

DEDICATED TO ADVANCING

Announcing changes to the
Roger Williams University
Retirement Plan



TRANSITION GUIDE MAY 2026





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New features to help you plan and save for retirement

Roger Williams University (RWU) is making the changes described below to the retirement plan, offering investment options, services and tools that can help you plan for your retirement savings goals. These changes begin in May 2026.

A single service provider for the retirement plan. RWU has selected TIAA to deliver comprehensive retirement services at a reasonable cost. Having one service provider makes it easier for RWU to monitor investments, services and fees on your behalf. As a result of this change, you will be issued a new account at TIAA, and your balance with Corebridge Financial (Corebridge) will be transferred to TIAA.

Updated investment options. Your investment lineup at TIAA will include most of the same options offered at Corebridge, with one new annuity option and new share classes for two options.

Lower plan administration fees. Fees are being reduced to help manage the overall cost of participation in your retirement plan.

Retirement plan investment advice. You can receive advice on the investment options from a TIAA financial consultant. This service is available *at no additional cost to you, and no minimum balance is required.* You can also choose to use Retirement Plan Portfolio Manager, a fee-based service that offers personalized investment advice and professional management of your account.



NO LONGER EMPLOYED BY RWU?

Although you're not actively contributing to the retirement plan, you have balances in one or more accounts. While you don't have to do anything right away, you should review this information to learn what the changes may mean to you.

Key dates for retirement plan changes

DATES (2026)	EVENTS
April 20	Educational session will be held. Please plan to attend to learn more about the upcoming changes. See the back cover for more information.
May 1	Final payroll contribution to your current account at Corebridge.
May 13	Enrollment in a new plan account with TIAA is expected to occur, and an enrollment confirmation will be sent.
May 13 at 4 p.m. ET	Blackout period for Corebridge plan accounts is expected to begin. During this time, you won't be able to: <ul style="list-style-type: none"> • Modify your Corebridge plan account • Obtain a distribution, loan or hardship withdrawal from your Corebridge plan account See accompanying notice for details.
Week of May 18	New account with TIAA will receive the first payroll contribution.
May 22	Plan balances are expected to be transferred from Corebridge to TIAA. These balances will be invested according to the mapping instructions on pages 15–19.
June 5	Blackout period is expected to end. You can access and update your entire retirement account at TIAA, including plan balances transferred from Corebridge.

Important note: The date of the transfer/the end of the blackout period depends on the accurate, timely transfer of data and assets from Corebridge to TIAA. If this doesn't occur, the end of the blackout period could be delayed.



WE'RE HERE TO HELP

Not sure where to begin? Let us help you take the next step!

Manage your account.

Online

Visit tiaa.org/rwu and log in. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the on-screen directions to access your account.

Phone

Call TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. ET.

Schedule an investment advice session.

Online

Visit tiaa.org/schedulenow

Phone

Call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. ET.

Your transition experience

Your new account with TIAA

On May 13, 2026, you'll be automatically enrolled in a new TIAA account if you do not already have one. You'll receive an enrollment confirmation with additional information from TIAA. Your current beneficiary designation(s) will be applied to your new account.

If you already have a plan account at TIAA, your plan balance with Corebridge will be transferred to your existing TIAA account, and the beneficiaries you have designated for your TIAA account will remain for your new consolidated retirement plan account.

What happens to existing balances and future contributions

Existing balances	>	On May 22, 2026, any account balance you have with Corebridge is expected to transfer to your new TIAA account and the investment options shown in the transfer strategy tables on pages 15–19. ¹ You can change the way your existing balance is allocated once the blackout period has ended.
Future contributions	>	Beginning May 13, 2026, you can choose investments for your future contributions from the new investment lineup. If no selection is made, starting the week of May 18, 2026, your future contributions will be directed to your new TIAA account and the new investment options, as shown in the table on pages 7–8.

Blackout period

There will be a blackout period to facilitate the transfer of existing investment balances from Corebridge to TIAA. During this time, you won't be able to change your investment choices, take or change loans, make withdrawals or transfer funds. The blackout period is expected to begin on May 13, 2026, at 4 p.m. ET and is expected to end on June 5, 2026. Any scheduled payroll contributions to the retirement plan will continue to be deducted from your paycheck during the blackout period. Please review the enclosed Blackout Notice for more information.

Important note: The date of the transfer/the end of the blackout period depends on the accurate, timely transfer of data and assets from Corebridge to TIAA. If this doesn't occur, the end of the blackout period could be delayed.

How your Corebridge account balance will transfer to TIAA

During the blackout period, your account balance will transfer in one of the following ways. Please refer to pages 15–19 for more details on how your specific investments will transfer.

In-kind transfer

Some investment options are being retained in the new lineup at TIAA and will transfer in kind. An in-kind balance transfer means your holdings won't be sold and repurchased; your holdings will simply transfer from Corebridge to your new account with TIAA and remain fully invested during this period. Upon completion of the transfers, you'll typically receive two confirmations: one from Corebridge, showing the transfer of your balance out of your account, and one from TIAA, showing the balance applied to your TIAA account.

continued

¹ If you already have a plan account at TIAA, your plan balance with Corebridge will be transferred to your existing TIAA account, and the beneficiaries you have designated for your TIAA account will remain for your new consolidated retirement plan account.

Your transition experience continued

Replacement option (fund-to-fund transfer)

One investment option will be replaced, and two investment options will be directed to a lower-cost share class of the same fund at TIAA, which can lower investment expenses. There is no investment strategy difference between different share classes of the same fund. Investing in a lower-cost share class means that less of your money goes toward fees. As a result, you keep more of the potential return generated by an investment.

Balances in the current option at Corebridge will be applied to the replacement option at TIAA as of 4 p.m. ET on the date the balances are received in accurate and complete order at TIAA. Your account will not be invested in the replacement option for at least one business day. Upon completion of the transfer, you will typically receive two confirmations: one from Corebridge, showing the transfer of your balance out of your account, and one from TIAA, showing the balance applied to your new TIAA account.

Existing fund to an age-based Nuveen Lifecycle Index Fund

During the blackout period, balances directed to a Nuveen Lifecycle Index Fund will be transferred first to the Vanguard Federal Money Market Fund. Once the information is received from Corebridge, TIAA will then transfer the balance from the Vanguard Federal Money Market Fund to an age-based Nuveen Lifecycle Index Fund.

Upon completion of the transfer, you'll typically receive two confirmations: one from Corebridge, showing the transfer of your balance out of your account, and one from TIAA, showing the balance applied to your TIAA account. In the event dividends accrue during the time balances are invested in the Vanguard Federal Money Market Fund, these trailing dividends will be deposited to the Nuveen Lifecycle Index Fund.

