



December 2, 2025

Re: Important information about your Cornell University 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 important 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

Please note that this Fee Disclosure and Summary Annual Report package covers the following plans:

- Cornell University Retirement Plan (ID 101161)
- Cornell University Tax - Deferred Annuity Plan (ID 101160)

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

1. Go to "Plan & Learn", under "Resources", select "All Resources."
2. Select "Retirement investments" within the "Research, performance & news" section.
3. Under "Investment Finder" select your plan name and click on the Plan and Investment Notice link.

If you prefer to receive future notices and other communications electronically, click "Accounts." Under Quick links click "View all actions." Under All accounts, click "Update your profile" and then click "Communication preferences". If you would like to receive all communications electronically, check the "Go paperless!" box in the "Paperless Delivery" section. Otherwise, review the full listing in the "Required communications" section. For this notice, click on "email" next to "Other regulatory disclosures & documents." Once you have made your elections, be sure to click "Save preferences" at the bottom of the page.

If you do not have a TIAA account, you can access the notice online at TIAA.org/performance and enter your Plan ID. 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. (ET).

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute 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.

TO: Cornell Faculty, Staff and Retirees

FROM: Eric D. Biegler, Sr. Director, Benefit Services and Administration

DATE: December 2025

RE: Required Benefit Notices

Under federal law, we are required to mail you, or provide via electronic delivery, notices regarding important coverages and safeguards in benefit plan(s) or program(s) in which you may participate in. In our effort to ensure compliance with every plan we offer, we are sending you the following notices and encourage you to read them. Please be aware that for some of these plans, you may be entitled to the benefit but not actually enrolled. ***This notice is not meant to be confirmation of your current benefit plan enrollment(s).***

Should you have any questions related to these notices, please contact the HR Services and Transitions Center at (607)255-3936.

This mailing is intended to provide you with required information on the following programs/plans: **Cornell University Retirement Plan for the Employees of the Endowed Colleges at Ithaca, and Cornell University Tax-Deferred Annuity Plan. You may be enrolled in one, or both, of these plans.**

Please note that you are receiving a combined Fee Disclosure and Summary Annual Report at the end of each calendar year.

The required Fee Disclosure notice, pertaining to the Cornell University Retirement Plan for the Employees of the Endowed Colleges at Ithaca (CURP) and Cornell University Tax-Deferred Annuity Plan (TDA), follows this Summary Annual Report.

SUMMARY ANNUAL REPORT

For Cornell University Retirement Plan for the Employees of the Endowed Colleges at Ithaca

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan for Cornell University Retirement Plan for the Employees of the Endowed Colleges at Ithaca, EIN 15-0532082, Plan No. 001, for period January 1, 2024 through December 31, 2024. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a single-employer defined contribution plan.

Basic Financial Statement

Benefits under the plan are provided by insurance and a trust fund. Plan expenses were \$179,513,257. These expenses included \$417,867 in administrative expenses, and \$179,095,390 in benefits paid to participants and beneficiaries. A total of 27,192 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$3,020,798,450 as of December 31, 2024, compared to \$2,763,917,839 as of January 1, 2024. During the plan year the plan experienced an increase in its net assets of \$256,880,611. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$436,393,868, including employer contributions of \$82,507,526, earnings from investments of \$351,792,683, and other income of \$2,093,659.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- An accountant's report;
- Financial information;
- Information on payments to service providers;
- Assets held for investment;
- Insurance information, including sales commissions paid by insurance carriers; and
- Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Cornell University in care of Gordon Barger who is Plan Administrator at 395 Pine Tree Road Suite 130, Ithaca, NY 14850, or by telephone at (607) 255-7074. The charge to cover copying costs will be \$0.25 per page.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Cornell University, 395 Pine Tree Road Suite 130, Ithaca, NY 14850) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13)(PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT

For Cornell University Tax-Deferred Annuity Plan

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan for Cornell University Tax-Deferred Annuity Plan, EIN 15-0532082, Plan No. 003, for period January 1, 2024 through December 31, 2024. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a single-employer defined contribution plan.

Basic Financial Statement

Benefits under the plan are provided by insurance and a trust fund. Plan expenses were \$177,925,582. These expenses included \$306,451 in administrative expenses, and \$177,619,131 in benefits paid to participants and beneficiaries. A total of 18,312 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$2,432,458,158 as of December 31, 2024, compared to \$2,223,101,332 as of January 1, 2024. During the plan year the plan experienced an increase in its net assets of \$209,356,826. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$387,282,408, including employee contributions of \$68,622,393, other contributions of \$35,568,642 earnings from investments of \$281,538,100, and other income of \$1,553,273.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- insurance information, including sales commissions paid by insurance carriers; and
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

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The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)

Plan and Investment Notice

CORNELL UNIVERSITY RETIREMENT PLAN

December 2, 2025

Your participation in Cornell University's retirement programs 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 this 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(s). It outlines the services available under the plans, 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.

Please note that this Fee Disclosure and Summary Annual Report package covers the following plans:

- Cornell University Retirement Plan (ID 101161)
- Cornell University Tax-Deferred Annuity Plan (ID 101160)

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

HOW TIAA RECORDKEEPS YOUR PLAN

TIAA provides record-keeping services for your employer's plan which includes:

- Cornell University Retirement Plan (ID 101161)
- Cornell University Tax-Deferred Annuity Plan (ID 101160)

Each of the above plans may offer different services and investments and may assess different fees. If you currently have a TIAA account, your quarterly statement lists the plan(s) in which you participate. If you do not have an account, please contact your employer to determine which plans apply to you.

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 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 or 101161, you will 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.

