

The SUNY retirement plan includes the Amana Participation and the Amana Income funds to meet the diverse needs of SUNY participants. The primary goal is ensuring that all SUNY employees can adequately prepare for retirement, wherein each participant can choose investments that align with their individual preferences and principles. These funds are designed to accommodate all SUNY participants, including those who adhere to Islamic principles, which guide against investing in prohibited businesses and conventional interest-bearing obligations such as bonds and debentures.

Amana Investment Options Available¹:

For participants of the SUNY Voluntary Defined Contribution Program (VDC)², we offer:

Asset Class	Investment Name	Ticker
Large Blend	TIAA Access Amana Income Fund	N/A
Emerging Markets Bond	TIAA Access Amana Participation Fund*	N/A

*Effective July 22th, 2024, this investment will be available in the VDC

Questions?

Should you have any questions or require personalized assistance, our dedicated TIAA SUNY Customer Service team is available at **1-866-662-7945**. We are committed to providing you with the support needed to make informed investment decisions.

For more detailed information about these investment options, including performance history and fund management strategies, please visit the TIAA SUNY Custom website at <https://www.tiaa.org/public/tcm/suny>. Navigate to "**View Plan Details**" and scroll down to "**Show Investments**" to explore your options.

We appreciate the trust you place in us to manage your investment needs and look forward to supporting your financial goals.

¹The funds emphasize long-term investments, aligning with principles that discourage speculation. It is important to note that TIAA does NOT manage these funds. Please refer to the specific investment information.

² The SUNY Voluntary Defined Contribution Program provides these investment options under TIAA Access, meeting SUNY's requirement to offer only annuity investment options within the plan.

Disclosures:

NYS Civil Service Law does not offer a religious exemption for NYS employees that are mandatorily required to participate in a NYS Pension system.

NYS Education Law Section 393 requires that the SUNY Optional Retirement Plan and Voluntary Defined Contribution Program contracts are invested in annuity programs. This was designed to offer both guaranteed fixed accounts as well as the ability to secure future retirement income.

We are unable to link a brokerage account to the ORP or VDC product offerings.

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Investment products may be subject to market and other risk factors. See the applicable product literature, or visit **TIAA.org** for details.

Investment, insurance, and annuity 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.

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