If you have a balance in the VALIC Fixed Interest Option (FB 124)

Under the terms of your contract with Corebridge, balances in the VALIC Fixed Interest Option may not be distributed in a lump sum. Therefore, balances will transfer to TIAA over a five-year period. As a part of the transition, your account will receive an initial transfer of a portion of your balance. Then, each May (on the anniversary of this transition), another portion of your balance in the VALIC Fixed Interest Option will be transferred to your account at TIAA and invested in the Vanguard Federal Money Market Fund Investor Shares (VMFXX), until the entire remaining balance has been transferred to your TIAA account.



Impact of plan changes on transactions

If you currently receive retirement plan distributions and/or have loans, your new TIAA plan will continue to offer the same options, but your transactions could be accelerated, interrupted or canceled. We'll send you additional communications if there is anything you need to do.



ACTION STEPS

A TIAA financial consultant is available to provide retirement investment advice and answer your questions. Schedule a session using the information on the back cover. There is *no additional cost to you* for this service.

Check your beneficiary information. It's important to keep your beneficiary information current. Review your choices and make changes if needed. **Please note:** If you have a signed spousal waiver on file, you'll need to request a new beneficiary form and a new waiver from TIAA after the new account is set up.

Attend a webinar. Learn more about the retirement plan changes. See the back cover for a schedule.

See *Disclosures* beginning on page 20 for important details on *Investment, insurance and annuity products*.



Action steps for the changes starting May 13, 2026

BEFORE THE CHANGES BEGIN

- Review the investment lineup and the table showing how your investment options will automatically transfer.
- Attend a webinar to get answers to your questions.

ONCE YOUR NEW ACCOUNT IS SET UP

- Access your new account online at tiaa.org/rwu to review and update your beneficiary information.
Please note: If you currently invest with both TIAA and Corebridge, the beneficiaries you have designated for your TIAA account will remain for your new consolidated retirement plan account. It is very important that you review your beneficiary designations to confirm they are accurate.
- Select investment options for future contributions and existing balances (if needed).

ONCE THE BLACKOUT PERIOD HAS ENDED

- Review the investments for your transferred account balance and make changes as needed.
- Schedule a retirement advice and education session with a TIAA financial consultant.

Your investment lineup

The investment lineup provides the flexibility to choose options from TIAA and other investment providers that match your financial preferences and goals. The investment option shown in **bold** is new to the lineup. For more detailed information on each option, visit tiaa.org and enter the ticker in the site's search feature.

Fund/Account	Ticker	Investment expenses		Plan servicing fee calculations (A + B = C)		
		Gross expense ratio %	Net expense ratio %	A. Revenue sharing %	B. Plan servicing fee/(credit) %	C. Total admin. fee %
GUARANTEED						
TIAA Traditional Annuity (guaranteed annuity)	N/A	N/A	N/A	0.150	(0.090)	0.060
MONEY MARKET						
Vanguard Federal Money Market Fund Investor Shares	VMFXX	0.110	0.110	0.000	0.060	0.060
FIXED INCOME (BONDS)						
BrandywineGLOBAL-Global Opportunities Bond Fund Class IS	GOBSX	0.550	0.550	0.000	0.060	0.060
The Hartford Total Return Bond Fund Class R6	ITBVX	0.320	0.320	0.000	0.060	0.060
Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX	0.100	0.100	0.000	0.060	0.060
Vanguard Total Bond Market Index Fund Institutional Shares*	VBTIX	0.025	0.025	0.000	0.060	0.060
MULTI-ASSET						
		BIRTH YEARS				
CREF Responsible Balanced Account Class R4 (variable annuity)	QSCCFX	0.070	0.070	0.000	0.060	0.060
Nuveen Lifecycle Index 2010 Fund R6	Before 1949	TLTIX	0.220	0.100	0.000	0.060
Nuveen Lifecycle Index 2015 Fund R6	1949-1953	TLFIX	0.210	0.100	0.000	0.060
Nuveen Lifecycle Index 2020 Fund R6	1954-1958	TLWIX	0.190	0.100	0.000	0.060
Nuveen Lifecycle Index 2025 Fund R6	1959-1963	TLQIX	0.180	0.100	0.000	0.060
Nuveen Lifecycle Index 2030 Fund R6	1964-1968	TLHIX	0.180	0.100	0.000	0.060
Nuveen Lifecycle Index 2035 Fund R6	1969-1973	TLYIX	0.170	0.100	0.000	0.060
Nuveen Lifecycle Index 2040 Fund R6	1974-1978	TLZIX	0.170	0.100	0.000	0.060
Nuveen Lifecycle Index 2045 Fund R6	1979-1983	TLXIX	0.170	0.100	0.000	0.060
Nuveen Lifecycle Index 2050 Fund R6	1984-1988	TLLIX	0.180	0.100	0.000	0.060
Nuveen Lifecycle Index 2055 Fund R6	1989-1993	TTIIX	0.180	0.100	0.000	0.060
Nuveen Lifecycle Index 2060 Fund R6	1994-1998	TVIIX	0.190	0.100	0.000	0.060
Nuveen Lifecycle Index 2065 Fund R6	After 1998	TFITX	0.260	0.100	0.000	0.060
Nuveen Lifecycle Index Retirement Income Fund R6		TRILX	0.220	0.100	0.000	0.060

continued

Your investment lineup continued

Fund/Account	Ticker	Investment expenses		Plan servicing fee calculations (A + B = C)		
		Gross expense ratio %	Net expense ratio %	A. Revenue sharing %	B. Plan servicing fee/ (credit) %	C. Total admin. fee %
EQUITIES (STOCKS)						
American Funds EUPAC Fund Class R-6	REGRX	0.470	0.470	0.000	0.060	0.060
Cohen & Steers Institutional Realty Shares*	CSRIX	0.760	0.750	0.000	0.060	0.060
CREF Total Global Stock Account Class R4 (variable annuity)	QCSTFX	0.110	0.110	0.000	0.060	0.060
Diamond Hill Small-Mid Cap Fund Class Y	DHMYX	0.800	0.800	0.000	0.060	0.060
Eaton Vance Atlanta Capital SMID-Cap Fund Class R6	ERASX	0.810	0.810	0.000	0.060	0.060
MFS Value Fund Class R6	MEIKX	0.450	0.440	0.000	0.060	0.060
T. Rowe Price Blue Chip Growth Fund I Class	TBCIX	0.570	0.570	0.000	0.060	0.060
Vanguard Extended Market Index Fund Institutional Shares	VIEIX	0.050	0.050	0.000	0.060	0.060
Vanguard Institutional Index Fund Institutional Shares	VINIX	0.035	0.035	0.000	0.060	0.060
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX	0.060	0.060	0.000	0.060	0.060

* Denotes share class change.