SELF-DIRECTED BROKERAGE

A TIAA Brokerage Service is available that permits you to use investments that have not been selected for your plan and are not monitored. This service permits you to use a wide variety of investments but you are expected to prudently select and monitor any investments that you make through the brokerage service. This means that you must have the skill and experience or use an independent expert to advise you. Depending upon your plan's characteristics, investments available within the brokerage service may or may not include mutual funds, equities, bonds and certificate of deposits (403(b) plans are limited to mutual funds). Generally, there are fees associated with investment transactions (purchasing or selling), as well as minimum transaction amount requirements. Before purchasing or selling an investment you should understand any applicable fees, including fees that will be associated with your transaction such as commissions or other charges for purchasing and selling the investment. To request a transaction, and to learn more about the brokerage service including fees call 800-927-3059 or visit https://www.tiaa.org/public/pdf/forms/SDA_Customer_Account_Agreement.pdf.

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.

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 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): 101161
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:

- * 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 Rollover source.
- * The initial exchange into BrokerageLink requires a \$500.00 minimum
- * Additional exchanges into Brokeragelink require a \$500.00 minimum
- * Investment elections for any investment option are not allowed within the Roth Basic source.

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 fees are actually 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 investment options total annual operating expenses and include management and other fees. They are often the largest 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 the Investment Options Comparison Chart for information about the Plans investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from investment options 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 options 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 fee
- * Plan administrative fees and expense
- * Individual fees and expense

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:

- *Participant Hired Advisory (Adv) Fee - Varies based on advisory
- *Overnight Mailing Fee - \$25.00 per transaction
- *Qualified Domestic Relations Order (QDRO) Fee - \$300.00 per standard Fidelity web-generated order; \$1,200.00 per modified Fidelity web-generated, or custom, 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 Plans investment options. Please see the Investment Comparison Chart for details regarding the specific fees that may apply to the investment options available under the Plan. If any individual fees are deducted 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 or 101161, 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 800 842-2252 or write to us at TIAA, P.O. Box 1259, Charlotte, NC, 28201.

Table 1 – Variable Return Investment Performance as of September 30, 2025

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 fund Inception if less than 10 years	Gross	Net	Shareholder Fees & Restrictions
E uities									
Mutual Fund									
MFS International Value Fund R6	Foreign Large Blend	MINJX	04/28/2006	18.77%	8.77%	10.37%	0.67% \$6.70	0.66% \$6.60	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE NR USD				14.99%	11.15%	8.17%	Contractual Waiver Exp: 09/30/2026		
Nuveen International E uity Index Fund R6	Foreign Large Blend	TCIEX	10/01/2002	15.53%	11.32%	8.30%	0.05% \$0.50	0.05% \$0.50	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE NR USD				14.99%	11.15%	8.17%	Contractual Cap Exp: 02/28/2026		
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	17.16%	10.41%	8.35%	0.06% \$0.60	0.06% \$0.60	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				16.45%	10.26%	8.23%			
Nuveen E uity Index Fund R6	Large Blend	TIEIX	07/01/1999	17.30%	15.70%	14.67%	0.05% \$0.50	0.05% \$0.50	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				17.41%	15.74%	14.71%	Contractual Cap Exp: 02/28/2026		

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 fund Inception if less than 10 years	Gross	Net	
Nuveen Large Cap Responsible Equity Fund R6	Large Blend	TISCX	07/01/1999	13.80%	14.46%	14.08%	0.17%	0.17%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.60%	16.47%	15.30%		Contractual Cap Exp: 02/28/2026	
Nuveen S&P 500 Index Fund R6	Large Blend	TISPX	10/01/2002	17.54%	16.40%	15.24%	0.05%	0.05%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.60%	16.47%	15.30%		Contractual Cap Exp: 02/28/2026	
Vanguard Institutional Index Fund Institutional Plus	Large Blend	VIIIX	07/07/1997	17.57%	16.45%	15.29%	0.02%	0.02%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.60%	16.47%	15.30%			
Nuveen Large Cap Growth Fund R6	Large Growth	TILGX	03/31/2006	22.01%	13.78%	16.60%	0.41%	0.41%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 TR USD				17.75%	15.99%	15.04%		Contractual Cap Exp: 02/28/2026	
Nuveen Large Cap Growth Index Fund R6	Large Growth	TILIX	10/01/2002	25.49%	17.52%	18.77%	0.05%	0.05%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 TR USD				17.75%	15.99%	15.04%		Contractual Cap Exp: 02/28/2026	
T. Rowe Price Large-Cap Growth Institutional	Large Growth	TRLGX	10/31/2001	21.49%	14.85%	17.70%	0.55%	0.55%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				17.41%	15.74%	14.71%			
American Funds Washington Mutual Investors Fund R6	Large Value	RWMGX	05/01/2009	14.99%	16.29%	14.04%	0.26%	0.26%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.60%	16.47%	15.30%			

