

# TIAA-CREF International Equity Index Fund Institutional Class

A Mutual Fund

Third Quarter 2019 Fund Fact Sheet

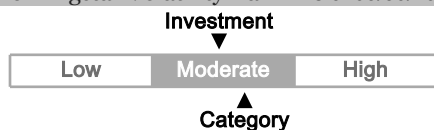
Key Facts	
Investment Advisor	Teachers Advisors LLC
Asset Class	International - Large Blend
Primary Index	MSCI EAFE (net)
Broad Based Index	MSCI ACWI ex USA Index
Net Assets	\$7,431.8 Million
Inception Date	10/01/2002
Ticker	TCIEX
Gross Expense Ratio	0.06%
Morningstar Category	Foreign Large Blend
Morningstar Overall Rating™	★★★★
Overall # of Funds in Morningstar Category	611
Portfolio Manager(s)	Philip James(Jim) Campagna CFA; Lei Liao; Darren Tran

**Description / Objective**  
 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. Under normal circumstances, the fund invests at least 80% of its assets in securities of its benchmark index, the MSCI EAFE Index. It buys most, but not necessarily all, of the stocks included in its benchmark index, and the advisor will attempt to closely match the overall investment characteristics of the fund's benchmark index.  
 There is no assurance the objectives will be met.  
*Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.*

Top Five Holdings	As of 07/31/2019	Top Five Countries	As of 07/31/2019
Nestle SA	2.33%	Japan	24.08%
Novartis AG	1.42%	United Kingdom	16.33%
Roche Holding AG Dividend Right	1.35%	France	11.05%
Cert.		Switzerland	9.68%
HSBC Holdings PLC	1.15%	Germany	8.55%
Toyota Motor Corp	1.06%		

**Overall Morningstar Rating** as of quarter ending 9/30/2019. The Morningstar Rating shown is for the share class of this fund only; other classes may have different performance characteristics. ©2019 Morningstar, Inc. All Rights Reserved. Additional Morningstar information is available in the User Guide.

**Morningstar Volatility Rank** As of 09/30/2019



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio make-ups or investment strategies.

Annual Performance	Fund Primary Index	Broad Based Index
2018	-13.25%	-13.79%
2017	25.32%	25.03%
2016	1.22%	1.00%
2015	-0.49%	-0.81%
2014	-5.51%	-4.90%

**Market Timing:** Frequent exchanging of investment options may harm long-term investors. Policies may be in effect at the plan or the investment level to detect and deter exchanges that may be abusive. Such policies may require us to modify, restrict, suspend or terminate purchase or exchange privileges and impose redemption fees. Please refer to the prospectus, if available for the investment, for information on these potential restrictions and any applicable redemption fees. Otherwise, please contact your Prudential Representative.

Indices are unmanaged and cannot be invested in directly. See User Guide for index definitions and an explanation of terms used in this factsheet. The index shown, if applicable, in the Characteristics chart refers to the primary index.

Holdings and Country allocations are ranked as a percentage of net assets and subject to change without notice.

Portfolio Allocation	As of 07/31/2019	Characteristics	As of 07/31/2019
Non-US Stocks	97.34%	Weighted Geometric Market Cap (\$Bil)	Fund 36.02, Index 35.79
US Stocks	1.62%	Price/Earnings Ratio (Forward)	14.09x, 14.11x
Cash	1.04%	Price/Book Ratio	1.45x, 1.46x
		3-Year Earnings Growth Rate (%)	9.77, 9.76
		Number of Holdings - Long	937, 923

**Performance (%)** As of 09/30/2019

	Cumulative Returns		Average Annual Total Returns					Since Inception
	QTD	YTD	1 Year	3 Year	5 Year	10 Year		
Fund	-1.04	12.88	-1.00	6.54	3.47	5.05	--	
Primary Index	-1.07	12.80	-1.34	6.48	3.27	4.90		
Broad Based Index	-1.80	11.56	-1.23	6.33	2.90	4.45		
Morningstar Rating™				★★★★	★★★★	★★★★		
# of Funds in Category				611	489	365		

\*Fees that Prudential Retirement and its affiliates may receive in connection with plan investments in this fund include:

Finders Fee	No	12b-1 Fee	0%
Sub-accounting fee %	0%	Sub-accounting fee (\$ per participant)	--
Other Service fee %	0%	Other Service fee (\$ per participant)	--

Fees if applicable to this fund, compensate Prudential Retirement for selling the fund's shares and servicing your retirement plan. The fund's expense ratio includes these fees. Other investment options may generate more or less revenue than the fees associated with this fund. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other share classes of this fund may have a lower expense ratio, but your plan's investment options do not include such shares to compensate us for distribution and plan servicing.

**The performance quoted represents past performance. The investment value and return will fluctuate so that an investment, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance quoted. For performance data current to the most recent month end, please call 1-877-778-2100. These performance results represent the change in net asset value of an investment over a stated period, assuming the reinvestment of dividends and capital gain distributions. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.**

*Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and if available the summary prospectus, contain complete information about the investment options available through your plan. Please call 1-877-778-2100 for a free prospectus and if available, a summary prospectus that contain this and other information about the mutual funds. You should read the prospectus and the summary prospectus, if available, carefully before investing. It is possible to lose money when investing in securities.*

Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.