See **Disclosures** beginning on page 20 for important details on **Investment, insurance and annuity products**.

Overview of retirement plan fees

As you make decisions about your retirement plan, be sure to consider any expenses associated with the plan's services and investment options.

Administrative services associated with your retirement plan

Your retirement plan charges an annual administrative fee to cover recordkeeping, legal, accounting, investment advisory, and other plan and participant services. As part of the updates to the retirement plan, your plan administration fees are being reduced to help manage the overall cost of participation in the plan.

Effective May 13, 2026, an annual plan servicing fee of up to 0.06% (\$0.60 per \$1,000 invested) will be deducted proportionally from your investments each quarter. This fee will be assessed to each investment you choose in the plan and will vary if a portion of the administrative fee is funded by revenue sharing, a practice in which investment providers share in the cost of administration. If the revenue-sharing amount of the investment option you select exceeds the total administration cost, a credit will be applied to the investment option. If the revenue-sharing amount is less than the total administration cost, a fee will be applied. Each fee or credit will be applied to your account on the last business day of each quarter and will be identified as a "TIAA Plan Servicing Fee" or a "Plan Servicing Credit" on your quarterly statement.



FEE TRANSPARENCY AND RESOURCES

While some expenses are paid by RWU, others may be paid by you based on the services and investment options you choose. Here's where you can find more information:

Administrative fees. These appear on your account statements.

Investment fees. Enter an investment's ticker into the search feature at [tiaa.org](https://www.tiaa.org) or request a prospectus or disclosure statement from TIAA.

Fees for other services. Review information on services covered in this guide or contact TIAA.

See **Disclosures** beginning on page 20 for important details on **Fees and expenses**.

Investment expenses listed are as of February 27, 2026. To view the current expenses, see the prospectus by visiting [tiaa.org](https://www.tiaa.org) and entering the ticker in the site's search feature.

A contractual or voluntary fee waiver may apply to any investment where there is a difference between the gross and net expense ratios. For the fee waiver expiration date, see the prospectus by visiting [tiaa.org](https://www.tiaa.org) and entering the ticker in the site's search feature.

Retirement planning resources

Retirement plan investment advice

As a participant in the retirement plan, you have access to personalized advice on the plan's investment options from a TIAA financial consultant.

Whether you're just starting out or close to retirement, you can meet online, by phone or in person to discuss your specific financial goals and how to plan for them. This service is available as part of your retirement program *at no additional cost to you*.

Schedule a session by visiting [tiaa.org/schedulenow](https://www.tiaa.org/schedulenow) or calling **800-732-8353**, weekdays, 8 a.m. to 8 p.m. ET.

Online tools

Visit [tiaa.org/tools](https://www.tiaa.org/tools) for convenient resources that can help you on the path to retirement. You supply the information, and the tools do the rest.



CREATE YOUR OWN RETIREMENT ACTION PLAN

Explore the **Retirement Advisor** tool to:

- Receive a custom retirement plan in five steps
- Receive savings and investment recommendations



DISCOVER YOUR RETIREMENT INCOME NEEDS

Use **Retirement Income Illustrator** to:

- Find out how much of your current income you'll need to replace to cover retirement expenses
- Explore your retirement income options
- See your estimated monthly retirement income and how to maximize it

See *Disclosures* beginning on page 20 for important details on *Advice (legal, tax, investment) or education*.

Retirement Plan Portfolio Manager service

TIAA's Retirement Plan Portfolio Manager can help you take the guesswork out of retirement plan investing. This fee-based service provides a personalized savings and investment plan along with ongoing management of your retirement plan account. Your account will be reviewed quarterly and automatically adjusted to help keep it on track with your retirement goals.

WHAT ARE THE BENEFITS?



A personalized investment plan to help you pursue your retirement goals.



Investment professionals who help you manage your retirement savings.



A quarterly snapshot so you can monitor how your portfolio is doing.

How much does it cost?

If you enroll in this service, an annual fee of 0.30% will be deducted from your account each quarter. The fee is based on the average daily balance of your account during the quarter.



EXAMPLE OF COST USING AN AVERAGE DAILY ACCOUNT BALANCE OF \$10,000

Annual fee: $\$10,000 \times 0.003 = \30 **Quarterly fee:** $\$30 \div 4 = \7.50

To learn more, call **855-728-8422**, weekdays, 8 a.m. to 7 p.m. ET. If you prefer to enroll online, visit [tiaa.org/managemyretirement](https://www.tiaa.org/managemyretirement) for more information on how to get started.

See *Disclosures* beginning on page 20 for important details on *Retirement Plan Portfolio Manager*.



Q&A

1. How do I access my account?

Visit tiaa.org/rwu to access your account or create a new one. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the on-screen directions to access your account.

2. What should I expect from a one-on-one investment advice session?

You can expect a thorough review of your retirement plan account and an action plan for moving forward. Advice sessions last approximately one hour. Bring all your investment account statements, including any retirement investments outside of the retirement plan and your most recent Social Security statement, if available. A TIAA financial consultant will use this information to understand your current financial situation and develop an action plan. You may bring anyone you like to the session with you. See the back cover for scheduling information.

3. What happens to my current outstanding loan, systematic withdrawal, transfer payout annuity or required minimum distribution?

You'll receive separate communications if you need to take any action.

4. What are annuities?

There are different types of annuities, but they're typically designed to potentially grow your money while you're working and provide you with the option to receive income for life when you retire. In fact, annuities are the only retirement products that can guarantee to pay you (or you and a spouse or partner) income for life.

Guaranteed annuities (also known as fixed annuities) allow you to earn a minimum guaranteed interest rate on your contributions. Some guaranteed annuities, such as TIAA Traditional, also offer the potential for additional amounts of interest. In retirement, guaranteed annuities can offer you income for life that will never fall below a certain guaranteed level. Guarantees are based on the claims-paying ability of the issuing company.

Variable annuities allow you to invest in a variety of asset classes, and account values will fluctuate based on the performance of the investments in the accounts. It's possible to lose money in variable annuities. In retirement, variable annuities can provide an income stream guaranteed to last for your lifetime. The amount of a variable annuity income payment, however, will rise or fall based on investment performance.

5. How do lifecycle funds work?

Each lifecycle fund consists of underlying mutual funds that invest in a broad range of asset classes. As a result, a fund will share the risks associated with the securities held by its underlying funds. The allocations and risk level also depend on how many years remain until the fund's target date. To help reduce risk as the fund's target date approaches, the fund's mix of stocks, bonds and other types of investments is adjusted to a more conservative mix.

