

May 17, 2023

Re: Important information about your retirement plan

The enclosed information is being provided to help you make informed decisions when managing your account and planning your financial goals for retirement.

While no action is required at this time, please review the notice as it contains relevant information regarding the fees and expenses associated with your retirement plan and its investment options. To help facilitate your review; the notice is divided into two sections:

Section I: Summary of Plan Services and Costs which provides information about administrative fees, individual transaction expenses, and your right to direct how your contributions are invested.

Section II: Investment Options Comparative Chart that provides information about your plan's available investment options including their respective performance and expenses.

You can access the Plan and Investment Notice, as well as current investment performance, at TIAA.org. Simply log in to your TIAA account and follow these steps:

1. Go to "Resources."
2. Select "Retirement investments" within the "Research, performance & news" section.
3. Select your plan name and click on the Plan and Investment Notice button.

If you do not have a TIAA account, you can access the notice online at TIAA.org/performance and enter your Plan ID, 101160. You'll be directed to the current information.

More information about retirement plan fees and expenses is available at: TIAA.org/fees or by calling TIAA at 800-842-2252, weekdays, 8 a.m. to 10 p.m.

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Fee Disclosure - (2/2023)

Plan and Investment Notice

CORNELL UNIVERSITY TAX-DEFERRED ANNUITY PLAN

May 17, 2023

Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. **While no action is required at this time**, please review the notice and file it with your other retirement plan documents for future reference.

Section I: Summary of Plan Services and Costs

This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

Section II: Investment Options Comparative Chart

This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan's investment options, including long-term performance and expenses.

Summary of Plan Services and Costs

Multiple providers have been selected to offer retirement services and investment options to employees in the plan. There are costs associated with these services and investments, some of which may be paid by you. In addition to explaining how to direct your investments, this section details the administrative and individual expenses associated with your plan. The information is sorted by service provider to make it easier to compare. Your plan offers a range of investment options and services from the following providers :

TIAA
Fidelity Investments

TIAA

RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

- 1. Online by visiting **TIAA.org**
- 2. By phone at **800 842-2252**, weekdays, 8 a.m. to 10 p.m. (ET)

RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to Section II: Investment Options Comparative Chart for investment-specific restrictions.

ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.

INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at www.TIAA.org/planinvestmentoptions. After entering your plan ID, 101160, you'll be directed to plan and investment information.

PLAN DESIGNATED INVESTMENT MANAGER

The Plan has appointed a registered investment advisor(s) to assist you in your retirement plan investment decisions. Please contact your Benefits Office for details of these advisory

services and descriptions of any applicable fees.

COST OF PLAN SERVICES

There are three categories of services provided to your plan:

1. GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA.

2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in Section II: Investment Options Comparative Chart.

3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

Brokerage

Certain charges may apply. Please review the Customer Account Agreement provided in the Self-Directed Brokerage section of this document. Your plan may limit the eligible investments within the self-directed brokerage account. This applies to plan(s): 101160

Retirement Plan Loan - Origination Fee	\$50.00 per loan initiated for general purpose, \$100 for a residential loan. This applies to plan (s): 101160
Loan Maintenance	\$25.00 annual fee per active loan. This applies to plan(s): 101160
Collateralized Loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. This applies to plan(s): 101160
Qualified Domestic Relations Orders (QDRO)	No charge
Sales Charges, Purchase, Withdrawal And Redemption Fees For Certain Investments	Certain charges may apply. See Section II: Investment Options Comparative Chart or the prospectus for applicable charges.
Advisor Fee	Please refer to your advisor's fee schedule

FIDELITY INVESTMENTS

RIGHT TO DIRECT INVESTMENTS

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions summarized below. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to <https://nb.fidelity.com/public/nb/cornell/home> or call 1-800-343-0860.

RESTRICTIONS

There may be certain restrictions on how investment directions may be made in the Plan, summarized as follows:

- * Exchanges into any investment option within the Roth Basic source are not allowed.
- * Exchanges into any investment option within the Roth Rollover source are not allowed.
- * Investment elections for any investment option are not allowed within the Roth Basic source.
- * Investment elections for any investment option are not allowed within the Roth Rollover source.
- * The initial exchange into BrokerageLink requires a \$500.
- * Additional exchanges into Brokeragelink require a \$500 minimum.

ADDITIONAL RIGHTS AND PRIVILEGES

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account:

- Mutual Funds

INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs.

Fidelity BrokerageLink®

The Plan also provides access to Fidelity BrokerageLink®, which allows you to choose from investments beyond those options offered by the Plan. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink. The Plan fiduciary neither evaluates nor monitors the investments available in BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. This feature is intended for those who are comfortable managing a portfolio of expanded investment choices.

To utilize this feature, you must first open a separate brokerage account within the Plan. To open an account or if you have any questions about Fidelity BrokerageLink, please log onto www.fidelity.com/atwork or call 1-800-558-9179. Once you have opened an account, you may access, monitor, or change investments in BrokerageLink by contacting Fidelity.

Any Plan-imposed restrictions related to BrokerageLink will be specified in the Restrictions section of this Notice; any individual administration fees associated with BrokerageLink are reflected in the Individual Fees section of this Notice. When you access BrokerageLink, there is additional information regarding available investment choices, which you should read before making any investment decisions. If purchasing a mutual fund through BrokerageLink, mutual fund minimums generally still apply. Before initiating a trade in BrokerageLink, you should review any fees associated with your transaction; please refer to the Appendix at the end of this Notice for brokerage fees.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative fees may include legal, accounting, trustee, recordkeeping, and other administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan.

Based on the information and direction Fidelity had on file at the time this mailing was prepared, no plan administrative fees were to be deducted from accounts in the Plan. Please keep in mind that fees are subject to change. If any plan administrative expenses are deducted from your account, they will be reflected on your Plan account statement.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Asset Based Fees

Asset-based fees reflect an investment option total annual operating expenses and include management and other fees. They are often the most significant component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to this Notice for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options.

