.67%	10/1/2002
BM: Morgan Stanley EAFE Index		50	25.73%	7.62%	8.81%	8.10%	5.12%	2.69%	11.26%	11.26%	13.54%	9.55%	8.03%	7.90%	
Fund vs.Morgan Stanley EAFE Index			-111	-27	-32	-6	-33	44	-19	-19	-19	-5	-8	-23	
PG: Foreign Large Blend M'star Category Fund vs. Foreign Large Blend M'star Category			23.96%	7.55%	8.33%	8.07%	N/A	N/A	N/A	9.72%	13.56%	9.38%	7.85%	N/A	
PG: Fund % Rank in Foreign Large Blend Mistar Category			66 50%	-20 57%	16 54%	-3 49%	N/A N/A	N/A N/A	N/A N/A	135 42%	-21 58%	12 54%	10 47%	N/A N/A	
PG: # of funds in Foreign Large Blend M'star Category			770	691	591	397	N/A	N/A	N/A	767	698	601	409	N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF INTERNATIONAL OPPORTUNITIES FUND (TIOTX)	\$2,521.50	86	22.12%	14.11%	14.38%	N/A	1.25%	-2.03%	3.26%	3.26%	21.20%	14.65%	N/A	8.54%	4/12/2013
Gross Expense Ratio	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	86					1								
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%		5.95%	
Fund vs.MSCI AC World Index ex USA PG: Foreign Large Growth M'star Category			-180 20.30%	608 13.07%	544 12.18%		-288 N/A	-385 N/A	-456 N/A	-456 7.69%	802 20.03%	504 14.11%		259 N/A	
Fund vs. Foreign Large Growth M'star Category			182	104	220		N/A	N/A	N/A	-443	117	54		N/A	
PG: Fund % Rank in Foreign Large Growth M'star Category			39%	33%	17%		N/A	N/A	N/A	79%	34%	35%		N/A	
PG: # of funds in Foreign Large Growth M'star Category Fund Star Rating			439 N/A	383	322		N/A N/A	N/A N/A	N/A N/A	450 N/A	386	332		N/A N/A	
rund Star Raung			IN/A				IN/A	N/A	N/A	N/A				N/A	
TIAA-CREF QUANT INTERNATIONAL SMALL-CAP EQUITY FUND (TTISX) [17,4]	\$1,596.10	96	28.35%	6.19%	N/A	N/A	4.33%	0.22%	11.37%	11.37%	12.38%	7.91%	N/A	7.60%	12/9/2016
Gross Expense Ratio		96	22.070/	10.33%			4.000/	0.000/	40.000/	40.000/	40, 450/	44.040/		44.000/	
BM: MSCI ACWI ex-US Small Cap Index Fund vs.MSCI ACWI ex-US Small Cap Index			33.07% -472	-414			4.23%	0.62% -40	12.93% -156	12.93% -156	16.45% -407	11.21% -330		11.20% -360	
PG: Foreign Small/Mid Value M'star Category			36.13%	6.61%			N/A	N/A	N/A	14.87%	12.40%	8.23%		N/A	
Fund vs. Foreign Small/Mid Value M'star Category			-778	-42			N/A	N/A	N/A	-350	-2	-32		N/A	
PG: Fund % Rank in Foreign Small/Mid Value M'star Category PG: # of funds in Foreign Small/Mid Value M'star Category			87% 51	58% 48			N/A N/A	N/A N/A	N/A N/A	78% 55	48% 51	63% 47		N/A N/A	
Fund Star Rating			N/A	***			N/A	N/A	N/A	N/A	***	***		N/A	
TIAA-CREF SOCIAL CHOICE INTERNATIONAL EQUITY FUND (TSOEX) Gross Expense Ratio	\$1,029.20	65	25.30%	8.19%	8.85%	N/A	5.27%	3.69%	11.66%	11.66%	14.59%	10.02%	N/A	6.77%	8/7/2015
BM: Morgan Stanley EAFE Index		00	25.73%	7.62%	8.81%		5.12%	2.69%	11.26%	11.26%	13.54%	9.55%		6.26%	
Fund vs.Morgan Stanley EAFE Index			-43	57	4		15	100	40	40	105	47		51	
PG: Foreign Large Blend M'star Category Fund vs. Foreign Large Blend M'star Category			23.96% 134	7.55% 64	8.33% 52		N/A N/A	N/A N/A	N/A N/A	9.72% 194	13.56% 103	9.38% 64		N/A N/A	
PG: Fund % Rank in Foreign Large Blend M'star Category			38%	39%	42%		N/A	N/A	N/A	31%	31%	32%		N/A	
PG: # of funds in Foreign Large Blend M'star Category			770	691	591		N/A	N/A	N/A	767	698	601		N/A	
Fund Star Rating			N/A	***	***		N/A	N/A	N/A	N/A	****	****		N/A	
Fixed Income															
Fixed Income															
TIAA-CREF BOND INDEX FUND (TBIRX) Gross Expense Ratio	\$21,775.60	33	-1.15%	4.99%	2.53%	2.61%	-0.40%	-0.23%	-2.05%	-2.05%	4.35%	3.16%	2.48%	3.14%	9/14/2009
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%	3.58%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			-25	-37	-41	-40	-14	-24	-51	-51	-44	-41	-42	-44	
PG: Intermediate Core Bond Mistar Category			-0.27%	5.29%	2.92%	3.05%	N/A	N/A	N/A	-1.48%	4.81%	3.47%	2.95%	N/A	
Fund vs. Intermediate Core Bond M'star Category PG: Fund % Rank in Intermediate Core Bond M'star Category			-88 82%	-30 73%	-39 79%	-44 79%	N/A N/A	N/A N/A	N/A N/A	-57 79%	-46 75%	-31 73%	-47 80%	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	
TIAA-CREF CORE BOND FUND (TIDRX) [5]	\$10,676.90	54	0.67%	5.54%	3.23%	3.61%	0.08%	-0.29%	-1.24%	-1.24%	5.07%	3.72%	3.40%	4.78%	7/1/1999
Gross Expense Ratio	,0.0.00	54	,		/0		2.3078	/0	/0	/0			+0 ,0	0 /3	3/31/2006
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%	4.76%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			157	18	29	60 3.75%	34 N/A	-30 N/A	30 N/A	30	28	15	50	2	
PG: Intermediate Core-Plus Bond M'star Category Fund vs. Intermediate Core-Plus Bond M'star Category			1.49% -82	5.62% -8	3.50% -27	3.75% -14	N/A N/A	N/A N/A	N/A N/A	-0.67% -57	5.38% -31	3.95% -23	3.58% -18	N/A N/A	
PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			66%	57%	67%	56%	N/A	N/A	N/A	73%	69%	66%	59%	N/A	
PG: # of funds in Intermediate Core-Plus Bond M'star Category			614	571	498	357	N/A	N/A	N/A	605	569	495	353	N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	

	_			Previous Qu	arter-End Ret	urns				Current Mo	nth-End Ret	urns			
			1 Year	3 Year	vg. Annual R 5 Year	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	
FUND	Assets (in \$Mil.) 12/31/21	Ratio (bps) [2]	to 09/30/21	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-CREF CORE IMPACT BOND FUND (TSBBX)	\$7,273.40	60	0.34%	5.28%	3.17%	N/A	-0.34%	-0.29%	-1.28%	-1.28%	4.70%	3.67%	N/A	3.25%	9/21/2012
Gross Expense Ratio BM: Bloomberg Barclays U.S. Aggregate Bond Index		60	-0.90%	5.36%	2.94%		-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%		2.73%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			124	-8	23		-8	-30	26	26	-9	10		52	
PG: Intermediate Core Bond M'star Category Fund vs. Intermediate Core Bond M'star Category			-0.27% 61	5.29% -1	2.92% 25		N/A N/A	N/A N/A	N/A N/A	-1.48% 20	4.81% -11	3.47% 20		N/A N/A	
PG: Fund % Rank in Intermediate Core Bond M'star Category			24%	52%	33%		N/A	N/A	N/A	31%	56%	36%		N/A	
PG: # of funds in Intermediate Core Bond M'star Category			409 N/A	376	331		N/A	N/A	N/A	423	386	348		N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF CORE PLUS BOND FUND (TCBRX)	\$5,667.20	55	1.89%	5.74%	3.52%	3.98%	0.17%	-0.12%	-0.48%	-0.48%	5.35%	3.99%	3.74%	4.34%	3/31/2006
Gross Expense Ratio BM: Bloomberg Barclays U.S. Aggregate Bond Index		55	-0.90%	5.36%	2.94%	3.01%	-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%	2.90%	4.21%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			279	38	58	97	43	-13	106	106	56	42	84	13	
PG: Intermediate Core-Plus Bond M'star Category			1.49%	5.62%	3.50%	3.75% 23	N/A N/A	N/A N/A	N/A N/A	-0.67%	5.38%	3.95% 4	3.58%	N/A N/A	
Fund vs. Intermediate Core-Plus Bond M'star Category PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			32%	12 49%	48%	33%	N/A	N/A	N/A	19 36%	-3 55%	48%	16 37%	N/A	
PG: # of funds in Intermediate Core-Plus Bond M'star Category			614	571	498	357	N/A	N/A	N/A	605	569	495	353	N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF EMERGING MARKETS DEBT FUND (TEDTX)	\$570.40	87	8.56%	7.01%	5.14%	N/A	1.08%	-1.35%	-1.05%	-1.05%	7.08%	5.52%	N/A	4.76%	9/26/2014
Gross Expense Ratio		87													
BM: J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified Fund vs.J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified			4.36% 420	5.65% 136	3.89% 125		1.40%	-0.44% -91	-1.80% 75	-1.80% 75	5.94% 114	4.65% 87		4.56% 20	
PG: Emerging Markets Bond M'star Category			5.65%	5.13%	3.77%		-32 N/A	N/A	N/A	-2.80%	4.90%	3.96%		N/A	
Fund vs. Emerging Markets Bond M'star Category			291	188	137		N/A	N/A	N/A	175	218	156		N/A	
PG: Fund % Rank in Emerging Markets Bond M'star Category PG: # of funds in Emerging Markets Bond M'star Category			9% 277	11% 255	17% 214		N/A N/A	N/A N/A	N/A N/A	27% 276	9% 262	9% 219		N/A N/A	
Fund Star Rating			N/A	255	****		N/A N/A	N/A	N/A	N/A	202	219		N/A N/A	
TIAA-CREF GREEN BOND (TGRMX) Gross Expense Ratio	\$58.50	70	1.43%	N/A	N/A	N/A	-0.16%	-0.26%	-0.72%	-0.72%	5.40%	N/A	N/A	5.65%	11/16/2018
BM: Bloomberg Barclays MSCI US Green Bond Index		110	-0.20%				-0.27%	-0.31%	-1.58%	-1.58%	5.14%			5.72%	
Fund vs.Bloomberg Barclays MSCI US Green Bond Index			163				11	5	86	86	26			-7	
PG: Intermediate Core-Plus Bond M'star Category Fund vs. Intermediate Core-Plus Bond M'star Category			1.49%				N/A N/A	N/A N/A	N/A N/A	-0.67% -5	5.38% 2			N/A N/A	
PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			42%				N/A	N/A	N/A	47%	54%			N/A	
PG: # of funds in Intermediate Core-Plus Bond M'star Category			614				N/A	N/A	N/A	605	569			N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A	***			N/A	
TIAA-CREF HIGH YIELD FUND (TIHRX) [6]	\$3,543.30	61	9.27%	5.08%	5.17%	6.34%	2.06%	0.89%	4.64%	4.64%	7.35%	4.83%	5.72%	6.33%	3/31/2006
Gross Expense Ratio		61	0.700/	0.000/	0.400/	7.000/		0.700/	4.500/	4.500/	0.500/	0.040/	0.540/	0.770/	
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%	6.89% -181	6.16% -99	7.08% -74	1.91% 15	0.73% 16	4.58% 6	4.58% 6	8.56% -121	6.04% -121	6.54% -82	6.77% -44	
PG: High Yield Bond M'star Category			10.50%	5.69%	5.41%	6.25%	N/A	N/A	N/A	4.77%	7.51%	5.19%	5.74%	N/A	
Fund vs. High Yield Bond M'star Category			-123	-61	-24	9	N/A	N/A	N/A	-13	-16	-36	-2	N/A	
PG: Fund % Rank in High Yield Bond M'star Category PG: # of funds in High Yield Bond M'star Category			69% 677	72% 630	65% 552	54% 358	N/A N/A	N/A N/A	N/A N/A	52% 678	62% 634	70% 558	56% 370	N/A N/A	
Fund Star Rating			N/A	**	***	***	N/A	N/A	N/A	N/A	***	**	***	N/A	
TIAA-CREF INFLATION-LINKED BOND FUND (TIKRX) [5]	\$3,783.90	50	5.02%	5.85%	3.30%	2.19%	0.27%	1.31%	4.96%	4.96%	6.35%	3.93%	2.07%	4.00%	10/1/2002
Gross Expense Ratio	\$5,765.36	50	3.0276	3.0376	3.30 /6	2.1370	0.2176	1.5176	4.30 /6	4.3076	0.3378	3.3376	2.07 /6	4.00 /6	3/31/2006
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%	4.07%	
Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index PG: Inflation-Protected Bond M'star Category			-73 5.61%	-56 6.73%	-54 4.00%	-39 2.63%	-21 N/A	-23 N/A	-73 N/A	-73 5.61%	-62 7.77%	-53 4.84%	-50 2.61%	-7 N/A	
Fund vs. Inflation-Protected Bond M'star Category			-59	-88	-70	-44	N/A	N/A	N/A	-65	-142	-91	-54	N/A	
PG: Fund % Rank in Inflation-Protected Bond M'star Category			65%	70%	77%	70%	N/A	N/A	N/A	79%	73%	73%	72%	N/A	
PG: # of funds in Inflation-Protected Bond M'star Category Fund Star Rating			205 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	
•							147								
TIAA-CREF INTERNATIONAL BOND FUND (TIBVX) [4] Gross Expense Ratio	\$511.40	85	0.52%	4.32%	2.85%	N/A	0.00%	-0.60%	-2.36%	-2.36%	3.82%	3.37%	N/A	2.54%	8/5/2016
BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged)		65	-0.54%	3.93%	2.71%		-0.54%	0.07%	-1.40%	-1.40%	3.30%	3.11%		2.56%	
Fund vs.Bloomberg Barclays Global Aggregate ex-USD Index (Hedged)			106	39	14		54	-67	-96	-96	52	26		-2	
PG: World Bond-USD Hedged M'star Category			0.45%	4.61% -29	2.72% 13		N/A N/A	N/A N/A	N/A N/A	-1.89% -47	4.29% -47	3.18% 19		N/A N/A	
Fund vs. World Bond-USD Hedged M'star Category PG: Fund % Rank in World Bond-USD Hedged M'star Category			43%	-29 53%	38%		N/A	N/A	N/A	71%	62%	37%		N/A	
PG: # of funds in World Bond-USD Hedged M'star Category							1		N/A	125	110	81		N/A	
r G. # Of fullus III World Build-USD Fledged Wistai Category			123	104	77		N/A	N/A	IN/A	.20					
Fund Star Rating			1	104	77 ***		N/A N/A	N/A N/A	N/A	N/A	***	***		N/A	
	\$36.50	60	123			N/A						N/A	N/A	N/A 2.98%	11/16/2018
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio	\$36.50	60	123 N/A 1.44%	***	***	N/A	N/A -0.11%	N/A -0.51%	N/A -0.01%	N/A -0.01%	3.02%		N/A	2.98%	11/16/2018
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index	\$36.50		123 N/A 1.44% 0.30%	***	***	N/A	N/A	N/A -0.51% -0.56%	N/A -0.01% -0.47%	N/A -0.01% -0.47%	3.02%		N/A	2.98% 2.47%	11/16/2018
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio	\$36.50		123 N/A 1.44%	***	***	N/A	N/A -0.11%	N/A -0.51%	N/A -0.01%	N/A -0.01%	3.02%		N/A	2.98%	11/16/2018
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M*star Category Fund vs. Short-Term Bond M*star Category	\$36.50		123 N/A 1.44% 0.30% 114 1.63% -19	***	***	N/A	-0.11% -0.15% 4 N/A N/A	-0.51% -0.56% 5 N/A N/A	-0.47% 46 N/A N/A	-0.47% 46 0.05% -6	3.02% 2.28% 74 3.02% 0		N/A	2.98% 2.47% 51 N/A N/A	11/16/2018
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category	\$36.50		123 N/A 1.44% 0.30% 114 1.63% -19 38%	***	***	N/A	-0.11% -0.15% 4 N/A N/A N/A	-0.51% -0.56% 5 N/A N/A N/A	-0.01% -0.47% 46 N/A N/A N/A	-0.47% 46 0.05% -6 36%	3.02% 2.28% 74 3.02% 0 40%		N/A	2.98% 2.47% 51 N/A N/A N/A	11/16/2018
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M*star Category Fund vs. Short-Term Bond M*star Category	\$36.50		123 N/A 1.44% 0.30% 114 1.63% -19	***	***	N/A	-0.11% -0.15% 4 N/A N/A	-0.51% -0.56% 5 N/A N/A	-0.47% 46 N/A N/A	-0.47% 46 0.05% -6	3.02% 2.28% 74 3.02% 0		N/A	2.98% 2.47% 51 N/A N/A	11/16/2018
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M*star Category Fund vs. Short-Term Bond Mstar Category PG: Fund % Rank in Short-Term Bond Mstar Category PG: # of funds in Short-Term Bond M*star Category Fund Star Rating		131	123 N/A 1.44% 0.30% 114 1.63% -19 38% 603 N/A	N/A	N/A		N/A -0.11% -0.15% 4 N/A N/A N/A N/A	-0.51% -0.56% 5 N/A N/A N/A N/A N/A N/A	-0.47% 46 N/A N/A N/A N/A N/A N/A	-0.47% 46 0.05% -6 36% 608 N/A	3.02% 2.28% 74 3.02% 0 40% 557	N/A		2.98% 2.47% 51 N/A N/A N/A N/A N/A	
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M*star Category Fund vs. Short-Term Bond M*star Category PG: Fund % Rank in Short-Term Bond M*star Category PG: # of funds in Short-Term Bond M*star Category Fund Star Rating TIAA-CREF SHORT-TERM BOND FUND (TISRX)	\$36.50 \$2,034.20	131	123 N/A 1.44% 0.30% 114 1.63% -19 38% 603	***	***	N/A	-0.11% -0.15% 4 N/A N/A N/A N/A	-0.51% -0.56% 5 N/A N/A N/A N/A N/A	-0.01% -0.47% 46 N/A N/A N/A N/A	-0.01% -0.47% 46 0.05% -6 36% 608	3.02% 2.28% 74 3.02% 0 40% 557		N/A	2.98% 2.47% 51 N/A N/A N/A	11/16/2018 11/16/2018 3/31/2006
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M*star Category Fund vs. Short-Term Bond Mstar Category PG: Fund % Rank in Short-Term Bond Mstar Category PG: # of funds in Short-Term Bond M*star Category Fund Star Rating		131	123 N/A 1.44% 0.30% 114 1.63% -19 38% 603 N/A	N/A	N/A		N/A -0.11% -0.15% 4 N/A N/A N/A N/A	-0.51% -0.56% 5 N/A N/A N/A N/A N/A N/A	-0.47% 46 N/A N/A N/A N/A N/A N/A	-0.47% 46 0.05% -6 36% 608 N/A	3.02% 2.28% 74 3.02% 0 40% 557	N/A		2.98% 2.47% 51 N/A N/A N/A N/A N/A	
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond Mstar Category PG: Fund % Rank in Short-Term Bond M'star Category PG: Fard funds in Short-Term Bond M'star Category Fund Star Rating TIAA-CREF SHORT-TERM BOND FUND (TISRX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index		131	123 N/A 1.44% 0.30% 114 1.63% -19 38% 603 N/A 1.05% 0.30% 75	2.78% 2.87%	2.02% 1.89%	1.77% 1.47% 30	N/A -0.11% -0.15% 4 N/A N/A N/A N/A N/A 0.05% -0.15% 20	N/A -0.51% -0.56% 5 N/A N/A N/A N/A -0.44% -0.56% 12	N/A -0.01% -0.47% 46 N/A N/A N/A N/A -0.07% -0.47% 40	N/A -0.01% -0.47% 46 0.05% -6 36% 608 N/A -0.07% -0.47% 40	3.02% 2.28% 74 3.02% 0 40% 557 2.39%	2.00% 1.85% 15	1.68% 1.39% 29	2.98% 2.47% 51 N/A N/A N/A N/A N/A 1.4 2.55% 2.38%	
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M*star Category Fund vs. Short-Term Bond M*star Category PG: Fund % Rank in Short-Term Bond M*star Category PG: # of funds in Short-Term Bond M*star Category Fund Star Rating TIAA-CREF SHORT-TERM BOND FUND (TISRX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M*star Category		131	123 N/A 1.44% 0.30% 114 1.63% -19 38% 603 N/A 1.05% 0.30% 75 1.63%	2.78% 2.87% -9 3.40%	2.02% 1.89% 13 2.39%	1.77% 1.47% 30 2.10%	N/A -0.11% -0.15% 4 N/A N/A N/A N/A 0.05% -0.15% 20 N/A	N/A -0.51% -0.56% 5 N/A N/A N/A N/A N/A -0.44% -0.56% 12 N/A	N/A -0.01% -0.47% 46 N/A N/A N/A N/A -0.07% -0.47% 40 N/A	N/A -0.01% -0.47% 46 0.05% -6 36% 608 N/A -0.07% -0.47% 40 0.05%	3.02% 2.28% 74 3.02% 0 40% 557 2.39% 2.28% 11 3.02%	2.00% 2.00% 1.85% 15 2.37%	1.68% 1.39% 29 1.96%	2.98% 2.47% 51 N/A N/A N/A N/A N/A 17 N/A	
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: # Drund % Rank in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category Fund Star Rating TIAA-CREF SHORT-TERM BOND FUND (TISRX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category		131	123 N/A 1.44% 0.30% 114 1.63% -19 38% 603 N/A 1.05% 0.30% 75	2.78% 2.87%	2.02% 1.89%	1.77% 1.47% 30	N/A -0.11% -0.15% 4 N/A N/A N/A N/A N/A 0.05% -0.15% 20	N/A -0.51% -0.56% 5 N/A N/A N/A N/A -0.44% -0.56% 12	N/A -0.01% -0.47% 46 N/A N/A N/A N/A -0.07% -0.47% 40 N/A N/A	N/A -0.01% -0.47% 46 0.05% -6 36% 608 N/A -0.07% -0.47% 40	3.02% 2.28% 74 3.02% 0 40% 557 2.39% 2.28% 11 3.02% -63	2.00% 1.85% 15	1.68% 1.39% 29	2.98% 2.47% 51 N/A N/A N/A N/A N/A 1.4 1.7 2.55% 2.38% 17 N/A N/A N/A	
Fund Star Rating TIAA-CREF SHORT DURATION IMPACT BOND (TSDDX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M*star Category Fund vs. Short-Term Bond M*star Category PG: Fund % Rank in Short-Term Bond M*star Category PG: # of funds in Short-Term Bond M*star Category Fund Star Rating TIAA-CREF SHORT-TERM BOND FUND (TISRX) Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M*star Category		131	123 N/A 1.44% 0.30% 114 1.63% -19 38% 603 N/A 1.05% 0.30% 75 1.63% -58	2.78% 2.87% -9 3.40% -62	2.02% 1.89% 13 2.39%	1.77% 1.47% 30 2.10% -33	N/A -0.11% -0.15% 4 N/A N/A N/A N/A N/A -0.15% -0.15% 20 N/A N/A	N/A -0.51% -0.56% 5 N/A N/A N/A N/A -0.44% -0.56% 12 N/A N/A	N/A -0.01% -0.47% 46 N/A N/A N/A N/A -0.07% -0.47% 40 N/A	N/A -0.01% -0.47% 46 0.05% -6 36% 608 N/A -0.07% -0.47% 40 0.05% -12	3.02% 2.28% 74 3.02% 0 40% 557 2.39% 2.28% 11 3.02%	2.00% 1.85% 15 2.37% -37	1.68% 1.39% 29 1.96% -28	2.98% 2.47% 51 N/A N/A N/A N/A N/A 17 N/A	