6. What else should I know about lifecycle funds?

As with all mutual funds, the principal value of a lifecycle fund isn't guaranteed at any time, including at the target date, and will fluctuate with market changes. The target date indicates when investors may plan to start making withdrawals. However, you're not required to withdraw your money at the target date. After the target date, some of your money may be merged into a fund with a more stable asset allocation. A TIAA financial consultant can help you decide whether a lifecycle fund is right for you.

Appendix

Transfer tables for Corebridge participants

The following tables show how RWU will direct future contributions and current account balances to the new investment options.

In-kind transfer

CURRENT OPTION	TICKER		REPLACEMENT OPTION	TICKER
American Funds EUPAC Fund Class R-6	REGX	>	American Funds EUPAC Fund Class R-6	REGX
BrandywineGLOBAL – Global Opportunities Bond Fund Class IS	GOBSX	>	BrandywineGLOBAL – Global Opportunities Bond Fund Class IS	GOBSX
Diamond Hill Small-Mid Cap Fund Class Y	DHMYX	>	Diamond Hill Small-Mid Cap Fund Class Y	DHMYX
Eaton Vance Atlanta Capital SMID-Cap Fund Class R6	ERASX	>	Eaton Vance Atlanta Capital SMID-Cap Fund Class R6	ERASX
MFS Value Fund Class R6	MEIKX	>	MFS Value Fund Class R6	MEIKX
Nuveen Lifecycle Index 2010 Fund Class R6	TLTIX	>	Nuveen Lifecycle Index 2010 Fund Class R6	TLTIX
Nuveen Lifecycle Index 2015 Fund Class R6	TLFIX	>	Nuveen Lifecycle Index 2015 Fund Class R6	TLFIX
Nuveen Lifecycle Index 2020 Fund Class R6	TLWIX	>	Nuveen Lifecycle Index 2020 Fund Class R6	TLWIX
Nuveen Lifecycle Index 2025 Fund Class R6	TLQIX	>	Nuveen Lifecycle Index 2025 Fund Class R6	TLQIX
Nuveen Lifecycle Index 2030 Fund Class R6	TLHIX	>	Nuveen Lifecycle Index 2030 Fund Class R6	TLHIX
Nuveen Lifecycle Index 2035 Fund Class R6	TLYIX	>	Nuveen Lifecycle Index 2035 Fund Class R6	TLYIX
Nuveen Lifecycle Index 2040 Fund Class R6	TLZIX	>	Nuveen Lifecycle Index 2040 Fund Class R6	TLZIX
Nuveen Lifecycle Index 2045 Fund Class R6	TLXIX	>	Nuveen Lifecycle Index 2045 Fund Class R6	TLXIX
Nuveen Lifecycle Index 2050 Fund Class R6	TLLIX	>	Nuveen Lifecycle Index 2050 Fund Class R6	TLLIX
Nuveen Lifecycle Index 2055 Fund Class R6	TTIIX	>	Nuveen Lifecycle Index 2055 Fund Class R6	TTIIX
Nuveen Lifecycle Index 2060 Fund Class R6	TVIIX	>	Nuveen Lifecycle Index 2060 Fund Class R6	TVIIX
Nuveen Lifecycle Index 2065 Fund Class R6	TFITX	>	Nuveen Lifecycle Index 2065 Fund Class R6	TFITX
T. Rowe Price Blue Chip Growth Fund I Class	TBCIX	>	T. Rowe Price Blue Chip Growth Fund I Class	TBCIX
The Hartford Total Return Bond Fund Class R6	ITBVX	>	The Hartford Total Return Bond Fund Class R6	ITBVX
Vanguard Extended Market Index Fund Institutional Shares	VIEIX	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Vanguard Federal Money Market Fund Investor Shares	VMFXX	>	Vanguard Federal Money Market Fund Investor Shares	VMFXX
Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX	>	Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX
Vanguard Institutional Index Fund Institutional Shares	VINIX	>	Vanguard Institutional Index Fund Institutional Shares	VINIX
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX	>	Vanguard Total International Stock Index Fund Institutional Shares	VTSNX

continued

Transfer tables for Corebridge participants continued

Replacement option (fund-to-fund transfer)

CURRENT OPTION	TICKER		REPLACEMENT OPTION	TICKER
Boston Trust Walden Balanced Fund	WSBFX	>	CREF Social Choice Account Class R4 (variable annuity)	QSCCFX
Cohen & Steers Global Realty Shares Fund I	CSSPX	>	Cohen & Steers Institutional Realty Shares	CSRIX
Vanguard Total Bond Market Index Fund Admiral Shares	VBTLX	>	Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX
Amer Bea Man Lrg Cp Gr Inv Cl	N/A	>	T. Rowe Price Blue Chip Growth Fund I Class	TBCIX
Ariel Appreciation Fund	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Ariel Fund	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Capital Appreciation Fund	N/A	>	T. Rowe Price Blue Chip Growth Fund I Class	TBCIX
Capital Conservation	N/A	>	Vanguard Federal Money Market Fund Investor Shares	VMFXX
Core Bond Fund	N/A	>	The Hartford Total Return Bond Fund Class R6	ITBVX
Core Equity Fund	N/A	>	Vanguard Institutional Index Fund Institutional Shares	VINIX
Dividend Value	N/A	>	MFS Value Fund Class R6	MEIKX
Fixed Account Plus Enhanced	N/A	>	Vanguard Federal Money Market Fund Investor Shares	VMFXX
Fixed Account Plus	N/A	>	Vanguard Federal Money Market Fund Investor Shares	VMFXX
Government Money Market I	N/A	>	Vanguard Federal Money Market Fund Investor Shares	VMFXX
Government Money Market II	N/A	>	Vanguard Federal Money Market Fund Investor Shares	VMFXX
Growth Fund	N/A	>	T. Rowe Price Blue Chip Growth Fund I Class	TBCIX
Gs Vit Gov Money Mkt Fd Inst	N/A	>	Vanguard Federal Money Market Fund Investor Shares	VMFXX
Inflation Protected Fund	N/A	>	Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX
International Growth Fund	N/A	>	American Funds EUPAC Fund Class R-6	RERGX
Internatl Equities Index Fund	N/A	>	Vanguard Total International Stock Index Fund Institutional Shares	VTSNX
Intl Opportunities	N/A	>	Vanguard Total International Stock Index Fund Institutional Shares	VTSNX
Large Cap Core Fund	N/A	>	Vanguard Institutional Index Fund Institutional Shares	VINIX
Large Cap Core	N/A	>	Vanguard Institutional Index Fund Institutional Shares	VINIX
Large Cap Value Fund	N/A	>	MFS Value Fund Class R6	MEIKX
Mid Cap Growth Fund	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Mid Cap Index Fund	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Mid Cap Strategic Growth	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Mid Cap Value Fund	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Multi-Year Enhanced Fixed 10yr	N/A	>	Vanguard Federal Money Market Fund Investor Shares	VMFXX

