

TIAA-CREF Bond Index Fund

As of 30 Jun 2019

Average annualized total returns (%)

	Inception date	1 year	3 years	5 years	Since inception
Institutional	14 Sep 09	7.72	2.11	2.82	3.46
Advisor	04 Dec 15	7.60	2.00		3.10
Premier	30 Sep 09	7.66	1.96	2.66	3.27
Retail	14 Sep 09	7.47	1.78	2.48	3.12
Retirement	14 Sep 09	7.55	1.86	2.56	3.21
Bloomberg Barclays U.S. Aggregate Bond Index		7.87	2.31	2.95	3.66
Morningstar Intermediate Core Bond Average		7.24	2.09	2.55	

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

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

Calendar year returns (%)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 YTD
Institutional	6.32	7.65	4.10	-2.34	5.87	0.53	2.38	3.42	-0.02	5.93
Advisor							2.34	3.24	-0.17	5.88
Premier	6.27	7.48	3.95	-2.48	5.72	0.38	2.23	3.26	-0.27	5.95
Retail	6.07	7.27	3.64	-2.68	5.61	0.20	2.05	3.08	-0.45	5.86
Retirement	6.16	7.37	3.75	-2.58	5.71	0.28	2.13	3.16	-0.36	5.89
Bloomberg Barclays U.S. Aggregate Bond Index	6.54	7.84	4.21	-2.02	5.97	0.55	2.65	3.54	0.01	6.11
Morningstar Intermediate Core Bond Average	7.72	5.86	7.01	-1.42	5.18	-0.26	3.23	3.71	-0.50	5.77

Expense ratios (%)

	Institutional	Advisor	Premier	Retail	Retirement
Gross	0.12	0.20	0.27	0.44	0.37
Net	0.12	0.20	0.27	0.44	0.37

A contractual arrangement is in place that limits certain fees and/or expenses. Had fees/expenses not been limited ("capped"), currently or in the past, returns would have been lower. Expense cap expiration date: 31 Jul 2019. Please see the prospectus for details.

Credit quality (%)¹

	Fixed income investments
U.S. Treasury / U.S. Agency (Including Agency MBS)	67.26
AAA	4.58
AA	3.50
A	10.72
BBB	13.30
BB	0.03
Not Rated	0.03
Short Term Investments, Other Assets & Liabilities, Net	0.58

Sector allocation (%)²

	Fund net assets
U.S. Treasury Securities	38.99
Mortgage-Backed Securities	27.35
Corporate Bonds	20.43
Foreign Government & Corporate Bonds	8.01
Commercial Mortgage-Backed Securities	1.71
U.S. Agency Securities	1.35
Asset-Backed Securities	0.87
Municipal Bonds	0.71
Short-Term Investments, Other Assets & Liabilities, Net	0.58

SEC 30-day yield (%)

Institutional	2.52
Advisor	2.41
Premier	2.37
Retail	2.21
Retirement	2.27

The SEC 30-day yield is computed under an SEC standardized formula and is based on the maximum offer price per share.

¹ Quality ratings are assigned in accordance with the methodology applied by the Fund's respective benchmark. Credit ratings are subject to change. If all three of Moody's, S&P, and Fitch provide a rating for a security, the middle rating (after dropping the highest and lowest ratings) is assigned; if two of the three agencies rate a security, the lower rating of the two is assigned and if only one rating agency rates a security, that rating is assigned. AAA, AA, A, and BBB are investment grade ratings; BB, B, CCC/CC/C and D are below-investment grade ratings. U.S. government securities, if owned by the Fund, are included in the U.S. Treasury/Agency category (included only if applicable).

² If applicable, U.S. Agencies reflected in the sector breakdown may differ slightly to portion included in the credit quality table as the sector breakdown may include U.S. Agency related positions which are not rated AAA nor backed by a guarantor.

Fund description

The Fund seeks total return, primarily from income, by investing in a wide spectrum of investment grade debt based on a broad bond market index. The team uses a sampling technique to closely match the benchmark's characteristics without investing in all of the benchmark's securities.

