

December 04, 2018

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 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

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 "Resources"
2. Select "Retirement investments" within the "Research, performance & news" section
3. Select your plan name and your Plan and Investment Notice will appear under "Helpful Links Specific To This Product"

If you prefer to receive future notices and other communications electronically, update your eDelivery preferences under "Actions". Select "Update your profile" and then "Communication preferences" to make changes. For this notice, click on "email" next to "Plan Sponsor disclosures and notices".

If you do not have a TIAA account, you can access the notice online at TIAA.org/performance and enter your Plan ID, 406848. 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., and Saturday, 9 a.m. to 6 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.

© 2018 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF). 730 Third Avenue, New York, NY 10017.

Fee Disclosure - (2/2018)

Plan and Investment Notice

WEST VIRGINIA UNIVERSITY MEDICAL CORPORATION 403(B) PLAN

December 4, 2018

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
VALIC

TIAA

HOW TIAA RECORDKEEPS YOUR PLAN

TIAA provides recordkeeping services for your employer's plan which includes:

- WEST VIRGINIA UNIVERSITY MEDICAL CORPORATION 403(B) PLAN – Plan ID 406848
- WVU MEDICAL CORP SECTION 403(B) DEFINED CONTRIB PLAN (FROZEN) – Plan ID 101764
- PRE NOV-2015 WVU MEDICAL CORP 403(B) PLAN – Plan ID 101761

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) that you have. 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**, Monday – Friday 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

RESTRICTIONS

Changes to existing investments usually takeplace 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 a plan ID, 406848, 101764, 101761, you'll be directed to plan and investment information.

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:

Retirement plan loans	\$75 per loan initiated for general purpose, \$125 for a residential loan. This applies to plan(s): 406848 101761
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): 406848
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.

VALIC

FOOTNOTES AND DEFINITIONS

Average Annual Total Return: Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges. The calculations assume that the investment was made at the beginning of the period and fully withdrawn at the end of the period (whether or not such a withdrawal would have been permitted under the plan). The returns displayed for the benchmarks are reduced only for the fees included in the benchmark itself, if any, and not the product-specific fees. Average Annual Total Return for any investment other than a benchmark reflects all applicable fees for the investment option and thus also is the same as the Standard Average Annual Total Return for such investment.

Standard Average Annual Total Return (Annuity Products): Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges, including deduction of Separate Account Fees, Fund Management Fees, account maintenance fees and surrender charges, if applicable, but not premium taxes. The charges applied are the charges for the underlying investment and for the annuity contract under which the underlying investment option is made available. Certain fees may not apply to some contracts. The calculations

assume that the investment was made at the beginning of the period and fully withdrawn at the end of the period (whether or not such a withdrawal would have been permitted under the plan). The returns displayed for the benchmarks are reduced only for the fees included in the benchmark itself, if any, and not the product-specific fees. The benchmarks do not incorporate any of the product-specific features and guarantees provided under the annuity contract.

Non-Standard Average Annual Total Return (Annuity Products): Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges, including deduction of Separate Account Fees and Fund Management Fees, but not account maintenance fees, surrender charges, if applicable, or premium taxes. Certain fees may not apply to some contracts. Like the standardized performance value, these returns reflect what the performance would have been for the investment option during the stated period. However, the investment is not assumed to have been surrendered during the period, and in the case of fixed dollar fees which are allocated across investment options, the numbers may not reflect a reduction for some or all of these fees.

FOOTNOTES AND DEFINITIONS

Glossary of Investment Terms

<https://my.valic.com/MyVALIC/FundPerformance/FundFactSheet.aspx?g=1>

Prospectuses for VALIC Annuity Products

https://www.valic.com/prospectuses-reports_3240_424368.html

Updated Investment Performance Data and Fund Fact Sheets

www.valic.com/feedisclosure

Link to Informational Audio/Video Presentation

www.valic.com/participant_fee_disclosure

Retirement plans and accounts that satisfy relevant qualification rules, such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional tax deferred treatment of earnings beyond the tax deferral of the tax-qualified retirement plan or account itself. However, annuities do provide other features and benefits.

Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments. International (global) and foreign funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates. High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity. Mortgage-

related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with an investment in the fund. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.

To obtain a prospectus, visit <https://www.valic.com>. You can also call 1-800-428-2542 and follow the prompts to request all annuity prospectuses. Underlying fund prospectuses and mutual fund prospectuses can be obtained through the ePrint function under Links to Login on www.valic.com. The prospectuses contain the investment objectives, risks, charges, expenses and other information about the respective investment companies that you should consider carefully before investing. Please read the prospectuses carefully before investing or sending money.

Securities and investment advisory services are offered by VALIC Financial Advisors, Inc., member FINRA and an SEC registered investment advisor. Annuities issued by The Variable Life Insurance Company. Variable annuities, AIG Capital Services, Inc. members FINRA. VALIC represents The Variable Annuity Life Insurance Company and its subsidiaries, VALIC Financial Advisors, Inc. and VALIC Retirement Services Company. Copyright © The Variable Annuity Life Insurance Company. All rights reserved.

FOOTNOTES AND DEFINITIONS- ADDITIONAL INFORMATION

Vanguard LifeStrategy Growth Composite Index*: Weighted 56% MSCI US Broad Market Index, 24% MSCI ACWI ex USA IMI Index, and 20% Barclays U.S. Aggregate Float Adjusted Index as of December 16, 2010. In prior periods, the composite was 65% MSCI US Broad Market Index, 20% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), and 15% MSCI EAFE Index through December 15, 2010, and 65% Dow Jones U.S. Total Stock Market Index, 20% Barclays U.S. Aggregate Bond Index, and 15% MSCI EAFE Index through April 22, 2005. MSCI international benchmark returns are adjusted for withholding taxes.

Vanguard LifeStrategy Conservative Growth Composite Index**: Weighted 60% Barclays U.S. Aggregate Float Adjusted Index, 28% MSCI US Broad Market Index, and 12% MSCI ACWI ex USA IMI Index as of December 1, 2011. In prior periods, the composite was 40% Barclays U.S. Aggregate Float Adjusted Index, 28% MSCI US Broad Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 12% MSCI ACWI ex USA IMI Index through November 30, 2011; 40% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), 35% MSCI US Broad Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 5% MSCI EAFE Index through December 15, 2010; 40% Barclays U.S. Aggregate Bond Index, 35% Dow Jones U.S. Total Stock Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 5% MSCI EAFE Index through April 22, 2005; and 40% Barclays U.S. Aggregate Bond Index, 35% Dow Jones U.S. Total Stock Market Index, 20% Citigroup 3-Month Treasury Bill Index, and 5% MSCI EAFE Index through August 31, 2003. MSCI international benchmark returns are adjusted for withholding taxes.

Vanguard LifeStrategy Moderate Growth Composite Index***: Weighted 42% MSCI US

Broad Market Index, 40% Barclays U.S. Aggregate Float Adjusted Index, and 18% MSCI ACWI ex USA IMI Index as of December 16, 2010. In prior periods, the composite was 50% MSCI US Broad Market Index, 40% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), and 10% MSCI EAFE Index through December 15, 2010, and 50% Dow Jones U.S. Total Stock Market Index, 40% Barclays U.S. Aggregate Bond Index, and 10% MSCI EAFE Index through April 22, 2005. MSCI international benchmark returns are adjusted for withholding taxes.

Shareholder-Type Fees/Restrictions (in addition to the VALIC Investor Trading Policy):
-Transfer Restriction (Dollar Limitation): Transfers from this fund in excess of \$5000 will restrict transfers into this fund for a period of 30 days.

FOOTNOTES AND DEFINITIONS- ADDITIONAL INFORMATION ADDENDUM II

G- This option provides a guaranteed interest rate for a guaranteed period (ten years). Rates are declared not less frequently than annually and are guaranteed for the term of the investment. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Withdrawals prior to the contract end of the guaranteed period date may be subject to a market value adjustment. Please refer to your contract or certificate for specific information.