COST OF PLAN SERVICES - PERSONALIZED SERVICES

Individual Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- * Asset-based fees
- * Plan administrative fees and expenses
- * Individual fees and expenses

Individual fees and expenses include those associated with a service or transaction that an individual may select. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this mailing was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee Amount:

- *Participant Hired Advisory (Adv) Fee - Varies based on advisor
- *Overnight Mailing Fee - \$25.00 per transaction
- *Qualified Domestic Relations Order (QDRO) - \$300.00 per standard Fidelity web-generated order; \$1,200.00 per modified Fidelity web-generated, or custom order, or \$1,800.00 per order covering more than one plan.

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan investment options.

If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.

Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. Fees are only one of many factors to consider when making an investment decision.

Part B – Annuity Income Information

Part B contains information about the annuity options available within your employer's retirement plan.

Part A. Performance and Fee Information

The following chart(s) list(s) your plan's investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.

TIAA

For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit www.TIAA.org/planinvestmentoptions. After entering your plan ID, 101160, you'll be directed to plan and investment information.

Visit tiaa.org for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 8008422252 or write to us at TIAA, P.O. Box 1259 Charlotte NC 28201.

Table 1 – Variable Return Investment Performance as of March 31, 2023

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Mutual Fund									
TIAA-CREF International Equity Index Fund Institutional	Foreign Large Blend	TCIEX	10/01/2002	-0.06%	3.60%	5.14%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE NR USD			-1.38%	3.52%	5.00%	Contractual Cap Exp: 02/29/2024			
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	-4.60%	2.53%	4.46%	0.08% \$0.80	0.08% \$0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD			-5.07%	2.47%	4.17%				
American Funds EuroPacific Growth Fund R6	Foreign Large Growth	RERGX	05/01/2009	-3.26%	3.25%	5.99%	0.46% \$4.60	0.46% \$4.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD			-5.07%	2.47%	4.17%				
MFS International Value Fund R6	Foreign Large Growth	MINJX	04/28/2006	-3.36%	5.32%	8.16%	0.62% \$6.20	0.61% \$6.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE NR USD			-1.38%	3.52%	5.00%	Contractual Waiver Exp: 09/30/2023			
American Funds Washington Mutual Investors Fund R6	Large Blend	RWMGX	05/01/2009	-5.32%	9.96%	11.34%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
TIAA-CREF Equity Index Fund Institutional	Large Blend	TIEIX	07/01/1999	-8.58%	10.42%	11.71%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				-8.58%	10.45%	11.73%	Contractual Cap Exp: 02/29/2024		
TIAA-CREF S&P 500 Index Fund Institutional	Large Blend	TISPX	10/01/2002	-7.77%	11.14%	12.18%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				-7.73%	11.19%	12.24%	Contractual Cap Exp: 02/29/2024		
TIAA-CREF Social Choice Equity Fund Institutional	Large Blend	TISCX	07/01/1999	-6.87%	10.51%	11.27%	0.18% \$1.80	0.18% \$1.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				-8.58%	10.45%	11.73%	Contractual Cap Exp: 02/29/2024		
Vanguard Institutional Index Fund Institutional Plus	Large Blend	VIIIX	07/07/1997	-7.75%	11.18%	12.23%	0.02% \$0.20	0.02% \$0.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				-7.73%	11.19%	12.24%			
T. Rowe Price Large-Cap Growth Institutional	Large Growth	TRLGX	10/31/2001	-14.69%	10.19%	14.45%	0.55% \$5.50	0.55% \$5.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Growth TR USD				-10.90%	13.66%	14.59%			
TIAA-CREF Large-Cap Growth Fund Institutional	Large Growth	TILGX	03/31/2006	-11.72%	10.81%	13.63%	0.41% \$4.10	0.41% \$4.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Growth TR USD				-10.90%	13.66%	14.59%	Contractual Cap Exp: 02/29/2024		
TIAA-CREF Large-Cap Growth Index Fund Institutional	Large Growth	TILIX	10/01/2002	-10.97%	13.59%	14.52%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Growth TR USD				-10.90%	13.66%	14.59%	Contractual Cap Exp: 02/29/2024		
MFS Value Fund R6	Large Value	MEIKX	04/28/2006	-3.67%	7.99%	9.87%	0.44% \$4.40	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Russell 1000 Value TR USD				-5.91%	7.50%	9.13%	Contractual Waiver Exp: 12/31/2023		
TIAA-CREF Large-Cap Value Index Fund Institutional	Large Value	TILVX	10/01/2002	-5.91%	7.47%	9.08%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value TR USD				-5.91%	7.50%	9.13%	Contractual Cap Exp: 02/29/2024		
Vanguard Mid-Cap Index Fund Institutional	Mid-Cap Blend	VMCIX	05/21/1998	-9.86%	8.14%	10.19%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Mid Cap TR USD				-9.85%	8.15%	10.21%			
Carillon Eagle Mid Cap Growth Fund R6	Mid-Cap Growth	HRAUX	08/15/2011	-11.30%	8.67%	12.00%	0.64% \$6.40	0.64% \$6.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Mid Cap Growth TR USD				-8.52%	9.07%	11.17%			
John Hancock Disciplined Value Mid Cap Fund R6	Mid-Cap Value	JVMRX	08/31/2011	-5.21%	7.25%	10.51%	0.75% \$7.50	0.75% \$7.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Mid Cap Value TR USD				-9.22%	6.54%	8.80%			
TIAA-CREF Real Estate Securities Fund Institutional	Real Estate	TIREX	10/01/2002	-22.52%	6.45%	7.04%	0.47% \$4.70	0.47% \$4.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
FTSE Nareit All Equity REITs TR USD				-19.40%	6.25%	6.45%	Contractual Cap Exp: 07/31/2023		
