

## Investment lineup changes

As a reminder, on or about Apr. 16, 2025, you will be enrolled in a new Retirement Choice Plus (RCP) account (if you don't already have one) for each Iowa State University and Ames National Laboratory plan that you currently contribute to or hold a mutual fund balance in at TIAA. Once you are enrolled, an Iowa State RetireOnTrack moderate portfolio that aligns with your anticipated retirement age will be selected for you.

**If you don't want to use the Iowa State RetireOnTrack model portfolios**, you can build your own portfolio from the options in the new investment lineup. To choose your own investments, log in to your new account anytime on or after Apr. 16, 2025, to opt out of the model portfolio and select from the investment options available in your plans.

Several investment options are being replaced in the new investment lineup. The options noted in the previous lineup fund column below will no longer be available in the new lineup; however, similar or comparable options will be available in the new lineup.

PREVIOUS LINEUP FUND	TICKER	ASSET CLASS	COMPARABLE NEW LINEUP FUND	TICKER
Nuveen Money Market Fund Class R6	TCIXX	Money-Market Taxable	Vanguard Federal Money Market Fund Investor Shares	VMFXX
Nuveen Short Term Bond Fund Class R6	TISIX	Short-Term Bond	Vanguard Federal Money Market Fund Investor Shares	VMFXX
Vanguard Intermediate-Term Bond Index Fund Institutional Shares	VBIMX	Intermediate Core Bond	State Street Aggregate Bond Index Fund Class K	SSFEX
PIMCO Total Return Fund Institutional Class	PTTRX	Intermediate Core-Plus Bond	State Street Aggregate Bond Index Fund Class K	SSFEX
Western Asset Core Plus Bond Fund Class I	WACPX	Intermediate Core-Plus Bond	State Street Aggregate Bond Index Fund Class K	SSFEX
Nuveen High Yield Fund Class R6	TIHYX	High Yield Bond	Nuveen High Yield Fund Class R6	TIHYX
Vanguard Total International Bond Index Fund Institutional Shares	VTIFX	Global Bond-USD Hedged	Vanguard Total International Bond Index Fund Institutional Shares	VTIFX
Vanguard Balanced Index Fund Admiral Shares	VBIAX	Moderate Allocation	Vanguard Balanced Index Fund Admiral Shares	VBIAX
Nuveen Large Cap Value Fund Class R6	TRLIX	Large Value	Nuveen Large Cap Value Fund Class R6	TRLIX
Nuveen Large Cap Value Index Fund Class R6	TILVX	Large Value	State Street Equity 500 Index Fund Class K	SSSYX
Vanguard Institutional Index Fund Institutional Shares	VINIX	Large Blend	State Street Equity 500 Index Fund Class K	SSSYX
Vanguard Total Stock Market Index Fund Admiral Shares	VTSAX	Large Blend	State Street Equity 500 Index Fund Class K	SSSYX
American Funds Washington Mutual Investors Fund Class R-6	RWMGX	Large Blend	State Street Equity 500 Index Fund Class K	SSSYX
Nuveen Core Equity Fund Class R6	TIGRX	Large Blend	State Street Equity 500 Index Fund Class K	SSSYX
Nuveen Large Cap Responsible Equity Fund Class R6	TISCX	Large Blend	CREF Social Choice Account Class R4 (variable annuity)	QSCCFX
T. Rowe Price Growth Stock Fund I Class	PRUFX	Large Growth	American Century Ultra® Fund R6 Class	AULDX

PREVIOUS LINEUP FUND	TICKER	ASSET CLASS	COMPARABLE NEW LINEUP FUND	TICKER
Nuveen Large Cap Growth Fund Class R6	TILGX	Large Growth	American Century Ultra® Fund R6 Class	AULDX
Nuveen Large Cap Growth Index Fund Class R6	TILIX	Large Growth	State Street Equity 500 Index Fund Class K	SSSYX
Nuveen Mid Cap Value Fund Class R6	TIMVX	Mid-Cap Value	Victory Sycamore Established Value Fund Class R6	VEVRX
Vanguard Mid-Cap Index Fund Institutional Shares	VMCIX	Mid-Cap Blend	Schwab® U.S. Mid-Cap Index Fund	SWMCX
MassMutual Mid Cap Growth Fund Class I	MEFZX	Mid-Cap Growth	JPMorgan Mid Cap Growth Fund Class R6	JMGMX
Nuveen Mid Cap Growth Fund Class R6	TRPWX	Mid-Cap Growth	JPMorgan Mid Cap Growth Fund Class R6	JMGMX
Nuveen Small Cap Blend Index Fund Class R6	TISBX	Small Blend	Schwab Small-Cap Index Fund®	SWSSX
Nuveen Quant Small Cap Equity Fund Class R6	TISEX	Small Blend	Schwab Small-Cap Index Fund®	SWSSX
American Funds Capital World Growth and Income Fund® Class R-6	RWIGX	Global Large-Stock Blend	CREF Global Equities Account Class R4 (variable annuity)	QCGLFX
Vanguard Total International Stock Index Fund Admiral Shares	VTIAX	Foreign Large Blend	iShares MSCI EAFE International Index Fund Class K	BTMKX
Nuveen International Equity Fund Class R6	TIIEX	Foreign Large Blend	iShares MSCI EAFE International Index Fund Class K	BTMKX
Nuveen International Equity Index Fund Class R6	TCIEX	Foreign Large Blend	iShares MSCI EAFE International Index Fund Class K	BTMKX
American Funds EuroPacific Growth Fund® Class R-6	RERGX	Foreign Large Growth	American Funds EuroPacific Growth Fund® Class R-6	RERGX
Vanguard FTSE All-World ex-US Small Capital Index Fund Admiral Shares	VFSAX	Foreign Small/Mid Blend	iShares MSCI EAFE International Index Fund Class K	BTMKX
DFA Emerging Markets Portfolio Institutional Class	DFEMX	Diversified Emerging Markets	DFA Emerging Markets Portfolio Institutional Class	DFEMX
Nuveen Emerging Markets Equity Index Fund Class R6	TEQLX	Diversified Emerging Markets	DFA Emerging Markets Portfolio Institutional Class	DFEMX
Vanguard Real Estate Index Fund Institutional Shares	VGSNX	Real Estate	DFA Real Estate Securities Portfolio Institutional Class	DFREX

You can access an **electronic copy** of the information and details of the enhancements already sent to TIAA participants, including the full investment lineup available in the plans beginning Apr. 16, 2025, by visiting [tiaa.org/iastate](https://tiaa.org/iastate), or calling TIAA at **800-842-2252**, weekdays, 7 a.m. to 9 p.m. CT.



Investment products may be subject to market and other risk factors. See the applicable product literature or visit [tiaa.org](https://tiaa.org) and enter the ticker in the site's search feature for details. Some investment options may have redemption and other fees. **See the fund's prospectus for details.**

**You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of its shares at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances which should be the basis of any investment decision.

**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.**

**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [tiaa.org/iastate](https://tiaa.org/iastate) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2025 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017