Portfolio management

Lijun (Kevin) Chen | Portfolio manager since 2009

James Tsang, CFA | Portfolio manager since 2011

Morningstar rankings and percentiles

Morningstar Intermediate Core Bond Category

	1 Year		3 Years		5 Years	
	Rank	%	Rank	%	Rank	%
Institutional	140/394	41	182/343	57	91/302	36
Advisor	169/394	49	209/343	64	—	—
Premier	156/394	46	217/343	66	130/302	48
Retail	201/394	55	253/343	77	178/302	62
Retirement	180/394	51	238/343	73	159/302	56

Morningstar ranking/number of funds in category displays the Fund's actual rank within its Morningstar Category based on average annual total return and number of funds in that Category. The returns assume reinvestment of dividends and do not reflect any applicable sales charge. Absent expense limitation, total return would be less. Morningstar percentile rankings are the Fund's total return rank relative to all the funds in the same Morningstar Category, where 1 is the highest percentile rank and 100 is the lowest percentile rank.

Portfolio statistics

	Fund	Benchmark
Portfolio net assets	\$15.64 Billion	—
Number of positions	6,890	—
Option-adjusted duration	5.66 years	5.72 years
Average maturity	7.76 years	7.87 years
Turnover ratio (as of 31 Mar 18)	15%	—

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

The portfolio turnover rate shown may be inflated due to the inclusion of mortgage dollar roll transactions. Please consult the most current prospectus for more information.

For more information contact: [800.752.8700](tel:800.752.8700) or visit nuveen.com

This material is not intended to be a recommendation or investment advice, does not constitute a solicitation to buy, sell or hold a security or an investment strategy, and is not provided in a fiduciary capacity. The information provided does not take into account the specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on an investor's objectives and circumstances and in consultation with his or her advisors.

Glossary

Average maturity refers to the average time to maturity (the date a principal amount of a security becomes due or payable) of all the debt securities held in a portfolio. **Option-adjusted duration** estimates how much the value of a bond portfolio would be affected by a change in prevailing interest rates. It takes into account options embedded in the individual securities that might result in early repayment of principal, thereby shortening their duration. The longer a portfolio's duration, the more sensitive it is to changes in interest rates. **Turnover ratio** is calculated by dividing the lesser of purchases or sales by the average value of portfolio assets during a period. Turnover is based on the portfolio's fiscal year end and is not annualized if the reporting period covers less than 12 months.

Bloomberg Barclays U.S. Aggregate Bond Index tracks the performance of U.S. investment-grade bonds. It is not possible to invest directly in an index.

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A word on risk

Mutual fund investing involves risk; principal loss is possible. There is no guarantee the Fund's investment objectives will be achieved. **Fixed-income securities** may be susceptible to general

movements in the bond market and are subject to credit and interest rate risks. **Credit risk** arises from an issuer's ability to make interest and principal payments when due, as well as the prices of bonds declining when an issuer's credit quality is expected to deteriorate. **Interest rate risk** occurs when interest rates rise causing bond prices to fall. The Fund's **income** could decline during periods of falling interest rates. The issuer of a debt security may be able to repay principal prior to the security's maturity, known as **prepayment (call) risk**, because of an improvement in its credit quality or falling interest rates. In this event, this principal may have to be reinvested in securities with lower interest rates than the original securities, reducing the potential for income. A portfolio that tracks an **index** is subject to the risk that it may not fully track its index closely due to security selection and may underperform when factoring in fees, expenses, transaction costs, and the size and timing of shareholder purchases and redemptions. **Non-U.S. investments** involve risks such as currency fluctuation, political and economic instability, lack of liquidity and differing legal and accounting standards. These and other risk considerations, such as extension, income volatility, and issuer risks, are described in detail in the Fund's prospectus.

Before investing, carefully consider fund investment objectives, risks, charges and expenses. For this and other information that should be read carefully, please request a prospectus or summary prospectus from your financial professional or Nuveen at 800.752.8700 or visit nuveen.com.