Goldman Sachs Small Cap Value Fund Institutional	Small Blend	GSSIX	08/15/1997	-11.90%	3.58%	7.42%	0.99% \$9.90	0.97% \$9.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2000 Value TR USD				-12.96%	4.55%	7.22%	Contractual Waiver Exp: 12/29/2023		
TIAA-CREF Small-Cap Blend Index Fund Institutional	Small Blend	TISBX	10/01/2002	-11.39%	4.84%	8.22%	0.06% \$0.60	0.06% \$0.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2000 TR USD				-11.61%	4.71%	8.04%	Contractual Cap Exp: 02/29/2024		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Vanguard Small-Cap Index Fund Institutional	Small Blend	VSCIX	07/07/1997	-9.32%	6.77%	9.20%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Small Cap TR USD</i>				-9.39%	6.74%	9.17%			
Vanguard Explorer Fund Admiral	Small Growth	VEXRX	11/12/2001	-9.16%	9.15%	11.08%	0.34% \$3.40	0.34% \$3.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2500 Growth TR USD</i>				-10.35%	6.82%	10.05%			
Variable Annuity									
CREF Stock Account R3	Allocation--85%+ Equity	QCSTIX	04/24/2015	-7.07%	7.18%	8.98%	0.23% \$2.30	0.23% \$2.30	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Morningstar Aggressive Target Risk TR USD</i>				-6.86%	6.50%	8.11%			
CREF Global Equities Account R3	Global Large- Stock Blend	QCGLIX	04/24/2015	-6.32%	7.12%	8.49%	0.22% \$2.20	0.22% \$2.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>MSCI ACWI NR USD</i>				-7.44%	6.93%	8.06%			
CREF Equity Index Account R3	Large Blend	QCEQIX	04/24/2015	-8.66%	10.29%	11.50%	0.16% \$1.60	0.16% \$1.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 TR USD</i>				-8.58%	10.45%	11.73%			
CREF Growth Account R3	Large Growth	QCGRIX	04/24/2015	-11.94%	10.67%	13.19%	0.21% \$2.10	0.21% \$2.10	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 1000 Growth TR USD</i>				-10.90%	13.66%	14.59%			
Fixed Income									
Mutual Fund									
TIAA-CREF High-Yield Fund Institutional	High Yield Bond	TIHYX	03/31/2006	-2.94%	2.72%	3.59%	0.36% \$3.60	0.36% \$3.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>ICE BofA BB-B US Cash Pay High Yield Constrained</i>				-2.98%	3.25%	4.05%	Contractual Cap Exp: 07/31/2023		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions
PGIM Total Return Bond Fund R6	Intermediate Core-Plus Bond	PTRQX	12/27/2010	-6.05%	0.99%	2.07%	0.40% \$4.00	0.39% \$3.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				-4.78%	0.91%	1.36%	Contractual Waiver Exp: 02/29/2024		
TIAA-CREF Core Plus Bond Fund Institutional	Intermediate Core-Plus Bond	TIBFX	03/31/2006	-5.02%	1.27%	1.98%	0.30% \$3.00	0.30% \$3.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				-4.78%	0.91%	1.36%	Contractual Cap Exp: 07/31/2023		
Western Asset Core Plus Bond Fund Institutional	Intermediate Core-Plus Bond	WACPX	07/08/1998	-7.90%	0.15%	1.83%	0.52% \$5.20	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				-4.78%	0.91%	1.36%	Contractual Waiver Exp: 12/31/2023		
Vanguard Total Bond Market Index Fund Institutional	Intermediate- Term Bond	VBPIX	09/18/1995	-4.70%	0.93%	1.34%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Float Adjusted TR USD				-4.72%	0.95%	1.39%			
Vanguard Long-Term Investment-Grade Fund Admiral	Long-Term Bond	VWETX	02/12/2001	-11.90%	1.06%	2.94%	0.12% \$1.20	0.12% \$1.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Credit A+ Long TR USD				-11.86%	0.68%	2.64%			
Federated Hermes Short- Term Income Fund R6	Short-Term Bond	FSILX	01/20/2017	0.10%	1.59%	1.59%	0.42% \$4.20	0.35% \$3.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Government/Credit 1-3 Yr TR USD				0.26%	1.26%	1.11%	Contractual Waiver Exp: 07/01/2023		
TIAA-CREF Short-Term Bond Fund Institutional	Short-Term Bond	TISIX	03/31/2006	0.67%	1.61%	1.39%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Government/Credit 1-3 Yr TR USD				0.26%	1.26%	1.01%	Contractual Cap Exp: 07/31/2023		
Variable Annuity									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
CREF Inflation-Linked Bond Account R3	Inflation-Protected Bond	QCILIX	04/24/2015	-2.39%	3.14%	1.37%	0.17% \$1.70	0.17% \$1.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD</i>				-2.92%	3.18%	1.55%			
CREF Core Bond Account R3	Intermediate- Term Bond	QCBMIX	04/24/2015	-4.75%	1.08%	1.55%	0.22% \$2.20	0.22% \$2.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Bloomberg US Aggregate Bond TR USD</i>				-4.78%	0.91%	1.36%			
Money Market									
Mutual Fund									
Vanguard Federal Money Market Fund Investor 7-day current annualized yield 4.77% as of 03/31/2023 7-day effective annualized yield 4.77% as of 03/31/2023	Money Market- Taxable	VMFXX	07/13/1981	2.66%	1.34%	0.82%	0.11% \$1.10	0.11% \$1.10	
<i>FTSE Treasury Bill 3 Month USD</i>				2.61%	1.40%	0.85%			
Variable Annuity									
CREF Money Market Account R3 7-day current annualized yield 4.61% as of 03/28/2023 7-day effective annualized yield 4.71% as of 03/28/2023	Money Market- Taxable	QCMMIX	04/24/2015	2.36%	1.19%	0.68%	0.18% \$1.80	0.18% \$1.80	
<i>iMoneyNet Money Fund Averages - All Government</i>				2.35%	1.12%	0.64%			
Multi-Asset									
Mutual Fund									
TIAA-CREF Lifecycle Index Retirement Income Fund Institutional	Allocation--30% to 50% Equity	TRILX	09/30/2009	-4.64%	4.20%	4.71%	0.22% \$2.20	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P Target Date Retirement Income TR USD</i>				-3.38%	3.27%	3.70%	Contractual Waiver Exp: 09/30/2023		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
TIAA-CREF Lifecycle Retirement Income Fund Institutional	Allocation--30% to 50% Equity	TLRIX	11/30/2007	-4.44%	3.77%	4.73%	0.54% \$5.40	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date Retirement Income TR USD				-3.38%	3.27%	3.70%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Managed Allocation Fund Institutional	Allocation--50% to 70% Equity	TIMIX	03/31/2006	-6.13%	4.68%	6.28%	0.48% \$4.80	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Moderate Target Risk TR USD				-6.22%	4.80%	5.74%	Contractual Cap Exp: 09/30/2023		
