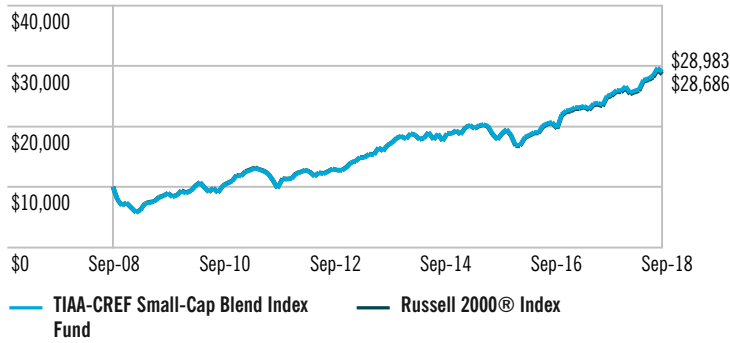


TIAA-CREF Small-Cap Blend Index Fund

As of 30 Sep 2018

Hypothetical growth of \$10,000 – Institutional Class

The chart illustrates the performance of a hypothetical \$10,000 investment on 30 Sep 2008 and redeemed on 30 Sep 2018.



Calendar year returns (%)

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018 YTD
Institutional	26.83	26.78	-4.12	16.61	38.98	5.15	-4.14	21.58	14.83	11.65
Advisor								21.56	14.72	11.51
Retirement	26.53	26.40	-4.39	16.33	38.69	4.91	-4.40	21.28	14.56	11.41
Russell 2000® Index	27.17	26.85	-4.18	16.35	38.82	4.89	-4.41	21.31	14.65	11.51
Morningstar Small Blend Average	32.12	25.61	-4.27	15.30	37.55	3.82	-5.33	20.78	12.28	8.24

Average annualized total returns (%)

	Inception date	1 year	3 years	5 years	10 years	Since inception
Institutional	01 Oct 02	15.41	17.35	11.31	11.23	11.56
Advisor	04 Dec 15	15.26				15.31
Retirement	01 Oct 02	15.10	17.05	11.03	10.95	11.28
Russell 2000® Index		15.24	17.12	11.07	11.11	11.50
Morningstar Small Blend Average		12.14	14.73	9.71	10.67	

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. Retirement Class shares are generally available for purchase through employee benefit plans or other types of savings plans or accounts.

Expense ratios (%)

	Institutional	Advisor	Retirement
Gross	0.06	1.17	0.31
Net	0.06	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: 28 Feb 2019. Please see the prospectus for details.

Overall Morningstar Ratings™

Category: 652 Small 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 holdings (%)¹

	Fund net assets
Five Below Inc	0.31
Etsy Inc	0.27
Integrated Device Technology Inc	0.26
LivaNova PLC	0.26
Haemonetics Corp	0.26
Teladoc Health Inc	0.25
Ligand Pharmaceuticals Inc	0.25
HubSpot Inc	0.24
Primerica Inc	0.23
HealthEquity Inc	0.22

Sector allocation (%)²

	Fund net assets
Financials	17.15
Health Care	16.31
Information Technology	15.20
Industrials	14.93
Consumer Discretionary	13.42
Real Estate	6.85
Energy	4.78
Materials	4.15
Utilities	3.06
Consumer Staples	2.58
Telecommunication Services	0.78
Short-Term Investments, Other Assets & Liabilities, Net	0.79

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.

TIAA-CREF Small-Cap Blend Index Fund As of 30 Sep 2018

Fund description

The Fund seeks a favorable long-term total return, mainly through capital appreciation, by investing primarily in a portfolio of equity securities in smaller domestic companies based on a market index. It normally invests at least 80% of its assets in equity securities within its benchmark, the Russell 2000 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

Jim Campagna, CFA | *Manager tenure = 4 Years*

Lei Liao, CFA | *Manager tenure = 13 Years*

Morningstar rankings and percentiles

Morningstar Small Blend Category

	1 Year		3 Years		5 Years		10 Years	
	Rank	%	Rank	%	Rank	%	Rank	%
Institutional	181/778	22	98/652	15	111/539	20	128/388	37
Advisor	202/778	26	—	—	—	—	—	—
Retirement	226/778	29	124/652	20	144/539	28	160/388	45

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	\$2.97 Billion	—
Number of positions	2,048	—
Weighted average market cap (\$b)	\$2.37	\$2.37
P/E ratio (1 year forecast)	27.03	27.04
Standard deviation (3 years)	13.08	13.11
Beta (3 years)	1.00	—
Turnover ratio (as of 31 Oct 17)	22%	—

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 Sep 2018, 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 3 stars among 652, 652, 539, and 388 Small 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. ©2018 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 2000® Index tracks the performance of the 2,000 smallest companies in the Russell 3000®. **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. 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. **Small-cap stocks** involve substantial risk and potential increased price volatility as prices of small-cap stocks may be subject to more abrupt or erratic movements, and to wider fluctuations than stock prices of larger, more established companies or the market averages in general. These and other risk considerations, such as issuer 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.

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.

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