Nuveen Mortgage and Income Fund (JLS)

Important Information Regarding Your Monthly Distribution

December 30, 2020*:* This notice provides shareholders with information regarding fund distributions, as required by current securities laws. *THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY. NO ACTION IS REQUIRED ON YOUR PART. If you would like to receive this notice and other shareholder information electronically, please visit www.investordelivery.com if you receive distributions and statements from your financial advisor or brokerage account. An electronic copy of this notice is also posted at www.nuveen.com/CEFdistributions.*

- The fund seeks to establish a stable monthly distribution that roughly corresponds to the net cash flow received from investments in mortgage-backed securities.
- Cash flow received from investments in mortgage-backed securities may be characterized differently for financial reporting than for tax reporting.
- While the reported sources of distributions may include capital gains and/or return of capital for tax purposes, the funds intend to distribute only the net cash flow received as opposed to a distribution rate based on long-term total return.
- Actual amounts and sources for tax reporting purposes will be determined as of the Fund's fiscal year-end and reported to shareholders on Form 1099-DIV.

The figures in the table below provide an estimate of the sources of distributions based on cash flows received from mortgage-backed securities. As a result, the estimates below may include amounts attributed to realized gains and/or returns of capital. The Fund attributes these estimates equally to each regular distribution throughout the fiscal year. Consequently, the estimated information shown below is for the current distribution, and also represents an updated estimate for all prior months in the fiscal year. These estimates should not be used for tax reporting purposes. The final determination for all distributions paid in 2020 will be made in early 2021 and reported to you on Form 1099-DIV. More details about the Fund's distributions and the basis for these estimates are available on **www.nuveen.com/CEFdistributions**.

Data as of November 30, 2020

	Current Month				Fiscal YTD			
		Estimated Percentage of the Distribution			Estimated Per Share Amounts			
Fund	Latest Declared Distribution	NII[1]	Realized Gains	ROC[2]	Distributions	NII[1]	Realized Gains	ROC[2]
JLS (FYE 12/31)	0.068	80.65%	0.00%	19.35%	0.9080	0.7323	0.0000	.1757

(1) NII is net investment income.
(2) ROC is Return of Capital

The following table provides information regarding fund distributions and total return performance over various time periods. This information is intended to help you better understand whether fund returns for the specified time periods were sufficient to meet fund distributions.

Data as of November 30, 2020							
			Annualized			Cumulative	
Fund	Inception Date	Latest Declared Distribution	Current Distribution on NAV	1-Year Return on NAV	5-Year Return on NAV	Fiscal YTD Distributions on NAV	Fiscal YTD Return on NAV
JLS (FYE 12/31)	11/25/2009	$0.068	3.72%	0.20%	5.05%	4.14%	0.23%