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 fund Inception if less than 10 years	Gross	Net	
MFS Value Fund R6	Large Value	MEIKX	04/28/2006	7.45%	12.36%	10.70%	0.45%	0.44%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 12/31/2025	\$4.50 \$4.40	
Nuveen Large Cap Value Index Fund R6	Large Value	TILVX	10/01/2002	9.36%	13.82%	10.68%	0.05%	0.05%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 1000 TR USD</i>				17.75%	15.99%	15.04%	Contractual Cap Exp: 02/28/2026	\$0.50 \$0.50	
Vanguard Mid-Cap Index Fund Institutional	Mid-Cap Blend	VMCIX	05/21/1998	13.10%	12.45%	11.39%	0.04%	0.04%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Dow Jones US Total Stock Market TR USD</i>				17.46%	15.69%	14.64%	\$0.40 \$0.40	\$0.40 \$0.40	
Carillon Eagle Mid Cap Growth Fund R6	Mid-Cap Growth	HRAUX	08/15/2011	14.22%	7.68%	12.32%	0.66%	0.66%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	\$6.60 \$6.60	\$6.60 \$6.60	
John Hancock Disciplined Value Mid Cap Fund R6	Mid-Cap Value	JVMRX	08/31/2011	9.86%	15.77%	10.93%	0.75%	0.74%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	\$7.50 \$7.40	\$7.40 \$7.40	
Cohen & Steers Institutional Realty Shares	Real Estate	CSRIX	02/14/2000	-3.28%	8.10%	7.57%	0.76%	0.75%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P 500 TR USD</i>				17.60%	16.47%	15.30%	\$7.60 \$7.50	\$7.50 \$7.50	
Nuveen Small Cap Blend Index Fund R6	Small Blend	TISBX	10/01/2002	10.74%	11.62%	9.89%	0.06%	0.06%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2000 TR USD</i>				10.76%	11.56%	9.77%	Contractual Cap Exp: 02/28/2026	\$0.60 \$0.60	
Vanguard Small Cap Index Fund Institutional Plus	Small Blend	VSCPX	12/17/2010	8.69%	12.24%	10.59%	0.03%	0.03%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
							\$0.30 \$0.30	\$0.30 \$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 fund Inception if less than 10 years	Gross	Net	
<i>Dow Jones US Total Stock Market TR USD</i>				17.46%	15.69%	14.64%			
Vanguard Explorer Fund Admiral	Small Growth	VEXRX	11/12/2001	4.81%	9.55%	11.63%	0.33% \$3.30	0.33% \$3.30	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2000 Growth TR USD</i>				13.56%	8.41%	9.91%			
Vanguard Small-Cap Value Index Fund Institutional	Small Value	VSIIX	12/07/1999	6.11%	15.94%	10.24%	0.06% \$0.60	0.06% \$0.60	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Dow Jones US Total Stock Market TR USD</i>				17.46%	15.69%	14.64%			
Variable Annuity									
CREF Global Equities Account R	Global Large- Stock Blend	QCGLIX	05/01/1992	17.58%	13.58%	11.97%	0.24% \$2.40	0.24% \$2.40	Available in all plans. 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>				17.27%	13.54%	11.91%			
CREF Stock Account R	Global Large- Stock Blend	QCSTIX	07/31/1952	16.46%	13.42%	12.07%	0.26% \$2.60	0.26% \$2.60	Available in all plans. 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>CREF Stock Account Composite Index</i>				17.25%	13.95%	12.71%			
CREF Equity Index Account R	Large Blend	QCEQIX	04/29/1994	17.05%	15.55%	14.49%	0.17% \$1.70	0.17% \$1.70	Available in all plans. 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>				17.41%	15.74%	14.71%			
CREF Growth Account R	Large Growth	QCGRIX	04/29/1994	22.53%	15.07%	16.96%	0.21% \$2.10	0.21% \$2.10	Available in all plans. 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>				25.53%	17.58%	18.83%			
Fixed Income									
Mutual Fund									

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 fund Inception if less than 10 years	Gross	Net	Shareholder Fees & Restrictions
Nuveen High-Yield Fund R6	High Yield Bond	TIHYX	03/31/2006	6.83%	5.26%	5.53%	0.36% \$3.60	0.36% \$3.60	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				2.88%	-0.45%	1.84%	Contractual Cap Exp: 07/31/2026		
Vanguard Total Bond Market Index Fund Institutional	Intermediate Core Bond	VBTIX	09/18/1995	2.89%	-0.47%	1.84%	0.03% \$0.30	0.03% \$0.30	Available in all plans. 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				2.90%	-0.44%	1.88%			
Nuveen Core Plus Bond Fund R6	Intermediate Core-Plus Bond	TIBFX	03/31/2006	3.46%	0.70%	2.66%	0.30% \$3.00	0.30% \$3.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				2.88%	-0.45%	1.84%	Contractual Cap Exp: 07/31/2026		
PGIM Total Return Bond Fund R6	Intermediate Core-Plus Bond	PTRQX	12/27/2010	3.73%	0.39%	2.81%	0.40% \$4.00	0.39% \$3.90	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				2.88%	-0.45%	1.84%	Contractual Waiver Exp: 02/28/2026		
Vanguard Long-Term Investment-Grade Fund Admiral	Long-Term Bond	VWETX	02/12/2001	0.05%	-3.01%	2.81%	0.10% \$1.00	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				2.88%	-0.45%	1.84%			
Federated Hermes Short- Term Income Fund R6	Short-Term Bond	FSILX	01/20/2017	5.01%	2.68%	2.79%	0.43% \$4.30	0.35% \$3.50	Available in all plans. 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				4.12%	1.78%	2.11%	Contractual Waiver Exp: 07/01/2026		
Nuveen Short Term Bond Fund R6	Short-Term Bond	TISIX	03/31/2006	4.87%	2.63%	2.54%	0.27% \$2.70	0.27% \$2.70	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				2.88%	-0.45%	1.84%	Contractual Cap Exp: 07/31/2026		
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 fund Inception if less than 10 years	Gross	Net	
CREF Inflation-Linked Bond Account R	Inflation-Protected Bond	QCILIX	05/01/1997	5.05%	2.96%	3.23%	0.19% \$1.90	0.19% \$1.90	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD				5.27%	2.78%	3.22%			
CREF Core Bond Account R	Intermediate Core Bond	QCBMIX	03/01/1990	3.41%	0.16%	2.25%	0.23% \$2.30	0.23% \$2.30	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg US Aggregate Bond TR USD				2.88%	-0.45%	1.84%			
Money Market									
Mutual Fund									
Vanguard Federal Money Market Fund Investor 7-day current annualized yield 4.08% as of 09/30/2025 7-day effective annualized yield 4.08% as of 09/30/2025	Money Market- Taxable	VMFXX	07/13/1981	4.41%	3.00%	2.04%	0.11% \$1.10	0.11% \$1.10	Available in all plans.
FTSE Treasury Bill 3 Month USD				4.61%	3.10%	2.12%			
Variable Annuity									
CREF Money Market Account R 7-day current annualized yield 3.95% as of 09/30/2025 7-day effective annualized yield 4.03% as of 09/30/2025	Money Market- Taxable	QCMMIX	04/01/1988	4.39%	2.89%	1.89%	0.17% \$1.70	0.17% \$1.70	Available in all plans.
iMoneyNet Money Fund Averages - All Government				4.16%	2.79%	1.79%			
Multi-Asset									
Mutual Fund									
Nuveen Lifecycle Index Retirement Income Fund R6	Global Moderately Conservative Allocation	TRILX	09/30/2009	8.85%	5.75%	6.36%	0.22% \$2.20	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		