				Danie C						Comment					
					vg. Annual R	eturns					nth-End Retu	Avg. An	nual Returns		=
	T. 1. D. 16 F. N. 1	_	1 Year	3 Year	5 Year 10/01/16	10 Year	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since	
	Total Portfolio Net Assets (in \$Mil.)	Exp. Ratio	10/01/20 to	10/01/18 to	10/01/16 to	10/01/11 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.
FUND	12/31/21	(bps) [2]	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-CREF SHORT-TERM BOND INDEX FUND (TESHX)	\$1,325.40	35	-0.01%	2.49%	1.52%	N/A	-0.18%	-0.64%	-0.81%	-0.81%	1.93%	1.49%	N/A	1.25%	8/7/2015
Gross Expense Ratio	\$1,325.40	35	-0.01%	2.49%	1.52%	N/A	-0.16%	-0.64%	-0.61%	-0.61%	1.93%	1.49%	N/A	1.25%	6///2015
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index			0.30%	2.87%	1.89%		-0.15%	-0.56%	-0.47%	-0.47%	2.28%	1.85%		1.64%	
Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index			-31	-38	-37		-3	-8	-34	-34	-35	-36		-39	
PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category			1.63% -164	3.40% -91	2.39% -87		N/A N/A	N/A N/A	N/A N/A	0.05% -86	3.02% -109	2.37% -88		N/A N/A	
PG: Fund % Rank in Short-Term Bond M'star Category			84%	88%	91%		N/A	N/A	N/A	76%	92%	91%		N/A	
PG: # of funds in Short-Term Bond M'star Category			603	550	485		N/A	N/A	N/A	608	557	478		N/A	
Fund Star Rating			N/A	**	•		N/A	N/A	N/A	N/A	**	••		N/A	
Multi-Asset															
TIAA-CREF LIFECYCLE 2010 FUND (TCLEX) [10,9]	44 007 00		44.470/	= 0=0/	= 450/	====	4 500/	0.000/	0.050/	0.050/	40.050/	= 000/	= 000/	0.000/	40/45/000
Gross Expense Ratio	\$1,207.30	62	11.47%	7.97%	7.45%	7.75%	1.52%	2.06%	6.65%	6.65%	10.85%	7.98%	7.39%	6.09%	10/15/2004
BM: Lifecycle 2010 Fund Composite Index			11.42%	8.85%	7.87%	7.86%	1.48%	2.65%	7.38%	7.38%	11.70%	8.48%	7.56%	6.39%	
Fund vs.Lifecycle 2010 Fund Composite Index			5	-88	-42	-11	4	-59	-73	-73	-85	-50	-17	-30	
BM: S&P Target Date 2010 Index			10.20%	7.55%	6.78%	6.84%	1.50%	2.45%	6.54%	6.54%	10.22%	7.36%	6.55%	5.75% 34	
Fund vs.S&P Target Date 2010 Index PG: Target-Date 2000-2010 M'star Category			127 10.70%	42 7.92%	67 6.89%	91 6.93%	N/A	-39 N/A	11 N/A	11 6.26%	63 10.26%	62 7.46%	84 6.61%	N/A	
Fund vs. Target-Date 2000-2010 M'star Category			77	5	56	82	N/A	N/A	N/A	39	59	52	78	N/A	
PG: Fund % Rank in Target-Date 2000-2010 M'star Category			32%	54%	18%	18%	N/A	N/A	N/A	54%	36%	21%	18%	N/A	
PG: # of funds in Target-Date 2000-2010 M'star Category			120	113	77	52	N/A	N/A	N/A	120	115	77	52	N/A	
Fund Star Rating			N/A	***		****	N/A	N/A	N/A	N/A	***		****	N/A	
TIAA-CREF LIFECYCLE 2015 FUND (TCLIX) [10,9]	\$1,731.10	63	12.79%	8.37%	8.00%	8.39%	1.74%	2.32%	7.43%	7.43%	11.70%	8.57%	7.99%	6.38%	10/15/200
Gross Expense Ratio BM: Lifecycle 2015 Fund Composite Index		78	12.79%	9.32%	8.47%	8.54%	1.68%	2.97%	8.29%	8.29%	12.58%	9.11%	8.21%	6.69%	
Fund vs.Lifecycle 2015 Fund Composite Index			0	-95	-47	-15	6	-65	-86	-86	-88	-54	-22	-31	
BM: S&P Target Date 2015 Index			11.93%	7.94%	7.46%	7.77%	1.85%	3.05%	8.01%	8.01%	11.19%	8.08%	7.43%	6.28%	
Fund vs.S&P Target Date 2015 Index			86	43	54	62	-11	-73	-58	-58	51	49	56	10	
PG: Target-Date 2015 M'star Category			12.47%	8.39%	7.57%	7.87%	N/A	N/A	N/A	7.79%	11.31%	8.12%	7.53%	N/A	
Fund vs. Target-Date 2015 M'star Category PG: Fund % Rank in Target-Date 2015 M'star Category			32 44%	-2 47%	43 28%	52 24%	N/A N/A	N/A N/A	N/A N/A	-36 61%	39 39%	45 28%	46 24%	N/A N/A	
PG: # of funds in Target-Date 2015 M'star Category			116	110	76	44	N/A	N/A	N/A	122	117	88	44	N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	****	****	N/A	
TIAA-CREF LIFECYCLE 2020 FUND (TCLTX) [11,9]	\$3,829.20	64	14.01%	8.69%	8.64%	9.14%	1.92%	2.60%	8.22%	8.22%	12.54%	9.21%	8.69%	6.65%	10/15/2004
Gross Expense Ratio		78													
BM: Lifecycle 2020 Fund Composite Index			14.15%	9.74%	9.15%	9.33%	1.87%	3.28%	9.19%	9.19%	13.48%	9.79%	8.96%	6.99%	
Fund vs.Lifecycle 2020 Fund Composite Index BM: S&P Target Date 2020 Index			-14 12.92%	-105 8.10%	-51 7.98%	-19 8.51%	2.14%	-68 3.42%	-97 8.76%	-97 8.76%	-94 11.79%	-58 8.60%	-27 8.13%	-34 6.68%	
Fund vs.S&P Target Date 2020 Index			109	59	66	63	-22	-82	-54	-54	75	61	56	-3	
PG: Target-Date 2020 M'star Category			13.70%	8.63%	8.05%	8.49%	N/A	N/A	N/A	8.45%	12.11%	8.70%	8.11%	N/A	
Fund vs. Target-Date 2020 M'star Category			31	6	59	65	N/A	N/A	N/A	-23	43	51	58	N/A	
PG: Fund % Rank in Target-Date 2020 M'star Category PG: # of funds in Target-Date 2020 M'star Category			44% 174	55% 161	27% 122	26% 66	N/A N/A	N/A N/A	N/A N/A	65% 171	49% 160	38% 126	34% 64	N/A N/A	
Fund Star Rating			N/A	***	****	****	N/A	N/A	N/A	N/A	***	***	***	N/A	
[11.9]															
TIAA-CREF LIFECYCLE 2025 FUND (TCLFX) [11,9] Gross Expense Ratio	\$5,492.10	66 81	16.20%	9.30%	9.53%	10.01%	2.21%	2.99%	9.48%	9.48%	13.90%	10.13%	9.53%	6.99%	10/15/2004
BM: Lifecycle 2025 Fund Composite Index			16.36%	10.39%	10.06%	10.24%	2.16%	3.74%	10.63%	10.63%	14.81%	10.73%	9.84%	7.36%	
Fund vs.Lifecycle 2025 Fund Composite Index			-16	-109	-53	-23	5	-75	-115	-115	-91	-60	-31	-37	
BM: S&P Target Date 2025 Index			16.17%	8.95%	9.01%	9.42%	2.43%	3.85%	10.67%	10.67%	13.37%	9.65%	9.01%	7.18%	
Fund vs.S&P Target Date 2025 Index PG: Target-Date 2025 M'star Category			3 15.51%	35 9.19%	52 8.87%	59 9.15%	-22 N/A	-86 N/A	-119 N/A	-119 9.75%	53 13.36%	48 9.59%	52 8.76%	-19 N/A	
Fund vs. Target-Date 2025 M'star Category			69	9.19%	66	9.15%	N/A	N/A	N/A	-27	54	9.59% 54	77	N/A	
PG: Fund % Rank in Target-Date 2025 M'star Category			42%	56%	32%	17%	N/A	N/A	N/A	66%	46%	41%	23%	N/A	
PG: # of funds in Target-Date 2025 M'star Category			222	204	163	90	N/A	N/A	N/A	220	203	167	88	N/A	
Fund Star Rating			N/A	***	•••	****	N/A	N/A	N/A	N/A	***	•••	••••	N/A	
TIAA-CREF LIFECYCLE 2030 FUND (TCLNX) [11,9]	\$5,961.00	67	18.48%	9.93%	10.42%	10.85%	2.58%	3.46%	10.97%	10.97%	15.30%	11.07%	10.36%	7.29%	10/15/2004
Gross Expense Ratio		83	40.700/	44.000/	40.000/	44.4407	0.4001	4.0404	40.400/	40.400/	40 400/	44.000/	40.700/	7 700/	
BM: Lifecycle 2030 Fund Composite Index Fund vs.Lifecycle 2030 Fund Composite Index			18.70% -22	11.06% -113	10.99% -57	11.14% -29	2.48%	4.24% -78	12.19% -122	12.19% -122	16.18% -88	11.68% -61	10.73% -37	7.73% -44	
BM: S&P Target Date 2030 Index			19.16%	9.64%	9.93%	10.25%	2.87%	4.44%	12.61%	12.61%	14.90%	10.63%	9.83%	7.59%	
Fund vs.S&P Target Date 2030 Index			-68	29	49	60	-29	-98	-164	-164	40	44	53	-30	
PG: Target-Date 2030 M'star Category			18.33%	10.02%	9.99%	9.99%	N/A	N/A	N/A	11.68%	15.08%	10.79%	9.63%	N/A	
Fund vs. Target-Date 2030 M'star Category			15 48%	-9 60%	43 40%	86 21%	N/A N/A	N/A N/A	N/A N/A	-71 75%	22 54%	28 49%	73 26%	N/A N/A	
PG: Fund % Rank in Target-Date 2030 M'star Category PG: # of funds in Target-Date 2030 M'star Category			223	60% 203	40% 163	21% 86	N/A N/A	N/A N/A	N/A N/A	75% 221	202	49% 167	26% 93	N/A N/A	
Fund Star Rating			N/A	***	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
TIAA-CREF LIFECYCLE 2035 FUND (TCLRX) [11,9]	\$£ 4£2 00	68	20 700/	10 F0%	11 200/	11 629/	2 849/	3 020/	12 //20/	12 //20/	16 600/	11 07%	11 120/	7 740/	10/15/200
Gross Expense Ratio	\$6,163.90	68 85	20.79%	10.50%	11.29%	11.63%	2.84%	3.92%	12.43%	12.43%	16.68%	11.97%	11.12%	7.71%	10/15/200
BM: Lifecycle 2035 Fund Composite Index			21.07%	11.69%	11.90%	12.01%	2.81%	4.75%	13.77%	13.77%	17.53%	12.61%	11.57%	8.19%	
Fund vs.Lifecycle 2035 Fund Composite Index			-28	-119	-61	-38	3	-83	-134	-134	-85	-64	-45	-48	
BM: S&P Target Date 2035 Index			22.56%	10.43%	10.88%	11.01%	3.40%	5.21%	14.93%	14.93%	16.56%	11.67%	10.63%	7.98%	
Fund vs.S&P Target Date 2035 Index PG: Target-Date 2035 M'star Category			-177 21.49%	7 10.83%	41 10.98%	62 10.89%	-56 N/A	-129 N/A	-250 N/A	-250 13.76%	12 16.70%	30 11.84%	49 10.51%	-27 N/A	
Fund vs. Target-Date 2035 M'star Category			-70	-33	10.98%	10.89% 74	N/A N/A	N/A N/A	N/A N/A	-133	-2	11.84%	10.51%	N/A N/A	
PG: Fund % Rank in Target-Date 2035 M'star Category			62%	64%	35%	24%	N/A	N/A	N/A	87%	55%	52%	27%	N/A	
PG: # of funds in Target-Date 2035 M'star Category			215	201	160	87	N/A	N/A	N/A	213	200	164	85	N/A	
Fund Star Rating			N/A	**	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
			1				1								

