



MUTUAL FUNDS

# Investments designed for your needs.



Your TIAA Brokerage account provides you with a wide range of investments, including thousands of mutual funds. Funds provided by TIAA, Nuveen and other third-party providers cover a range of asset classes or preferences, including:

- U.S. and international equities
- Fixed income
- Asset allocation (fund of funds)
- Environmental Social Governance (ESG) factors
- And more

Your TIAA Brokerage account includes two ways to help you select options tailored to your financial situation, risk tolerance and investment time horizon.



## Who is Nuveen?

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

## 1 Do it yourself with our online research tools.

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

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

Log in to get started.

## 2 Talk to a TIAA financial consultant for help.

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

- Answer account and investment questions.
- Guide you through our online mutual fund research tools.

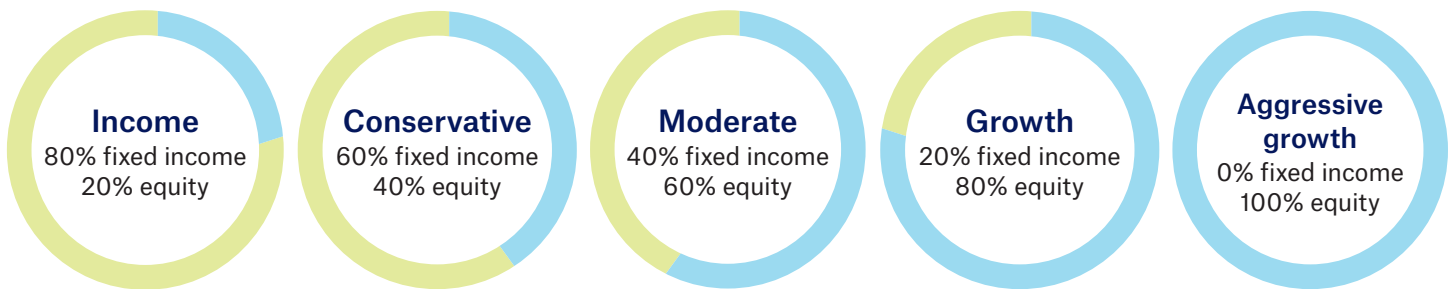
Call 800-842-2252, weekdays 8 a.m. to 7 p.m. (ET), to schedule a time.

# Offering all-in-one, diversified funds.

## Pursue your goals with lifecycle funds.

Instead of selecting individual mutual funds, you can choose one TIAA-CREF Lifestyle Fund to help meet your specific goal. You can choose from a range of options based on risk. Each has the same underlying TIAA-CREF mutual funds, but with a different allocation. If your goals change, you simply switch to the Lifestyle Fund that reflects your new risk preference.\*

### Lifestyle funds and their approximate allocations.



Lowest risk of loss •—————• Highest potential returns



# Aligning your investments with your values.

## Responsible investing.

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



### Environmental

Climate change, renewable energy and natural resources



### Social

Human rights, diversity and product safety



### Governance

Corporate leadership, business ethics and public policy

## Our responsible investing offerings.

### Equity

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

### Fixed income

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



Research these funds by logging in at  
[TIAA.org/getmutualfunds](https://www.tiaa.org/getmutualfunds)





\* Lifestyle funds are subject to include asset allocation risk, active management risk and underlying fund risk. These funds are also subject to the risks of the underlying funds in which the fund invests in. This may include equity investment risk and fixed income investment risks. Be sure to reassess goals regularly, and if your situation has changed, you may want to choose another lifestyle fund that more closely matches your new risk profile.

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

Diversification cannot eliminate the risk of investment losses. As with all mutual funds, the principal value in a mutual fund is not guaranteed and may lose value. The fund is subject to risks associated with the types of securities held by each of its underlying funds.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Responsible investing incorporates Environmental Social Governance (ESG) factors that may affect exposure to issuers, sectors and industries, limiting the type and number of investment opportunities available, which could result in excluding investments that perform well.

**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value, including the principal amount invested.**

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

Nuveen mutual funds, TIAA-CREF mutual funds, and CREF annuities span a range of asset classes. Our distinct fund and annuity families are comprised of different investment strategies, each with their own features, terms and conditions, fee structures and risk factors. There are no exchange privileges between the fund or annuity families.

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

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