CURRENT OPTION	TICKER		REPLACEMENT OPTION	TICKER
Short Term Fixed Account	N/A	>	Vanguard Federal Money Market Fund Investor Shares	VMFXX
Small Cap Aggressive Growth	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Small Cap Fund	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Small Cap Growth Fund	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Small Cap Index Fund	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Small Cap Special Value Fund	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Small Cap Value Fund	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Small Mid Growth Fund	N/A	>	Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Stock Index Fund	N/A	>	Vanguard Institutional Index Fund Institutional Shares	VINIX
Systematic Core Fund	N/A	>	Vanguard Institutional Index Fund Institutional Shares	VINIX
Systematic Growth Fund	N/A	>	T. Rowe Price Blue Chip Growth Fund I Class	TBCIX
Systematic Value	N/A	>	MFS Value Fund Class R6	MEIKX
Value Fund	N/A	>	MFS Value Fund Class R6	MEIKX
Vanguard Long-Term Treasury	N/A	>	Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX
Vanguard Lt Inv-Grade Fund	N/A	>	Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX
Vanguard Windsor II	N/A	>	MFS Value Fund Class R6	MEIKX
Vc I Capital Appreciation	N/A	>	T. Rowe Price Blue Chip Growth Fund I Class	TBCIX

continued

Transfer tables for Corebridge participants continued

Existing fund to an age-based Nuveen Lifecycle Index Fund

CURRENT OPTION	TICKER		REPLACEMENT OPTION	TICKER
Aggressive Allocation Lifestyle Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Aggressive Growth Lifestyle	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Asset Allocation Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Conservative Allocation Lifestyle	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Conservative Growth Lifestyle	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Dynamic Allocation Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Emerging Economies	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Global Real Estate Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Global Strategy	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Government Securities Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Health Sciences Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
High Yield Bond Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
International Government Bond	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
International Value Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
International Socially Responsible Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Invesco Balanced-Risk Commodity Strategy R5	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Moderate Allocation Lifestyle Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Moderate Growth Lifestyle	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Nasdaq-100® Index Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Science & Technology Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Strategic Bond Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
T. Rowe Price Retirement 2015 Adv	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
T. Rowe Price Retirement 2020 Adv	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
T. Rowe Price Retirement 2025 Adv	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
T. Rowe Price Retirement 2030 Adv	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
T. Rowe Price Retirement 2035 Adv	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
T. Rowe Price Retirement 2040 Adv	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7

CURRENT OPTION	TICKER		REPLACEMENT OPTION	TICKER
T. Rowe Price Retirement 2045 Adv	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
T. Rowe Price Retirement 2050 Adv	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
T. Rowe Price Retirement 2055 Adv	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
T. Rowe Price Retirement 2060 Adv	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
US Socially Responsible Fund	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Vanguard Lifestrategy Conservative	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Vanguard Lifestrategy Growth	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Vanguard Lifestrategy Moderate	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7
Vanguard Wellington Fund Inc	N/A	>	Age-based Nuveen Lifecycle Index Fund	Various – see page 7

RWU has instructed TIAA to transfer any account balances in any investment option not listed above to the Nuveen Lifecycle Index Fund that corresponds to the year you turn age 65.

Disclosures

Advice (legal, tax, investment) or education

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

Retirement plan asset allocation advice or education provided by TIAA Financial Consultants is obtained using a methodology from an independent third party. Advice services are not available if you are a participant with a foreign address.

Advice is provided on your employer-sponsored retirement plans administered by TIAA. TIAA does not monitor your retirement assets on an ongoing basis, nor does TIAA update your information on the Retirement Advisor tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The TIAA Retirement Advisor is not a substitute for tax, legal or comprehensive financial planning advice. The TIAA Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC.

The projections or other information generated by TIAA's online tools regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

Distributions and withdrawals

Subject to plan terms, employer contributions invested in custodial accounts (mutual funds) and elective deferrals (including designated Roth contributions) may not be paid to a participant before the participant has a severance of employment, dies, becomes disabled, attains age 59 ½ or experiences a hardship. Employer contributions invested in annuity contracts may generally be distributed upon severance of employment or upon occurrence of a stated event in the plan.

Fees and expenses

Plan servicing fees can be deducted from investment options in Retirement Choice and Retirement Choice Plus contracts. However, plan servicing fees cannot be deducted from annuities in Retirement Annuity, Group Retirement Annuity, Supplemental Retirement Annuity and Group Supplemental Retirement Annuity contracts.

Your guaranteed option is a fixed annuity that pays you interest at competitive crediting rates that are announced in advance. There is no explicit expense ratio because this is a fixed annuity.

Gross expense ratio includes all of an investment's expenses. Net expense ratio takes into account any investment fee waivers and expense reductions, giving an indication of what is currently being charged.

“Revenue sharing” describes the practice when investment providers share in the cost of plan administration. Please note that TIAA Traditional, TIAA Real Estate, TIAA Stable Value and all CREF Annuity accounts do not have an explicit revenue share. Rather, they have a “plan services offset” that is applied to your plan's administrative and recordkeeping costs.

Investment, insurance and annuity products

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

TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for federal securities law purposes. Any guarantees under annuities issued by Teachers Insurance and Annuity Association of America (TIAA) are subject to its claims-paying ability. Interest credited includes a guaranteed rate plus additional amounts as may be established by the TIAA Board of Trustees. Such additional amounts, when declared, remain in effect for the “declaration year,” which begins each March 1 for accumulating TIAA Traditional annuities and January 1 for payout annuities. Additional amounts are not guaranteed for periods other than the period for which they were declared.

Annuity account options are available through annuity contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

Annuity contracts may contain terms for keeping them in force. For full details, including costs, call TIAA at **877-518-9161**.

Retirement Plan Portfolio Manager

The Retirement Plan Portfolio Manager Program (Program) is a discretionary fee-based asset allocation advisory program provided by TIAA Trust, N.A. Morningstar Investment Management, LLC (Morningstar) is an unaffiliated investment advisor that provides TIAA with independent, third-party asset allocation models and specific investment recommendations for purposes of the Program. Program recommendations are generated by Morningstar as an independent investment authority, retained by TIAA to provide independent advice. The Morningstar tool's advice is based on statistical projections of the likelihood that an individual will achieve their retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information the individual provides.

