nuveen
A TIAA Company

SEI Trust Company

Nuveen Lifecycle Income Index CIT Series

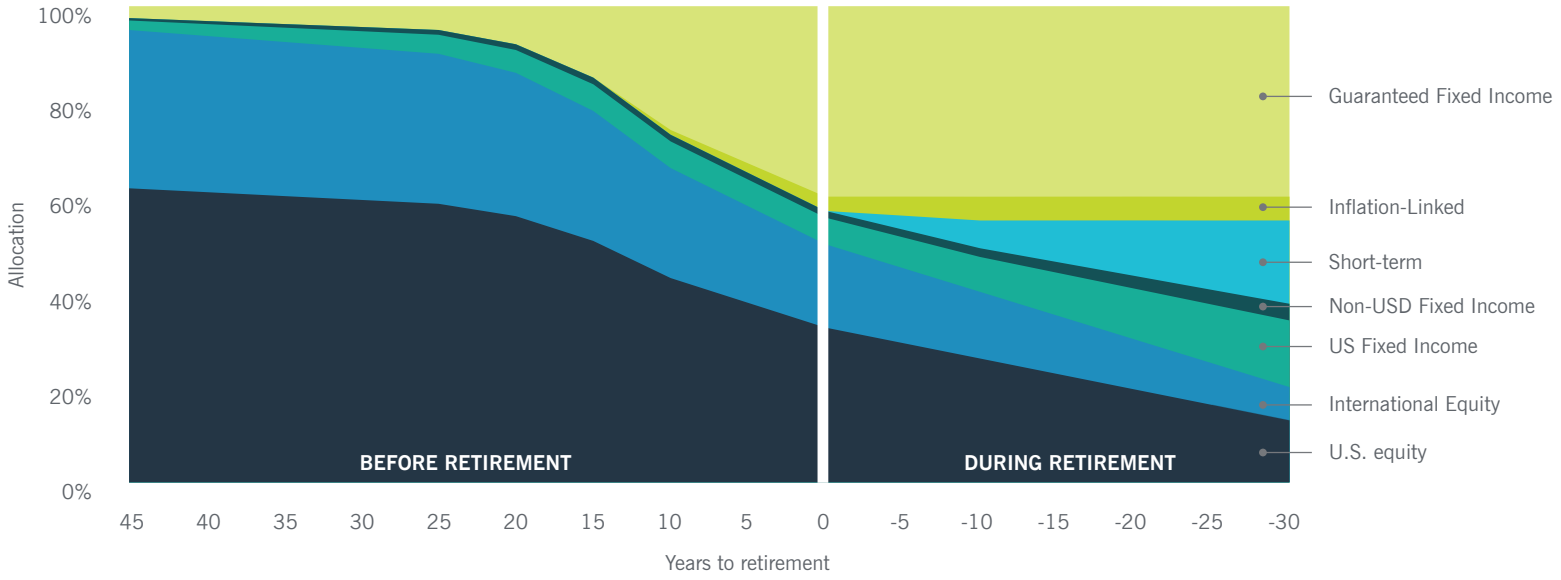
What are Target Date Funds?

Target date funds (also commonly referred to as "lifecycle funds," "retirement funds" and "age-based funds") are managed based on the specific retirement year (target date) and assumes an estimated retirement age of approximately 67. In addition to age or retirement date, investors should consider factors such as their risk tolerance, personal circumstance and complete financial situation before choosing to invest in a target date fund.

Glidepath Strategy

The Fund's glidepath, the planned progression of asset allocation changes over time, has been structured with the objective of maximizing risk-adjusted outcomes by investing in a diversified portfolio of equity and fixed income index investments along with the TIAA Secure Income Account.