		_		Previous Qu	uarter-End Re	turns			_	Current Mo	nth-End Reti	urns	_	_	
			1 Year	3 Year	Avg. 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	
FUND	Assets (in \$Mil.) 12/31/21	Ratio (bps) [2]	to 09/30/21	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-CREF LIFECYCLE 2040 FUND (TCLOX) [11,9]	\$7,339.00	(Dp3) 69	23.22%	11.04%	12.16%	12.22%	3.19%	4.39%	13.99%	13.99%	18.06%	12.86%	11.73%	8.17%	10/15/2004
Gross Expense Ratio		87	00.000/	40.070/	40.700/	40.05%	0.450/	5.070/	45 500/	45 500/	40.000/	40.500/	40.050/	0.000/	
BM: Lifecycle 2040 Fund Composite Index Fund vs.Lifecycle 2040 Fund Composite Index			23.63% -41	12.27% -123	12.79% -63	12.65% -43	3.15%	5.27% -88	15.52% -153	15.52% -153	18.86% -80	13.52% -66	12.25% -52	8.66% -49	
BM: S&P Target Date 2040 Index			24.96%	10.98%	11.54%	11.55%	3.78%	5.73%	16.55%	16.55%	17.69%	12.40%	11.19%	8.27%	
Fund vs.S&P Target Date 2040 Index PG: Target-Date 2040 M'star Category			-174 24.09%	6 11.37%	62 11.65%	67 11.42%	-59 N/A	-134 N/A	-256 N/A	-256 15.47%	37 17.86%	46 12.56%	54 11.08%	-10 N/A	
Fund vs. Target-Date 2040 M'star Category			-87	-33	51	80	N/A	N/A	N/A	-148	20	30	65	N/A	
PG: Fund % Rank in Target-Date 2040 M'star Category			67%	64%	30%	21%	N/A	N/A	N/A	88%	46%	41%	26%	N/A	
PG: # of funds in Target-Date 2040 M'star Category Fund Star Rating			217 N/A	203	163	86	N/A N/A	N/A N/A	N/A N/A	215 N/A	202	167	93	N/A N/A	
•															
TIAA-CREF LIFECYCLE 2045 FUND (TTFRX) [11,9] Gross Expense Ratio	\$4,885.20	70 89	25.67%	11.63%	12.77%	12.53%	3.55%	4.89%	15.62%	15.62%	19.36%	13.59%	12.10%	7.34%	11/30/2007
BM: Lifecycle 2045 Fund Composite Index			26.26%	12.93%	13.46%	13.00%	3.49%	5.79%	17.32%	17.32%	20.14%	14.28%	12.65%	8.16%	
Fund vs.Lifecycle 2045 Fund Composite Index BM: S&P Target Date 2045 Index			-59 26.36%	-130 11.29%	-69 11.93%	-47 11.90%	6 3.98%	-90 6.04%	-170 17.51%	-170 17.51%	-78 18.32%	-69 12.81%	-55 11.56%	-82 7.36%	
Fund vs.S&P Target Date 2045 Index			-69	34	84	63	-43	-115	-189	-189	104	78	54	-2	
PG: Target-Date 2045 M'star Category			25.84%	11.81%	12.13%	11.74%	N/A	N/A	N/A	16.63%	18.73%	13.11%	11.41%	N/A	
Fund vs. Target-Date 2045 M'star Category PG: Fund % Rank in Target-Date 2045 M'star Category			-17 54%	-18 58%	64 22%	79 20%	N/A N/A	N/A N/A	N/A N/A	-101 83%	63 38%	48 33%	69 19%	N/A N/A	
PG: # of funds in Target-Date 2045 M'star Category			215	201	160	86	N/A	N/A	N/A	213	200	164	84	N/A	
Fund Star Rating			N/A	**	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
TIAA-CREF LIFECYCLE 2050 FUND (TLFRX) [11,9]	\$3,605.90	70	26.16%	11.75%	12.93%	12.62%	3.72%	5.11%	16.09%	16.09%	19.63%	13.76%	12.21%	7.40%	11/30/2007
Gross Expense Ratio		90	20.000	40.05**	40.000	40.4001	2.000/	F 000'	47.00**	47.000	00 1=	44.45**	40.77	0.050	
BM: Lifecycle 2050 Fund Composite Index Fund vs.Lifecycle 2050 Fund Composite Index			26.90% -74	13.08% -133	13.64% -71	13.10% -48	3.62%	5.99% -88	17.86% -177	17.86% -177	20.47% -84	14.48% -72	12.77% -56	8.25% -85	
BM: S&P Target Date 2050 Index			27.11%	11.43%	12.19%	12.16%	4.09%	6.20%	17.99%	17.99%	18.66%	13.07%	11.83%	7.52%	
Fund vs.S&P Target Date 2050 Index			-95 26.57%	32 11.92%	74 12.27%	46 11.89%	-37 N/A	-109 N/A	-190 N/A	-190 17.12%	97 19.01%	69 13.26%	38 11.56%	-12 N/A	
PG: Target-Date 2050 M'star Category Fund vs. Target-Date 2050 M'star Category			-41	-17	66	73	N/A	N/A N/A	N/A	-103	62	50	65	N/A	
PG: Fund % Rank in Target-Date 2050 M'star Category			62%	60%	20%	15%	N/A	N/A	N/A	80%	38%	30%	17%	N/A	
PG: # of funds in Target-Date 2050 M'star Category Fund Star Rating			217 N/A	203	163	78	N/A N/A	N/A N/A	N/A N/A	215 N/A	202	167	85	N/A N/A	
TIAA-CREF LIFECYCLE 2055 FUND (TTRLX) [11,9]	\$1,569.30	70 91	26.47%	11.81%	13.05%	12.70%	3.77%	5.19%	16.35%	16.35%	19.82%	13.88%	12.29%	10.19%	4/29/2011
Gross Expense Ratio BM: Lifecycle 2055 Fund Composite Index		91	27.32%	13.17%	13.78%	13.18%	3.68%	6.07%	18.15%	18.15%	20.67%	14.62%	12.86%	10.98%	
Fund vs.Lifecycle 2055 Fund Composite Index			-85	-136	-73	-48	9	-88	-180	-180	-85	-74	-57	-79	
BM: S&P Target Date 2055 Index Fund vs.S&P Target Date 2055 Index			27.47% -100	11.50% 31	12.33% 72	12.33% 37	4.11%	6.22% -103	18.19% -184	18.19% -184	18.76% 106	13.18% 70	12.00% 29	10.05% 14	
PG: Target-Date 2055 M'star Category			26.96%	12.04%	12.41%	12.05%	N/A	N/A	N/A	17.30%	19.21%	13.40%	11.69%	N/A	
Fund vs. Target-Date 2055 M'star Category			-49 66%	-23 60%	64 22%	65 23%	N/A N/A	N/A N/A	N/A N/A	-95 81%	61 33%	48 31%	60 21%	N/A N/A	
PG: Fund % Rank in Target-Date 2055 M'star Category PG: # of funds in Target-Date 2055 M'star Category			215	201	157	65	N/A	N/A	N/A	213	200	162	64	N/A	
Fund Star Rating			N/A	**	***	****	N/A	N/A	N/A	N/A	***	***	****	N/A	
TIAA-CREF LIFECYCLE 2060 FUND (TLXRX) [11,9]	\$481.40	70	26.90%	11.91%	13.16%	N/A	3.79%	5.21%	16.59%	16.59%	20.01%	14.01%	N/A	10.82%	9/26/2014
Gross Expense Ratio		96													
BM: Lifecycle 2060 Fund Composite Index Fund vs.Lifecycle 2060 Fund Composite Index			27.74% -84	13.25% -134	13.92% -76		3.73%	6.15% -94	18.43% -184	18.43% -184	20.88% -87	14.76% -75		11.54% -72	
BM: S&P Target Date 2060+ Index			27.33%	11.53%	12.46%		4.13%	6.21%	18.05%	18.05%	18.84%	13.28%		10.51%	
Fund vs.S&P Target Date 2000 + Index			-43	38	70		-34	-100 N/A	-146	-146	117	73		31	
PG: Target-Date 2060 M'star Category Fund vs. Target-Date 2060 M'star Category			-36	12.08% -17	12.50%		N/A N/A	N/A N/A	N/A N/A	17.47% -88	19.28% 73	13.45%		N/A N/A	
PG: Fund % Rank in Target-Date 2060 M'star Category			62%	62%	23%		N/A	N/A	N/A	75%	36%	26%		N/A	
PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating			210 N/A	187	124		N/A N/A	N/A N/A	N/A N/A	208 N/A	188	139		N/A N/A	
Tulid Star Nating			l v				IN/A	IVA	N/A	N/A				N/A	
TIAA-CREF LIFECYCLE 2065 FUND (TSFRX) Gross Expense Ratio	\$12.10	70	27.59%	N/A	N/A	N/A	3.70%	5.28%	17.15%	17.15%	N/A	N/A	N/A	26.58%	9/30/2020
BM: Lifecycle 2065 Fund Composite Index		404	28.15%				3.78%	6.23%	18.71%	18.71%				27.94%	
Fund vs.Lifecycle 2065 Fund Composite Index			-56				-8	-95	-156	-156				-136	
BM: S&P Target Date 2060+ Index Fund vs.S&P Target Date 2060+ Index			27.33% 26				4.13%	6.21% -93	18.05% -90	18.05% -90				27.26% -68	
PG: Target-Date 2065+ M'star Category			27.57%				N/A	N/A	N/A	17.61%				N/A	
Fund vs. Target-Date 2065+ M'star Category			2				N/A	N/A	N/A	-46 ===0/				N/A	
PG: Fund % Rank in Target-Date 2065+ M'star Category PG: # of funds in Target-Date 2065+ M'star Category			53% 119				N/A N/A	N/A N/A	N/A N/A	55% 134				N/A N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF LIFECYCLE INDEX 2010 FUND (TLTRX) [10,9]	\$706.40	35	10.74%	8.41%	7.43%	7.52%	1.37%	2.55%	6.75%	6.75%	11.18%	8.08%	7.20%	7.19%	9/30/2009
Gross Expense Ratio		47													
BM: Lifecycle Index 2010 Composite Benchmark Fund vs.Lifecycle Index 2010 Composite Benchmark			11.21% -47	8.79% -38	7.84% -41	7.89% -37	1.47% -10	2.62% -7	7.14% -39	7.14% -39	11.59% -41	8.45% -37	7.59% -39	7.59% -40	
BM: S&P Target Date 2010 Index			10.20%	7.55%	6.78%	6.84%	1.50%	2.45%	6.54%	6.54%	10.22%	7.36%	6.55%	6.63%	
Fund vs.S&P Target Date 2010 Index			54	86	65	68	-13	10	21	21	96	72	65	56	
PG: Target-Date 2000-2010 M'star Category Fund vs. Target-Date 2000-2010 M'star Category			10.70%	7.92% 49	6.89% 54	6.93% 59	N/A N/A	N/A N/A	N/A N/A	6.26% 49	10.26% 92	7.46% 62	6.61% 59	N/A N/A	
PG: Fund % Rank in Target-Date 2000-2010 M'star Category			49%	28%	21%	34%	N/A	N/A	N/A	53%	22%	18%	34%	N/A	
PG: # of funds in Target-Date 2000-2010 M'star Category Fund Star Rating			120 N/A	113	77	52	N/A N/A	N/A N/A	N/A N/A	120 N/A	115	77	52	N/A N/A	
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M. Lincycle Index 2000 Composite Benchmark	
PM SEP Trager Date 2020 Index 12 22% 8.10% 7.88% 8.15% 2.14% 3.42% 2.28 2.28 112 8.00 8.29%	
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P. Targel-Date 2020 Matter Category	
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P.C. # of funds in Target-Date 2020 Mrstar Category	
Fund Star Rating NA **** NA N	
Gross Expense Ratio Mail	
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Fund vs. Lifecycle Index 2025 Composite Benchmark 57 40 41 37 -12 5 -44 -44 -43 -35 -38 -40	9/30/2009
BM: S&P Target Date 2025 Index 16.17% 8.95% 9.01% 9.42% 2.43% 3.85% 10.67% 10.67% 13.37% 9.65% 9.01% 8.76% Fund vs. S&P Target Date 2025 Index -69 96 60 44 -40 -21 -82 -82 84 68 44 25 N/A N/A N/A N/A N/A 9.75% 13.36% 9.59% 8.76% N/A Fund vs. Target-Date 2025 M'star Category -3 72 74 71 N/A N/A N/A N/A N/A N/A 10 85 74 69 N/A PG: Fund '% Fankin in Target-Date 2025 M'star Category -3 72 74 71 N/A N/A N/A N/A N/A S\$ -3 72 74 71 N/A N/A N/A N/A N/A S\$ -3 72 74 71 N/A N/A N/A N/A N/A N/A S\$ -3 72 74 71 N/A N/A N/A N/A N/A N/A S\$ -3 72 74 71 N/A N/A N/A N/A N/A N/A S\$ -3 72 74 71 N/A N/A N/A N/A N/A N/A N/A S\$ -3 74 69 N/A PG: Fund '% Fankin in Target-Date 2025 M'star Category -3 72 74 71 N/A N/A N/A N/A N/A N/A N/A S\$ -3 74 69 N/A -3 72 74 71 N/A	9/30/2009
PG: Target-Date 2025 M'star Category Fund vs. Target-Date 2025 M'star Category FG: Fund % Rank in Target-Date 2025 M'star Category FG: Fund % Rank in Target-Date 2025 M'star Category FG: Fund % Rank in Target-Date 2025 M'star Category FG: Fund % Rank in Target-Date 2025 M'star Category FG: Fund % Rank in Target-Date 2025 M'star Category FG: Fund % Rank in Target-Date 2025 M'star Category FG: Fund % Rank in Target-Date 2025 M'star Category FG: Fund % Rank in Target-Date 2025 M'star Category FG: Fund % Rank in Target-Date 2025 M'star Category FG: Fund % Rank in Target-Date 2030 M'star Category FUND (TLHRX) FUND FUND FUND (TLHRX) FUND FUND FUND (TLHRX) FUND FUND FUND FUND FUND FUND FUND FUND	9/30/2009
Fund vs. Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2025 M'star Category PG: # rd funds in Target-Date 2030 M'star Category PG: # rd funds	9/30/2009
PG: Fund % Rank in Target-Date 2025 Mstar Category PG: Fund % Rank in Target-Date 2025 Mstar Category PG: Fund sin Target-Date 2025 Mstar Category Fund Star Rating \$5,661.90 \$	9/30/2009
Fund Star Rating N/A **** N/A N/A N/A N/A N/A N/	9/30/2009
TIAA-CREF LIFECYCLE INDEX 2030 FUND (TLHRX) [11,9] \$6,661.90 35 17.78% 10.58% 10.51% 10.76% 2.37% 4.16% 11.36% 11.36% 15.56% 11.28% 10.32% 9.73% Gross Expense Ratio 43 BM: Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Composite Benchmark Fund vs. Lifecycle Index 2030 Index Fund vs. SAP Target Date 2030 Mstar Category Fund vs. Target-Date 2030	9/30/2009
Gross Expense Ratio 43 BM: Lifecycle Index 2030 Composite Benchmark 18.3 4% 10.96% 10.93% 11.13% 2.47% 4.19% 11.80% 11.80% 15.99% 11.63% 10.71% 10.12% 11.80	9/30/2009
BM: Lifecycle Index 2030 Composite Benchmark 18.34% 10.96% 10.93% 11.13% 2.47% 4.19% 11.80% 15.99% 11.63% 10.71% 10.12% Fund vs. Lifecycle Index 2030 Composite Benchmark 56 - 38 - 42 - 37 - 10 - 3 - 44 - 44 - 43 - 35 - 39 - 39 - 39 - 39 - 39 - 39 - 3	
Fund vs. Lifecycle Index 2030 Composite Benchmark -56 -38 -42 -37 -10 -3 -44 -44 -43 -35 -39 -39 -39 -39 -39 -39 -39 -39 -39 -39	
Fund vs. S&P Target Date 2030 Index -138 94 58 51 -50 -28 -125 -125 66 65 49 30 PG: Target-Date 2030 M*star Category -138 94 58 51 -50 -28 -125 -125 66 65 49 30 PG: Target-Date 2030 M*star Category -55 56 52 77 N/A N/A N/A -32 48 49 69 N/A PG: Fund vs. Target-Date 2030 M*star Category -64 31% 29% 26% N/A N/A N/A N/A 63% 41% 36% 31% N/A PG: #of funds in Target-Date 2030 M*star Category -23 203 163 86 N/A	
PG: Target-Date 2030 M'star Category 18.33% 10.02% 9.99% 9.99% N/A N/A N/A N/A 11.68% 15.08% 10.79% 9.63% N/A Fund vs. Target-Date 2030 M'star Category 55 56 52 77 N/A N/A N/A N/A -32 48 49 69 N/A PG: Fund % Rank in Target-Date 2030 M'star Category 64% 31% 29% 26% N/A N/A N/A N/A 63% 41% 36% 31% N/A PG: # of funds in Target-Date 2030 M'star Category 223 203 163 86 N/A N/A N/A 221 202 167 93 N/A Fund Star Rating	
Fund vs. Target-Date 2030 Mstar Category -55	
PG: # of funds in Target-Date 2030 M*star Category 223 203 163 86 N/A N/A N/A N/A 221 202 167 93 N/A Fund Star Rating N/A *** *** *** N/A	
Fund Star Rating N/A *** *** N/A N/A N/A N/A *** *** N/A	
TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYRX) [11,8] \$6.353.40 35 20.05% 11.10% 11.40% 11.60% 2 60% 4.65% 12.88% 12.88% 12.88% 12.88% 12.24% 11.40% 10.40%	
TIAA-CREF LIFECYCLE INDEX 2035 FUND (TLYRX) 11 19 \$6.353.40 35 20.05% 11 19% 11 42% 11 62% 12 68% 4 65% 12 88% 16 87% 12 88% 16 87% 12 11 17% 10 40%	
Gross Expense Ratio 43 43	9/30/2009
BM: Lifecycle Index 2035 Composite Benchmark 20.66% 11.58% 11.84% 11.99% 2.79% 4.69% 13.32% 13.32% 17.32% 12.56% 11.55% 10.80%	
Fund vs.Lifecycle Index 2035 Composite Benchmark -61 -39 -42 -37 -10 -4 -44 -44 -45 -35 -38 -40	
BM: S&P Target Date 2035 Index 22.56% 10.43% 10.88% 11.01% 3.40% 5.21% 14.93% 14.93% 16.56% 11.67% 10.63% 10.08% Fund vs.S&P Target Date 2035 Index 2035 Index 22.56% 10.43% 10.88% 11.01% 3.40% 5.21% 14.93% 14.93% 16.56% 11.67% 10.63% 10.08%	
PG: Target-Date 2035 M*star Category 21.49% 10.83% 10.98% 10.89% N/A N/A 13.76% 16.70% 11.84% 10.51% N/A	
Fund vs. Target-Date 2035 M'star Category -144 36 44 73 N/A N/A -88 17 37 66 N/A PG: Fund % Rank in Target-Date 2035 M'star Category 76% 35% 34% 25% N/A N/A N/A N/A N/A 80% 44% 35% 25% N/A	
P.S.: # of funds in Target-Date 2035 Mistar Category 215 201 160 87 N/A N/A 213 200 164 85 N/A	
Fund Star Rating	
TIAA-CREF LIFECYCLE INDEX 2040 FUND (TLZRX) [11,9] \$6,574.50 35 22.55% 11.77% 12.31% 12.27% 3.03% 5.20% 14.61% 14.61% 18.20% 13.12% 11.85% 10.94%	9/30/2009
Gross Expense Ratio 42	
BM: Lifecycle Index 2040 Composite Benchmark 23.17% 12.15% 12.72% 12.63% 3.13% 5.20% 15.02% 18.63% 13.46% 12.22% 11.33% Fund vs. Lifecycle Index 2040 Composite Benchmark -62 -38 -41 -36 -10 0 -41 -41 -43 -34 -37 -39	
BM: S&P Target Date 2040 Index 24.96% 10.98% 11.54% 11.55% 3.78% 5.73% 16.55% 16.55% 17.69% 12.40% 11.19% 10.54%	
Fund vs.S&P Target Date 2040 Index -241 79 77 72 -75 -53 -194 -194 51 72 66 40 PG: Target-Date 2040 M*star Category 24.09% 11.37% 11.65% 11.42% N/A N/A N/A N/A N/A 15.47% 17.86% 12.56% 11.08% N/A	
PG: Target-Date 2040 M'star Category 24.09% 11.37% 11.65% 11.42% N/A N/A N/A 15.47% 17.86% 12.56% 11.08% N/A Fund vs. Target-Date 2040 M'star Category -154 40 66 85 N/A N/A N/A -86 34 56 77 N/A	
PG: Fund % Rank in Target-Date 2040 Mstar Category 80% 36% 24% 20% N/A N/A N/A 79% 42% 28% 19% N/A	
PG: # of funds in Target-Date 2040 M'star Category 217 203 163 86 N/A N/A N/A 215 202 167 93 N/A Fund Star Rating N/A *** **** N/A N/A N/A N/A N/A N/A *** *** N/A	
TIAA-CREF LIFECYCLE INDEX 2045 FUND (TLMRX) (11.9) \$4,968.30 35 25.05% 12.40% 12.96% 12.60% 3.36% 5.74% 16.37% 19.45% 13.86% 12.24% 11.25% Gross Expense Ratio 42	9/30/2009
BM: Lifecycle Index 2045 Composite Benchmark 25.74% 12.80% 13.39% 12.98% 3.47% 5.71% 16.76% 19.89% 14.21% 12.62% 11.65%	
Fund vs.Lifecycle Index 2045 Composite Benchmark -69 -40 -43 -38 -11 3 -39 -39 -44 -35 -38 -40	
BM: S&P Target Date 2045 Index 26.36% 11.29% 11.93% 11.90% 3.96% 6.04% 17.51% 17.51% 18.32% 12.81% 11.56% 10.82% Fund vs.S&P Target Date 2045 Index -131 111 103 70 -62 -30 -114 -114 113 105 68 43	
PG: Target-Date 2045 M'star Category 25.84% 11.81% 12.13% 11.74% N/A N/A N/A 16.63% 18.73% 13.11% 11.41% N/A	
Fund vs. Target-Date 2045 M'star Category -79 59 83 86 N/A N/A N/A -26 72 75 83 N/A PG: Fund % Rank in Target-Date 2045 M'star Category 71% 29% 15% 16% N/A N/A N/A N/A N/A 60% 29% 16% 16% N/A	
PG: Fund % Rank in Target-Date 2045 M'star Category 71% 29% 15% 16% N/A N/A N/A 60% 29% 16% 16% N/A PG: # of funds in Target-Date 2045 M'star Category 215 201 160 86 N/A N/A N/A 213 200 164 84 N/A	
Fund Star Rating N/A **** N/A N/A N/A N/A N/A **** N/A	