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 fund Inception if less than 10 years	Gross	Net	
Nuveen Lifecycle Retirement Income Fund R6	Global Moderately Conservative Allocation	TLRIX	11/30/2007	8.04%	5.50%	6.20%	0.56% \$5.60	0.37% \$3.70	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle 2010 Fund R6	Target Date 2000- 2010	TCTIX	01/17/2007	7.85%	5.48%	6.31%	0.52% \$5.20	0.37% \$3.70	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle Index 2010 Fund R6	Target Date 2000- 2010	TLTIX	09/30/2009	8.17%	5.44%	6.31%	0.22% \$2.20	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle 2015 Fund R6	Target-Date 2015	TCNIX	01/17/2007	8.00%	5.79%	6.65%	0.53% \$5.30	0.38% \$3.80	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle Index 2015 Fund R6	Target-Date 2015	TLFIX	09/30/2009	8.91%	6.05%	6.83%	0.21% \$2.10	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle 2020 Fund R6	Target-Date 2020	TCWIX	01/17/2007	8.55%	6.30%	7.15%	0.53% \$5.30	0.39% \$3.90	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle Index 2020 Fund R6	Target-Date 2020	TLWIX	09/30/2009	9.51%	6.64%	7.40%	0.19% \$1.90	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle 2025 Fund R6	Target-Date 2025	TCYIX	01/17/2007	9.08%	7.04%	7.81%	0.55% \$5.50	0.40% \$4.00	Available in all plans. 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 fund Inception if less than 10 years	Gross	Net	
Russell 3000 TR USD				17.41%	15.74%	14.71%			
Nuveen Lifecycle Index 2025 Fund R6	Target-Date 2025	TLQIX	09/30/2009	10.14%	7.45%	8.13%	0.18% \$1.80	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				17.41%	15.74%	14.71%			
Nuveen Lifecycle 2030 Fund R6	Target-Date 2030	TCRIX	01/17/2007	9.99%	8.01%	8.58%	0.57% \$5.70	0.41% \$4.10	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				17.41%	15.74%	14.71%			
Nuveen Lifecycle Index 2030 Fund R6	Target-Date 2030	TLHIX	09/30/2009	11.23%	8.47%	8.95%	0.18% \$1.80	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				17.41%	15.74%	14.71%			
Nuveen Lifecycle 2035 Fund R6	Target-Date 2035	TCIIX	01/17/2007	10.93%	9.08%	9.37%	0.60% \$6.00	0.42% \$4.20	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				17.41%	15.74%	14.71%			
Nuveen Lifecycle Index 2035 Fund R6	Target-Date 2035	TLYIX	09/30/2009	12.35%	9.60%	9.82%	0.17% \$1.70	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				17.41%	15.74%	14.71%			
Nuveen Lifecycle 2040 Fund R6	Target-Date 2040	TCOIX	01/17/2007	12.41%	10.37%	10.24%	0.63% \$6.30	0.43% \$4.30	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				17.41%	15.74%	14.71%			
Nuveen Lifecycle Index 2040 Fund R6	Target-Date 2040	TLZIX	09/30/2009	14.03%	11.01%	10.79%	0.17% \$1.70	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				17.41%	15.74%	14.71%			

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 fund Inception if less than 10 years	Gross	Net	
Nuveen Lifecycle 2045 Fund R6	Target-Date 2045	TTFIX	11/30/2007	13.39%	11.30%	10.82%	0.65% \$6.50	0.44% \$4.40	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle Index 2045 Fund R6	Target-Date 2045	TLXIX	09/30/2009	15.17%	12.04%	11.42%	0.17% \$1.70	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle 2050 Fund R6	Target-Date 2050	TFTIX	11/30/2007	13.91%	11.64%	11.02%	0.66% \$6.60	0.45% \$4.50	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle Index 2050 Fund R6	Target-Date 2050	TLLIX	09/30/2009	15.79%	12.41%	11.65%	0.18% \$1.80	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle 2055 Fund R6	Target-Date 2055	TTRIX	04/29/2011	14.08%	11.79%	11.13%	0.67% \$6.70	0.45% \$4.50	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle Index 2055 Fund R6	Target-Date 2055	TTIIX	04/29/2011	15.96%	12.58%	11.77%	0.18% \$1.80	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle 2060 Fund R6	Target-Date 2060	TLXNX	09/26/2014	14.24%	11.94%	11.24%	0.69% \$6.90	0.45% \$4.50	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Nuveen Lifecycle Index 2060 Fund R6	Target-Date 2060	TVIIX	09/26/2014	16.11%	12.75%	11.90%	0.19% \$1.90	0.10% \$1.00	Available in all plans. 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)		
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	Shareholder Fees & Restrictions
Russell 3000 TR USD				17.41%	15.74%	14.71%	Contractual Waiver Exp: 09/30/2025		
Variable Annuity									
CREF Social Choice Account R	Global Moderate Allocation	QCSCIX	03/01/1990	9.58%	7.99%	8.34%	0.22% \$2.20	0.22% \$2.20	Available in all plans. 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				10.43%	7.61%	7.87%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	Real Estate	QREARX	10/02/1995	3.64%	1.80%	2.89%	0.90% \$9.00	0.90% \$9.00	Available in all plans. Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 TR USD				17.60%	16.47%	15.30%			