TIAA-CREF Lifecycle 2010 Fund Institutional	Target Date 2000- 2010	TCTIX	01/17/2007	-4.32%	3.79%	4.99%	0.52% \$5.20	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2010 TR USD				-3.47%	3.83%	4.42%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2010 Fund Institutional	Target Date 2000- 2010	TLTIX	09/30/2009	-4.48%	4.20%	4.96%	0.22% \$2.20	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2010 TR USD				-3.47%	3.83%	4.42%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2015 Fund Institutional	Target-Date 2015	TCNIX	01/17/2007	-4.65%	4.01%	5.37%	0.53% \$5.30	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2015 TR USD				-4.01%	4.12%	4.99%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2015 Fund Institutional	Target-Date 2015	TLFIX	09/30/2009	-4.80%	4.50%	5.38%	0.20% \$2.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2015 TR USD				-4.01%	4.12%	4.99%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2020 Fund Institutional	Target-Date 2020	TCWIX	01/17/2007	-4.86%	4.24%	5.85%	0.54% \$5.40	0.39% \$3.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2020 TR USD				-4.36%	4.26%	5.44%	Contractual Waiver Exp: 09/30/2023		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
	0.19%	0.10%							
TIAA-CREF Lifecycle Index 2020 Fund Institutional	Target-Date 2020	TLWIX	09/30/2009	-5.01%	4.79%	5.90%	\$1.90	\$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2020 TR USD				-4.36%	4.26%	5.44%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2025 Fund Institutional	Target-Date 2025	TCYIX	01/17/2007	-5.24%	4.63%	6.42%	0.55% \$5.50	0.41% \$4.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2025 TR USD				-4.41%	4.91%	6.12%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2025 Fund Institutional	Target-Date 2025	TLQIX	09/30/2009	-5.29%	5.27%	6.54%	0.18% \$1.80	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2025 TR USD				-4.41%	4.91%	6.12%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2030 Fund Institutional	Target-Date 2030	TCRIX	01/17/2007	-5.54%	5.04%	7.01%	0.57% \$5.70	0.42% \$4.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2030 TR USD				-4.82%	5.43%	6.72%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2030 Fund Institutional	Target-Date 2030	TLHIX	09/30/2009	-5.58%	5.77%	7.17%	0.18% \$1.80	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2030 TR USD				-4.82%	5.43%	6.72%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2035 Fund Institutional	Target-Date 2035	TCIIX	01/17/2007	-5.70%	5.47%	7.56%	0.60% \$6.00	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2035 TR USD				-5.40%	5.99%	7.31%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2035 Fund Institutional	Target-Date 2035	TLYIX	09/30/2009	-5.67%	6.28%	7.80%	0.17% \$1.70	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2035 TR USD				-5.40%	5.99%	7.31%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2040 Fund Institutional	Target-Date 2040	TCOIX	01/17/2007	-5.82%	5.89%	8.05%	0.63% \$6.30	0.44% \$4.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P Target Date 2040 TR USD				-5.68%	6.42%	7.74%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2040 Fund Institutional	Target-Date 2040	TLZIX	09/30/2009	-5.74%	6.80%	8.36%	0.17% \$1.70	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2040 TR USD				-5.68%	6.42%	7.74%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2045 Fund Institutional	Target-Date 2045	TTFIX	11/30/2007	-6.26%	6.29%	8.34%	0.64% \$6.40	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2045 TR USD				-5.78%	6.66%	8.01%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2045 Fund Institutional	Target-Date 2045	TLXIX	09/30/2009	-6.16%	7.25%	8.69%	0.17% \$1.70	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2045 TR USD				-5.78%	6.66%	8.01%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2050 Fund Institutional	Target-Date 2050	TFTIX	11/30/2007	-6.49%	6.34%	8.42%	0.65% \$6.50	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2050 TR USD				-5.87%	6.78%	8.22%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2050 Fund Institutional	Target-Date 2050	TLLIX	09/30/2009	-6.35%	7.35%	8.79%	0.17% \$1.70	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2050 TR USD				-5.87%	6.78%	8.22%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2055 Fund Institutional	Target-Date 2055	TTRIX	04/29/2011	-6.50%	6.39%	8.48%	0.66% \$6.60	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2055 TR USD				-5.85%	6.83%	8.34%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2055 Fund Institutional	Target-Date 2055	TTIIX	04/29/2011	-6.43%	7.41%	8.86%	0.18% \$1.80	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2055 TR USD				-5.85%	6.83%	8.34%	Contractual Waiver Exp: 09/30/2023		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions
TIAA-CREF Lifecycle 2060 Fund Institutional	Target-Date 2060	TLXNX	09/26/2014	-6.56%	6.46%	7.66%	0.69% \$6.90	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2060 TR USD				-5.85%	6.87%	7.48%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2060 Fund Institutional	Target-Date 2060	TVIIX	09/26/2014	-6.38%	7.50%	8.03%	0.19% \$1.90	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2060 TR USD				-5.85%	6.87%	7.48%	Contractual Waiver Exp: 09/30/2023		
Variable Annuity									
CREF Social Choice Account R3	Allocation--50% to 70% Equity	QCSCIX	04/24/2015	-5.23%	5.78%	6.46%	0.19% \$1.90	0.19% \$1.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Morningstar Moderate Target Risk TR USD				-6.22%	4.80%	5.74%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	0.14%	6.21%	6.95%	0.77% \$7.70	0.77% \$7.70	Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 TR USD				-7.73%	11.19%	12.24%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