Projections and other information generated through the Morningstar tool regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets, or individual personal circumstances can cause substantial deviation from the estimates. This could result in declines in an account's value over short or even extended periods of 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.

This transition guide updates the information provided to you in the most recent annual participant notice and does not replace the plan document. If there is any ambiguity between this transition guide and the plan document, the terms of the plan document will prevail. Please keep a copy of this guide for your records.

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/rwu 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.

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Informational event

Attend this one-hour webinar to learn about the changes to the plan.

DATE (2026)	TIME (ET)	LINK	
Monday, April 20	Noon–1 p.m.	webinars.on24.com/client/RWU2026	

We're here to help

Not sure where to begin? Let us help you take the next step!

Manage your account.

Online

Visit tiaa.org/rwu and log in. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the on-screen directions to access your account.

Phone

Call TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. ET.

Schedule an investment advice session.

Online

Visit tiaa.org/schedulenow

Phone

Call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. ET.

Take your planning with you using the TIAA mobile app. Download the TIAA mobile app from the App Store or Google Play.



April 13, 2026

BLACKOUT NOTICE: IMPORTANT INFORMATION ABOUT YOUR ROGER WILLIAMS UNIVERSITY RETIREMENT PLAN AT COREBRIDGE

To facilitate the transfer of assets from Corebridge to the new recordkeeper (TIAA), a “blackout period” will take place. During the blackout period, you will not be able to direct or diversify the assets held in your plan account. For this reason, it is important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. Any scheduled payroll contributions will continue to be deducted from your paycheck during the blackout period.

THE BLACKOUT PERIOD IS EXPECTED TO BEGIN ON MAY 13, 2026, AT 4 P.M. ET, AND IS EXPECTED TO END BY JUNE 5, 2026.

KEY DATES	EVENTS
May 13, 2026, at 4 p.m. ET	Blackout period expected to begin. During this time, you will be unable to access or modify your Corebridge account. Additionally, you will not be able to obtain a distribution, loan or hardship withdrawal from your account.
May 22, 2026	On or about this date, your account balance transfers from Corebridge to your TIAA account.
June 5, 2026	Blackout period expected to end. You will have full access to your transferred balances in your TIAA account and can request account transactions.

Please note:

The date of the plan changes and the end of the blackout period depend on the accurate, timely transfer of data from Corebridge to TIAA. If this does not occur, the end of the blackout period could be delayed.

For questions about this notice or the blackout period, including confirmation it has started or ended, you can call TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. ET. Or mail TIAA at: TIAA, P.O. Box 1259, Charlotte, NC 28201.

April 13, 2026

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (QDIA) INITIAL NOTICE

Important information

You are receiving this notice to inform you how your contributions under the plan for Roger Williams University will be invested and how such contributions will continue to be invested if you do not provide or update your investment instructions.

How your contributions will be invested

The plan lets you invest your account in a number of different investment choices. If you do not choose a different investment option or options, your future contributions will be invested in the default investment option, as listed below. If the default investment option changes at any time in the future, you will be notified.

PLAN NAME	DEFAULT INVESTMENT OPTION
Roger Williams University Retirement Plan	Age-based Nuveen Lifecycle Index Fund R6

How you can change the way your contributions are being invested

You have the right to change the investment allocation of your account at any time. You can elect to direct the investment of your existing balances and future contributions to any of the plan's available investment options. This includes being able to transfer out of the plan's default option to another investment option available in the plan.

To change how your account is invested among the plan's offered investment choices, log in to your account at tiaa.org/rwu or contact TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. ET.

Please note

The enclosed fact sheet provides additional information about the default investment option, including the investment objectives and strategy, fund/account performance, risk and return characteristics, and fees and expenses. A list of the plan's available investment options and a copy of the prospectus or information statement for each fund are available at tiaa.org/rwu.

Distributions from tax-deferred plans before age 59 ½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

How to contact us

If you have questions or would like to obtain updated information on fee expenses, a more detailed explanation of the default option, or more information about the other investment options available under the plan, please visit tiaa.org/rwu or contact TIAA at **800-842-2252**. Financial consultants are available weekdays, 8 a.m. to 10 p.m. ET.

Nuveen Lifecycle Index Funds - R6

Target Date

AS OF 9/30/2025

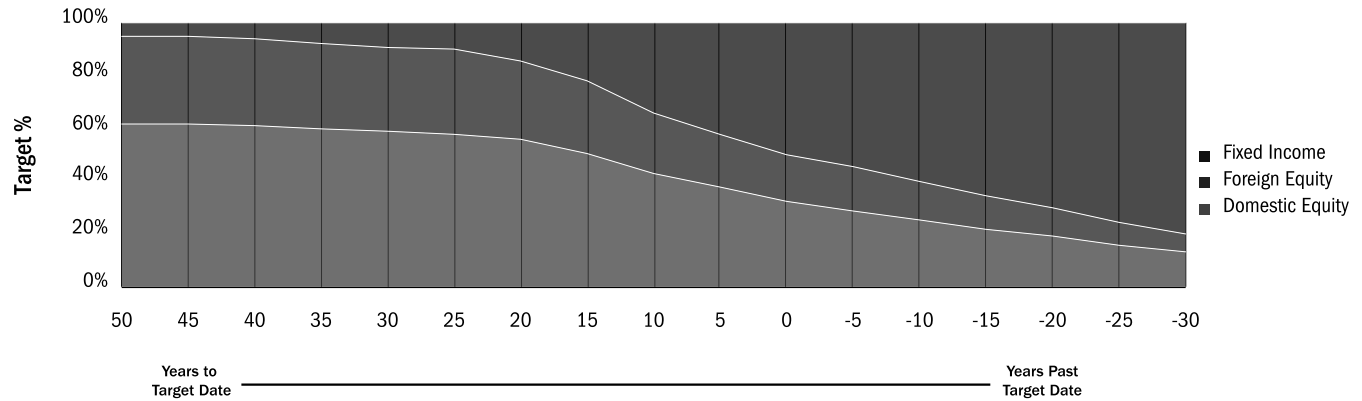
Glidepath Strategy

Target-date funds employ glidepaths, which are the planned progression of asset allocation changes (e.g., mix of equity and fixed-income investments) along specific points in time. A fund's glidepath generally shows how its asset allocation shifts from a more aggressive to a more conservative investment approach as the fund moves toward and beyond its target date.

For more information please contact:

800-842-2888
Weekdays, 8 a.m. to 10 p.m. (ET),
or visit TIAA.org

Investment Glidepath ^{1,2}



¹ Glidepath data is presented based on the most current prospectus, which uses projected target allocations.

