

Broad Market Strategies	Investment Details
TIAA-CREF Lifestyle Income (TSITX)	The investment seeks current income with some capital appreciation.
TIAA-CREF Lifestyle Conservative (TCSIX)	The investment seeks long-term total return, consisting of current income and capital appreciation.
TIAA-CREF Lifestyle Moderate (TSIMX)	The investment seeks long-term total return, consisting of current income and capital appreciation.
TIAA-CREF Lifestyle Growth (TSGGX)	The investment seeks long-term growth of capital with some current income.
TIAA-CREF Lifestyle Aggressive (TSAIX)	The investment seeks long-term growth of capital.
Socially Responsible Strategies	Investment Details
TIAA-CREF Social Choice Equity (TISCX)	The investment seeks a favorable long-term total return that reflects the investment performance of the overall U.S. stock market while giving special consideration to certain ESG criteria.
TIAA-CREF Core Impact Bond (TSBIX)	The investment seeks total return, primarily through current income, while giving special consideration to certain environmental, social and governance (“ESG”) criteria.
Flex Strategies	Investment Details
TIAA-CREF Money Market ¹ (TCIXX)	The investment seeks current income, consistent with maintaining liquidity and preserving capital.
TIAA-CREF Short-Term Bond (TISIX)	The investment seeks current income.
TIAA-CREF Core Bond (TIBDX)	The investment seeks total return, primarily through current income.
TIAA-CREF Bond Index (TBIIX)	The investment seeks total return that corresponds with the total return of a broad U.S. investment-grade bond market index
TIAA-CREF Social Choice Low Carbon Equity (TNWCX)	The investment seeks a favorable long-term total return that reflects the investment performance of the overall U.S. stock market while giving special consideration to certain ESG criteria, which include additional criteria relating to carbon emissions and fossil fuel reserves.

Flex Strategies
Investment Details

TIAA-CREF Equity Index
(TIEIX)

The investment 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.

TIAA-CREF Growth & Income
(TIGRX)

The investment seeks a favorable long-term total return, through both capital appreciation and investment income, primarily from income-producing equity securities.

TIAA-CREF International Equity Index
(TCIEX)

The investment 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.

TIAA-CREF International Equity
(TIEX)

The investment seeks a favorable long-term total return, mainly through capital appreciation, primarily from equity securities of foreign issuers.

¹Your Giving Fund could lose money by investing in any asset including the TIAA-CREF Money Market Fund (“MMF”). Although the MMF seeks to preserve the value of a Giving Fund’s investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the MMF is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Neither the Sponsoring Charity nor the MMF sponsor has any legal obligation to provide support to the MMF, and you should not expect that any party will provide financial support to the MMF at any time.

¹Renaissance Charitable Foundation Inc. is the brand name for an independent public charity that maintains the RCF Giving Fund Donor-Advised Fund Program.

Consider the investment objectives, risks, charges and expenses carefully. For more information, read the fund prospectuses that contain this and other information. Read carefully. Please note that investing involves market risk. Investments in fixed income securities are not guaranteed and are subject to interest rate, inflation, and credit risks. Investments in foreign securities are subject to special risks, including currency fluctuation and political and economic instability. Investments in socially responsible funds are subject to social criteria risk, namely the risk that because social criteria exclude securities of certain issuers for non-financial reasons, investors may forgo some market opportunities available to those that don’t use these criteria.

The risks that the fund is subject to include asset allocation risks, active management and social criteria risks. This may include equity investment risks, fixed income investment risks, market risks, company risks, foreign investment risks and small-cap risks. Additional risks include interest rate, prepayment, extension, issuer, income volatility, credit, call, fixed-income, foreign investment, market volatility, liquidity, valuation, mortgage roll, downgrade, non-investment-grade securities and derivatives risk.

Allocations to each investment are subject to investment operating expenses. Please refer to current prospectuses for a detailed description of all fees and expenses.

Donors cannot recommend investments directly in any index. Index returns do not include a deduction for fees or expenses.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., Evertrade Direct Brokerage, Inc. and Nuveen Securities, LLC. Members FINRA and SIPC distribute securities products. Investment products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity and may lose value.