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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or call 1-800-558-9179

Table 1 – Variable Return Investment Performance as of September 30, 2025

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	Moderate Allocation	FBAKX	05/09/2008	12.63%	11.32%	11.34%	0.39% \$3.90	0.39% \$3.90	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Puritan	Moderate Allocation	FPUKX	05/09/2008	11.21%	10.72%	11.04%	0.40% \$4.00	0.40% \$4.00	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom 2010	Target-Date 2000-2010	FSNKX	07/20/2017	6.99%	4.49%	4.97%	0.42% \$4.20	0.42% \$4.20	
Bloomberg US Agg Bond TR USD				2.88%	-0.45%	1.84%			
Fidelity Freedom Index 2010 Instl Prem	Target-Date 2000-2010	FFWTX	06/24/2015	6.58%	4.02%	5.47%	0.12% \$1.20	0.12% \$1.20	
Bloomberg US Agg Bond TR USD				2.88%	-0.45%	1.84%			
Fidelity Freedom 2015	Target-Date 2015	FSNLX	07/20/2017	8.14%	5.52%	5.76%	0.45% \$4.50	0.45% \$4.50	
Bloomberg US Agg Bond TR USD				2.88%	-0.45%	1.84%			
Fidelity Freedom Index 2015 Instl Prem	Target-Date 2015	FIWFX	06/24/2015	7.67%	4.98%	6.33%	0.08% \$0.80	0.08% \$0.80	
Bloomberg US Agg Bond TR USD				2.88%	-0.45%	1.84%			
Fidelity Freedom 2020	Target-Date	FSNOX	07/20/2017	9.30%	6.53%	6.50%	0.49%	0.49%	

Investment Name / Benchmark	Morningstar Category 2020	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 \$4.90	Net \$4.90	
Bloomberg US Agg Bond TR USD				2.88%	-0.45%	1.84%			
Fidelity Freedom Index 2020 Instl Prem	Target-Date 2020	FIWTX	06/24/2015	8.76%	5.91%	7.08%	0.08% \$0.80	0.08% \$0.80	
Bloomberg US Agg Bond TR USD				2.88%	-0.45%	1.84%			
Fidelity Freedom 2025	Target-Date 2025	FSNPX	07/20/2017	10.43%	7.47%	7.17%	0.52% \$5.20	0.52% \$5.20	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom Index 2025 Instl Prem	Target-Date 2025	FFEDX	06/24/2015	9.81%	6.79%	7.78%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom 2030	Target-Date 2030	FSNQX	07/20/2017	11.40%	8.54%	8.00%	0.56% \$5.60	0.56% \$5.60	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom Index 2030 Instl Prem	Target-Date 2030	FFEGX	06/24/2015	10.79%	7.80%	8.81%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom 2035	Target-Date 2035	FSNUX	07/20/2017	12.90%	10.39%	9.20%	0.59% \$5.90	0.59% \$5.90	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom Index 2035 Instl Prem	Target-Date 2035	FFEZX	06/24/2015	12.17%	9.55%	10.02%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom 2040	Target-Date 2040	FSNVX	07/20/2017	15.31%	12.21%	10.29%	0.63% \$6.30	0.63% \$6.30	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom Index 2040 Instl Prem	Target-Date 2040	FFIZX	06/24/2015	14.41%	11.29%	10.91%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom 2045	Target-Date 2045	FSNZX	07/20/2017	16.50%	12.70%	10.58%	0.65% \$6.50	0.65% \$6.50	

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				17.60%	16.47%	15.30%			
Fidelity Freedom Index 2045 Instl Prem	Target-Date 2045	FFOLX	06/24/2015	15.65%	11.76%	11.15%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom 2050	Target-Date 2050	FNSBX	07/20/2017	16.54%	12.72%	10.58%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom Index 2050 Instl Prem	Target-Date 2050	FFOPX	06/24/2015	15.66%	11.76%	11.15%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom 2055	Target-Date 2055	FNSDX	07/20/2017	16.55%	12.71%	10.59%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom Index 2055 Instl Prem	Target-Date 2055	FFLDX	06/24/2015	15.66%	11.76%	11.15%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom 2060	Target-Date 2060	FNSFX	07/20/2017	16.48%	12.69%	10.57%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom Index 2060 Instl Prem	Target-Date 2060	FFLEX	06/24/2015	15.63%	11.75%	11.14%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom 2065	Target-Date 2065+	FFSDX	06/28/2019	16.52%	12.71%	11.91%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom 2065	Target-Date 2065+	FRBEX	06/28/2024	16.28%	-	18.02%	0.65% \$6.50	0.65% \$6.50	
Morningstar Lifetime Mod 2060 TR USD				15.08%	11.95%	10.48%			
Fidelity Freedom Index 2065 Instl Prem	Target-Date 2065+	FFIKX	06/28/2019	15.70%	11.75%	11.14%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Freedom Index 2065	Target-Date	FRBUX	06/28/2024	15.69%	-	18.24%	0.08%	0.08%	