FIDELITY INVESTMENTS

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Table 1 – Variable Return Investment Performance as of March 31, 2023

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Allocation									
Mutual Fund									
Fidelity® Balanced K	Allocation-- 50% to 70% Equity	FBAKX	05/09/2008	-7.40%	8.80%	9.21%	0.43% \$4.30	0.43% \$4.30	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity® Puritan® K	Allocation-- 50% to 70% Equity	FPUKX	05/09/2008	-7.68%	7.96%	8.91%	0.43% \$4.30	0.43% \$4.30	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® 2005 K	Target-Date 2000-2010	FSNJX	07/20/2017	-4.44%	2.80%	2.97%	0.42% \$4.20	0.42% \$4.20	
Bloomberg US Agg Bond TR USD				-4.78%	0.91%	1.36%			
Fidelity Freedom® 2010 K	Target-Date 2000-2010	FSNKX	07/20/2017	-5.03%	3.34%	3.57%	0.44% \$4.40	0.44% \$4.40	
Bloomberg US Agg Bond TR USD				-4.78%	0.91%	1.36%			
Fidelity Freedom® Index 2005 Instl Prem	Target-Date 2000-2010	FFGFX	06/24/2015	-4.03%	2.94%	3.25%	0.08% \$0.80	0.08% \$0.80	
Bloomberg US Agg Bond TR USD				-4.78%	0.91%	1.36%			
Fidelity Freedom® Index 2010 Instl Prem	Target-Date 2000-2010	FFWTX	06/24/2015	-4.82%	3.46%	3.82%	0.08% \$0.80	0.08% \$0.80	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Bloomberg US Agg Bond TR USD				-4.78%	0.91%	1.36%			
Fidelity Freedom® 2015 K	Target-Date 2015	FSNLX	07/20/2017	-5.60%	3.84%	4.12%	0.47% \$4.70	0.47% \$4.70	
Bloomberg US Agg Bond TR USD				-4.78%	0.91%	1.36%			
Fidelity Freedom® Index 2015 Instl Prem	Target-Date 2015	FIWFX	06/24/2015	-5.58%	3.95%	4.39%	0.08% \$0.80	0.08% \$0.80	
Bloomberg US Agg Bond TR USD				-4.78%	0.91%	1.36%			
Fidelity Freedom® 2020 K	Target-Date 2020	FSNOX	07/20/2017	-6.32%	4.29%	4.60%	0.51% \$5.10	0.51% \$5.10	
Bloomberg US Agg Bond TR USD				-4.78%	0.91%	1.36%			
Fidelity Freedom® Index 2020 Instl Prem	Target-Date 2020	FIWTX	06/24/2015	-6.37%	4.38%	4.84%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® 2025 K	Target-Date 2025	FSNPX	07/20/2017	-6.43%	4.71%	5.05%	0.54% \$5.40	0.54% \$5.40	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® Index 2025 Instl Prem	Target-Date 2025	FFEDX	06/24/2015	-6.61%	4.81%	5.24%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® 2030 K	Target-Date 2030	FSNQX	07/20/2017	-6.33%	5.28%	5.74%	0.58% \$5.80	0.58% \$5.80	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® Index 2030 Instl Prem	Target-Date 2030	FFEGX	06/24/2015	-6.60%	5.39%	5.96%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® 2035 K	Target-Date 2035	FSNUX	07/20/2017	-6.44%	6.15%	6.65%	0.61% \$6.10	0.61% \$6.10	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® Index 2035 Instl Prem	Target-Date 2035	FFEZX	06/24/2015	-6.91%	6.23%	6.81%	0.08% \$0.80	0.08% \$0.80	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® 2040 K	Target-Date 2040	FSNVX	07/20/2017	-6.61%	6.72%	7.18%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® Index 2040 Instl Prem	Target-Date 2040	FFIZX	06/24/2015	-7.15%	6.84%	7.22%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® 2045 K	Target-Date 2045	FSNZX	07/20/2017	-6.54%	6.74%	7.20%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® Index 2045 Instl Prem	Target-Date 2045	FFOLX	06/24/2015	-7.10%	6.85%	7.23%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® 2050 K	Target-Date 2050	FNSBX	07/20/2017	-6.53%	6.74%	7.19%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® Index 2050 Instl Prem	Target-Date 2050	FFOPX	06/24/2015	-7.11%	6.85%	7.23%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® 2055 K	Target-Date 2055	FNSDX	07/20/2017	-6.53%	6.73%	7.20%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® Index 2055 Instl Prem	Target-Date 2055	FFLDX	06/24/2015	-7.07%	6.86%	7.23%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® 2060 K	Target-Date 2060	FNSFX	07/20/2017	-6.53%	6.74%	7.20%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® Index 2060 Instl Prem	Target-Date 2060	FFLEX	06/24/2015	-7.08%	6.86%	7.23%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® 2065 K	Target-Date	FFSDX	06/28/2019	-6.49%	-	7.61%	0.65%	0.65%	

Investment Name / Benchmark	Morningstar Category 2065+	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$6.50	Net \$6.50	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® Index 2065 Instl Prm	Target-Date 2065+	FFIKX	06/28/2019	-7.08%	-	6.86%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity Freedom® Income K	Target-Date Retirement	FNSHX	07/20/2017	-4.16%	2.48%	2.54%	0.42% \$4.20	0.42% \$4.20	
Bloomberg US Agg Bond TR USD				-4.78%	0.91%	1.36%			
Fidelity Freedom® Index Inc Instl Prem	Target-Date Retirement	FFGZX	06/24/2015	-3.88%	2.60%	2.74%	0.08% \$0.80	0.08% \$0.80	
Bloomberg US Agg Bond TR USD				-4.78%	0.91%	1.36%			
Equities									
Mutual Fund									
Fidelity Emerging Markets K	Diversified Emerging Mkts	FKEMX	05/09/2008	-8.80%	2.95%	5.24%	0.77% \$7.70	0.77% \$7.70	
MSCI EM NR USD				-10.70%	-0.91%	2.00%			
Fidelity® Emerging Markets Idx	Diversified Emerging Mkts	FPADX	09/08/2011	-9.81%	-1.22%	2.03%	0.08% \$0.80	0.08% \$0.80	
MSCI EM NR USD				-10.70%	-0.91%	2.00%			
Fidelity® Global ex US Index	Foreign Large Blend	FSGGX	09/08/2011	-3.99%	2.47%	4.21%	0.06% \$0.60	0.06% \$0.60	
MSCI ACWI Ex USA NR USD				-5.07%	2.47%	4.17%			
Fidelity® International Index	Foreign Large Blend	FSPSX	09/08/2011	-0.18%	3.64%	5.16%	0.04% \$0.40	0.04% \$0.40	
MSCI EAFE NR USD				-1.38%	3.52%	5.00%			
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	-4.60%	2.53%	4.46%	0.08% \$0.80	0.08% \$0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				-5.07%	2.47%	4.17%			
American Funds EuroPacific Growth Fund R6	Foreign Large Growth	REGX	05/01/2009	-3.26%	3.25%	5.99%	0.46%	0.46%	Round Trip: You cannot exchange into the