² Effective October 1, 2019, the Lifecycle Index Funds glidepaths, which previously extended for approximately 10 years after a Fund's target retirement year, will now extend for approximately 30 years afterward.

What are Target-Date Funds?

Target-date funds (also commonly referred to as "lifecycle funds," "retirement funds" and "age-based funds") are managed based on the specific retirement year (target date) included in its name and assumes an estimated retirement age of approximately 65. In addition to age or retirement date, investors should consider factors such as their risk tolerance, personal circumstance and complete financial situation before choosing to invest in a target-date fund. These funds are generally designed for investors who expect to invest in a fund until they retire (the target date), and then begin making gradual systematic withdrawals afterward. There is no guarantee that an investment in a target-date fund will provide adequate retirement income, and investors can lose money at any stage of investment.

Years to Retirement	45	40	35	30	25	20	15	10	5	0	-5	-10
Birth Year	1999 - Present	1994 - 1998	1989 - 1993	1984 - 1988	1979 - 1983	1974 - 1978	1969 - 1973	1964 - 1968	1959 - 1963	1954 - 1958	1949 - 1953	Earlier - 1948
Target Fund	Lifecycle Index 2065 Fund	Lifecycle Index 2060 Fund	Lifecycle Index 2055 Fund	Lifecycle Index 2050 Fund	Lifecycle Index 2045 Fund	Lifecycle Index 2040 Fund	Lifecycle Index 2035 Fund	Lifecycle Index 2030 Fund	Lifecycle Index 2025 Fund	Lifecycle Index 2020 Fund	Lifecycle Index 2015 Fund	Lifecycle Index 2010 Fund
Ticker	TFTIX	TVIIX	TTIIX	TLLIX	TLXIX	TLZIX	TLYIX	TLHIX	TLQIX	TLWIX	TLFIX	TLTIX



Nuveen Fund Advisors, LLC.

Nuveen Lifecycle Index Funds - R6

Target Date

AS OF 9/30/2025

Investment Objective and Strategy

The Lifecycle Index Funds seek high total return over time through a combination of capital appreciation and income. Each of the Lifecycle Index Funds is designed to provide a single diversified portfolio managed with a target retirement date in mind. The target date is the approximate date when investors expect to begin withdrawing money from the funds. The funds' actual allocations may vary up to 10% from the current target allocations. Each of the Lifecycle Index portfolios invests in several underlying equity and fixed-income funds offered by the TIAA-CREF Funds.

Morningstar Rating

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.

Performance

The returns quoted represent past performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown, and you may have a gain or a loss when you redeem your mutual fund shares. For current performance information, including performance to the most recent month-end, call 800-842-2888. Performance may reflect waivers or reimbursements of certain expenses. Absent these waivers or reimbursement arrangements, performance may be lower.

	Lifecycle Index 2065 Fund ^{1,2}	Lifecycle Index 2060 Fund ^{1,2}	Lifecycle Index 2055 Fund ^{1,2}	Lifecycle Index 2050 Fund ^{1,2}	Lifecycle Index 2045 Fund ^{1,2}	Lifecycle Index 2040 Fund ^{1,2}	Lifecycle Index 2035 Fund ^{1,2}
Birth Year	1999 - Present	1994 - 1998	1989 - 1993	1984 - 1988	1979 - 1983	1974 - 1978	1969 - 1973
Years to Retirement	45	40	35	30	25	20	15
Ticker	TFITX	TVIIX	TTIIX	TLLIX	TLXIX	TLZIX	TLYIX
Inception Date	09/30/2020	09/26/2014	04/29/2011	09/30/2009	09/30/2009	09/30/2009	09/30/2009
Underlying Fund Inception Date	-	-	-	-	-	-	-
Total Returns							
3-Month	7.18%	7.13%	7.08%	7.01%	6.75%	6.33%	5.63%
YTD	17.76%	17.64%	17.54%	17.37%	16.84%	15.85%	14.31%
Average Annual Total Returns							
1 Year	16.25%	16.11%	15.96%	15.79%	15.17%	14.03%	12.35%
3-Year	21.87%	21.64%	21.44%	21.20%	20.59%	19.31%	17.30%
5-Year	12.96%	12.75%	12.58%	12.41%	12.04%	11.01%	9.60%
10-Year	-	11.90%	11.77%	11.65%	11.42%	10.79%	9.82%
Since Inception	12.96%	10.39%	10.18%	10.82%	10.68%	10.29%	9.62%
Expenses							
Gross	0.26%	0.19%	0.18%	0.18%	0.17%	0.17%	0.17%
Net	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Waiver/Cap Expires	09/30/2025	09/30/2025	09/30/2025	09/30/2025	09/30/2025	09/30/2025	09/30/2025
Morningstar Rating							
Overall	★★★★★ / 147	★★★★★ / 173	★★★★★ / 173	★★★★★ / 174	★★★★★ / 173	★★★★★ / 174	★★★★★ / 173
3 Years	★★★★ / 147	★★★★ / 173	★★★★ / 173	★★★★ / 174	★★★★ / 173	★★★★ / 174	★★★★ / 173
5 Years	★★★★★ / 104	★★★★ / 155	★★★★ / 160	★★★★ / 161	★★★★ / 160	★★★★ / 161	★★★★ / 160
10 Years		★★★★★ / 58	★★★★★ / 108	★★★★★ / 108	★★★★★ / 109	★★★★★ / 108	★★★★★ / 109
Morningstar Category	Target-Date 2060	Target-Date 2055	Target-Date 2055	Target-Date 2050	Target-Date 2045	Target-Date 2040	Target-Date 2035