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	
Instl Prem	2065+						\$0.80	\$0.80	
<i>Morningstar Lifetime Mod 2060 TR USD</i>				15.08%	11.95%	10.48%			
Fidelity Freedom Index Ret Instl Prem	Target-Date Retirement	FFGZX	06/24/2015	5.97%	2.99%	4.10%	0.08% \$0.80	0.08% \$0.80	
<i>Bloomberg US Agg Bond TR USD</i>				2.88%	-0.45%	1.84%			
Fidelity Freedom Retirement	Target-Date Retirement	FNSHX	07/20/2017	6.30%	3.32%	3.92%	0.42% \$4.20	0.42% \$4.20	
<i>Bloomberg US Agg Bond TR USD</i>				2.88%	-0.45%	1.84%			
E uities									
Mutual Fund									
Fidelity Emerging Markets Idx	Diversified Emerging Mkts	FPADX	09/08/2011	18.64%	6.64%	7.72%	0.08% \$0.80	0.08% \$0.80	
<i>MSCI EM NR USD</i>				17.32%	7.02%	7.99%			
Fidelity Emerging Markets K	Diversified Emerging Mkts	FKEMX	05/09/2008	18.05%	6.18%	10.33%	0.74% \$7.40	0.74% \$7.40	
<i>MSCI EM NR USD</i>				17.32%	7.02%	7.99%			
Fidelity Global ex US Index	Foreign Large Blend	FSGGX	09/08/2011	17.25%	10.32%	8.26%	0.06% \$0.60	0.06% \$0.60	
<i>MSCI ACWI Ex USA NR USD</i>				16.45%	10.26%	8.23%			
Fidelity International Index	Foreign Large Blend	FSPSX	09/08/2011	15.60%	11.38%	8.34%	0.04% \$0.40	0.04% \$0.40	
<i>MSCI EAFE NR USD</i>				14.99%	11.15%	8.17%			
MFS International Value Fund R6	Foreign Large Blend	MINJX	04/28/2006	18.77%	8.77%	10.37%	0.67% \$6.70	0.66% \$6.60	
<i>MSCI EAFE NR USD</i>				14.99%	11.15%	8.17%	Contractual Waiver Exp: 09/30/2026		
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	17.16%	10.41%	8.35%	0.06% \$0.60	0.06% \$0.60	
<i>MSCI ACWI Ex USA NR USD</i>				16.45%	10.26%	8.23%			
American Funds E PAC	Foreign Large	RERGX	05/01/2009	14.79%	7.49%	8.28%	0.47%	0.47%	

Investment Name / Benchmark Fund R6	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 \$4.70	Net \$4.70	
MSCI ACWI Ex USA NR USD				16.45%	10.26%	8.23%			
Fidelity Diversified International K	Foreign Large Growth	FDIKX	05/09/2008	13.76%	8.15%	8.34%	0.51% \$5.10	0.51% \$5.10	
MSCI EAFE NR USD				14.99%	11.15%	8.17%			
Fidelity International Discovery K	Foreign Large Growth	FIDKX	05/09/2008	17.46%	9.01%	8.36%	0.50% \$5.00	0.50% \$5.00	
MSCI EAFE NR USD				14.99%	11.15%	8.17%			
Fidelity Overseas K	Foreign Large Growth	FOSKX	05/09/2008	10.37%	9.04%	8.96%	0.59% \$5.90	0.59% \$5.90	
MSCI EAFE NR USD				14.99%	11.15%	8.17%			
Morgan Stanley Inst Global Franchise I	Global Large- Stock Blend	MSFAX	11/28/2001	0.38%	7.00%	10.41%	0.93% \$9.30	0.93% \$9.30	
MSCI World NR USD				17.25%	14.41%	12.43%			
Janus Henderson Global Research Fund I	Global Large- Stock Growth	JWWFX	07/06/2009	19.48%	15.02%	13.15%	0.70% \$7.00	0.70% \$7.00	
MSCI World NR USD				17.25%	14.41%	12.43%			
Fidelity Low-Priced Stock K	Global Small/Mid Stock	FLPKX	05/09/2008	8.07%	13.96%	10.34%	0.79% \$7.90	0.79% \$7.90	
Russell 3000 TR USD				17.41%	15.74%	14.71%			
Fidelity 500 Index	Large Blend	FXAIX	05/04/2011	17.59%	16.45%	15.29%	0.02% \$0.20	0.02% \$0.20	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Total Market Index	Large Blend	FSKAX	09/08/2011	17.46%	15.70%	14.66%	0.02% \$0.20	0.02% \$0.20	
DJ US Total Stock Market TR USD				17.46%	15.69%	14.64%			
Neuberger Berman Quality Equity Fund Institutional	Large Blend	NBSLX	11/28/2007	16.23%	16.14%	13.61%	0.70% \$7.00	0.70% \$7.00	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Vanguard Growth and Income Fund Admiral	Large Blend	VGIAX	05/14/2001	19.12%	16.92%	15.16%	0.24% \$2.40	0.24% \$2.40	