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions fund within 30 calendar days of exchanging out of the fund.
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$4.60	Net \$4.60	
MSCI ACWI Ex USA NR USD				-5.07%	2.47%	4.17%			
Fidelity® Diversified International K	Foreign Large Growth	FDIKX	05/09/2008	-5.50%	4.60%	6.10%	0.88% \$8.80	0.88% \$8.80	
MSCI EAFE NR USD				-1.38%	3.52%	5.00%			
Fidelity® International Discovery K	Foreign Large Growth	FIDKX	05/09/2008	-7.63%	3.27%	5.45%	0.87% \$8.70	0.87% \$8.70	
MSCI EAFE NR USD				-1.38%	3.52%	5.00%			
Fidelity® Overseas K	Foreign Large Growth	FOSKX	05/09/2008	-4.71%	4.97%	7.32%	0.84% \$8.40	0.84% \$8.40	
MSCI EAFE NR USD				-1.38%	3.52%	5.00%			
MFS International Value Fund R6	Foreign Large Growth	MINJX	04/28/2006	-3.36%	5.32%	8.16%	0.62% \$6.20	0.61% \$6.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE NR USD				-1.38%	3.52%	5.00%	Contractual Waiver Exp: 30-SEP-23		
American Beacon International Equity Fund R5	Foreign Large Value	AAIEX	08/07/1991	6.65%	2.45%	4.41%	0.72% \$7.20	0.72% \$7.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE NR USD				-1.38%	3.52%	5.00%			
Morgan Stanley Inst Global Franchise I	Global Large- Stock Blend	MSFAX	11/28/2001	-3.28%	9.36%	9.74%	0.91% \$9.10	0.91% \$9.10	
MSCI World NR USD				-7.02%	8.01%	8.85%			
Janus Henderson Global Research Fund I	Global Large- Stock Growth	JWWFX	07/06/2009	-5.82%	8.10%	9.11%	0.68% \$6.80	0.68% \$6.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI World NR USD				-7.02%	8.01%	8.85%			
Fidelity® 500 Index	Large Blend	FXAIX	05/04/2011	-7.74%	11.18%	12.23%	0.02% \$0.20	0.02% \$0.20	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity® Total Market Index	Large Blend	FSKAX	09/08/2011	-8.75%	10.33%	11.65%	0.02%	0.02%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$0.20	Net \$0.20	
DJ US Total Stock Market TR USD				-8.77%	10.32%	11.64%			
Janus Henderson Growth & Income Fund I	Large Blend	JGINX	07/06/2009	-4.46%	10.12%	11.74%	0.70% \$7.00	0.70% \$7.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Neuberger Berman Socially Responsive Fund Institutional	Large Blend	NBSLX	11/28/2007	-8.14%	8.65%	10.22%	0.68% \$6.80	0.68% \$6.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Vanguard Growth and Income Fund Admiral	Large Blend	VGIAX	05/14/2001	-8.16%	10.89%	12.18%	0.22% \$2.20	0.22% \$2.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Vanguard Institutional Index Fund Institutional Plus	Large Blend	VIIIX	07/07/1997	-7.75%	11.18%	12.23%	0.02% \$0.20	0.02% \$0.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity® Blue Chip Growth K	Large Growth	FBGKX	05/09/2008	-15.66%	14.01%	15.73%	0.68% \$6.80	0.68% \$6.80	
Russell 1000 Growth TR USD				-10.90%	13.66%	14.59%			
Fidelity® Contrafund® K	Large Growth	FCNKX	05/09/2008	-11.22%	10.33%	12.74%	0.47% \$4.70	0.47% \$4.70	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity® Growth Company K	Large Growth	FGCKX	05/09/2008	-13.21%	14.88%	16.99%	0.79% \$7.90	0.79% \$7.90	
Russell 3000 Growth TR USD				-10.88%	13.02%	14.16%			
Fidelity® Growth Discovery K	Large Growth	FGDKX	05/09/2008	-10.68%	13.74%	14.99%	0.68% \$6.80	0.68% \$6.80	
Russell 3000 Growth TR USD				-10.88%	13.02%	14.16%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® K	Large Growth	FFDKX	05/09/2008	-9.92%	11.38%	12.00%	0.38% \$3.80	0.38% \$3.80	
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Fidelity® OTC K	Large Growth	FOCKX	05/09/2008	-11.75%	13.52%	17.30%	0.73% \$7.30	0.73% \$7.30	
NASDAQ Composite TR USD				-13.28%	12.60%	15.30%			
Morgan Stanley Institutional Fund, Inc. Growth Portfolio I	Large Growth	MSEQX	04/02/1991	-36.37%	4.05%	12.17%	0.56% \$5.60	0.56% \$5.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Growth TR USD				-10.90%	13.66%	14.59%			
Vanguard Growth Index Fund Institutional	Large Growth	VIGIX	05/14/1998	-12.61%	12.90%	13.60%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Large Cap Growth TR USD				-12.59%	12.93%	13.65%			
Fidelity® Equity Dividend Income K	Large Value	FETKX	05/09/2008	-2.16%	8.35%	9.20%	0.49% \$4.90	0.49% \$4.90	
Russell 3000 Value TR USD				-6.35%	7.30%	8.99%			
Fidelity® Value Discovery K	Large Value	FVDKX	05/09/2008	-5.70%	8.08%	9.74%	0.70% \$7.00	0.70% \$7.00	
Russell 3000 Value TR USD				-6.35%	7.30%	8.99%			
MFS Value Fund R6	Large Value	MEIKX	04/28/2006	-3.67%	7.99%	9.87%	0.44% \$4.40	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value TR USD				-5.91%	7.50%	9.13%	Contractual Waiver Exp: 31-DEC-23		
Fidelity® Extended Market Index	Mid-Cap Blend	FSMAX	09/08/2011	-14.09%	6.04%	8.90%	0.04% \$0.40	0.04% \$0.40	
DJ US Completion Total Stock Mkt TR USD				-14.27%	5.93%	8.77%			
Fidelity® Mid Cap Index	Mid-Cap Blend	FSMDX	09/08/2011	-8.74%	8.06%	10.05%	0.03% \$0.30	0.03% \$0.30	
Russell Mid Cap TR USD				-8.78%	8.05%	10.05%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® Mid-Cap Stock K	Mid-Cap Blend	FKMCX	05/09/2008	-5.08%	9.91%	10.86%	0.76% \$7.60	0.76% \$7.60	
S&P MidCap 400 TR				-5.12%	7.67%	9.80%			
Vanguard Mid-Cap Index Fund Institutional	Mid-Cap Blend	VMCIX	05/21/1998	-9.86%	8.14%	10.19%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Mid Cap TR USD				-9.85%	8.15%	10.21%			
Alger Mid Cap Growth Institutional I	Mid-Cap Growth	ALMRX	11/08/1993	-16.96%	7.39%	9.65%	1.43% \$14.30	1.43% \$14.30	
Russell Mid Cap Growth TR USD				-8.52%	9.07%	11.17%			
Baron Asset Fund Institutional	Mid-Cap Growth	BARIX	05/29/2009	-8.65%	9.43%	11.49%	1.04% \$10.40	1.04% \$10.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Mid Cap Growth TR USD				-8.52%	9.07%	11.17%			
Carillon Eagle Mid Cap Growth Fund R6	Mid-Cap Growth	HRAUX	08/15/2011	-11.30%	8.67%	12.00%	0.64% \$6.40	0.64% \$6.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Mid Cap Growth TR USD				-8.52%	9.07%	11.17%			
Fidelity® Growth Strategies K	Mid-Cap Growth	FAGKX	05/09/2008	-6.00%	9.35%	11.27%	0.72% \$7.20	0.72% \$7.20	
Russell Mid Cap Growth TR USD				-8.52%	9.07%	11.17%			
Fidelity® Low-Priced Stock K	Mid-Cap Value	FLPKX	05/09/2008	-2.42%	8.10%	9.64%	0.74% \$7.40	0.74% \$7.40	
Russell 2000 TR USD				-11.61%	4.71%	8.04%			
John Hancock Disciplined Value Mid Cap Fund R6	Mid-Cap Value	JVMRX	08/31/2011	-5.21%	7.25%	10.51%	0.75% \$7.50	0.75% \$7.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Mid Cap Value TR USD				-9.22%	6.54%	8.80%			
Cohen & Steers Institutional	Real Estate	CSRIX	02/14/2000	-18.02%	7.90%	7.43%	0.76%	0.75%	