	_	_		Previous Qua	arter-End Re	turns		_	_	Current Mo	nth-End Retu	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 Year 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.
FUND	12/31/21	(bps) [2]		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-CREF LIFECYCLE INDEX 2050 FUND (TLLRX) [11,9] Gross Expense Ratio	\$4,113.90	35 43	25.67%	12.55%	13.15%	12.71%	3.49%	5.92%	16.87%	16.87%	19.77%	14.06%	12.36%	11.35%	9/30/2009
BM: Lifecycle Index 2050 Composite Benchmark			26.37%	12.95%	13.57%	13.08%	3.60%	5.91%	17.28%	17.28%	20.21%	14.41%	12.74%	11.75%	
Fund vs.Lifecycle Index 2050 Composite Benchmark			-70 27.11%	-40 11.43%	-42	-37	-11 4.09%	1 6.20%	-41 17.99%	-41 17.99%	-44 18.66%	-35	-38 11.83%	-40 44.049/	
BM: S&P Target Date 2050 Index Fund vs.S&P Target Date 2050 Index			-144	11.43%	12.19% 96	12.16% 55	-60	-28	-112	17.99% -112	18.66%	13.07% 99	11.83%	11.01% 34	
PG: Target-Date 2050 M'star Category			26.57%	11.92%	12.27%	11.89%	N/A	N/A	N/A	17.12%	19.01%	13.26%	11.56%	N/A	
Fund vs. Target-Date 2050 M'star Category			-90	63	88	82	N/A	N/A	N/A	-25	76	80	80	N/A	
PG: Fund % Rank in Target-Date 2050 M'star Category PG: # of funds in Target-Date 2050 M'star Category			75% 217	30% 203	14% 163	14% 78	N/A N/A	N/A N/A	N/A N/A	59% 215	33% 202	15% 167	11% 85	N/A N/A	
Fund Star Rating			N/A	****	****	*****	N/A	N/A	N/A	N/A	****	****	*****	N/A	
TIAA-CREF LIFECYCLE INDEX 2055 FUND (TTIRX) [11,9] Gross Expense Ratio	\$2,112.60	35 43	26.02%	12.63%	13.27%	12.79%	3.57%	5.99%	17.10%	17.10%	19.94%	14.20%	12.45%	10.56%	4/29/2011
BM: Lifecycle Index 2055 Composite Benchmark			26.78%	13.04%	13.70%	13.16%	3.66%	5.99%	17.55%	17.55%	20.41%	14.55%	12.83%	10.95%	
Fund vs.Lifecycle Index 2055 Composite Benchmark			-76	-41	-43	-37	-9	0	-45	-45	-47	-35	-38	-39	
BM: S&P Target Date 2055 Index Fund vs.S&P Target Date 2055 Index			27.47% -145	11.50% 113	12.33% 94	12.33% 46	4.11% -54	6.22% -23	18.19% -109	18.19% -109	18.76% 118	13.18% 102	12.00% 45	10.05% 51	
PG: Target-Date 2055 M'star Category			26.96%	12.04%	12.41%	12.05%	N/A	N/A	N/A	17.30%	19.21%	13.40%	11.69%	N/A	
Fund vs. Target-Date 2055 M'star Category			-94	59	86	74	N/A	N/A	N/A	-20	73	80	76	N/A	
PG: Fund % Rank in Target-Date 2055 M'star Category			73%	30% 201	15% 157	16% 65	N/A N/A	N/A N/A	N/A N/A	55% 213	33% 200	14% 162	14% 64	N/A N/A	
PG: # of funds in Target-Date 2055 M'star Category Fund Star Rating			215 N/A	201	157	65	N/A N/A	N/A N/A	N/A N/A	213 N/A	200	162	64	N/A N/A	
•															
TIAA-CREF LIFECYCLE INDEX 2060 FUND (TVITX) [11,9] Gross Expense Ratio	\$905.50	35 45	26.38%	12.69%	13.39%	N/A	3.63%	6.12%	17.39%	17.39%	20.13%	14.33%	N/A	11.13%	9/26/2014
BM: Lifecycle Index 2060 Composite Benchmark		0	27.18%	13.12%	13.84%		3.71%	6.07%	17.83%	17.83%	20.62%	14.69%		11.51%	
Fund vs.Lifecycle Index 2060 Composite Benchmark			-80	-43	-45		-8	5	-44	-44	-49	-36		-38	
BM: S&P Target Date 2060+ Index			27.33% -95	11.53% 116	12.46% 93		4.13% -50	6.21% -9	18.05% -66	18.05% -66	18.84% 129	13.28% 105		10.51% 62	
Fund vs.S&P Target Date 2060+ Index PG: Target-Date 2060 M'star Category			-95 27.26%	116	93 12.50%		-50 N/A	-9 N/A	N/A	-66 17.47%	129	105		N/A	
Fund vs. Target-Date 2060 M'star Category			-88	61	89		N/A	N/A	N/A	-8	85	88		N/A	
PG: Fund % Rank in Target-Date 2060 M'star Category			70%	33%	13%		N/A	N/A	N/A	52%	28%	11%		N/A	
PG: # of funds in Target-Date 2060 M'star Category Fund Star Rating			210 N/A	187	124		N/A N/A	N/A N/A	N/A N/A	208 N/A	188	139		N/A N/A	
ruiu Stai Nating			INA				IN/A	NA	IN/A	IN/A				IN/A	
TIAA-CREF LIFECYCLE INDEX 2065 FUND (TFIRX)	\$29.20	35	26.65%	N/A	N/A	N/A	3.65%	6.14%	17.44%	17.44%	N/A	N/A	N/A	26.65%	9/30/2020
Gross Expense Ratio BM: Lifecycle Index 2065 Composite Benchmark		234	27.59%				3.76%	6.15%	18.10%	18.10%				27.42%	
Fund vs.Lifecycle Index 2065 Composite Benchmark			-94				-11	-1	-66	-66				-77	
BM: S&P Target Date 2060+ Index			27.33%				4.13%	6.21%	18.05%	18.05%				27.26%	
Fund vs.S&P Target Date 2060+ Index PG: Target-Date 2065+ M'star Category			-68 27.57%				-48 N/A	-7 N/A	-61 N/A	-61 17.61%				-61 N/A	
Fund vs. Target-Date 2005+ M'star Category			-92				N/A	N/A	N/A	-17				N/A	
PG: Fund % Rank in Target-Date 2065+ M'star Category			72%				N/A	N/A	N/A	50%				N/A	
PG: # of funds in Target-Date 2065+ M'star Category			119				N/A	N/A	N/A	134				N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF LIFECYCLE INDEX RETIREMENT INCOME FUND (TRCIX) [10,9]	\$652.00	35	10.88%	8.49%	7.33%	7.04%	1.43%	2.61%	6.82%	6.82%	11.19%	8.03%	6.81%	6.86%	9/30/2009
Gross Expense Ratio BM: Lifecycle Index Retirement Income Composite Benchmark		47	11.35%	8.87%	7.70%	7.41%	1.53%	2.71%	7.32%	7.32%	11.62%	8.36%	7.19%	7.26%	
Fund vs.Lifecycle Index Retirement Income Composite Benchmark			-47	-38	-37	-37	-10	-10	-50	-50	-43	-33	-38	-40	
BM: S&P Target Date Retirement Income Index			8.14%	6.88%	5.94%	5.80%	1.20%	1.99%	5.11%	5.11%	9.03%	6.52%	5.59%	5.78%	
Fund vs.S&P Target Date Retirement Income Index			274	161	139	124	23	62	171	171	216	151	122	108	
PG: Allocation30% to 50% Equity M'star Category Fund vs. Allocation30% to 50% Equity M'star Category			13.49% -261	7.77% 72	6.83% 50	6.98%	N/A N/A	N/A N/A	N/A N/A	8.24% -142	10.82% 37	7.41% 62	6.66% 15	N/A N/A	
PG: Fund % Rank in Allocation30% to 50% Equity M'star Category			77%	32%	33%	47%	N/A	N/A	N/A	74%	42%	31%	44%	N/A	
PG: # of funds in Allocation30% to 50% Equity M'star Category			515	480	427	275	N/A	N/A	N/A	503	465	424	283	N/A	
Fund Star Rating			N/A	****	****	***	N/A	N/A	N/A	N/A	****	****	***	N/A	
TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLIRX) [10,9]	\$640.30	62	11.48%	7.98%	7.29%	7.26%	1.59%	2.14%	6.84%	6.84%	10.83%	7.87%	6.99%	5.51%	11/30/2007
Gross Expense Ratio		78					1								
BM: Lifecycle Retirement Income Fund Composite Index Fund vs.Lifecycle Retirement Income Fund Composite Index			11.57%	8.94% -96	7.74% -45	7.36% -10	1.53%	2.75% -61	7.56% -72	7.56% -72	11.73% -90	8.40% -53	7.15% -16	5.91% -40	
BM: S&P Target Date Retirement Income Index			8.14%	6.88%	5.94%	5.80%	1.20%	1.99%	5.11%	5.11%	9.03%	6.52%	5.59%	4.59%	
Fund vs.S&P Target Date Retirement Income Index			334	110	135	146	39	15	173	173	180	135	140	92	
PG: Allocation30% to 50% Equity M'star Category			13.49%	7.77%	6.83%	6.98%	N/A	N/A	N/A	8.24%	10.82%	7.41%	6.66%	N/A	
Fund vs. Allocation30% to 50% Equity M'star Category PG: Fund % Rank in Allocation30% to 50% Equity M'star Category			-201 69%	21 46%	46 37%	28 37%	N/A N/A	N/A N/A	N/A N/A	-140 74%	1 52%	46 37%	33 38%	N/A N/A	
PG: # of funds in Allocation30% to 50% Equity M'star Category			515	480	427	275	N/A	N/A	N/A	503	465	424	283	N/A	
Fund Star Rating			N/A	***	****	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSARX) [13]	\$258.40	90	28.30%	12.45%	13.73%	N/A	3.94%	5.26%	16.89%	16.89%	21.21%	14.60%	13.03%	12.85%	12/9/2011
Gross Expense Ratio		100	1				1								
BM: Lifestyle Aggressive Composite Benchmark			29.88%	13.70%	14.56%		4.01%	6.58%	19.90%	19.90%	21.92%	15.44%	13.58%	13.47%	
Fund vs.Lifestyle Aggressive Composite Benchmark BM: Morningetar Aggressive Target Rick TR LISD			-158 28.92%	-125 11.79%	-83 12.68%		-7 4.44%	-132 5.33%	-301 17.30%	-301 17.30%	-71 18.71%	-84 13.38%	-55 11.93%	-62 11.83%	
BM: Morningstar Aggressive Target Risk TR USD Fund vs.Morningstar Aggressive Target Risk TR USD			-62	11.79%	12.68%		-50	5.33% -7	-41	-41	18.71% 250	13.38%	11.93%	11.83%	
PG: Allocation85%+ Equity M'star Category			30.00%	11.68%	12.18%		N/A	N/A	N/A	17.56%	19.75%	13.12%	11.93%	N/A	
Fund vs. Allocation-85%+ Equity M'star Category			-170	77	155		N/A	N/A	N/A	-67	146	148	110	N/A	
PG: Fund % Rank in Allocation85%+ Equity M'star Category PG: # of funds in Allocation85%+ Equity M'star Category			58% 166	31% 154	16% 140		N/A N/A	N/A N/A	N/A N/A	68% 189	17% 174	19% 159	8% 103	N/A N/A	
Fund Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	****	****	****	N/A	
			1												

Part					Previous Qua	arter-End Re	turns				Current Mo	nth-End Retu	urns			
Part																
Money Mone		T. 15 (/ F	_													
Months M				10/01/20				12/01/21								
Modern M	FIND			10				10								
Martine 1968 1969			(bps)	14 66%												
Mathematical parameter 1968 1969 196		\$391.30		11.00%	0.04 /0	7.30 /6	N/A	1.01/6	1.50 /6	0.10/0	0.1076	11.03 /6	1.01/0	7.0076	7.01/6	12/3/2011
Marting Mart			00	10.00%	0 500/	7 549/		1 470/	2 520/	6 020/	6 020/	11 24%	0 120/	6 00%	6.07%	
Manual subments formworth regard formw																
Part				100				1								
Part																
Part				1-0				1								
Part																
Part of the Answers-Days 1950 page yielded Caregory 1910 19					45%	32%		N/A	N/A	N/A	83%	45%	36%	35%	N/A	
Part				515	480	427		1			503	465	424	283		
Marches 1.50					***			N/A				***	***			
Contamination 1	·			'				'								
Bill Angelow Common Composite Benchmark 18 28 28 28 28 28 28 28	TIAA-CREF LIFESTYLE GROWTH FUND (TSGRX) [13]	\$353.00	85	22.70%	11.23%	11.72%	N/A	3.13%	4.17%	13.30%	13.30%	18.04%	12.51%	11.22%	11.08%	12/9/2011
Managean Managean Managean Para Para Para Para Para Para Para Pa	Gross Expense Ratio		93													
Manual	BM: Lifestyle Growth Composite Benchmark			23.25%	12.31%	12.36%		3.16%	5.27%	15.38%	15.38%	18.60%	13.19%	11.53%	11.46%	
Purple Notesinary Month Registry Marker Category	Fund vs.Lifestyle Growth Composite Benchmark			-55	-108	-64		-3	-110	-208	-208	-56	-68	-31	-38	
P. Albanderin-79% to 19% Equity Mistine Category 1.229% 1.77% 1.729	BM: Morningstar Moderately Aggressive Target Risk TR USD			1	11.23%	11.36%		3.71%		14.04%	14.04%	16.75%	12.03%		10.52%	
Figure 1. Appeal 2. 1.53 1.00 1.27 1.00	Fund vs.Morningstar Moderately Aggressive Target Risk TR USD			-111	0	36		-58	-29	-74	-74	129	48	62	56	
Part										N/A					N/A	
Part	Fund vs. Allocation70% to 85% Equity M'star Category			-153	106	127		N/A	N/A	N/A	-320	163	132	108	N/A	
TMA-CREF LIFESTYLE INCOME FUND (TLISEN) ***10 **																
TARACRE FUENCINE FUND (TLBIX) 1910.20 81 1.01				1												
Security Part Construction Part Pa	Fund Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	****	****	****	N/A	
Security Part Construction Part Pa	TIAA CREE I IEESTVI E INICOME ELIND (TI SRVI [12]	6405.00	co	C 400/	5.049/	4.049/	N/A	0.040/	0.049/	2.009/	2.009/	7.049/	F 200/	4.009/	4.000/	40/0/0044
Bit Literally income Composite Benchmark		\$105.20		6.12%	5.94%	4.91%	N/A	0.81%	0.61%	2.00%	2.00%	1.24%	5.20%	4.09%	4.00%	12/9/2011
Fund subdrighted normee Composition Bring Historian (1998) Fund subdrighted (1998) Fund su			07	5 31%	6 28%	4 05%		0.64%	1 10%	2 06%	2 06%	7 26%	5 35%	4 52%	4 52%	
Mathematical Connection in Target Risk TR USD 1.00 1				81				1								
Find vs. Aborting tark TrugSO 5	, , , , , , , , , , , , , , , , , , , ,			5.41%				1								
\$Part of the 1000000000000000000000000000000000000				71		-16		-9					-42			
Find Life Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 30% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef d' Marik in Allocation—15% to 70% Equity Mistar Category PC; ef	*			8.33%				N/A		N/A					N/A	
PG Fund Fame in Allocation 15% to 30% Equity Mristar Category 15% to 10% Equity Mristar Category 15% to 10% Equity Mristar Category 15% to 10%						1		N/A				-64	-2		N/A	
PG 2					56%	60%		N/A					62%			
Fund Star Rating ***********************************				194	178	162		N/A	N/A	N/A	193	180	163	107	N/A	
Separse Ratio Separse Rati								N/A			N/A		***			
Separse Ratio Separse Rati																
BM: Lifestyle Moderate Composite Benchmark Fund vs. Morningstar Moderate Target Risk TR USD Fund vs. Morn		\$662.30		17.17%	10.02%	9.76%	N/A	2.40%	3.14%	9.77%	9.77%	14.97%	10.49%	9.41%	9.33%	12/9/2011
Fund vs. Lifestyle Moderate Composite Benchmark 14	•		85													
BM: Morningstar Moderate Target Risk TR USD				16.86%												
Fund vs. Morningstar Moderate Target Risk TR USD -27	·			31				1								
PG: Allocation—50% to 70% Equity Mistar Category FUG: Fund % Allocation—50% to 70% Equity Mistar Category FUG: Fund % Rank in Allocation—50% to 70% Equity Mistar Category FUG: # of Managed Allocation—50% to 70% Equity Mistar Category Fund Star Rating FUNDAMINA FUNDA	· ·															
Fund vs. Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70% Equity M'star Category Fig. # of India in Allocation—50% to 70%				1												
PG: Fund % Rank in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating Fig. Fund Star Rating Microsofts Fig. Fund Star Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocation—50% to 70% Equity Mistar Category Fig. Fund Star Rating in Allocat																
PG # of funds in Allocation—50% to 70% Equity M'star Category Fund Star Rating Fund								1 '								
Fund Star Rating NA 70 17.38% 10.11% 9.83% 9.83% 2.41% 3.13% 9.84% 19.84% 19.85% 19.8								1								
TAA-CREF MANAGED ALLOCATION FUND (TITRX) [13] \$1,037.40 70 72 16.86% 10.17% 10.19% 10.17% 10.19% 10.19% 10.19% 10.98% 10.9								1 '								
Gross Expense Ratio 72 BM: Managed Allocation Composite Index [8] 16.86% 10.77% 10.09% 9.76% 2.30% 3.96% 10.98% 10.98% 15.21% 10.87% 9.50% 7.26% Fund vs. Managed Allocation Composite Index 52 -66 -26 7 11 -83 -114 -114 -25 -34 -3 -42 BM: Morningstar Moderate Target Risk TR USD 17.44% 10.06% 9.42% 8.99% 2.81% 3.43% 10.19% 10.98% 10.99% 13.95% 10.07% 8.75% 7.04% Fund vs. Morningstar Moderate Target Risk TR USD -6 5 41 84 -40 -30 -35 -35 101 46 72 -20 PG: Allocation50% to 70% Equity M*star Category 50 -266 46 31 31 N/A N/A N/A N/A N/A -405 11 14 14 N/A PG: Fund vs. Managed Allocation -50% to 70% Equity M*star Category 66% 44% 44% 45% N/A N/A N/A N/A N/A 90% 50% 649% 47% N/A PG: # of funds in Allocation50% to 70% Equity M*star Category 66% 44% 44% 45% N/A N/A N/A N/A N/A 710 665 601 433 N/A	·															
BM: Managed Allocation Composite Index [8] Fund vs. Managed Allocation Policy (8] Fund vs. Managed Allocation Policy	TIAA-CREF MANAGED ALLOCATION FUND (TITRX) [13]	\$1,037.40	70	17.38%	10.11%	9.83%	9.83%	2.41%	3.13%	9.84%	9.84%	14.96%	10.53%	9.47%	6.84%	3/31/2006
Fund vs Managed Allocation Composite Index 5 2 66 26 7 11 8.3 11 8.3 114 114 2.5 3.4 3.4 2.5 1.4 3.4 3.5 1.4 1.4 1.4 2.5 3.4 3.4 3.4 3.4 3.4 3.4 3.4 3.4 3.4 3.4			72													
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% 7.04% 10.04 10.05% 9.65% 9.52% 10.05% 10																
Fund vs. Morningstar Moderate Target Risk TR USD -6 5 5 41 84 -40 -30 -35 -35 101 46 72 -20 PG: Allocation50% to 70% Equity M*star Category -20.04% 9.65% 9.52% 9.52% NA NA NA NA NA 13.89% 14.85% 10.39% 9.33% NA Fund vs. Allocation50% to 70% Equity M*star Category -66% 44% 45% NA NA NA NA NA NA 90% 50% 46% 47% NA PG: Fund % Rankin Allocation50% to 70% Equity M*star Category -689 633 566 427 NA NA NA NA 710 665 601 433 NA				102	00		•	1	00				0.			
PG: Allocation—50% to 70% Equity Mistar Category 20.04% 9.65% 9.52% 9.52% N/A N/A N/A N/A N/A 13.89% 14.85% 10.39% 9.33% N/A 14.57 N/A	•															
Fund vs. Allocation—50% to 70% Equity M*star Category -266				1 *	-											
PG: Fund % Rank in Allocation—50% to 70% Equity M'star Category 66% 44% 45% N/A N/A N/A N/A 90% 50% 46% 47% N/A PG: # of funds in Allocation—50% to 70% Equity M'star Category 689 653 596 427 N/A N/A N/A 710 665 601 433 N/A				1				1								
PG: # of funds in Allocation50% to 70% Equity M'star Category 689 653 596 427 N/A N/A 710 665 601 433 N/A								1								
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					arter-End Re					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.
FUND	12/31/21	(bps) [2]	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															
TIAA-CREF MONEY MARKET FUND (TIEXX) [14,3,5,7]	\$1,412.50	37	0.00%	0.93%	0.87%	0.44%	0.00%	0.00%	0.00%	0.00%	0.76%	0.87%	0.44%	1.66%	7/1/19
Gross Expense Ratio		37													3/31/2
BM: 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%	1.39%	
Fund vs.iMoneynet Money Fund AveragesTM-All Government			-2	9	7	3	0	0	-1	-1	7	8	3	27	
7-Day Effective Yield as of 12/31/2021: 0.00%															
7-Day Current Yield as of 12/31/2021: 0.00%			1				1								

\$208,147.40

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

- [1] Combined Mutual Funds' Net Assets exclude the Managed Allocation Fund, Lifecycle Funds, and Lifestyle Funds.
- [2] The net expense ratio (top number) represents expenses after reimbursement and waivers, and is what participants actually pay. The number below represents the gross expense ratio, before consideration for reimbursements and/or waivers.
- [3] The "Since Inception" benchmark performance shown is computed from August 1999.
- [4] The "Since Inception" values presented are cumulative values and not average annualized total return
- [5] The Retirement Class began operations on March 31, 2006. 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. Performance shown for periods prior to the inception of the Retirement Class reflects the performance of the Institutional Class, and has not been adjusted to reflect the higher expenses of the Retirement Class
- [6] The Retirement Class began operations on October 1, 2002. 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. Performance shown for periods prior to the inception of the Retirement Class reflects the performance of the Institutional Class, and has not been adjusted to reflect the higher expenses of the Retirement Class. [7] Beginning August 27, 2013, part or all of the investment management fees of the Retirement Class are being voluntarily waived. In addition, the fund's investment adviser is reimbursing certain other fund expenses. Beginning August 18, 2009
- service fees are being voluntarily waived. Without these changes, the 7-day current and effective net annualized yields and total returns for the fund would have been lower. The suspension of reimbursements and the addition of waivers are voluntary and may be discontinued at any time without notice
- [8] 42% Russell 3000® Index, 40% Bloomberg Barclays U.S. Aggregate Bond Index, 18% Morgan Stanley All Country World Index ex-USA.
- [9] TPIS has contractually agreed not to seek payment of the 12b-1 fee under the Retirement Plan through September 30, 2022. This agreement may not be continued after that date.
- [10] 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.
- [11] 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, 2035, 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.
- [12] The Morningstar Target Risk Indexes are asset allocation indexes comprised of constituent Morningstar indexes and reflect global equity market exposure of 20%, 40%, 60%, 80% or 95% based on an asset allocation methodology from lbbotson Associates, a Morningstar company. The returns of the Morningstar Target Risk Indexes do not reflect a deduction for fees or expenses. Previously, the Lifestyle Conservative and Lifestyle Income Funds compared their performance to the Bloomberg Barclays U.S. Aggregate Bond Index instead of the Morningstar Target Risk Indexes shown in the chart above. The returns of the Morningstar Target Risk Indices are more appropriate for comparison purposes because they reflect ulti-asset class exposure and similar risk profiles.
- [13] The Morningstar Target Risk Indexes are asset allocation indexes comprised of constituent Morningstar indexes and reflect global equity market exposure of 20%, 40%, 60%, 80% or 95% based on an asset allocation methodology from bbotson Associates, a Morningstar company. The returns of the Morningstar Target Risk Indexes do not reflect a deduction for fees or expenses. Previously, the Lifestyle Moderate, Growth and Aggressive, and the TIAA-CREF Managed Allocation Fund compared their performance to the Russell 3000 Index instead of the Morningstar Target Risk Indexes shown in the chart above. The returns of the Morningstar Target Risk Indices are more appropriate for comparison purposes because they reflect multi-asset class exposure and similar risk profiles
- [14] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government
- [15] Effective August 1, 2018, the TIAA-CREF Small Cap Equity Fund's name was changed to TIAA-CREF Quant Small Cap Equity Fund.
- [16] Effective August 1, 2018, the TIAA-CREF Small/Mid-Cap Equity Fund's name was changed to TIAA-CREF Quant Small/Mid Cap Equity Fund's
- [17] Effective August 1, 2018, the TIAA-CREF International Small-Cap Equity Fund's name was changed to TIAA-CREF Quant International Small-Cap Equity Fund.