The investment advisory services, strategies and expertise of TIAA Investments, a division of Nuveen, are provided by Teachers Advisors, LLC and TIAA-CREF Investment Management, LLC.

Nuveen Securities, LLC, member FINRA and SIPC.

TIAA-CREF Equity Index Fund

As of 30 Jun 2019

Average annualized total returns (%)

	Inception date	1 year	3 years	5 years	10 years	Since inception
Institutional	01 Jul 99	8.94	13.99	10.17	14.62	6.20
Advisor	04 Dec 15	8.78	13.90			11.90
Premier	30 Sep 09	8.79	13.83	10.00		13.08
Retail	31 Mar 06	8.65	13.68	9.85	14.31	8.27
Retirement	31 Mar 06	8.67	13.70	9.89	14.33	8.26
Russell 3000® Index		8.98	14.02	10.19	14.67	6.27
Morningstar Large Blend Average		8.20	12.53	8.76	13.24	

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

Calendar year returns (%)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 YTD
Institutional	16.88	0.99	16.33	33.47	12.52	0.46	12.76	21.09	-5.22	18.63
Advisor							12.75	20.99	-5.36	18.57
Premier	16.56	0.89	16.10	33.26	12.40	0.29	12.57	20.92	-5.43	18.61
Retail	16.60	0.72	15.99	33.07	12.20	0.16	12.42	20.75	-5.51	18.49
Retirement	16.58	0.69	16.11	33.14	12.21	0.21	12.45	20.86	-5.54	18.56
Russell 3000® Index	16.93	1.03	16.42	33.55	12.56	0.48	12.74	21.13	-5.24	18.71
Morningstar Large Blend Average	14.01	-1.27	14.96	31.50	10.96	-1.07	10.37	20.44	-6.27	17.21

Expense ratios (%)

	Institutional	Advisor	Premier	Retail	Retirement
Gross	0.05	0.19	0.20	0.33	0.30
Net	0.05	0.19	0.20	0.33	0.30

A contractual arrangement is in place that limits certain fees and/or expenses. Had fees/expenses not been limited ("capped"), currently or in the past, returns would have been lower. Expense cap expiration date: 29 Feb 2020. Please see the prospectus for details.

Overall Morningstar Ratings™

Category: 1205 Large Blend funds

INSTITUTIONAL ★★★★★

Morningstar ratings may vary among share classes and are based on historical risk-adjusted total returns, which are not indicative of future results.

Top positions (%)¹

	Fund net assets
Microsoft Corp	3.44
Apple Inc	3.09
Amazon.com Inc	2.66
Alphabet Inc	2.22
Facebook Inc	1.56
Berkshire Hathaway Inc	1.41
Johnson & Johnson	1.26
JPMorgan Chase & Co	1.22
Exxon Mobil Corp	1.10
Visa Inc	1.02

Sector allocation (%)²

	Fund net assets
Information Technology	21.13
Health Care	13.87
Financials	13.44
Consumer Discretionary	10.38
Industrials	10.11
Communication Services	9.21
Consumer Staples	6.38
Energy	4.68
Real Estate	3.99
Utilities	3.23
Materials	2.97
Short-Term Investments, Other Assets & Liabilities, Net	0.61

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

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

Fund description

The Fund seeks a favorable long-term total return, mainly through capital appreciation, by investing primarily in a portfolio of equity securities selected to track the overall U.S. equity markets based on a market index. It normally invests at least 80% of its assets in equity securities within its benchmark index, the Russell 3000® Index. The Fund buys most, but not necessarily all, of the stocks within its benchmark, and will attempt to closely match the overall investment characteristics of this index.

Portfolio management

Effective 01 March 2019, Darren Tran was added as a portfolio manager on the TIAA-CREF Equity Index Fund.