Investment Name / Benchmark Realty Shares	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$7.60	Net \$7.50	
				-19.40%	6.25%	6.45%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
FTSE Nareit All Equity REITs TR USD									
Fidelity® Small Cap Index	Small Blend	FSSNX	09/08/2011	-11.41%	4.81%	8.20%	0.03% \$0.30	0.03% \$0.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2000 TR USD				-11.61%	4.71%	8.04%			
Goldman Sachs Small Cap Value Fund Institutional	Small Blend	GSSIX	08/15/1997	-11.90%	3.58%	7.42%	0.99% \$9.90	0.97% \$9.70	
Russell 2000 Value TR USD				-12.96%	4.55%	7.22%	Contractual Waiver Exp: 29-DEC-23		
JHancock Small Cap Core R6	Small Blend	JORSX	08/30/2017	-11.25%	7.57%	7.91%	0.89% \$8.90	0.88% \$8.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2000 TR USD				-11.61%	4.71%	8.04%	Contractual Waiver Exp: 31-JUL-24		
Vanguard Small-Cap Index Fund Institutional	Small Blend	VSCIX	07/07/1997	-9.32%	6.77%	9.20%	0.04% \$0.40	0.04% \$0.40	
CRSP US Small Cap TR USD				-9.39%	6.74%	9.17%			
Vanguard Explorer Fund Admiral	Small Growth	VEXRX	11/12/2001	-9.16%	9.15%	11.08%	0.34% \$3.40	0.34% \$3.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2500 Growth TR USD				-10.35%	6.82%	10.05%			
Fixed Income									
Mutual Fund									
Fidelity® Inflation-Prot Bd Index	Inflation-Protected Bond	FIPDX	05/16/2012	-6.16%	2.88%	1.42%	0.05% \$0.50	0.05% \$0.50	
Bloomberg US Treasury US TIPS TR USD				-6.06%	2.94%	1.49%			
Fidelity® US Bond Index	Intermediate Core Bond	FXNAX	05/04/2011	-4.78%	0.89%	1.32%	0.03% \$0.30	0.03% \$0.30	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Bloomberg US Agg Bond TR USD				-4.78%	0.91%	1.36%			
PGIM Total Return Bond Fund R6	Intermediate Core-Plus Bond	PTRQX	12/27/2010	-6.05%	0.99%	2.07%	0.40% \$4.00	0.39% \$3.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				-4.78%	0.91%	1.36%	Contractual Waiver Exp: 29-FEB-24		
Fidelity® Interm Trs Bd Index	Intermediate Government	FUAMX	10/04/2017	-4.01%	1.05%	0.59%	0.03% \$0.30	0.03% \$0.30	
Bloomberg US Government TR USD				-4.42%	0.76%	0.92%			
Vanguard Total Bond Market Index Fund Institutional	Intermediate- Term Bond	VBPIX	09/18/1995	-4.70%	0.93%	1.34%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Float Adjusted TR USD				-4.72%	0.95%	1.39%			
Fidelity® Long-Term Trs Bd Index	Long Government	FNBGX	10/04/2017	-16.09%	-0.36%	-0.51%	0.03% \$0.30	0.03% \$0.30	
Bloomberg US Treasury Long TR USD				-16.00%	-0.35%	1.45%			
PIMCO Long-Term US Government Instl	Long Government	PGOVX	07/01/1991	-15.98%	-0.44%	1.25%	0.49% \$4.90	0.49% \$4.90	
Bloomberg Long Term US Treasury TR USD				-16.00%	-0.35%	1.45%			
Vanguard Long-Term Investment-Grade Fund Admiral	Long-Term Bond	VWETX	02/12/2001	-11.90%	1.06%	2.94%	0.12% \$1.20	0.12% \$1.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Credit A+ Long TR USD				-11.86%	0.68%	2.64%			
Fidelity® Shrt-Term Trs Bd Index	Short Government	FUMBX	10/04/2017	-0.35%	1.04%	0.80%	0.03% \$0.30	0.03% \$0.30	
Bloomberg US Govt 1-3 Yr TR USD				0.23%	1.09%	0.81%			
Federated Hermes Short-Term Income Fund Service	Short-Term Bond	FSTIX	07/01/1986	-0.22%	1.30%	1.11%	0.75%	0.66%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$7.50	Net \$6.60	
Bloomberg US Government/Credit 1-3 Yr TR USD				0.26%	1.26%	1.01%	Contractual Waiver Exp: 01-JUL-23		out of the fund.
Money Market									
Mutual Fund									
Vanguard Federal Money Market Fund Investor	Money Market- Taxable	VMFXX	07/13/1981	2.66%	1.34%	0.82%	0.11% \$1.10	0.11% \$1.10	
FTSE Treasury Bill 3 Month USD				2.61%	1.40%	0.85%			
Multi-Asset									
Mutual Fund									
Janus Henderson Balanced Fund I	Allocation-- 50% to 70% Equity	JBALX	07/06/2009	-6.27%	7.65%	8.29%	0.66% \$6.60	0.66% \$6.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				-7.73%	11.19%	12.24%			
Vanguard Balanced Index Fund Institutional	Allocation-- 50% to 70% Equity	VBAIX	12/01/2000	-7.04%	6.86%	7.69%	0.06% \$0.60	0.06% \$0.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Moderate Target Risk TR USD				-6.22%	4.80%	5.74%			
Real Estate									
Mutual Fund									
Fidelity® Real Estate Index	Real Estate	FSRX	09/08/2011	-19.99%	3.60%	4.76%	0.07% \$0.70	0.07% \$0.70	
S&P United States REIT TR USD				-19.08%	6.03%	5.83%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