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				17.60%	16.47%	15.30%			
Vanguard Institutional Index Fund Institutional Plus	Large Blend	VIIIX	07/07/1997	17.57%	16.45%	15.29%	0.02% \$0.20	0.02% \$0.20	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Blue Chip Growth K	Large Growth	FBGKX	05/09/2008	26.50%	17.37%	20.08%	0.54% \$5.40	0.54% \$5.40	
Russell 1000 TR USD				17.75%	15.99%	15.04%			
Fidelity Contrafund K	Large Growth	FCNKX	05/09/2008	22.92%	16.85%	17.35%	0.56% \$5.60	0.56% \$5.60	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity Growth Company K	Large Growth	FGCKX	05/09/2008	27.62%	17.52%	21.28%	0.45% \$4.50	0.45% \$4.50	
Russell 3000 TR USD				17.41%	15.74%	14.71%			
Fidelity Growth Discovery K	Large Growth	FGDKX	05/09/2008	16.71%	16.21%	18.23%	0.54% \$5.40	0.54% \$5.40	
Russell 3000 TR USD				17.41%	15.74%	14.71%			
Fidelity K	Large Growth	FFDKX	05/09/2008	17.15%	15.57%	15.62%	0.34% \$3.40	0.34% \$3.40	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Fidelity OTC K	Large Growth	FOCKX	05/09/2008	25.52%	16.62%	19.84%	0.66% \$6.60	0.66% \$6.60	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Vanguard Growth Index Fund Institutional	Large Growth	VIGIX	05/14/1998	25.54%	16.74%	17.99%	0.04% \$0.40	0.04% \$0.40	
Dow Jones US Total Stock Market TR USD				17.46%	15.69%	14.64%			
Fidelity Equity Dividend Income K	Large Value	FETKX	05/09/2008	5.03%	14.11%	10.46%	0.46% \$4.60	0.46% \$4.60	
Russell 3000 TR USD				17.41%	15.74%	14.71%			
MFS Value Fund R6	Large Value	MEIKX	04/28/2006	7.45%	12.36%	10.70%	0.45% \$4.50	0.44% \$4.40	
Russell 3000 TR USD				17.41%	15.74%	14.71%	Contractual Waiver Exp: 12/31/2025		

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 Extended Market Index	Mid-Cap Blend	FSMAX	09/08/2011	16.51%	11.44%	11.34%	0.04% \$0.40	0.04% \$0.40	
<i>DJ US Total Stock Market TR USD</i>				17.46%	15.69%	14.64%			
Fidelity Mid Cap Index	Mid-Cap Blend	FSMDX	09/08/2011	11.08%	12.65%	11.38%	0.03% \$0.30	0.03% \$0.30	
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%			
Fidelity Mid-Cap Stock	Mid-Cap Blend	FKMCX	05/09/2008	8.95%	14.95%	11.74%	0.60% \$6.00	0.60% \$6.00	
<i>S&P 500 TR USD</i>				17.60%	16.47%	15.30%			
Vanguard Mid-Cap Index Fund Institutional	Mid-Cap Blend	VMCIX	05/21/1998	13.10%	12.45%	11.39%	0.04% \$0.40	0.04% \$0.40	
<i>Dow Jones US Total Stock Market TR USD</i>				17.46%	15.69%	14.64%			
Baron Asset Fund Institutional	Mid-Cap Growth	BARIX	05/29/2009	0.26%	4.92%	11.11%	1.04% \$10.40	1.04% \$10.40	
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%			
Carillon Eagle Mid Cap Growth Fund R6	Mid-Cap Growth	HRAUX	08/15/2011	14.22%	7.68%	12.32%	0.66% \$6.60	0.66% \$6.60	
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%			
Fidelity Growth Strategies	Mid-Cap Growth	FAGKX	05/09/2008	25.32%	12.98%	13.21%	0.68% \$6.80	0.68% \$6.80	
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%			
John Hancock Disciplined Value Mid Cap Fund R6	Mid-Cap Value	JVMRX	08/31/2011	9.86%	15.77%	10.93%	0.75% \$7.50	0.74% \$7.40	
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%	Contractual Waiver Exp: 07/31/2027		
Cohen & Steers Institutional Realty Shares	Real Estate	CSRIX	02/14/2000	-3.28%	8.10%	7.57%	0.76% \$7.60	0.75% \$7.50	
<i>S&P 500 TR USD</i>				17.60%	16.47%	15.30%			
Fidelity Small Cap Index	Small Blend	FSSNX	09/08/2011	10.95%	11.65%	9.91%	0.03% \$0.30	0.03% \$0.30	
<i>Russell 3000 TR USD</i>				17.41%	15.74%	14.71%			
John Hancock Small Cap	Small Blend	JORSX	08/30/2017	-2.39%	9.66%	7.41%	0.88%	0.87%	

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	
Core Fund R6							\$8.80	\$8.70	
Russell 3000 TR USD				17.41%	15.74%	14.46%	Contractual Waiver Exp: 07/31/2026		
Vanguard Explorer Fund Admiral	Small Growth	VEXRX	11/12/2001	4.81%	9.55%	11.63%	0.33% \$3.30	0.33% \$3.30	
Russell 2000 Growth TR USD				13.56%	8.41%	9.91%			
Fixed Income									
Mutual Fund									
Fidelity Inflation-Prot Bd Index	Inflation- Protected Bond	FIPDX	05/16/2012	3.79%	1.38%	2.94%	0.05% \$0.50	0.05% \$0.50	
Bloomberg US Treasury US TIPS TR USD				3.79%	1.42%	3.01%			
Fidelity U.S. Bond Index	Intermediate Core Bond	FXNAX	05/04/2011	2.75%	-0.48%	1.80%	0.03% \$0.30	0.03% \$0.30	
Bloomberg US Agg Bond TR USD				2.88%	-0.45%	1.84%			
Vanguard Total Bond Market Index Fund Institutional	Intermediate Core Bond	VBPIX	09/18/1995	2.89%	-0.47%	1.84%	0.03% \$0.30	0.03% \$0.30	
Bloomberg US Aggregate Float Adjusted TR USD				2.90%	-0.44%	1.88%			
PGIM Total Return Bond Fund R6	Intermediate Core-Plus Bond	PTRQX	12/27/2010	3.73%	0.39%	2.81%	0.40% \$4.00	0.39% \$3.90	
Bloomberg US Aggregate Bond TR USD				2.88%	-0.45%	1.84%	Contractual Waiver Exp: 02/28/2026		
Fidelity Interm Trs Bd Index	Intermediate Government	FUAMX	10/04/2017	2.86%	-1.25%	1.39%	0.03% \$0.30	0.03% \$0.30	
Bloomberg US Agg Bond TR USD				2.88%	-0.45%	1.84%			
Fidelity Long-Term Trs Bd Index	Long Government	FNBGX	10/04/2017	-3.49%	-7.80%	-0.88%	0.03% \$0.30	0.03% \$0.30	
Bloomberg US Agg Bond TR USD				2.88%	-0.45%	1.84%			
PIMCO Long-Term US Government Instl	Long Government	PGOVX	07/01/1991	-2.54%	-7.34%	0.01%	3.66% \$36.60	3.66% \$36.60	