Investment glidepath



Birth Year	2001-Present	1996 - 2000	1991 - 1995	1986 - 1990	1981 - 1985	1976 - 1980	1971 - 1975	1966 - 1970	1961 - 1965	1956 - 1960	1951 - 1955	1946 - 1950	Earlier - 1945
Target Fund	Nuveen Lifecycle Income Index Series	Nuveen Lifecycle Income Index 2065	Nuveen Lifecycle Income Index 2060	Nuveen Lifecycle Income Index 2055	Nuveen Lifecycle Income Index 2050	Nuveen Lifecycle Income Index 2045	Nuveen Lifecycle Income Index 2040	Nuveen Lifecycle Income Index 2035	Nuveen Lifecycle Income Index 2030	Nuveen Lifecycle Income Index 2025	Nuveen Lifecycle Income Index 2020	Nuveen Lifecycle Income Index 2015	Nuveen Lifecycle Income Index 2010
CUSIPs	67118F716	67077A443	67077A450	67077A468	67077A476	67077A484	67077A492	67077A518	67077A526	67077A534	67077A542	67077A559	67077A567
Net expense	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%

Note: CUSIPs and expenses are based on Founders Class units. The target date fund assumes retirement at approximately age 67 and contributions beginning at approximately age 22. Each target date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The table above is educational and not provided as investment advice.

NOT FDIC INSURED | MAY LOSE VALUE | NO BANK GUARANTEE

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.

Risk Considerations

Investing involves risk; principal loss is possible. There is no guarantee the Nuveen Lifecycle Income Index Series ("CIT Index Series') investment objectives will be achieved. The CIT Index Series are funds of funds subject to the risks of their underlying funds in proportion to each CIT Index Series Fund's allocation. Underlying funds invest primarily in stocks and bonds. Large cap stocks may grow more slowly than the overall market. Growth stocks and stocks issued by smaller companies are more volatile than other stocks. Bonds lose value when the issuer is unable to make interest and principal payments when due or otherwise faces a decline in its credit quality. They experience volatility when interest rates fluctuate. Rising interest rates can cause bond prices to fall. Declining interest rates can cause bond income to fall. Non-U.S. investments involve risks including currency fluctuation, political and economic instability, and lack of liquidity and differing legal and accounting standards. These risks are magnified in emerging markets.

The target date is the approximate date when investors plan to start withdrawing their money. The principal value of the CIT Index Series is not guaranteed at any time, including at the target date.

TIAA Secure Income Account is a fixed annuity product issued through this contract by Teachers Insurance and Annuity Association of America (TIAA), New York, NY, 10017. Form series including but not limited to: TIAA-STDFA-001-NUV and related state specific versions. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. Annuity contracts may contain terms for keeping them in force. We can provide you with costs and complete details.

Diversification does not assure a profit or protect against loss.

SEI Trust Company (the "Trustee") serves as the Trustee of the Nuveen/SEI Trust Company Investment Trust III (the "Trust") and maintains ultimate fiduciary authority over the management of, and the investments made, in the Lifecycle Income Index CIT series. Each Fund is part of the Trust operated by the Trustee. The Trustee is a trust company organized under the laws of the Commonwealth of Pennsylvania and wholly owned subsidiary of SEI Investments Company (SEI). The CIT Index Series Trust are managed by the Trustee, based on the investment advice of Nuveen Fund Advisors, LLC, the investment adviser to the Trust and Nuveen Asset Management, LLC as investment sub-adviser to the Trust.

The CIT Index Series are funds for the collective investment of assets of eligible participating tax qualified pension and profit sharing plans and related trusts, and governmental plans as more fully described in the Declaration of Trust. As bank collective investment trusts, the CIT Index Series Trust is exempt from registration as an investment company.

A plan fiduciary should consider each CIT Index Series objectives, risks, and expenses before investing. This and other information can be found in the CIT Index Series Disclosure Memoranda. The Trust is not a mutual fund, and its units are not registered under the Securities Act of 1933, as amended, or the applicable securities laws of any state or other jurisdiction. Please refer to nuveen.com/CIT for more information.

The investment advisory services, strategies and expertise are provided by Nuveen Fund Advisors, LLC and Nuveen Asset Management, LLC. Nuveen Securities, LLC, member FINRA and SIPC.