Jim Campagna, CFA | Portfolio manager since 2005

Lei Liao, CFA | Portfolio manager since 2014

Darren Tran, CFA | Portfolio manager since 2019

Morningstar rankings and percentiles

Morningstar Large Blend Category

	1 Year		3 Years		5 Years		10 Years	
	Rank	%	Rank	%	Rank	%	Rank	%
Institutional	663/1408	49	277/1205	26	233/1066	27	80/809	12
Advisor	692/1408	52	313/1205	30	—	—	—	—
Premier	691/1408	52	332/1205	32	294/1066	33	—	—
Retail	715/1408	54	387/1205	37	328/1066	36	167/809	27
Retirement	713/1408	54	377/1205	36	321/1066	35	159/809	25

Morningstar ranking/number of funds in category displays the Fund's actual rank within its Morningstar Category based on average annual total return and number of funds in that Category. The returns assume reinvestment of dividends and do not reflect any applicable sales charge. Absent expense limitation, total return would be less. Morningstar percentile rankings are the Fund's total return rank relative to all the funds in the same Morningstar Category, where 1 is the highest percentile rank and 100 is the lowest percentile rank.

Portfolio statistics

	Fund	Benchmark
Portfolio net assets	\$21.19 Billion	—
Number of positions	2,788	—
Weighted average market cap (\$b)	\$205.95	\$207.01
P/E ratio (1 year forecast)	19.95	19.84
Standard deviation (3 years)	12.52	12.53
Beta (3 years)	1.00	—
Turnover ratio (as of 31 Oct 18)	5%	—

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

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

For more information contact: 800.752.8700 or visit nuveen.com

This material is not intended to be a recommendation or investment advice, does not constitute a solicitation to buy, sell or hold a security or an investment strategy, and is not provided in a fiduciary capacity. The information provided does not take into account the specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on an investor's objectives and circumstances and in consultation with his or her advisors.

For the period ended 30 Jun 2019, Morningstar rated this Fund's Institutional shares, for the overall, three-, five-, and 10-year periods (if applicable). The Institutional shares received 4, 4, 4 and 4 stars among 1205, 1205, 1066, and 809 Large Blend Funds, respectively. Rankings for other share classes may vary. Investment performance reflects applicable fee waivers. Without such waivers, total returns would be reduced and ratings could be lower. For the most current ratings, please visit nuveen.com.

The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods. ©2019 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Glossary

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

Russell 3000® Index measures the performance of the stocks of the 3,000 largest publicly traded U.S. companies, based on market capitalization. **It is not possible to invest directly in an index.**

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A word on risk

Mutual fund investing involves risk; principal loss is possible. There is no guarantee the Fund's investment objectives will be achieved. Prices of **equity securities** may decline significantly over short or extended periods of time. A portfolio that tracks an **index** is subject to the risk that it may not fully track its index closely due to security selection and may underperform when factoring in fees, expenses, transaction costs, and the size and timing of shareholder purchases and redemptions. These and other risk considerations, such as large, mid, and small-cap risks, are described in detail in the Fund's prospectus.

Before investing, carefully consider fund investment objectives, risks, charges and expenses. For this and other information that should be read carefully, please request a prospectus or summary prospectus from your financial professional or Nuveen at 800.752.8700 or visit nuveen.com.

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Nuveen Securities, LLC, member FINRA and SIPC.

TIAA-CREF International Equity Index Fund

As of 30 Jun 2019

Average annualized total returns (%)

	Inception date	1 year	3 years	5 years	10 years	Since inception
Institutional	01 Oct 02	1.46	9.05	2.40	7.03	7.57
Advisor	04 Dec 15	1.32	8.93			5.86
Premier	30 Sep 09	1.27	8.88	2.24		5.14
Retirement	01 Oct 02	1.19	8.76	2.13	6.77	7.28
MSCI EAFE® Index		1.08	9.11	2.25	6.90	7.52
Morningstar Foreign Large Blend Average		-0.06	8.13	2.03	6.44	