Teachers Advisors, LLC. ("Advisors"), the Funds' investment adviser has contractually agreed to reimburse the Funds for any Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expense exceed 0.25% of average daily net assets for the Lifecycle and 0.29% for the Lifecycle Index Retirement Class Funds. These expense reimbursement arrangements will continue through at least September 30, 2022 unless changed with approval of the Board of Trustees.

In addition to the expense reimbursement arrangement, Advisors has contractually agreed to waive a portion of the Fund's Management Fee equal to, on an annual basis of 0.10% for the all of the Lifecycle Funds. This waiver will remain in effect through September 30, 2022, unless changed with approval of the Board of Truste

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.

Under the Funds' expense reimbursement arrangements, the Funds' investment adviser, Teachers Advisors, LLC. ("Advisors"), has contractually agreed to reimburse the Funds for any Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses and extraordinary expenses) that exceed the following annual rates of average daily net assets: a) 0.77% for the Growth & Income Fund; 0.85% for the International Equity Fund; 1.20% for the Emerging Markets Equity Fund; 0.77% for the Large-Cap Growth Fund; 0.77% for the Large-Cap Value Fund; 0.80% for the S&P 500 Index Fund; 0.34% for the Small-Cap Blend Index Fund; 0.40% for the International Equity Index Fund; 0.50% for the Emerging Markets Equity 0.34% for the Large-Cap Value Fund; 0.34% for the S&P 500 Index Fund; 0.34% for the Small-Cap Blend Index Fund; 0.40% for the International Equity Index Fund; 0.50% for the Emerging Markets Equity 0.34% for the Large-Cap Value Fund; 0.34% for the International Equity Index Fund; 0.50% for the Emerging Markets Equity 0.34% for the Large-Cap Value Fund; 0.34% for the S&P 500 Index Fund; 0.34% for the Small-Cap Blend Index Fund; 0.40% for the International Equity Index Fund; 0.50% for the Emerging Markets Equity 0.34% for the Large-Cap Value Fund; 0.34% for the S&P 500 Index Fund; 0.34% for the Small-Cap Blend Index Fund; 0.40% for the International Equity Index Fund; 0.50% for the Emerging Markets Equity 0.34% for the S&P 500 Index Fund; 0.34% for the Small-Cap Blend Index Fund; 0.40% for the International Equity Index Fund; 0.50% for the Emerging Markets Equity 0.34% for the S&P 500 Index Fund; 0.34% for the Small-Cap Blend Index Fund; 0.40% for the International Equity Index Fund; 0.50% for the Emerging Markets Equity 0.34% for the Emerging Markets Equity 0.3 Index Fund; 0.47% for the Social Choice Equity Fund; 1.00% for the Global Natural Resources Fund; 0.95% for the International Opportunities Fund; 0.90% for the Emerging Markets Debt Fund; b) 0.82% for the Real Estate Securities Fund; 0.60% for the Bond Fund; 0.60% for the Bond Plus Fund; 0.55% for the Nort-Term Bond Fund; 0.55% for the Inflation-Linked Bond Fund; 0.65% for the High-Yield Fund; 0.38% for the Bond Index Fund; 0.40% for the Money Market Fund; 0.65% for the Social Choice Bond Fund; 0.37% for the Short-Term Bond Index Fund; 0.57% for the Social Choice Low Carbon Equity Fund; 0.65% for the Social Choice International Equity Index; c) 0.25% for the Managed Allocation Fund.

- a) These expense reimbursement arrangements will continue through at least February 28, 2022 unless changed with approval of the Board of Trustees.
- b) These expense reimbursement arrangements will continue through at least July 31, 2022 unless changed with approval of the Board of Trustee
- c) These expense reimbursement arrangements will continue through at least September 30, 2022 unless changed with approval of the Board of Trustees

		_		Previous Qu	arter-End Re	turns		Current Month-End Returns							
			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	Ехр.	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 (bps) [2]	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
FUND	12/31/21	(pps)	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															
TIAA-CREF EQUITY INDEX FUND (TINRX) [6] Gross Expense Ratio	\$35,976.20	33 33	31.49%	15.63%	16.48%	16.21%	3.90%	9.17%	25.28%	25.28%	25.36%	17.58%	15.92%	7.75%	7/1/1999 3/31/2006
BM: Russell 3000 Index		33	31.88%	16.00%	16.85%	16.60%	3.94%	9.28%	25.66%	25.66%	25.79%	17.97%	16.30%	8.01%	3/31/2000
Fund vs.Russell 3000 Index			-39	-37	-37	-39	-4	-11	-38	-38	-43	-39	-38	-26	
PG: Large Blend M'star Category Fund vs. Large Blend M'star Category			29.94% 155	14.34% 129	15.28% 120	15.12% 109	N/A N/A	N/A N/A	N/A N/A	26.07% -79	23.83% 153	16.57% 101	14.96% 96	N/A N/A	
PG: Fund % Rank in Large Blend M'star Category			32%	37%	34%	32%	N/A	N/A	N/A	69%	40%	42%	35%	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	
TIAA-CREF GROWTH & INCOME FUND (TIIRX) [6]	\$6,963.20	69	30.80%	13.78%	15.95%	15.88%	3.58%	9.35%	25.04%	25.04%	24.94%	17.43%	15.70%	7.90%	7/1/1999
Gross Expense Ratio		69													3/31/2006
BM: S&P 500 Index Fund vs.S&P 500 Index			30.00%	15.99% -221	16.90% -95	16.63% -75	4.48% -90	11.03% -168	28.71% -367	28.71% -367	26.07% -113	18.47% -104	16.55% -85	7.68% 22	
PG: Large Blend M'star Category			29.94%	14.34%	15.28%	15.12%	N/A	-106 N/A	-307 N/A	26.07%	23.83%	16.57%	14.96%	N/A	
Fund vs. Large Blend M'star Category			86	-56	67	76	N/A	N/A	N/A	-103	111	86	74	N/A	
PG: Fund % Rank in Large Blend M'star Category			39% 1380	64%	45%	42%	N/A N/A	N/A	N/A	70%	46%	44%	41%	N/A	
PG: # of funds in Large Blend M'star Category Fund Star Rating			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	
-															
TIAA-CREF LARGE-CAP GROWTH FUND (TIRTX) Gross Expense Ratio	\$7,082.10	70	25.46%	20.39%	22.19%	19.49%	1.66%	4.35%	16.46%	16.46%	29.73%	23.88%	18.89%	12.44%	3/31/2006
BM: Russell 1000 Growth Index		7.0	27.32%	22.00%	22.84%	19.68%	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%	13.43%	
Fund vs.Russell 1000 Growth Index			-186	-161	-65	-19	-45	-729	-1114	-1114	-435	-144	-90	-99	
PG: Large Growth M'star Category			26.60%	19.75%	20.68%	17.93%	N/A N/A	N/A	N/A	20.45%	29.54%	22.39%	17.65%	N/A	
Fund vs. Large Growth M'star Category PG: Fund % Rank in Large Growth M'star Category			-114 61%	64 41%	151 30%	156 22%	N/A N/A	N/A N/A	N/A N/A	-399 77%	19 49%	149 34%	124 27%	N/A 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	
TIAA-CREF LARGE-CAP VALUE FUND (TCLCX)	\$5,454.50	73	36.80%	8.92%	9.63%	12.53%	6.25%	8.66%	26.59%	26.59%	18.87%	10.02%	12.15%	9.66%	10/1/2002
Gross Expense Ratio	, , ,	73													
BM: Russell 1000 Value Index			35.01%	10.07%	10.94%	13.51%	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%	9.93%	
Fund vs.Russell 1000 Value Index PG: Large Value M'star Category			179 34.79%	-115 9.62%	-131 11.14%	-98 12.72%	-6 N/A	89 N/A	143 N/A	143 26.22%	123 17.82%	-114 11.68%	-82 12.39%	-27 N/A	
Fund vs. Large Value M'star Category			201	-70	-151	-19	N/A	N/A	N/A	37	105	-166	-24	N/A	
PG: Fund % Rank in Large Value M'star Category			39%	64%	80%	61%	N/A	N/A	N/A	43%	32%	79%	62%	N/A	
PG: # of funds in Large Value M'star Category Fund Star Rating			1205 N/A	1144	1022	747	N/A N/A	N/A N/A	N/A N/A	1207 N/A	1143	1036	755	N/A N/A	
· ·															
TIAA-CREF MID-CAP GROWTH FUND (TCMGX)	\$1,842.40	78	30.34%	18.35%	18.31%	16.18%	0.53%	-2.96%	2.63%	2.63%	25.53%	17.90%	14.71%	12.35%	10/1/2002
Gross Expense Ratio BM: Russell Mid Cap Growth Index		78	30.45%	19.14%	19.27%	17.54%	0.35%	2.85%	12.73%	12.73%	27.46%	19.83%	16.63%	13.51%	
Fund vs.Russell Mid Cap Growth Index			-11	-79	-96	-136	18	-581	-1010	-1010	-193	-193	-192	-116	
PG: Mid-Cap Growth M'star Category			33.09%	18.19%	18.82%	16.49%	N/A	N/A	N/A	13.05%	27.47%	19.37%	15.66%	N/A	
Fund vs. Mid-Cap Growth M'star Category PG: Fund % Rank in Mid-Cap Growth M'star Category			-275 59%	16 45%	-51 50%	-31 59%	N/A N/A	N/A N/A	N/A N/A	-1042 91%	-194 64%	-147 64%	-95 73%	N/A N/A	
PG: # of funds in Mid-Cap Growth M'star Category			584	549	495	386	N/A	N/A	N/A	588	538	491	380	N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	••	••	N/A	
TIAA-CREF MID-CAP VALUE FUND (TCMVX)	\$2,222.50	78	44.52%	5.98%	7.60%	11.32%	7.44%	10.77%	31.82%	31.82%	16.82%	8.62%	11.18%	11.00%	10/1/2002
Gross Expense Ratio	73,222.00	78													
BM: Russell Mid Cap Value Index			42.40%	10.28%	10.59%	13.93%	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%	11.78%	
Fund vs.Russell Mid Cap Value Index PG: Mid-Cap Value M'star Category			212 46.91%	-430 9.41%	-299 10.47%	-261 12.92%	116 N/A	223 N/A	348 N/A	348 29.32%	-280 18.85%	-260 10.60%	-226 12.30%	-78 N/A	
Fund vs. Mid-Cap Value M'star Category			-239	-343	-287	-160	N/A	N/A	N/A	250	-203	-198	-112	N/A	
PG: Fund % Rank in Mid-Cap Value M'star Category			57%	89%	95%	88%	N/A	N/A	N/A	28%	79%	87%	81%	N/A	
PG: # of funds in Mid-Cap Value M'star Category Fund Star Rating			408 N/A	391	348	250	N/A N/A	N/A N/A	N/A N/A	413 N/A	391	351	265	N/A N/A	
-															
TIAA-CREF QUANT SMALL-CAP EQUITY FUND (TCSEX) [12]	\$3,038.90	74	57.26%	10.04%	12.93%	14.53%	3.82%	4.75%	24.71%	24.71%	20.11%	11.79%	13.41%	11.21%	10/1/2002
Gross Expense Ratio BM: Russell 2000 Index		74	47.68%	10.54%	13.45%	14.63%	2.23%	2.14%	14.82%	14.82%	20.02%	12.02%	13.23%	11.31%	
Fund vs.Russell 2000 Index			958	-50	-52	-10	159	261	989	989	9	-23	18	-10	
PG: Small Blend M'star Category			51.11%	9.47%	11.96%	13.70%	N/A	N/A	N/A	24.19%	19.73%	11.22%	12.74%	N/A	
Fund vs. Small Blend M'star Category PG: Fund % Rank in Small Blend M'star Category			615 23%	57 43%	97 39%	83 32%	N/A N/A	N/A N/A	N/A N/A	52 48%	38 47%	57 44%	67 33%	N/A N/A	
PG: Fund % Rank in Small blend Mistar Category PG: # of funds in Small Blend Mistar Category			641	603	525	360	N/A	N/A	N/A N/A	630	596	528	352	N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF QUANT SMALL/MID-CAP EQUITY (TSMEX) [13,4]	\$1,127.30	89	56.04%	14.65%	16.79%	N/A	4.58%	6.28%	31.48%	31.48%	25.29%	16.64%	N/A	16.86%	8/5/2016
Gross Expense Ratio	ψ1,121.30	89	30.04 /0	17.00/0	10.73/0	IVA.	7.00/0	0.20/0	J 1.70 /0	J 1.+0 /0	20.23/0	10.04 /0	IVA	10.00 /6	010/2010
BM: Russell 2500 Index			45.03%	12.47%	14.25%		3.28%	3.82%	18.18%	18.18%	21.91%	13.75%		14.10%	
Fund vs.Russell 2500 Index PG: Small Blend M'star Category			1101 51.11%	218 9.47%	254 11.96%		130 N/A	246 N/A	1330 N/A	1330 24.19%	338 19.73%	289 11.22%		276 N/A	
Fund vs. Small Blend M'star Category			493	9.47% 518	11.96% 483		N/A N/A	N/A N/A	N/A N/A	729	19.73% 556	11.22% 542		N/A N/A	
PG: Fund % Rank in Small Blend M'star Category			29%	5%	2%		N/A	N/A	N/A	11%	5%	1%		N/A	
PG: # of funds in Small Blend M'star Category			641	603	525		N/A	N/A	N/A	630	596	528		N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
			•				•								

		_	Previous Quarter-End Returns												
				A Previous Qu	vg. Annual R	eturns				Current wo	nth-End Retu	Avg. An	nual Returns		_
	Total Portfolio Net	D	1 Year	3 Year	5 Year	10 Year	1 Month	3 Month	YTD 01/01/21	1 Year	3 Year	5 Year	10 Year	Since	
	Assets (in \$Mil.)	Exp. Ratio	10/01/20 to	10/01/18 to	10/01/16 to	10/01/11 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.
FUND	12/31/21	(bps) [2]	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-CREF REAL ESTATE SECURITIES FUND (TCREX)	\$4,877.90	79	30.29%	14.33%	10.36%	12.63%	8.75%	15.47%	39.02%	39.02%	22.46%	14.47%	12.65%	11.42%	10/1/2002
Gross Expense Ratio		79													
BM: FTSE Nareit All Equity REITs Index Fund vs.FTSE Nareit All Equity REITs Index			31.54% -125	11.73% 260	8.41% 195	12.13% 50	9.60%	16.17% -70	41.30% -228	41.30% -228	19.93% 253	12.46% 201	12.22% 43	11.48% -6	
PG: Real Estate M'star Category			34.73%	10.86%	7.27%	10.97%	N/A	N/A	N/A	38.73%	18.90%	10.74%	10.91%	N/A	
Fund vs. Real Estate M'star Category			-444	347	309	166	N/A	N/A	N/A	29	356	373	174	N/A	
PG: Fund % Rank in Real Estate M'star Category			81%	13%	5%	6%	N/A	N/A	N/A	71%	17%	6%	6%	N/A	
PG: # of funds in Real Estate M'star Category Fund Star Rating			246 N/A	231	199	147	N/A N/A	N/A N/A	N/A N/A	253 N/A	233	200	149	N/A N/A	
ruiu stai ratiiig			INA				INVA	IVA	IN/A	IN/A				IN/A	
TIAA-CREF SOCIAL CHOICE EQUITY FUND (TICRX) [6]	\$7,752.30	46	31.47%	16.09%	16.47%	15.68%	4.61%	9.42%	26.16%	26.16%	25.67%	17.66%	15.43%	7.61%	7/1/1999
Gross Expense Ratio		46													3/31/2006
BM: Russell 3000 Index Fund vs.Russell 3000 Index			31.88%	16.00% 9	16.85% -38	16.60% -92	3.94% 67	9.28% 14	25.66% 50	25.66% 50	25.79% -12	17.97% -31	16.30% -87	8.01% -40	
PG: Large Blend M'star 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 Category			153	175	119	56	N/A	N/A	N/A	9	184	109	47	N/A	
PG: Fund % Rank in Large Blend M'star Category			32%	25%	35%	47%	N/A	N/A	N/A	58%	34%	41%	46%	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	
rung star Raung			IN/A				IN/A	N/A	IN/A	N/A				N/A	
TIAA-CREF SOCIAL CHOICE LOW CARBON EQUITY FUND (TLWCX)	\$1,128.50	63	31.85%	16.81%	16.84%	N/A	4.34%	8.90%	25.55%	25.55%	26.39%	17.94%	N/A	15.53%	8/7/2015
Gross Expense Ratio		66													
BM: Russell 3000 Index			31.88%	16.00%	16.85%		3.94%	9.28%	25.66%	25.66%	25.79%	17.97%		15.61%	
Fund vs.Russell 3000 Index PG: Large Blend M'star Category			-3 29.94%	81 14.34%	-1 15.28%		40 N/A	-38 N/A	-11 N/A	-11 26.07%	60 23.83%	-3 16.57%		-8 N/A	
Fund vs. Large Blend M'star Category			191	247	15.26%		N/A N/A	N/A	N/A	-52	25.65%	137		N/A	
PG: Fund % Rank in Large Blend M'star Category			29%	15%	22%		N/A	N/A	N/A	66%	18%	33%		N/A	
PG: # of funds in Large Blend M'star Category			1380	1257	1102		N/A	N/A	N/A	1382	1244	1109		N/A	
Fund Star Rating			N/A	****	****		N/A	N/A	N/A	N/A	****	****		N/A	
International Equities															
TIAA-CREF EMERGING MARKETS EQUITY FUND (TEMRX)	\$1,680.80	127	3.39%	7.47%	7.69%	4.83%	1.17%	-3.69%	-17.00%	-17.00%	7.80%	8.18%	4.03%	2.91%	8/31/2010
Gross Expense Ratio		127	40.000/	0.500/	0.000/	0.000/	4 000/	4.040/	0.540/	0.540/	40.040/	0.070/	F 400/	4.570/	
BM: MS Emerging Market Fund vs.MS Emerging Market			18.20% -1481	8.58% -111	9.23% -154	6.09% -126	1.88%	-1.31% -238	-2.54% -1446	-2.54% -1446	10.94% -314	9.87% -169	5.49% -146	4.57% -166	
PG: Diversified Emerging Mkts M'star Category			21.59%	9.94%	9.07%	6.33%	N/A	N/A	N/A	0.38%	12.42%	10.00%	5.78%	N/A	
Fund vs. Diversified Emerging Mkts M'star Category			-1820	-247	-138	-150	N/A	N/A	N/A	-1738	-462	-182	-175	N/A	
PG: Fund % Rank in Diversified Emerging Mkts M'star Category			98%	71%	73%	81%	N/A	N/A	N/A	98%	89%	78%	85%	N/A	
PG: # of funds in Diversified Emerging Mkts M'star Category Fund Star Rating			784 N/A	708	598	317	N/A N/A	N/A N/A	N/A N/A	791 N/A	720	615	342	N/A N/A	
rung Star Raung			IN/A				IN/A	N/A	IN/A	N/A				N/A	
TIAA-CREF EMERGING MARKETS EQUITY INDEX FUND (TEQKX)	\$5,389.80	57	16.30%	7.90%	8.45%	5.58%	1.78%	-1.35%	-3.36%	-3.36%	10.23%	9.32%	4.86%	3.82%	8/31/2010
Gross Expense Ratio		57													
BM: MS Emerging Market			18.20%	8.58%	9.23%	6.09%	1.88%	-1.31%	-2.54%	-2.54%	10.94%	9.87%	5.49%	4.57%	
Fund vs.MS Emerging Market PG: Diversified Emerging Mkts M'star Category			-190 21.59%	-68 9.94%	-78 9.07%	-51 6.33%	-10 N/A	-4 N/A	-82 N/A	-82 0.38%	-71 12.42%	-55 10.00%	-63 5.78%	-75 N/A	
Fund vs. Diversified Emerging Mkts M'star Category			-529	-204	-62	-75	N/A	N/A	N/A	-374	-219	-68	-92	N/A	
PG: Fund % Rank in Diversified Emerging Mkts M'star Category			73%	64%	58%	64%	N/A	N/A	N/A	71%	70%	55%	66%	N/A	
PG: # of funds in Diversified Emerging Mkts M'star Category			784	708	598	317	N/A	N/A	N/A	791	720	615	342	N/A	
Fund Star Rating			N/A	***	***	***	N/A	N/A	N/A	N/A	***	***	***	N/A	
TIAA-CREF INTERNATIONAL EQUITY FUND (TIERX) [6]	\$6,741.20	82	26.76%	8.02%	8.20%	8.72%	4.46%	2.46%	10.44%	10.44%	16.11%	9.62%	8.76%	5.35%	7/1/1999
Gross Expense Ratio		82													3/31/2006
BM: Morgan Stanley EAFE Index			25.73%	7.62%	8.81%	8.10%	5.12%	2.69%	11.26%	11.26%	13.54%	9.55%	8.03%	4.71%	
Fund vs.Morgan Stanley EAFE Index			103	40 7 55%	-61	62	-66 N/A	-23 N/A	-82 N/A	-82	257	7	73	64 N/A	
PG: Foreign Large Blend M'star Category Fund vs. Foreign Large Blend M'star Category			23.96% 280	7.55% 47	8.33% -13	8.07% 65	N/A N/A	N/A N/A	N/A N/A	9.72% 72	13.56% 255	9.38% 24	7.85% 91	N/A N/A	
PG: Fund % Rank in Foreign Large Blend M'star Category			24%	43%	59%	24%	N/A	N/A	N/A	50%	17%	49%	18%	N/A	
PG: # of funds in Foreign Large Blend M'star Category			770	691	591	397	N/A	N/A	N/A	767	698	601	409	N/A	
Fund Star Rating			N/A	***	**	***	N/A	N/A	N/A	N/A	****	***	***	N/A	
TIAA-CREF INTERNATIONAL OPPORTUNITIES FUND (TIOSX)	\$2 521 E0	101	21 700/	13 700/	14 000/	N/A	1 150/	-2 120/	2 87%	2 870/	20 949/	14 270/	N/A	8 320/	4/12/2012
Gross Expense Ratio	\$2,521.50	101 101	21.70%	13.78%	14.08%	N/A	1.15%	-2.13%	2.87%	2.87%	20.84%	14.37%	N/A	8.32%	4/12/2013
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%		5.95%	
Fund vs.MSCI AC World Index ex USA			-222	575	514		-298	-395	-495	-495	766	476		237	
PG: Foreign Large Growth M'star Category			20.30%	13.07%	12.18%		N/A	N/A	N/A	7.69%	20.03%	14.11%		N/A	
Fund vs. Foreign Large Growth M'star Category PG: Fund % Rank in Foreign Large Growth M'star Category			140 42%	71 36%	190 21%		N/A N/A	N/A N/A	N/A N/A	-482 80%	81 36%	26 41%		N/A N/A	
PG: # of funds in Foreign Large Growth M'star Category			439	383	322		N/A	N/A	N/A	450	386	332		N/A	
Fund Star Rating			N/A	***	****		N/A	N/A	N/A	N/A	***	***		N/A	
[14.41]															
TIAA-CREF QUANT INTERNATIONAL SMALL-CAP EQUITY FUND (TLISX) [14,4]	\$1,596.10	114	28.15%	5.94%	N/A	N/A	4.31%	0.13%	11.14%	11.14%	12.09%	7.69%	N/A	7.37%	12/9/2016
Gross Expense Ratio BM: MSCI ACWI ex-US Small Cap Index		144	33.07%	10.33%			4.23%	0.62%	12.93%	12.93%	16.45%	11.21%		11.20%	
Fund vs.MSCI ACWI ex-US Small Cap Index			-492	-439			8	-49	-179	-179	-436	-352		-383	
PG: Foreign Small/Mid Value M'star Category			36.13%	6.61%			N/A	N/A	N/A	14.87%	12.40%	8.23%		N/A	
Fund vs. Foreign Small/Mid Value M'star Category			-798	-67			N/A	N/A	N/A	-373	-31	-54		N/A	
PG: Fund % Rank in Foreign Small/Mid Value M'star Category			87%	64%			N/A	N/A	N/A	79%	61%	65%		N/A	
PG: # of funds in Foreign Small/Mid Value M'star Category Fund Star Rating			51 N/A	48			N/A N/A	N/A N/A	N/A N/A	55 N/A	51	47		N/A N/A	
•			1.				1								