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				2.88%	-0.45%	1.84%			
Vanguard Long-Term Investment-Grade Fund Admiral	Long-Term Bond	VWETX	02/12/2001	0.05%	-3.01%	2.81%	0.10% \$1.00	0.10% \$1.00	
Bloomberg US Aggregate Bond TR USD				2.88%	-0.45%	1.84%			
Fidelity Shrt-Term Trs Bd Index	Short Government	FUMBX	10/04/2017	3.73%	1.03%	1.83%	0.03% \$0.30	0.03% \$0.30	
Bloomberg US Agg Bond TR USD				2.88%	-0.45%	1.84%			
Federated Hermes Short- Term Income Fund Service	Short-Term Bond	FSTIX	07/01/1986	4.80%	2.36%	2.33%	0.74% \$7.40	0.66% \$6.60	
Bloomberg US Government/Credit 1-3 Yr TR USD				4.12%	1.78%	1.94%	Contractual Waiver Exp: 07/01/2026		
Money Market									
Mutual Fund									
Vanguard Federal Money Market Fund Investor	Money Market- Taxable	VMFXX	07/13/1981	4.41%	3.00%	2.04%	0.11% \$1.10	0.11% \$1.10	
FTSE Treasury Bill 3 Month USD				4.61%	3.10%	2.12%			
Multi-Asset									
Mutual Fund									
Janus Henderson Balanced Fund I	Moderate Allocation	JBALX	07/06/2009	13.20%	9.57%	10.41%	0.66% \$6.60	0.66% \$6.60	
S&P 500 TR USD				17.60%	16.47%	15.30%			
Vanguard Balanced Index Fund Institutional	Moderate Allocation	VBAIX	12/01/2000	11.99%	9.23%	9.67%	0.06% \$0.60	0.06% \$0.60	
CRSP US Total Market TR USD				17.37%	15.66%	14.67%			

Investment Name / <i>Benchmark</i>	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	
Real Estate									
Mutual Fund									
Fidelity Real Estate Index	Real Estate	FSRX	09/08/2011	-2.32%	7.81%	4.84%	0.07% \$0.70	0.07% \$0.70	
S&P 500 TR USD				17.60%	16.47%	15.30%			

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.

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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			
			Available in all plans. The current rate shown applies to premiums remitted during the month of October 2025 and will be credited through 2/28/2026. 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	4.50%	Through 02/28/2026	
			Available in all plans. The current rate shown applies to premiums remitted during the month of October 2025 and will be credited through 2/28/2026. 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 current guaranteed minimum interest rate for premiums remitted in 2025 is 3.00%. The account also offers the opportunity for additional amounts in excess of the 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	4.50%	Through 02/28/2026	

Name/Type/Option	Return	Term	Additional Information
TIAA Traditional-Group Supplemental Retirement Annuity	3.75%	Through 02/28/2026	<p>Available in Plan: 101160</p> <p>The current rate shown applies to premiums remitted during the month of October 2025 and will be credited through 2/28/2026. 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>
TIAA Traditional-Supplemental Retirement Annuity	3.75	Through 02/28/2026	<p>Available in Plan: 101160</p> <p>The current rate shown applies to premiums remitted during the month of October 2025 and will be credited through 2/28/2026. 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>

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 Account (Fixed Annuity) - 872175	0.00%		Category Stable Value Inception Date 7/1/2009 Total Assets \$6.0 billion New Client Gross Crediting Rate* 5.00% Structure General Account Crediting Rate Reset1 Semi-Annually Minimum Crediting Rate1 2.90% Duration as of 6/30/25 3.7years Issuer New York Life Insurance Company
New York Life Guaranteed Interest Account (GIA) NEW YORK LIFE STABLE VALUE INVESTMENTS - 872176	0.00%		Category Stable Value Inception Date 7/1/2009 Total Assets \$6.0 billion New Client Gross Crediting Rate* 5.00% Structure General Account Crediting Rate Reset1 Semi-Annually Minimum Crediting Rate1 2.90% Duration as of 6/30/25 3.7years Issuer New York Life Insurance Company
New York Life Guaranteed Interest Account	3.00%	12/31/2024	Expenses and Fees: Glossary definition opens in new window. Expense Ratio (Gross) 0.10% (\$1.00 per \$1,000.00) 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.
- 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.

Please visit www.TIAA.org/public/support/faqs for FAQs about TIAA products, services & support.

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

Addendum to BrokerageLink Commission and Fee Schedule

FundsNetwork - In connection with (i) access to, purchase or redemption of, and/or maintenance of positions in mutual funds and other investment products.

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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