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

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

Calendar year returns (%)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 YTD
Institutional	7.63	-12.09	19.09	21.96	-5.51	-0.49	1.22	25.32	-13.25	14.06
Advisor							1.19	25.18	-13.42	14.01
Premier	7.57	-12.19	18.87	21.75	-5.60	-0.69	1.08	25.14	-13.39	13.96
Retirement	7.41	-12.31	18.73	21.67	-5.71	-0.75	0.96	25.04	-13.54	13.97
MSCI EAFE® Index	7.75	-12.14	17.32	22.78	-4.90	-0.81	1.00	25.03	-13.79	14.03
Morningstar Foreign Large Blend Average	10.24	-13.97	18.29	19.44	-4.98	-1.59	0.79	25.12	-14.59	13.58

Expense ratios (%)

	Institutional	Advisor	Premier	Retirement
Gross	0.06	0.20	0.21	0.31
Net	0.06	0.20	0.21	0.31

A contractual arrangement is in place that limits certain fees and/or expenses. Had fees/expenses not been limited ("capped"), currently or in the past, returns would have been lower. Expense cap expiration date: 29 Feb 2020. Please see the prospectus for details.

Overall Morningstar Ratings™

Category: 611 Foreign Large Blend funds

INSTITUTIONAL ★★★★★

Morningstar ratings may vary among share classes and are based on historical risk-adjusted total returns, which are not indicative of future results.

Top positions (%)¹

	Fund net assets
Nestle SA	2.22
Royal Dutch Shell PLC	1.87
Novartis AG	1.39
Roche Holding AG	1.38
HSBC Holdings PLC	1.17
Toyota Motor Corp	0.99
BP PLC	0.99
SAP SE	0.94
TOTAL SA	0.93
AIA Group Ltd	0.90

Top 5 countries (%)

	Fund net assets
Japan	23.22
United Kingdom	16.37
France	11.12
Switzerland	9.09
Germany	8.63

Sector allocation (%)²

	Fund net assets
Financials	18.51
Industrials	14.52
Consumer Staples	11.42
Health Care	10.93
Consumer Discretionary	10.90
Materials	7.26
Information Technology	6.56
Energy	5.49
Communication Services	5.29
Utilities	3.53
Real Estate	3.53
Short-Term Investments, Other Assets & Liabilities, Net	2.06

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

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

Fund description

The Fund seeks a favorable long-term total return, mainly through capital appreciation, by investing primarily in a portfolio of foreign equity investments based on a market index. It normally invests at least 80% of its assets in securities within its benchmark index, the MSCI EAFE® Index. The Fund buys most, but not necessarily all, of the stocks within its benchmark, and will attempt to closely match the overall investment characteristics of this index.

Portfolio management

Effective 01 March 2019, Darren Tran was added as a portfolio manager on the TIAA-CREF International Equity Index Fund.

Jim Campagna, CFA | Portfolio manager since 2005

Lei Liao, CFA | Portfolio manager since 2014

Darren Tran, CFA | Portfolio manager since 2019

Morningstar rankings and percentiles

Morningstar Foreign Large Blend Category

	1 Year		3 Years		5 Years		10 Years	
	Rank	%	Rank	%	Rank	%	Rank	%
Institutional	203/722	29	125/611	25	137/488	31	93/362	29
Advisor	227/722	33	155/611	30	—	—	—	—
Premier	233/722	33	164/611	32	167/488	39	—	—
Retirement	240/722	35	194/611	37	196/488	47	134/362	39

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Portfolio statistics

	Fund	Benchmark
Portfolio net assets	\$12.07 Billion	—
Number of positions	935	—
Weighted average market cap (\$b)	\$65.76	\$65.86
P/E ratio (1 year forecast)	15.02	14.97
Standard deviation (3 years)	11.05	11.08
Beta (3 years)	0.99	—
Turnover ratio (as of 31 Oct 18)	4%	—

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

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

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This material is not intended to be a recommendation or investment advice, does not constitute a solicitation to buy, sell or hold a security or an investment strategy, and is not provided in a fiduciary capacity. The information provided does not take into account the specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on an investor's objectives and circumstances and in consultation with his or her advisors.