			Previous Quarter-End Returns							Current Mo	nth-End Retu	urns			
				A	vg. Annual R	eturns			VTD			Avg. An	nnual Returns		=
	Total Portfolio Net	Exp.	1 Year 10/01/20	3 Year 10/01/18	5 Year 10/01/16	10 Year 10/01/11	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	
	Assets (in \$Mil.)	Ratio	to	to	to	to	to	to	to	to	to	to	to	to	Inc.
FUND	12/31/21	(bps) [2]	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-CREF SOCIAL CHOICE INTERNATIONAL EQUITY FUND (TSORX)	\$1,029.20	71	25.27%	8.10%	8.77%	N/A	5.26%	3.68%	11.56%	11.56%	14.54%	9.93%	N/A	6.67%	8/7/2015
Gross Expense Ratio BM: Morgan Stanley EAFE Index		72	25.73%	7.62%	8.81%		5.12%	2.69%	11.26%	11.26%	13.54%	9.55%		6.26%	
Fund vs.Morgan Stanley EAFE Index			-46	7.62% 48	8.81% -4		5.12%	2.69% 99	30	30	13.54%	9.55%		41	
PG: Foreign Large Blend M'star Category			23.96%	7.55%	8.33%		N/A	N/A	N/A	9.72%	13.56%	9.38%		N/A	
Fund vs. Foreign Large Blend M'star Category			131	55	44		N/A	N/A	N/A	184	98	55		N/A	
PG: Fund % Rank in Foreign Large Blend M'star Category			38%	42%	45%		N/A	N/A	N/A	32%	32%	37%		N/A	
PG: # of funds in Foreign Large Blend M'star Category			770	691	591		N/A	N/A	N/A	767	698	601		N/A	
Fund Star Rating			N/A	***	***		N/A	N/A	N/A	N/A	****	***		N/A	
Fixed Income															
TIAA-CREF 5-15 YEAR LADDERED TAX-EXEMPT BOND FUND (TIXRX) [15]	\$292.60	57	3.13%	4.72%	2.73%	2.98%	-0.19%	0.19%	1.12%	1.12%	4.17%	3.69%	2.70%	3.69%	3/31/2006
Gross Expense Ratio		59													
BM: Bloomberg Barclays 10-Year Municipal Bond Index			2.21%	5.26%	3.25%	3.96%	0.22%	0.55%	0.96%	0.96%	4.72%	4.27%	3.69%	4.65%	
Fund vs.Bloomberg Barclays 10-Year Municipal Bond Index			92	-54	-52	-98	-41	-36	16	16	-55	-58	-99	-96	
PG: Muni National Interm M'star Category Fund vs. Muni National Interm M'star Category			3.07%	4.49% 23	2.72% 1	3.25% -27	N/A N/A	N/A N/A	N/A N/A	1.67% -55	4.30%	3.60% 9	3.08%	N/A	
PG: Fund % Rank in Muni National Interm M'star Category			42%	33%	50%	-27 70%	N/A N/A	N/A	N/A N/A	63%	-13 52%	40%	-36 74%	N/A N/A	
PG: # of funds in Muni National Interm M'star Category			295	263	229	169	N/A	N/A	N/A	298	270	231	168	N/A	
Fund Star Rating			N/A	***	•••	**	N/A	N/A	N/A	N/A	***	***	••	N/A	
•															
TIAA-CREF BOND INDEX FUND (TBILX)	\$21,775.60	39	-1.32%	4.92%	2.46%	2.52%	-0.41%	-0.25%	-2.14%	-2.14%	4.28%	3.08%	2.40%	3.05%	9/14/2009
Gross Expense Ratio		39													
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%	3.58%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index PG: Intermediate Core Bond M'star Category			-42 -0.27%	-44 5.29%	-48 2.92%	-49 3.05%	-15 N/A	-26 N/A	-60 N/A	-60 -1.48%	-51 4.81%	-49 3.47%	-50 2.95%	-53 N/A	
Fund vs. Intermediate Core Bond M'star Category			-105	-37	-46	-53	N/A N/A	N/A	N/A	-1.46%	-53	-39	-55	N/A	
PG: Fund % Rank in Intermediate Core Bond M'star Category			90%	76%	81%	84%	N/A	N/A	N/A	85%	78%	79%	85%	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	
TIAA-CREF CORE BOND FUND (TIORX)	\$10,676.90	58	0.71%	5.50%	3.18%	3.56%	0.08%	-0.30%	-1.29%	-1.29%	5.03%	3.68%	3.35%	4.78%	7/1/1999
Gross Expense Ratio		58	-0.90%	5.36%	2.94%	3.01%	0.000/	0.01%	-1.54%	-1.54%	4.79%	2.570/	2.90%	4.76%	3/31/2006
BM: Bloomberg Barclays U.S. Aggregate Bond Index Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			161	14	2.94%	55	-0.26% 34	-31	-1.54%	-1.54%	24	3.57% 11	45	4.76%	
PG: Intermediate Core-Plus Bond M'star Category			1.49%	5.62%	3.50%	3.75%	N/A	N/A	N/A	-0.67%	5.38%	3.95%	3.58%	N/A	
Fund vs. Intermediate Core-Plus Bond M'star Category			-78	-12	-32	-19	N/A	N/A	N/A	-62	-35	-27	-23	N/A	
PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category			64%	60%	70%	59%	N/A	N/A	N/A	75%	70%	68%	62%	N/A	
PG: # of funds in Intermediate Core-Plus Bond M'star Category			614	571	498	357	N/A	N/A	N/A	605	569	495	353	N/A	
Fund Star Rating			N/A	***	••	***	N/A	N/A	N/A	N/A	**	••	***	N/A	
TIAA-CREF CORE IMPACT BOND FUND (TSBRX)	\$7,273.40	61	0.33%	5.26%	3.15%	N/A	-0.34%	-0.30%	-1.29%	-1.29%	4.65%	3.65%	N/A	3.21%	9/21/2012
Gross Expense Ratio	\$1,213.40	61	0.33 /6	5.20 /6	3.13/0	N/A	-0.34 /6	-0.30 /6	-1.25/0	-1.23 /0	4.05%	3.03/6	N/A	3.21/0	5/2 1/2012
BM: Bloomberg Barclays U.S. Aggregate Bond Index		0.	-0.90%	5.36%	2.94%		-0.26%	0.01%	-1.54%	-1.54%	4.79%	3.57%		2.73%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			123	-10	21		-8	-31	25	25	-14	8		48	
PG: Intermediate Core Bond M'star Category			-0.27%	5.29%	2.92%		N/A	N/A	N/A	-1.48%	4.81%	3.47%		N/A	
Fund vs. Intermediate Core Bond M'star Category			60	-3	23		N/A	N/A	N/A	19	-16	18		N/A	
PG: Fund % Rank in Intermediate Core Bond M'star Category			25%	54%	35%		N/A	N/A	N/A	31%	60%	37%		N/A	
PG: # of funds in Intermediate Core Bond M'star Category			409	376	331		N/A	N/A	N/A	423	386	348		N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A				N/A	
TIAA-CREF CORE PLUS BOND FUND (TCBPX)	\$5,667.20	61	1.83%	5.68%	3.45%	3.90%	0.08%	-0.23%	-0.63%	-0.63%	5.28%	3.93%	3.65%	4.32%	3/31/2006
Gross Expense Ratio		61													
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%	4.21%	
Fund vs.Bloomberg Barclays U.S. Aggregate Bond Index			273	32	51	89	34	-24	91	91	49	36	75	11	
PG: Intermediate Core-Plus Bond M'star Category			1.49%	5.62%	3.50%	3.75%	N/A	N/A	N/A	-0.67%	5.38%	3.95%	3.58%	N/A	
Fund vs. Intermediate Core-Plus Bond M'star Category			34	6	-5 540/	15	N/A	N/A	N/A	4	-10	-2	7	N/A	
PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category PG: # of funds in Intermediate Core-Plus Bond M'star Category			33% 614	52% 571	51% 498	37% 357	N/A N/A	N/A	N/A	42% 605	59%	51%	43%	N/A	
Fund Star Rating			N/A	5/1	498	357	N/A N/A	N/A N/A	N/A N/A	N/A	569	495	353	N/A N/A	
			1				"								
TIAA-CREF EMERGING MARKETS DEBT FUND (TEDLX)	\$570.40	93	8.49%	6.95%	5.07%	N/A	1.05%	-1.48%	-1.24%	-1.24%	6.94%	5.40%	N/A	4.66%	9/26/2014
Gross Expense Ratio		93													
BM: J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified			4.36%	5.65%	3.89%		1.40%	-0.44%	-1.80%	-1.80%	5.94%	4.65%		4.56%	
Fund vs.J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified			413	130	118		-35	-104	56	56	100	75		10	
			5.65%	5.13%	3.77%		N/A	N/A	N/A	-2.80%	4.90%	3.96%		N/A	
			284	182	130 19%		N/A	N/A	N/A	156	204	144		N/A	
Fund vs. Emerging Markets Bond M'star Category			10%				N/A	N/A	N/A	27%	10%	11%		N/A	
Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category			10% 277	11% 255			N/A	N/A	N/A	276	262	219		N/A	
PG: Emerging Markets Bond M'star Category Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category PG: # of funds in Emerging Markets Bond M'star Category Fund Star Rating			10% 277 N/A	11% 255	214		N/A N/A	N/A N/A	N/A N/A	276 N/A	262	219		N/A N/A	
Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category			277	255	214		1	N/A N/A	N/A N/A	276 N/A				N/A N/A	
Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category PG: # of funds in Emerging Markets Bond M'star Category	\$58.50	78	277	255	214	N/A	1						N/A		11/16/201
Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category PG: # of funds in Emerging Markets Bond M'star Category Fund Star Rating	\$58.50	78 126	277 N/A	255	214	N/A	N/A	N/A	N/A	N/A	****	****	N/A	N/A	11/16/201
Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category PG: # of funds in Emerging Markets Bond M'star Category Fund Star Rating TIAA-CREF GREEN BOND (TGROX) Gross Expense Ratio BM: Bloomberg Barclays MSCI US Green Bond Index	\$58.50		277 N/A 1.27%	255	214	N/A	N/A -0.17% -0.27%	N/A -0.29% -0.31%	N/A	N/A	****	****	N/A	N/A	11/16/201
Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category PG: # of funds in Emerging Markets Bond M'star Category Fund Star Rating TIAA-CREF GREEN BOND (TGROX) Gross Expense Ratio BM: Bloomberg Barclays MSCI US Green Bond Index Fund vs.Bloomberg Barclays MSCI US Green Bond Index	\$58.50		277 N/A 1.27% -0.20% 147	255	214	N/A	N/A -0.17% -0.27% 10	N/A -0.29%	N/A -0.97%	N/A -0.97%	5.26%	****	N/A	N/A 5.52%	11/16/201
Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category PG: # of funds in Emerging Markets Bond M'star Category Fund Star Rating TIAA-CREF GREEN BOND (TGROX) Gross Expense Ratio BM: Bloomberg Barclays MSCI US Green Bond Index Fund vs. Bloomberg Barclays MSCI US Green Bond Index PG: Intermediate Core-Plus Bond M'star Category	\$58.50		277 N/A 1.27% -0.20% 147 1.49%	255	214	N/A	-0.17% -0.27% 10 N/A	-0.29% -0.31% 2 N/A	N/A -0.97% -1.58% 61 N/A	-0.97% -1.58% 61 -0.67%	5.26% 5.14% 12 5.38%	****	N/A	N/A 5.52% 5.72% -20 N/A	11/16/201
Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category PG: # of funds in Emerging Markets Bond M'star Category Fund Star Rating TIAA-CREF GREEN BOND (TGROX) Gross Expense Ratio BM: Bloomberg Barclays MSCI US Green Bond Index Fund vs. Bloomberg Barclays MSCI US Green Bond Index PG: Intermediate Core-Plus Bond M'star Category Fund vs. Intermediate Core-Plus Bond M'star Category	\$58.50		277 N/A 1.27% -0.20% 147 1.49% -22	255	214	N/A	-0.17% -0.27% 10 N/A N/A	-0.29% -0.31% 2 N/A N/A	-1.58% 61 N/A N/A	-1.58% 61 -0.67% -30	5.26% 5.14% 12 5.38% -12	****	N/A	5.52% 5.72% -20 N/A N/A	11/16/201
Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category PG: # of funds in Emerging Markets Bond M'star Category Fund Star Rating TIAA-CREF GREEN BOND (TGROX) Gross Expense Ratio BM: Bloomberg Barclays MSCI US Green Bond Index Fund vs. Bloomberg Barclays MSCI US Green Bond Index PG: Intermediate Core-Plus Bond M'star Category Fund vs. Intermediate Core-Plus Bond M'star Category PG: Fund % Rank in Intermediate Core-Plus Bond M'star Category	\$58.50		277 N/A 1.27% -0.20% 147 1.49% -22 47%	255	214	N/A	-0.17% -0.27% 10 N/A N/A N/A	-0.29% -0.31% 2 N/A N/A N/A	-0.97% -1.58% 61 N/A N/A N/A	-1.58% 61 -0.67% -30 59%	5.26% 5.14% 12 5.38% -12 59%	****	N/A	5.52% 5.72% -20 N/A N/A N/A	11/16/201
Fund vs. Emerging Markets Bond M'star Category PG: Fund % Rank in Emerging Markets Bond M'star Category PG: # of funds in Emerging Markets Bond M'star Category Fund Star Rating TIAA-CREF GREEN BOND (TGROX) Gross Expense Ratio BM: Bloomberg Barclays MSCI US Green Bond Index Fund vs. Bloomberg Barclays MSCI US Green Bond Index PG: Intermediate Core-Plus Bond M'star Category Fund vs. Intermediate Core-Plus Bond M'star Category	\$58.50		277 N/A 1.27% -0.20% 147 1.49% -22	255	214	N/A	-0.17% -0.27% 10 N/A N/A	-0.29% -0.31% 2 N/A N/A	-1.58% 61 N/A N/A	-1.58% 61 -0.67% -30	5.26% 5.14% 12 5.38% -12	****	N/A	5.52% 5.72% -20 N/A N/A	11/16/201