Nuveen Lifecycle Index Funds - R6

Target Date

AS OF 9/30/2025

	Lifecycle Index 2030 Fund ^{1,2}	Lifecycle Index 2025 Fund ^{1,2}	Lifecycle Index 2020 Fund ^{1,2}	Lifecycle Index 2015 Fund ^{1,2}	Lifecycle Index 2010 Fund ^{1,2}		
Birth Year	1964 - 1968	1959 - 1963	1954 - 1958	1949 - 1953	Earlier - 1948		
Years to Retirement	10	5	0	-5	-10		
Ticker	TLHIX	TLQIX	TLWIX	TLFIX	TLTIX		
Inception Date	09/30/2009	09/30/2009	09/30/2009	09/30/2009	09/30/2009		
Underlying Fund Inception Date	-	-	-	-	-		
Total Returns							
3-Month	5.15%	4.67%	4.42%	4.14%	3.76%		
YTD	13.25%	12.22%	11.62%	10.94%	10.20%		
Average Annual Total Returns							
1 Year	11.23%	10.14%	9.51%	8.91%	8.17%		
3-Year	15.64%	14.18%	13.14%	12.27%	11.33%		
5-Year	8.47%	7.45%	6.64%	6.05%	5.44%		
10-Year	8.95%	8.13%	7.40%	6.83%	6.31%		
Since Inception	8.92%	8.22%	7.58%	7.04%	6.56%		
Expenses							
Gross	0.18%	0.18%	0.19%	0.21%	0.22%		
Net	0.10%	0.10%	0.10%	0.10%	0.10%		
Waiver/Cap Expires	09/30/2025	09/30/2025	09/30/2025	09/30/2025	09/30/2025		
Morningstar Rating							
Overall	★★★★★/ 181	★★★★★/ 125	★★★★★/ 95	★★★★★/ 81	★★★★/ 75		
3 Years	★★★★/ 181	★★★★/ 125	★★★★★/ 95	★★★★★/ 81	★★★★/ 75		
5 Years	★★★★/ 168	★★★★★/ 115	★★★★/ 91	★★★★★/ 77	★★★★/ 69		
10 Years	★★★★★/ 108	★★★★★/ 78	★★★★★/ 56	★★★★★/ 51	★★★★/ 45		
Morningstar Category	Target-Date 2030	Target-Date 2025	Target-Date 2020	Target-Date 2015	Target-Date 2000-2010		

¹ Accumulations in mutual funds not managed by TIAA may be subject to administrative charges. These charges are subject to change. Please review current documents related to your plan.

² Gross and Net annual expenses reflect the percentage of a fund's average net assets used to cover the annual operating expenses of managing the fund, before (gross) and after (net) any waivers or reimbursements to the fund. The net annual fund operating expense reflects a contractual reimbursement of various expenses. Had fees not been waived and/or expenses reimbursed currently or in the past, returns would have been lower. Please see the prospectus for details.

The annual expense charge may include fees for the target-date fund and fees for the underlying funds; in general, target-date funds indirectly bear their pro rata share of the fees and expenses incurred by the underlying funds.

Important Information

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. You should not view or construe the availability of this information as a suggestion that you take or refrain from taking a particular course of action, as the advice of an impartial fiduciary, as an offer to sell or a solicitation to buy or hold any securities, as a recommendation of any securities transactions or investment strategy involving securities (including account recommendations), a recommendation to rollover or transfer assets to TIAA or a recommendation to purchase an insurance product. In making this information available to you, TIAA assumes that you are capable of evaluating the information and exercising independent judgment. As such, you should consider your other assets, income and investments and you should not rely on the information as the primary basis for making investment or insurance product purchase or contribution decisions. The information that you may derive from this material is for illustrative purposes only and is not individualized or based on your particular needs. This material does not take into account your specific objectives or circumstances, or suggest any specific course of action. Investment, insurance product purchase or contribution decisions should be made based on your own objectives and circumstances. The purpose of this material is not to predict future returns, but to be used as education only. Contact your tax advisor regarding the tax implications. You should read all associated disclosures.

Mutual funds are offered through your plan sponsor's retirement plan, which is recordkept by TIAA. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance quoted.

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.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributes securities products. You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 for contract and underlying fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

Morningstar Disclosure

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The Morningstar Category classifies a fund based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

The Morningstar Rating™ – 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. The rating 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 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. Where applicable, ratings are based on linked performance that considers the differences in expense ratios. The Morningstar Rating™ is for individual share classes only. Other classes may have different performance characteristics.

A Note About Risks

Target-date mutual funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. **As with all mutual funds, the principal value isn't guaranteed. Also, please note that the target date is an approximate date when investors may begin withdrawing from the fund. Target-date mutual funds are actively managed, so their asset allocations are subject to change and may vary from those shown. After the target date has been reached, some of these funds may be merged into a fund with a more stable asset allocation.** An investment in a target-date mutual fund is subject to various types of investment risk, which may include but is not limited to:

Active Management Risk, the risk that a fund may underperform because of the allocation decisions or individual security selections of its portfolio manager; **Asset Allocation Risk**, the risk that the selection of investments and the allocation among them will result in the fund's underperformance versus similar funds or will cause an investor to lose money; **Call Risk**, the risk that, during periods of declining interest rates, an issuer of a bond may "call" (i.e., redeem) a bond prior to maturity, and the associated risk that bondholders will be reinvesting the proceeds at a lower interest rate; **Company Risk**, the risk that the financial condition of a company may deteriorate, causing a decline in the value of the securities it issues; **Credit Risk**, the risk that an issuer of bonds may default; **Current Income Risk**, the risk that the income a fund receives may unexpectedly fall as a result of a decline in interest rates; **Emerging Markets Risk**, the risk that securities issued in developing markets, where there is greater potential for political, currency and economic volatility, may be less liquid than those issued in more developed countries and foreign investors in these markets may be subject to special restrictions which could have an adverse impact on performance; **Extension Risk**, the risk that a security's duration will lengthen, due to a decrease in prepayments caused by rising interest rates; **Foreign Investment Risk**, the risk that securities of foreign issuers may lose value because of erratic market conditions, economic and political instability or fluctuations in currency exchange rates, which may be magnified in emerging markets; **Growth Investing Risk**, the risk that, due to their relatively high valuations which are generally a function of expected earnings growth, growth stocks will be more volatile than value stocks and such earnings growth may not occur or be sustained; **Income Volatility Risk**, the risk that the income from a portfolio of securities may decline in certain interest rate environments; **Index Risk**, the risk that a fund's performance may not match that of its benchmark index; **Interest Rate Risk**, the risk that interest payments of debt securities may become less competitive during periods of rising interest rates and declining bond prices; **Large-Cap Risk**, the risk that large companies may grow more slowly than the overall market; **Liquidity Risk**, the risk that illiquid securities may be difficult to sell at their fair market value; **Market Risk**, the risk that the price of securities may fall in response to economic conditions; **Mid-Cap Risk**, the risk that stocks of mid-capitalization companies may have greater price volatility, lower trading volume and less liquidity than the stocks of larger, more established companies; **Prepayment Risk**, the risk associated with the early unscheduled return of principal on fixed-income investments, such as mortgage-backed securities; **Risks of inflation-indexed bonds**, the risks that interest payments on inflation-indexed bonds may decline because of a change in inflation (or deflation) expectations; **Small-Cap Risk**, the risk that the securities of small companies may be more volatile than those of larger ones, and they are also often less liquid than those of larger companies because there is a limited market for small-cap securities; **Style Risk**, the risk that a fund's investing style may lose favor in the marketplace.

In addition, target-date mutual funds are subject to the risk that they may be unable to invest according to their target allocations due to changes in the value of their underlying investments. For a detailed discussion of risk, please consult the prospectus.