For the period ended 30 Jun 2019, Morningstar rated this Fund's Institutional shares, for the overall, three-, five-, and 10-year periods (if applicable). The Institutional shares received 4, 4, 4 and 4 stars among 611, 611, 488, and 362 Foreign Large Blend Funds, respectively. Rankings for other share classes may vary. Investment performance reflects applicable fee waivers. Without such waivers, total returns would be reduced and ratings could be lower. For the most current ratings, please visit nuveen.com.

The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods. ©2019 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Glossary

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

MSCI EAFE® Index is a free float-adjusted market capitalization weighted index designed to measure developed market equity performance, excluding the U.S. and Canada. **It is not possible to invest directly in an index.**

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A word on risk

Mutual fund investing involves risk; principal loss is possible. There is no guarantee the Fund's investment objectives will be achieved. **Non-U.S. investments** involve risks such as currency fluctuation, political and economic instability, lack of liquidity and differing legal and accounting standards. Prices of **equity securities** may decline significantly over short or extended periods of time. A portfolio that tracks an **index** is subject to the risk that it may not fully track its index closely due to security selection and may underperform when factoring in fees, expenses, transaction costs, and the size and timing of shareholder purchases and redemptions. These and other risk considerations, such as issuer risk, large-cap, and mid-cap risks, are described in detail in the Fund's prospectus.

Before investing, carefully consider fund investment objectives, risks, charges and expenses. For this and other information that should be read carefully, please request a prospectus or summary prospectus from your financial professional or Nuveen at 800.752.8700 or visit nuveen.com.

The investment advisory services, strategies and expertise of TIAA Investments, a division of Nuveen, are provided by Teachers Advisors, LLC and TIAA-CREF Investment Management, LLC.

Nuveen Securities, LLC, member FINRA and SIPC.

TIAA-CREF Money Market Fund

As of 30 Jun 2019

Average annualized total returns (%)

	Inception date	1 year	3 years	5 years	10 years	Since inception
Institutional	01 Jul 99	2.15	1.26	0.78	0.42	1.90
Advisor	04 Dec 15	2.09	1.26			1.07
Premier	30 Sep 09	2.01	1.11	0.67		0.34
Retail	31 Mar 06	1.83	0.93	0.56	0.28	1.11
Retirement	31 Mar 06	2.01	1.05	0.63	0.32	1.10
iMoneyNet Money Fund Averages™ -All Government		1.84	0.97	0.59	0.30	1.52

Past performance is no guarantee of future results. Investment returns and principal value will fluctuate so that shares redeemed may be worth more or less than their original cost. Current performance may be higher or lower than the performance shown. Total returns for a period of less than one year are cumulative. Returns assume reinvestment of dividends and capital gains. For performance, current to the most recent month-end visit nuveen.com. Performance shown for Benchmark Since Inception is computed from Aug 1999.

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

Calendar year returns (%)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 YTD
Institutional	0.11	0.05	0.04	0.02	0.00	0.02	0.29	0.75	1.72	1.15
Advisor							0.20	0.81	1.73	1.10
Premier	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.60	1.58	1.07
Retail	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	1.40	0.99
Retirement	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.50	1.55	1.07
iMoneyNet Money Fund Averages™ -All Government	0.02	0.01	0.01	0.01	0.01	0.01	0.08	0.47	1.41	0.99

Expense ratios (%)

	Institutional	Advisor	Premier	Retail	Retirement
Gross	0.15	0.23	0.29	0.48	0.40
Net	0.15	0.23	0.29	0.48	0.40

A contractual arrangement is in place that limits certain fees and/or expenses. Had fees/expenses not been limited ("capped"), currently or in the past, returns would have been lower. Expense cap expiration date: 31 Jul 2019. Please see the prospectus for details.

Net Annualized Yield (%) - 7 days ended 3/28/2017

	Current	Effective
Institutional	2.25	2.28
Advisor	2.06	2.08
Premier	2.11	2.13
Retail	1.93	1.94
Retirement	2.11	2.13
iMoneyNet Money Fund Averages™ -All Government	1.93	1.95

The current yield more closely reflects current earnings than does the total return.