				Previous Ou	arter-End Ret	urns		_	_	Current Mo	nth-End Retu	ırns	_	_	_
			1 Year		vg. Annual R		1 Month	3 Month	YTD	1 Year	3 Year		nual Returns 10 Year	Since	=
	Total Portfolio Net	Ехр.	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	
FUND	Assets (in \$Mil.) 12/31/21	Ratio (bps) [2]	to 09/30/21	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-CREF HIGH YIELD FUND (TIYRX)	\$3,543.30	65	9.21%	5.05%	5.14%	6.30%	2.05%	0.88%	4.60%	4.60%	7.30%	4.80%	5.68%	6.36%	3/31/2006
Gross Expense Ratio		65	9.70%	6.89%	6.16%	7.08%	4.040/	0.73%	4.58%	4.58%	8.56%	6.04%	C E40/	6.77%	
BM: ICE BofA BB-B Cash Pay Issuer Constrained Index (New) Fund vs.ICE BofA BB-B Cash Pay Issuer Constrained Index (New)			-49	-184	-102	7.08% -78	1.91% 14	0.73%	4.58%	4.58%	-126	-124	6.54% -86	-41	
PG: High Yield Bond M'star Category			10.50%	5.69%	5.41%	6.25%	N/A	N/A	N/A	4.77%	7.51%	5.19%	5.74%	N/A	
Fund vs. High Yield Bond M'star Category PG: Fund % Rank in High Yield Bond M'star Category			-129 70%	-64 73%	-27 66%	5 56%	N/A N/A	N/A N/A	N/A N/A	-17 55%	-21 62%	-39 71%	-6 57%	N/A N/A	
PG: # of funds in High Yield Bond M'star Category			677	630	552	358	N/A	N/A	N/A	678	634	558	370	N/A	
Fund Star Rating			N/A	**	***	***	N/A	N/A	N/A	N/A	***	**	***	N/A	
TIAA-CREF INFLATION-LINKED BOND FUND (TCILX)	\$3,783.90	56	4.98%	5.75%	3.21%	2.12%	0.26%	1.35%	4.91%	4.91%	6.30%	3.87%	2.01%	3.96%	10/1/2002
Gross Expense Ratio		56													
BM: Bloomberg Barclays US TIPS 1-10 Year Index Fund vs.Bloomberg Barclays US TIPS 1-10 Year Index			5.75% -77	6.41% -66	3.84% -63	2.58% -46	0.48%	1.54% -19	5.69% -78	5.69% -78	6.97% -67	4.46% -59	2.57% -56	4.07% -11	
PG: Inflation-Protected Bond M'star 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 Category			-63	-98	-79	-51	N/A	N/A	N/A	-70	-147	-97	-60	N/A	
PG: Fund % Rank in Inflation-Protected Bond M'star Category PG: # of funds in Inflation-Protected Bond M'star Category			69% 205	71% 201	78% 175	71% 124	N/A N/A	N/A N/A	N/A N/A	82% 209	74% 202	74% 179	76% 124	N/A N/A	
Fund Star Rating			N/A	**	**	**	N/A	N/A	N/A	N/A	**	**	**	N/A	
THE OPEN NATIONAL POUR SINIR CERTIFIC [4]															
TIAA-CREF INTERNATIONAL BOND FUND (TIBEX) [4] Gross Expense Ratio	\$511.40	95 107	0.42%	4.20%	2.75%	N/A	0.01%	-0.59%	-2.45%	-2.45%	3.71%	3.28%	N/A	2.45%	8/5/2016
BM: Bloomberg Barclays Global Aggregate ex-USD Index (Hedged)			-0.54%	3.93%	2.71%		-0.54%	0.07%	-1.40%	-1.40%	3.30%	3.11%		2.56%	
Fund vs.Bloomberg Barclays Global Aggregate ex-USD Index (Hedged)			96	27	4		55	-66	-105	-105	41	17		-11 N/A	
PG: World Bond-USD Hedged M'star Category Fund vs. World Bond-USD Hedged M'star Category			0.45%	4.61% -41	2.72% 3		N/A N/A	N/A N/A	N/A N/A	-1.89% -56	4.29% -58	3.18% 10		N/A N/A	
PG: Fund % Rank in World Bond-USD Hedged M'star Category			45%	57%	54%		N/A	N/A	N/A	74%	65%	41%		N/A	
PG: # of funds in World Bond-USD Hedged M'star Category			123	104	77		N/A	N/A	N/A	125	110	81		N/A	
Fund Star Rating			N/A	***	•••		N/A	N/A	N/A	N/A	••	***		N/A	
TIAA-CREF SHORT DURATION IMPACT BOND (TSDBX)	\$36.50	69	1.43%	N/A	N/A	N/A	-0.12%	-0.51%	-0.03%	-0.03%	2.98%	N/A	N/A	2.94%	11/16/2018
Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index		140	0.30%				-0.15%	-0.56%	-0.47%	-0.47%	2.28%			2.47%	
Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index			113				3	5	44	44	70			47	
PG: Short-Term Bond M'star Category			1.63%				N/A	N/A	N/A	0.05%	3.02%			N/A	
Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category			-20 38%				N/A N/A	N/A N/A	N/A N/A	-8 38%	-4 43%			N/A N/A	
PG: # of funds in Short-Term Bond M'star Category			603				N/A	N/A	N/A	608	557			N/A	
Fund Star Rating			N/A				N/A	N/A	N/A	N/A	***			N/A	
TIAA-CREF SHORT-TERM BOND FUND (TCTRX)	\$2,034.20	56	0.90%	2.73%	1.96%	1.70%	-0.05%	-0.46%	-0.22%	-0.22%	2.31%	1.93%	1.61%	2.54%	3/31/2006
Gross Expense Ratio	 ,	56													
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index			0.30%	2.87%	1.89%	1.47%	-0.15%	-0.56%	-0.47%	-0.47%	2.28%	1.85%	1.39%	2.38%	
Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category			1.63%	-14 3.40%	7 2.39%	23 2.10%	10 N/A	10 N/A	25 N/A	25 0.05%	3.02%	8 2.37%	22 1.96%	16 N/A	
Fund vs. Short-Term Bond M'star Category			-73	-67	-43	-40	N/A	N/A	N/A	-27	-71	-44	-35	N/A	
PG: Fund % Rank in Short-Term Bond M'star Category			58%	79%	73%	77%	N/A	N/A	N/A	46%	82%	77%	76%	N/A	
PG: # of funds in Short-Term Bond M'star Category Fund Star Rating			603 N/A	550	485	318	N/A N/A	N/A N/A	N/A N/A	608 N/A	557	478	315	N/A N/A	
TIAA-CREF SHORT-TERM BOND INDEX FUND (TRSHX)	\$1,325.40	43	-0.11%	2.39%	1.40%	N/A	-0.19%	-0.66%	-0.91%	-0.91%	1.83%	1.39%	N/A	1.16%	8/7/2015
Gross Expense Ratio		43	0.1170										1074		
Gross Expense Ratio BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index	. ,,		0.30%	2.87%	1.89%		-0.15%	-0.56%	-0.47%	-0.47%	2.28%	1.85%	- NVA	1.64%	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index			0.30%	-48	-49		-4	-10	-44	-44	-45	1.85%	WA	-48	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index			0.30%									1.85%			
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category			0.30% -41 1.63%	-48 3.40%	-49 2.39%		-4 N/A N/A N/A	-10 N/A	-44 N/A	-44 0.05%	-45 3.02%	1.85% -46 2.37%		-48 N/A	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category	• ,		0.30% -41 1.63% -174 88% 603	-48 3.40% -101 91% 550	-49 2.39% -99		-4 N/A N/A N/A N/A	-10 N/A N/A N/A N/A	-44 N/A N/A N/A N/A	-44 0.05% -96 79% 608	-45 3.02% -119	1.85% -46 2.37% -98		-48 N/A N/A N/A N/A	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M	.,		0.30% -41 1.63% -174 88%	-48 3.40% -101 91%	-49 2.39% -99 93%		-4 N/A N/A N/A	-10 N/A N/A N/A	-44 N/A N/A N/A	-44 0.05% -96 79%	-45 3.02% -119 93%	1.85% -46 2.37% -98 93%		-48 N/A N/A N/A	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category			0.30% -41 1.63% -174 88% 603	-48 3.40% -101 91% 550	-49 2.39% -99 93%		-4 N/A N/A N/A N/A	-10 N/A N/A N/A N/A	-44 N/A N/A N/A N/A	-44 0.05% -96 79% 608	-45 3.02% -119 93%	1.85% -46 2.37% -98 93%		-48 N/A N/A N/A N/A	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs.Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond Mistar Category Fund vs. Short-Term Bond Mistar Category PG: Fund % Rank in Short-Term Bond Mistar Category PG: # of funds in Short-Term Bond Mistar Category Fund Star Rating	\$640.30		0.30% -41 1.63% -174 88% 603	-48 3.40% -101 91% 550	-49 2.39% -99 93%	7.25%	-4 N/A N/A N/A N/A	-10 N/A N/A N/A N/A	-44 N/A N/A N/A N/A	-44 0.05% -96 79% 608	-45 3.02% -119 93%	1.85% -46 2.37% -98 93%	6.98%	-48 N/A N/A N/A N/A	11/30/2007
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: # Af funds in Short-Term Bond M'star Category Fund Star Rating **Multi-Asset** TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio		43	0.30% -41 1.63% -174 88% 603 N/A	-48 3.40% -101 91% 550 **	-49 2.39% -99 93% 485 •		-4 N/A N/A N/A N/A N/A	-10 N/A N/A N/A N/A N/A	-44 N/A N/A N/A N/A N/A	-44 0.05% -96 79% 608 N/A	-45 3.02% -119 93% 557 •	1.85% -46 2.37% -98 93% 478	6.98%	-48 N/A N/A N/A N/A N/A N/A	11/30/2007
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index		43	0.30% -41 1.63% -174 88% 603 N/A 11.38%	-48 3.40% -101 91% 550	-49 2.39% -99 93% 485 • 7.28%	7.25% 7.36% -11	-4 N/A N/A N/A N/A N/A	-10 N/A N/A N/A N/A N/A N/A	-44 N/A N/A N/A N/A N/A	-44 0.05% -96 79% 608 N/A	-45 3.02% -119 93% 557 • 10.81%	1.85% -46 2.37% -98 93% 478		-48 N/A N/A N/A N/A N/A N/A	11/30/2007
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: # Af funds in Short-Term Bond M'star Category Fund Star Rating **Multi-Asset** TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio		43	0.30% -41 1.63% -174 88% 603 N/A	-48 3.40% -101 91% 550 •• 7.98%	-49 2.39% -99 93% 485 •	7.36%	-4 N/A N/A N/A N/A N/A	-10 N/A N/A N/A N/A N/A	-44 N/A N/A N/A N/A N/A 7.56%	-44 0.05% -96 79% 608 N/A 6.82%	-45 3.02% -119 93% 557 •	1.85% -46 2.37% -98 93% 478 •	6.98% 7.15%	-48 N/A N/A N/A N/A N/A N/A	11/30/2007
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index		43	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324	-48 3.40% -101 91% 550 ** 7.98% 8.94% -96 6.88% 110	-49 2.39% -99 93% 485 * 7.28% 7.74% -46 5.94%	7.36% -11 5.80% 145	-4 N/A N/A N/A N/A N/A N/A 1.58% 5 1.20% 38	-10 N/A N/A N/A N/A N/A V/A 2.13% 2.75% -62 1.99%	-44 N/A N/A N/A N/A N/A -7.56% -74 5.11%	-44 0.05% -96 79% 608 N/A -7.56% -74 5.11%	-45 3.02% -119 93% 557 • 10.81% 11.73% -92 9.03% 178	1.85% -46 2.37% -98 93% 478 * * * * * * * * * * * * * * * * * * *	6.98% 7.15% -17 5.59% 139	-48 N/A N/A N/A N/A N/A 5.55% 5.91% -36 4.59% 96	11/30/2007
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index PG: Allocation30% to 50% Equity M'star Category		43	0.30% -41 1.63% -174 88% 603 N/A 11.38% -19 8.14% 324 13.49%	-48 3.40% -101 91% 550 7.98% -96 6.88% 110 7.77%	-49 2.39% -99 93% 485 • 7.28% 7.74% -46 5.94% 134 6.83%	7.36% -11 5.80%	-4 N/A N/A N/A N/A N/A 1.58% 1.53% 5 1.20% 38 N/A	-10 N/A N/A N/A N/A N/A V/A 2.13% 2.75% -62 1.99% 14 N/A	-44 N/A N/A N/A N/A N/A N/A -74 -74 5.11% 171 N/A	-44 0.05% -96 79% 608 N/A -7.56% -74 5.11% 171 8.24%	-45 3.02% -119 93% 557 • 10.81% 11.73% -92 9.03% 178 10.82%	1.85% -46 -237% -98 93% 478 •	6.98% 7.15% -17 5.59% 139 6.66%	-48 N/A N/A N/A N/A N/A N/A -5.55% 5.91% -36 4.59% 96 N/A	11/30/2007
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index		43	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324	-48 3.40% -101 91% 550 ** 7.98% 8.94% -96 6.88% 110	-49 2.39% -99 93% 485 * 7.28% 7.74% -46 5.94%	7.36% -11 5.80% 145 6.98%	-4 N/A N/A N/A N/A N/A N/A 1.58% 5 1.20% 38	-10 N/A N/A N/A N/A N/A V/A 2.13% 2.75% -62 1.99%	-44 N/A N/A N/A N/A N/A -7.56% -74 5.11%	-44 0.05% -96 79% 608 N/A -7.56% -74 5.11%	-45 3.02% -119 93% 557 • 10.81% 11.73% -92 9.03% 178	1.85% -46 2.37% -98 93% 478 * * * * * * * * * * * * * * * * * * *	6.98% 7.15% -17 5.59% 139	-48 N/A N/A N/A N/A N/A 5.55% 5.91% -36 4.59% 96	11/30/2007
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index Fund vs. SAP Target Date Retirement Income Index Fund vs. Allocation30% to 50% Equity M'star Category PG: Fund % Rank in Allocation30% to 50% Equity M'star Category PG: Fund % Rank in Allocation30% to 50% Equity M'star Category PG: # of funds in Allocation30% to 50% Equity M'star Category		43	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324 13.49% -211 71% 515	-48 3.40% -101 91% 550 ** 7.98% 8.94% -96 6.88% 110 7.77% 21 47% 480	-49 2.39% -99 93% 485 - - - - - - - - - - - - - - - - - - -	7.36% -11 5.80% 145 6.98% 27 38% 275	-4 N/A N/A N/A N/A N/A 1.58% 1.53% 5 1.20% 38 N/A N/A N/A	-10 N/A N/A N/A N/A N/A N/A 2.13% 2.75% -62 1.99% 14 N/A N/A N/A	-44 N/A N/A N/A N/A N/A N/A -7.56% -74 5.11% 171 N/A N/A N/A	-44 0.05% -96 79% 608 N/A 7.56% -74 5.11% 171 8.24% -142 7/4% 503	-45 3.02% -119 93% 557 • 10.81% 11.73% -92 9.03% 178 10.82% -1 52% 465	1.85% -46 2.37% -98 93% 478 - - 7.86% - 7.86% - 54 6.52% 134 7.41% 45 39% 424	6.98% 7.15% -17 5.59% 139 6.66% 32 38% 283	-48 N/A N/A N/A N/A N/A 5.55% 5.91% -36 4.59% 96 N/A N/A N/A N/A	11/30/2007
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index SM: Target Date Retirement Income Index Fund vs. Lifecycle Retirement Income Index Fund vs. SAP Target Date Retirement Income Index Fund vs. SAP Target Date Retirement Income Index Fund vs. Alcandon-30% to 50% Equity M'star Category FG: Fund % Rank in Allocation-30% to 50% Equity M'star Category PG: Fund % Rank in Allocation-30% to 50% Equity M'star Category		43	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324 13.49% -211 71%	-48 3.40% -101 91% 550 7.98% 8.94% -96 6.88% 110 7.77% 21 47%	-49 2.39% -99 93% 485 • 7.28% 7.74% -46 5.94% 134 6.83% 45 37%	7.36% -11 5.80% 145 6.98% 27 38%	-4 N/A N/A N/A N/A N/A N/A 1.58% 5 1.20% 38 N/A N/A	-10 N/A N/A N/A N/A N/A -62 1.99% 14 N/A N/A N/A	-44 N/A N/A N/A N/A N/A -74 5.11% 171 N/A N/A	-44 0.05% -96 79% 608 N/A -7.56% -74 5.11% 171 8.24% -142 74%	-45 3.02% -119 93% 557 • • • • • • • • • • • • • • • • • •	1.85% -46 -2.37% -98 93% 478 * * * * * * * * * * * * * * * * * * *	6.98% 7.15% -17 5.59% 139 6.66% 32 38%	-48 N/A N/A N/A N/A N/A N/A 5.55% 5.91% -36 4.59% 96 N/A N/A N/A	11/30/2007
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index Fund vs. Lifecycle Retirement Income Index Fund vs. S&P Target Date Retirement Income Index Fund vs. S&P Target Date Retirement Income Index PG: Allocation-30% to 50% Equity M'star Category PG: Fund % Rank in Allocation-30% to 50% Equity M'star Category PG: Fund % Rank in Allocation-30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSALX) [10]		62 81	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324 13.49% -211 71% 515	-48 3.40% -101 91% 550 ** 7.98% 8.94% -96 6.88% 110 7.77% 21 47% 480	-49 2.39% -99 93% 485 - - - - - - - - - - - - - - - - - - -	7.36% -11 5.80% 145 6.98% 27 38% 275	-4 N/A N/A N/A N/A N/A 1.58% 1.53% 5 1.20% 38 N/A N/A N/A	-10 N/A N/A N/A N/A N/A N/A 2.13% 2.75% -62 1.99% 14 N/A N/A N/A	-44 N/A N/A N/A N/A N/A N/A -7.56% -74 5.11% 171 N/A N/A N/A	-44 0.05% -96 79% 608 N/A 7.56% -74 5.11% 171 8.24% -142 7/4% 503	-45 3.02% -119 93% 557 • 10.81% 11.73% -92 9.03% 178 10.82% -1 52% 465	1.85% -46 2.37% -98 93% 478 - - 7.86% - 7.86% - 54 6.52% 134 7.41% 45 39% 424	6.98% 7.15% -17 5.59% 139 6.66% 32 38% 283	-48 N/A N/A N/A N/A N/A 5.55% 5.91% -36 4.59% 96 N/A N/A N/A N/A	11/30/2007
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category Fund Star Ratling Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) BIL Star Ratling MULTI-ASSED TIAB-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) BIL Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index BIL SBAP Target Date Retirement Income Index Fund vs. Lifecycle Retirement Income Index PG: Allocation-30% to 50% Equity M'star Category Fund vs. Allocation-30% to 50% Equity M'star Category PG: Fund % Rank in Allocation-30% to 50% Equity M'star Category PG: # of funds in Allocation-30% to 50% Equity M'star Category For Sex Farent In Allocation-30% to 50% Equity M'star Category Fund Star Ratling TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSALX) TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSALX) TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSALX) TO SEX TENDERS TO THE TIAN THE TIAN TO THE TIAN THE TIAN TO THE TIAN THE TIA	\$640.30	62 81	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324 13.49% -211 71% 515 N/A 28.22%	-48 3.40% -101 91% 550 7.98% 8.94% -96 6.88% 110 7.77% 480 12.39%	-49 2 39% -99 93% 485 • 7.28% 7.74% -46 5.94% 134 6.83% 45 47 47 48 49 49 134 40 134 41 134 427	7.36% -11 5.80% 145 6.98% 27 38% 275	-4 N/A N/A N/A N/A N/A 1.58% 1.53% 5 1.20% 38 N/A	-10 N/A	-44 N/A N/A N/A N/A N/A N/A 7.56% -74 5.11% 171 N/A N/A N/A N/A N/A	-44 0.05% -96 79% 608 N/A 7.56% -74 5.11% 171 8.24% -142 74% 503 N/A	-45 3.02% -119 93% 557 - - - - - - - - - - - - - - - - - -	1.85% -46 2.37% -98 93% 478 - 7.86% 8.40% -54 6.52% 134 7.41% 45 39% 424 	6.98% 7.15% -17 5.59% 139 6.66% 32 38% 283 12.97%	-48 NI/A NI/A NI/A NI/A NI/A 5.55% 5.91% -36 4.59% 96 NI/A NI/A NI/A NI/A NI/A	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index Fund vs. SAP Target Date Retirement Income Index PG: Allocation30% to 50% Equity M'star Category PG: Fund % Rank in Allocation30% to 50% Equity M'star Category PG: Fund % Rank in Allocation30% to 50% Equity M'star Category PG: # of funds in Allocation30% to 50% Equity M'star Category Fund Star Rating	\$640.30	62 81	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324 13.49% -211 71% 515 N/A	-48 3.40% -101 91% 550 7.98% 8.94% -96 6.88% 110 7.77% 21 47% 480	-49 2.39% -99 93% 485 - 7.74% -46 5.94% 134 6.83% 45 37% 427	7.36% -11 5.80% 145 6.98% 27 38% 275	-4 N/A N/A N/A N/A N/A 1.58% 1.53% 5 1.20% 38 N/A N/A N/A N/A N/A N/A	-10 N/A	-44 N/A N/A N/A N/A N/A -7.56% -74 5.11% 171 N/A N/A N/A	-44 0.05% -96 -98 608 N/A -7.56% -74 5.11% 171 171 42 74% 503 N/A	45 3.02% -119 39% 557 • 10.81% 11.73% -92 9.03% 178 10.82% -1 52% 465 • • •	1.85% -46 2.37% -98 93% 478 * * * * * * * * * * * * * * * * * * *	6.98% 7.15% -17 5.59% 139 6.66% 32 38% 283 ***	-48 N/A N/A N/A N/A N/A -5.55% 5.91% -36 4.59% 96 N/A N/A N/A N/A N/A	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Index Pund vs. Lifecycle Retirement Income Index Pund vs. S&P Target Date Retirement Income Index Pund vs. S&P Target Date Retirement Income Index PG: Allocation-30% to 50% Equity M'star Category Fund vs. Allocation-30% to 50% Equity M'star Category PG: # of funds in Allocation-30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSALX) [10] Gross Expense Ratio BM: Lifestyle Aggressive Composite Benchmark	\$640.30	62 81	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324 13.49% -211 71% 515 N/A 28.22%	-48 3.40% -101 91% 550 7.98% 8.94% -96 6.88% 110 7.77% 21 47% 480 12.39%	7.28% 7.28% 7.74% 46 5.94% 134 6.83% 45 13.66%	7.36% -11 5.80% 145 6.98% 27 38% 275	-4 N/A N/A N/A N/A N/A 1.58% 1.53% 5 1.20% 38 N/A N/A N/A N/A N/A N/A A N/A A 1.53% 4.01%	-10 N/A	-44 N/A N/A N/A N/A N/A -6.82% -74 5.11% 171 N/A N/A N/A N/A 16.82%	-44 0.05% -96 79% 608 N/A 	-45 3.02% -119 93% 557 • 10.81% 11.73% -92 9.03% 178 10.82% -1 52% 465 •••• 21.17%	1.85% -46 2.37% -98 93% 478 - - - - - - - - - - - - - - - - - - -	6.98% 7.15% -17 5.59% 139 32 38% 283 *** 12.97%	-48 N/A N/A N/A N/A N/A 5.55% 5.91% -36 4.59% 96 N/A N/A N/A N/A 12.78%	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index Pund vs. BP Target Date Retirement Income Index PG: Allocation—30% to 50% Equity M'star Category Fund vs. Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category FC: # of Innois in Allocation—30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSALX) [10] Gross Expense Ratio BM: Lifestyle Aggressive Composite Benchmark Fund vs. Lifestyle Aggressive Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD	\$640.30	62 81	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324 13.49% -211 71% 515 N/A 28.22% 29.88% -166	-48 3.40% -101 91% 550 7.98% 8.94% -96 6.88% 110 7.77% 21 47% 480 12.39%	-49 2 39% -99 93% 485 • 7.28% 7.74% -46 5.94% 134 6.83% 45 37% 427 13.66% 14.56% -90	7.36% -11 5.80% 145 6.98% 27 38% 275	-4 N/A N/A N/A N/A N/A 1.58% 1.53% 5 1.20% 38 N/A N/A N/A N/A N/A N/A -11 4.44% -54	-10 N/A	-44 N/A N/A N/A N/A N/A N/A 7.56% -74 5.11% 171 N/A N/A N/A N/A N/A N/A 10.82%	-44 0.05% -96 79% 608 N/A 7.56% -74 5.11% 171 8.24% -142 74% -142 74% 19.90% -308 117.30% -48	-45 3.02% -119 93% 557 - 10.81% 11.73% -92 9.03% 178 10.82% -1 52% 465 21.17% 21.92% -75 18.71% 246	7.86% -46 2.37% -98 93% 478 -7.86% 8.40% -54 6.52% 134 7.41% 45 39% 424 14.55% 15.44% -89 13.38%	6.98% 7.15% -17 5.59% 139 6.66% 32 38% 283 *** 12.97% 13.58% -61 11.93% 104	-48 N/A N/A N/A N/A N/A N/A N/A 5.55% 5.91% -36 4.59% 96 N/A N/A N/A N/A N/A 12.78% 13.47% -69 11.83% 95	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index BM: S&P Target Date Retirement Income Index PG: Allocation30% to 50% Equity M'star Category Fund vs. Allocation30% to 50% Equity M'star Category PG: # of funds in Allocation30% to 50% Equity M'star Category PG: # of funds in Allocation30% to 50% Equity M'star Category Fund Sk Rank in Allocation30% to 50% Equity M'star Category Fund Sk Rank in Allocation30% to 50% Equity M'star Category Fund Sk Rank in Allocation30% to 50% Equity M'star Category Fund Sk Rating TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSALX) [10] Gross Expense Ratio BM: Lifestyle Aggressive Composite Benchmark Fund vs. Lifestyle Aggressive Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD Fund vs. Morningstar Aggressive Target Risk TR USD FG: Allocation85% + Equity M'star Category	\$640.30	62 81	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324 13.49% -211 71% 515 N/A 28.22% 29.88% -166 28.92% -70 30.00%	-48 3.40% -101 91% 550 7.98% 8.94% -96 6.88% 110 7.77% 480 13.70% -131 11.79% 60 11.68%	-49 2.39% -99 93% 485 - 7.28% 7.74% -46 5.94% 134 6.83% 427 13.66% 14.56% -90 12.68% 98 12.18%	7.36% -11 5.80% 145 6.98% 27 38% 275	-4 N/A N/A N/A N/A N/A 1.58% 1.53% 5 1.20% 38 N/A N/A N/A N/A N/A N/A 1.444% -54 N/A	-10 N/A	-44 N/A N/A N/A N/A N/A N/A 7.56% -74 5.11% 171 N/A N/A N/A N/A N/A 16.82% 19.90% -308 17.30% -48 N/A	-44 0.05% -96 79% 608 N/A 6.82% 6.82% 6.82% 7.56% -74 5.11% 171 8.24% -142 74% 503 N/A 16.82% 19.90% -308 17.30% -48 17.56%	-45 3.02% -119 93% 557 - - - - - - - - - - - - - - - - - -	1.85% -46 2.37% -98 93% 478 - 7.86% 8.40% -54 6.52% 134 45 39% 424 14.55% 15.44% -89 13.38% 117 13.12%	6.98% 7.15% -17 5.59% 139 38% 283 *** 12.97% 13.58% -61 11.93% 104 11.93%	-48 N/A N/A N/A N/A N/A 5.55% 5.91% -36 4.59% 96 N/A N/A N/A N/A 12.78% 13.47% -69 11.83% 95 N/A	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) [8] Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index Pund vs. BP Target Date Retirement Income Index PG: Allocation—30% to 50% Equity M'star Category Fund vs. Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category FC: # of Innois in Allocation—30% to 50% Equity M'star Category Fund Star Rating TIAA-CREF LIFESTYLE AGGRESSIVE GROWTH FUND (TSALX) [10] Gross Expense Ratio BM: Lifestyle Aggressive Composite Benchmark Fund vs. Lifestyle Aggressive Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD	\$640.30	62 81	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324 13.49% -211 71% 515 N/A 28.22% 29.88% -166	-48 3.40% -101 91% 550 7.98% 8.94% -96 6.88% 110 7.77% 21 47% 480 12.39%	-49 2 39% -99 93% 485 • 7.28% 7.74% -46 5.94% 134 6.83% 45 37% 427 13.66% 14.56% -90	7.36% -11 5.80% 145 6.98% 27 38% 275	-4 N/A N/A N/A N/A N/A 1.58% 1.53% 5 1.20% 38 N/A N/A N/A N/A N/A N/A -11 4.44% -54	-10 N/A	-44 N/A N/A N/A N/A N/A N/A 7.56% -74 5.11% 171 N/A N/A N/A N/A N/A N/A 10.82%	-44 0.05% -96 79% 608 N/A 7.56% -74 5.11% 171 8.24% -142 74% -142 74% 19.90% -308 117.30% -48	-45 3.02% -119 93% 557 - 10.81% 11.73% -92 9.03% 178 10.82% -1 52% 465 21.17% 21.92% -75 18.71% 246	7.86% -46 2.37% -98 93% 478 -7.86% 8.40% -54 6.52% 134 7.41% 45 39% 424 14.55% 15.44% -89 13.38%	6.98% 7.15% -17 5.59% 139 6.66% 32 38% 283 *** 12.97% 13.58% -61 11.93% 104	-48 N/A N/A N/A N/A N/A N/A N/A 5.55% 5.91% -36 4.59% 96 N/A N/A N/A N/A N/A 12.78% 13.47% -69 11.83% 95	
BM: Bloomberg Barclays US 1-3 Yr Govt Credit Index Fund vs. Bloomberg Barclays US 1-3 Yr Govt Credit Index PG: Short-Term Bond M'star Category Fund vs. Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: Fund % Rank in Short-Term Bond M'star Category PG: # of funds in Short-Term Bond M'star Category Fund Star Rating Multi-Asset TIAA-CREF LIFECYCLE RETIREMENT INCOME FUND (TLRRX) Gross Expense Ratio BM: Lifecycle Retirement Income Fund Composite Index Fund vs. Lifecycle Retirement Income Fund Composite Index Pund vs. S&P Target Date Retirement Income Index PG: Allocation—30% to 50% Equity M'star Category PG: Fund % Rank in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—30% to 50% Equity M'star Category PG: # of funds in Allocation—50% to 50% Equity M'star Category PG: # of Supense Ratio BM: Lifestyle Aggressive Composite Benchmark Fund vs. Lifestyle Aggressive Composite Benchmark BM: Morningstar Aggressive Composite Benchmark BM: Morningstar Aggressive Target Risk TR USD PG: Allocation—85% + Equity M'star Category Fund vs. Allocation—85% + Equity M'star Category	\$640.30	62 81	0.30% -41 1.63% -174 88% 603 N/A 11.38% 11.57% -19 8.14% 324 13.49% -211 71% 515 N/A 28.22% 29.88% -166 28.92% -70 30.00% -178	7.98% 7.98% 7.98% 8.94% -96 6.88% 110 7.77% 480 12.39% 13.70% -131 11.79% 60 11.68% 71	7.28% 7.28% 7.28% 7.28% 7.74% -46 -46 5.94% 134 6.83% 45 37% 427 13.66% 14.56% 98 12.68% 98 12.18%	7.36% -11 5.80% 145 6.98% 27 38% 275	-4 N/A N/A N/A N/A N/A N/A 1.58% 1.53% 5 1.20% 38 N/A N/A N/A N/A N/A N/A 1.444% -54 N/A	-10 N/A	-44 N/A N/A N/A N/A N/A N/A 7.56% -74 171 N/A N/A N/A N/A 16.82% 19.90% -308 17.30% -48 N/A N/A N/A	-44 0.05% -96 -979% 608 N/A 7.56% -74 503 N/A 16.82% 19.90% -308 17.30% -48 17.56% -74	-45 3.02% -119 93% 557 - 10.81% 11.73% -92 9.03% 178 10.82% -1 52% 465 21.17% 21.92% -75 18.71% 246 19.75% 142	1.85% -46 2.37% -98 93% 478 - 7.86% 8.40% -54 6.52% 134 7.41% 45 39% 424 14.55% 15.44% -89 13.38% 117 13.12% 143	6.98% 7.15% -17 5.59% 139 6.66% 32 38% 283 *** 12.97% 13.58% -61 11.93% 104	-48 N/A N/A N/A N/A N/A N/A 5.55% 5.91% -36 96 N/A N/A N/A N/A N/A 12.78% 13.47% -69 11.83% 95 N/A N/A	