TIAA

Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
Guaranteed Annuity			
			The current rate shown applies to premiums remitted during the month of May 2023 and will be credited through 2/29/2024. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Group Retirement Annuity (GRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, income for a fixed period, interest-only payments and IRS required minimum distributions.
TIAA Traditional-Group Retirement Annuity	6.25%	Through 02/29/2024	
			The current rate shown applies to premiums remitted during the month of May 2023 and will be credited through 2/29/2024. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Retirement Annuity (RA) contracts, lump-sum withdrawals are not available from the TIAA Traditional account. Subject to the terms of your plan, all withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, interest-only payments, and IRS required minimum distribution payments.
TIAA Traditional-Retirement Annuity	6.25%	Through 02/29/2024	

Name/Type/Option	Return	Term	Additional Information
TIAA Traditional-Supplemental Retirement Annuity	5.50%	Through 02/29/2024	<p>The current rate shown applies to premiums remitted during the month of May 2023 and will be credited through 2/29/2024. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. For Supplemental Retirement Annuity (SRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>
TIAA Traditional-Group Supplemental Retirement Annuity	5.50%	Through 02/29/2024	<p>The current rate shown applies to premiums remitted during the month of May 2023 and will be credited through 2/29/2024. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. For Group Supplemental Retirement Annuity (GSRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>

FIDELITY INVESTMENTS

Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
New York Life Guaranteed Interest Account	2.50%	06/30/2023	Expenses and Fees: Glossary definition opens in new window. Expense Ratio (Gross) 0.10% (\$1.00 per \$1000) 12/31/2015; Surrender Penalty 4.00%; Surrender Limit 15.00%

Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

TIAA

TIAA Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS

To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA Traditional Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. TIAA Traditional can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA Traditional Annuity.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA Traditional Annuity.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. This lifetime annuity provides a variable income that you cannot outlive. A variable annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.

sum.

- If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
- Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization. The R3 Class has the lowest expense of all the CREF Classes.

Please visit www.TIAA.org/public/support/help/glossary/index.html for a glossary of investment terms relevant to the investment options under this plan.

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf.

Other service provider important additional information:

TIAA important additional information:

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 investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. 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 as quoted.

If a variable return investment option includes performance for periods beyond its inception date that performance is based on the performance of an older share class of the investment option. Such performance has not been restated to reflect expense differences between the two classes. If expense differences had been reflected, performance for these periods would be lower or higher than stated.

Expense ratios shown are based on the most recent information available, but may not reflect all updates and may differ slightly from the prospectus due to rounding. Please consult the most recent prospectus or offering document for more detailed information.

TIAA provides information on restrictions on record kept investment options, as well as performance and product information for all proprietary investment options. TIAA assumes no responsibility for damages or losses arising from the use of such information, and has not independently verified the accuracy or completeness of such information.

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The Morningstar Category classifies an investment option based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the investment option 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.

There are inherent risks in investing in variable return investments including loss of principal. Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

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