Current asset allocation (%)

	Fund net assets
Short-Term Investments, Other Assets & Liabilities, Net	100.00

Sector allocation (%)

	Fund net assets
U.S. Government Agency Securities	65.78
U.S. Treasury Securities	17.40
Floating-Rate Securities, Government	17.06
Other Assets & Liabilities, Net	-0.24

Maturity allocation (%)

	Fixed income investments
0 - 30 Days	30.19
31 - 60 Days	25.91
61 - 90 Days	19.26
91+ Days	24.64

Beginning 27 Aug 2013, part or all of the investment management fees of the Institutional, Retail, Retirement and Premier Classes are being voluntarily waived. In addition, the Fund's adviser is reimbursing certain other Fund expenses. Beginning 1 Jan 2013, part or all of the 12b-1 distribution expenses of the Retail Class are being waived. Prior to that, beginning 18 Aug 09 part or all of the 12b-1 distribution expenses were not being reimbursed to the Fund's distributor. Also, beginning 18 Aug 2009 part or all of the service fees of the Retirement Class are being voluntarily waived. Beginning 01 Oct 2009, part or all of the 12b-1 distribution expenses of the Premier Class 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.

Fund description

The Fund seeks high current income consistent with maintaining liquidity and preserving capital. Generally it seeks to maintain a share value of \$1.00 per share. The Fund invests at least 99.5% of its total assets in cash, U.S. Government securities and/or repurchase agreements that are collateralized fully by cash or U.S. Government securities. These investments include (1) securities issued by, or whose principal and interest are guaranteed by, the U.S. Government or one of its agencies or instrumentalities and (2) repurchase agreements involving securities issued or guaranteed by the U.S. Government or one of its agencies or instrumentalities. Short-term, U.S. Government securities generally pay interest that is among the lowest for income-paying securities. Because of this, the yield on the Fund will likely be lower than the yields on funds that invest in longer-term or lower-quality securities. The Fund's investments will be made in accordance with the applicable rules governing the quality, maturity and diversification of securities and other instruments held by money market funds. The Fund maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life to maturity of 120 days or less, and invests in debt obligations with a remaining maturity of 397 days or less.

Portfolio management

Effective 01 June 2019, Michael Ferraro is no longer a portfolio manager on the TIAA-CREF Money Market Fund.

Joseph Rolston | Portfolio manager since 2011

For more information contact: 800.752.8700 or visit nuveen.com

This material is not intended to be a recommendation or investment advice, does not constitute a solicitation to buy, sell or hold a security or an investment strategy, and is not provided in a fiduciary capacity. The information provided does not take into account the specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on an investor's objectives and circumstances and in consultation with his or her advisors.

Glossary

iMoneyNet Money Fund Averages™-All Government is a simple average of over 500 money market funds that invest in U.S. Treasuries, U.S. Agencies, repurchase agreements and government-backed floating rate notes. It is not possible to invest directly in any average.

A word on risk

You could lose money by investing in the Money Market 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 at

any time. Mutual fund investing involves risk; principal loss is possible. There is no guarantee the Fund's investment objectives will be achieved. **Credit risk** arises from an issuer's ability to make interest and principal payments when due, as well as the prices of bonds declining when an issuer's credit quality is expected to deteriorate. The Fund's **income** could decline during periods of falling interest rates. **Interest rate risk** occurs when interest rates rise causing bond prices to fall. **Non-U.S. investments** involve risks such as currency fluctuation, political and economic instability, lack of liquidity and differing legal and accounting standards. These and other risk considerations, such as types of market risk, are described in detail in the Fund's prospectus.

Before investing, carefully consider fund investment objectives, risks, charges and expenses. For this and other information that should be read carefully, please request a prospectus or summary prospectus from your financial professional or Nuveen at 800.752.8700 or visit nuveen.com.

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