		Previous Quarter-End Returns					Current Month-End Returns								
			A	vg. Annual R	eturns						Avg. An				
		10/01/20				12/01/21									
	Ratio	to				to								Inc.	
														Date	
\$391.30		11.55%	7.98%	7.32%	N/A	1.61%	1.97%	6.22%	6.22%	11.06%	7.87%	7.03%	6.98%	12/9/2011	
	83														
		10.98%											6.97%		
		57				1						-	1		
		1				1									
		N/A	***	•••		N/A	N/A	N/A	N/A	***	***	***	N/A		
\$353.00	88	22.63%	11.19%	11.70%	N/A	3.16%	4.14%	13.22%	13.22%	18.01%	12.48%	11.17%	11.04%	12/9/2011	
	96														
		23.25%	12.31%	12.36%		3.16%	5.27%	15.38%	15.38%	18.60%	13.19%	11.53%	11.46%		
		-62	-112	-66		0	-113	-216	-216	-59	-71	-36	-42		
		23.81%	11.23%	11.36%		3.71%	4.46%	14.04%	14.04%	16.75%	12.03%	10.60%	10.52%		
		-118	-4	34		-55	-32	-82	-82	126	45	57	52		
		24.23%	10.17%	10.45%		N/A	N/A	N/A	16.50%	16.41%	11.19%	10.14%	N/A		
		-160	102	125		N/A	N/A	N/A	-328	160	129	103	N/A		
		63%	30%	23%		N/A	N/A	N/A	86%	24%	25%	21%	N/A		
		311	288	262		N/A	N/A	N/A	320	293	264	195	N/A		
		N/A	***	****		N/A	N/A	N/A	N/A	****	****	****	N/A		
\$105.20	72	6.08%	5.91%	4.87%	N/A	0.80%	0.80%	2.76%	2.76%	7.21%	5.22%	4.66%	4.65%	12/9/2011	
	90														
		1				1									
		1		-		1									
		1.				1									
						1									
		1				1									
		N/A	***	***		N/A	N/A	N/A	N/A	***	***	***	N/A		
\$662.30	82	17.23%	10.02%	9.74%	N/A	2.39%	3.07%	9.68%	9.68%	14.95%	10.45%	9.38%	9.29%	12/9/2011	
	87														
		16.86%	10.77%	10.09%		2.30%	3.96%	10.98%	10.98%	15.21%	10.87%	9.44%	9.39%		
		37	-75	-35		9	-89	-130	-130	-26	-42	-6	-10		
		17.44%	10.06%	9.42%		2.81%	3.43%	10.19%	10.19%	13.95%	10.07%	8.75%	8.72%		
		-21	-4	32		-42	-36	-51	-51	100	38	63	57		
		20.04%	9.65%	9.52%		N/A	N/A	N/A	13.89%	14.85%	10.39%	9.33%	N/A		
		-281	37	22		N/A	N/A	N/A	-421	10	6	5	N/A		
		69%	47%	47%		N/A	N/A	N/A	91%	50%	49%	49%	N/A		
		689	653	596		N/A	N/A	N/A	710	665	601	433	N/A		
		N/A	***	***		N/A	N/A	N/A	N/A	***	***	***	N/A		
\$1,037.40	70	17.38%	10.12%	9.84%	9.84%	2.40%	3.11%	9.79%	9.79%	14.95%	10.51%	9.46%	6.91%	3/31/2006	
	76														
		16.86%	10.77%	10.09%	9.76%	2.30%	3.96%	10.98%	10.98%	15.21%	10.87%	9.50%	7.26%		
		52	-65	-25	8	10	-85	-119	-119	-26	-36	-4	-35		
		17.44%	10.06%	9.42%	8.99%	2.81%	3.43%	10.19%	10.19%	13.95%	10.07%	8.75%	7.04%		
						1.44		40	40	100		71			
		-6	6	42	85	-41	-32	-40	-40	100	44	7.1	-13		
		-6 20.04%	6 9.65%	9.52%	9.52%	N/A	N/A	N/A	13.89%	14.85%	10.39%	9.33%	N/A		
		-6	6			N/A N/A									
		-6 20.04% -266 67%	6 9.65% 47 44%	9.52% 32 44%	9.52% 32 45%	N/A N/A N/A	N/A N/A N/A	N/A	13.89% -410 90%	14.85%	10.39%	9.33% 13 48%	N/A		
		-6 20.04% -266	6 9.65% 47	9.52% 32	9.52% 32	N/A N/A	N/A N/A	N/A N/A	13.89% -410	14.85% 10	10.39% 12	9.33% 13	N/A N/A		
	\$105.20 \$662.30	Assets (in SMIL) Ratio (12/31/21 (tps) [2] (5391.30 76 33 33 33 34 34 34 34 34 34 34 34 34 34	Total Portfolio Net	Total Portfolio Net	Total Portfolio Net Exp. 100/1/20 100/1/18 100/	Total Portfolio Net Exp. 10 1 1 1 1 1 1 1 1	Total Portfolio Net Exp. 1001/120 1001/18 10101/16 10101/11 12/01/21 12/31/21 1098	Total Portfolio Net	Total Portfolo Net Exp. 10 Year 1 Month 3 Month YTD	Total Portfolio Net Exp. 1 Year 3 Year 5 Year 10 Year 1 Month 3 Month 1 TD 1 Year 1 New 1 Ne	Total Portrision Exp. 1001/120 1001/18 1000/171 1000/171 1001/121 1001/121 1010/1	Total Portfolio Neel Eve 19	Total Portfolio Net Part Part Total Portfolio Net Part Total Portfolio Net Part Part Total Portfolio Net Part	Total Perfolice Company Total Perfolice Company	

			1	Previous Qua	rter-End Ret	urns	Current Month-End Returns								
				A	vg. Annual Ro	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.
FUND	12/31/21	(bps) [2]	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															
TIAA-CREF MONEY MARKET FUND (TIRXX) [11,3,6,7]	\$1,412.50	47	0.00%	0.83%	0.77%	0.38%	0.00%	0.00%	0.00%	0.00%	0.68%	0.77%	0.38%	1.66%	7/1/1999
Gross Expense Ratio		47													3/31/2006
BM: 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%	1.39%	
Fund vs.iMoneynet Money Fund AveragesTM-All Government			-2	-1	-3	-3	0	0	-1	-1	-1	-2	-3	27	
7-Day Effective Yield as of 12/31/2021: 0.00%															
7-Day Current Yield as of 12/31/2021: 0.00%															
MUTUAL FUND TOTALS [1]	\$4EE 20C 20		1				1								

TUAL FUND TOTALS [1] \$155,38

- BM = Benchmark; PG = Peer Group; % Rank within Morningstar Category: 1 = Best 100 = Worst; Morningstar Category Returns are equal-weighted.
- [1] Combined Mutual Funds' Net Assets exclude the Managed Allocation Fund, Lifecycle Funds, and Lifestyle Funds.
- [2] The net expense ratio (top number) represents expenses after reimbursement and waivers, and is what participants actually pay. The number below represents the gross expense ratio, before consideration for reimbursements and/or waivers.
- [3] The "Since Inception" benchmark performance shown is computed from August 1999.

discontinued at any time without notice.

- [4] The "Since Inception" values presented are cumulative values and not average annualized total returns.
- [5] 42% Russell 3000® Index, 40% Bloomberg Barclays U.S. Aggregate Bond Index, 18% Morgan Stanley All Country World Index ex-USA.

[6] The Retail Class began operations on March 31, 2006. 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. Performance shown for periods prior to the inception of the Retail Class reflects the performance of the Institutional Class, and has not been adjusted to reflect the higher expenses of the Retail Class. [7] Beginning August 18, 2009, part or all of the 12b-1 distribution expenses of the Retail Class of the TIAA-CREF Money Market Fund are not being reimbursed to the Fund's distributor. The Fund's advisor is also waiving part or all of the investment management fees and reimbursing certain other Fund expenses. Without these changes, current and effective annualized yields and total returns would have been lower. These voluntary fee and waivers and reimbursements may be an expense of the Retail Class of the TIAA-CREF Money Market Fund are not being reimbursed to the Fund's distributor. The Fund's advisor is also waiving part or all of the investment management fees and reimbursement general management fees and reimbursement fees and reimbu

[8] 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.

[9] The Morningstar Target Risk Indexes are asset allocation indexes comprised of constituent Morningstar indexes and reflect global equity market exposure of 20%, 40%, 60% or 95% based on an asset allocation methodology from lbbotson Associates, a Morningstar company. The returns of the Morningstar Target Risk Indexes do not reflect a deduction for fees or expenses. Previously, the Lifestyle Conservative and Lifestyle Income Funds compared their performance to the Bloomberg Barclays U.S. Aggregate Bond Index instead of the Morningstar Target Risk Indexes shown in the chart above. The returns of the Morningstar Target Risk Indices are more appropriate for comparison purposes because they reflect multi-asset class exposure and similar risk profiles.

[10] The Morningstar Target Risk Indexes are asset allocation indexes comprised of constituent Morningstar indexes and reflect global equity market exposure of 20%, 40%, 60%, 80% or 95% based on an asset allocation methodology from lbbotson Associates, a Morningstar company. The returns of the Morningstar Target Risk Indexes do not reflect a deduction for fees or expenses. Previously, the Lifestyle Moderate, Growth and Aggressive, and the TIAA-CREF Managed Allocation Fund compared their performance to the Russell 3000 Index instead of the Morningstar Target Risk Indexes shown in the chart above. The returns of the Morningstar Target Risk Indices are more appropriate for comparison purposes because they reflect multi-asset class exposure and similar risk profiles.

- [11] Effective October 1, 2016, the iMoneyNet Money Fund Averages-All Taxable peer group was changed to the iMoneyNet Money Fund Averages-All Government.
- [12] Effective August 1, 2018, the TIAA-CREF Small Cap Equity Fund's name was changed to TIAA-CREF Quant Small Cap Equity Fund.
- [13] Effective August 1, 2018, the TIAA-CREF Small/Mid-Cap Equity Fund's name was changed to TIAA-CREF Quant Small/Mid Cap Equity Fund
- [14] Effective August 1, 2018, the TIAA-CREF International Small-Cap Equity Fund's name was changed to TIAA-CREF Quant International Small-Cap Equity Fund.
- [15] Effective August 1, 2018, the TIAA-CREF Tax-Exempt Bond Fund's name was changed to TIAA-CREF 5-15 Year Laddered Tax-Exempt Bond Fund.

Teachers Advisors, LLC. ("Advisors"), the Funds' investment adviser has contractually agreed to reimburse the Funds for any Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses and extraordinary expenses) that exceed 0.25% of average daily net assets for the Lifecycle and 0.29% for the Lifecycle Index Retail Class Funds. These expense reimbursement arrangements will continue through at least September 30, 2022 unless changed with approval of the Board of Trustees.

In addition to the expense reimbursement arrangement, Advisors has contractually agreed to waive a portion of the Fund's Management Fee equal to, on an annual basis of 0.10% for the all of the Lifecycle Funds. This waiver will remain in effect through September 30, 2022, unless changed with approval of the Board of Trustees.

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.

Under the Funds' expense reimbursement arrangements, the Funds' investment adviser, Teachers Advisors, LLC. ("Advisors"), has contractually agreed to reimburse the Funds for any Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses and extraordinary expenses) that exceed the following annual rates of average daily net assets: a) 0.91% for the Growth & Income Fund; 0.99% for the International Equity Fund; 1.04% for the Emerging Markets Equity Fund; 0.91% for the Airge-Cap Growth Fund; 0.91% for the Mid-Cap Growth Fund; 0.94% for the Mid-Cap Fund; 0.92% for the Small-Cap Equity Fund; 0.48% for the Equity Index Fund; 0.04% for the Social Choice Equity Fund; 1.14% for the Global Natural Resources Fund; 1.09% for the International Opportunities Fund; 1.00% for the Emerging Markets Debt Fund; b) 0.96% for the Real Estate Securities Fund; 0.70% for the Bond Fund; 0.75% for the Bond Fund; 0.75% for the Find; 0.75% for the High-Yield Fund; 0.75% for the Tax-Exempt Bond Fund; 0.48% for the Bond Index Fund; 0.50% for the Money Market Fund; 0.75% for the Social Choice Bond Fund; 0.47% for the Social Choice Low Carbon Equity Fund; 0.79% for the Social Choice International Equity Index; c) 0.25% for the Managed Allocation Fund;

- a) These expense reimbursement arrangements will continue through at least February 28, 2022 unless changed with approval of the Board of Trustees
- b) These expense reimbursement arrangements will continue through at least July 31, 2022 unless changed with approval of the Board of Trustee
- c) These expense reimbursement arrangements will continue through at least September 30, 2022 unless changed with approval of the Board of Trustees