FOOTNOTES AND DEFINITIONS- ADDITIONAL INFORMATION ADDENDUM

A- Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another VALIC investment, transfers to another service provider and in-service withdrawals of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. A transfer from Fixed Account Plus to another investment option counts as a transfer or withdrawal under this section. Waivers may apply. Please refer to your contract or certificate for specific guarantee information.

B- Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another investment option of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. Please refer to your contract or certificate for specific guarantee information.

C- Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will

never fall below 1%. In-service transfers to another investment option of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. Please refer to your contract or certificate for specific information.

D- Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service withdrawals of up to 20% per contract year are allowed. Waivers may apply. Please refer to your contract or certificate for specific guarantee.

E- Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Please refer to your contract or certificate for specific information.

F- Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.

INCOMELOCK®

IncomeLOCK®

IncomeLOCK® provides for a guaranteed minimum withdrawal benefit up to a specified amount. IncomeLOCK must be authorized by the Plan Sponsor to be available in the plan and must be elected by the participant. The IncomeLOCK fee is calculated as a percentage of the Benefit Base and deducted quarterly from the participant's account. For endorsements issued after April 30, 2012, the applicable IncomeLOCK fee is 0.90%. For endorsements issued from July 6, 2010 through April 30, 2012, the applicable IncomeLOCK fee is 0.70%. For endorsements issued prior to July 6, 2010 the applicable IncomeLOCK fee is 0.65%. IncomeLOCK fee is 0.65%.

* Beginning May 1, 2012, IncomeLOCK may be added only to new individual contracts or group certificates. Beginning on or after July 1, 2012, IncomeLOCK will no longer be available for addition to new individual contracts or group certificates. These changes will not affect existing individual contracts or group certificates that already include IncomeLOCK endorsements.

INDIVIDUAL FEES AND CHARGES

An explanation of expenses deducted from your account on an individual, rather than Plan-wide, basis, such as fees for processing loans, is provided below.

In addition to the individual expenses described below, certain types of charges that may

be deducted from your account related to the buying and selling of investments (e.g., redemption fees) are described in Section II, the annuity contracts/certificates and/or in the investment option's prospectus.

Separate Account Fees (annuity products)

This separate account charge applies at stated levels to each of the variable investment options, which for some of the investment options reflects an offset for certain amounts received with respect to that investment option, including amounts commonly referred to as "12b-1 fees." The rate of this charge is fixed and cannot be increased by VALIC. This charge compensates VALIC for assuming certain risks and obligations under the contract. VALIC assumes the obligation to provide payments during the payout period for your lifetime, no matter how long that might be. In addition, VALIC assumes the obligation, prior to annuitization, to pay a guaranteed death benefit. The separate account charges also may cover the costs of issuing and administering and marketing the variable investment options including, but not limited to, local support to plan sponsors and participants including enrollment and education.

Withdrawals and Surrenders

Withdrawal or surrender charges, if any, are described in Section II.

Loans

Each loan from a mutual fund account is assessed:

- A one-time \$30 loan processing fee.
- A \$50 annual maintenance fee, which is deducted on a quarterly basis and processed pro-rata against all investment options in your account.

Each loan from an annuity contract is assessed:

- A one-time \$60 loan processing fee.
- Loan set-up fee not currently applicable if the state of issue is New York, New Jersey, Vermont, Texas or Oregon.
- An annual net loan maintenance fee of 2% or 3%, which is the difference between the loan interest rate and the interest credited on the loan security as determined under the terms of the annuity contract and described in the loan agreement.

Guided Portfolio Services® ("GPS")

Guided Portfolio Services is a fiduciary participant investment advisory service offered by VALIC Financial Advisors, Inc. ("VFA") in accordance with Department of Labor Advisory Opinion 2001-09A issued to VALIC's sister company, SunAmerica Retirement Markets, Inc., in 2001. GPS must be authorized by the Plan Sponsor to be available in the plan and must be elected by the participant. Fees for GPS are paid to VFA and are charged to the account of any participant who elects GPS. GPS is available in 2 formats:

- GPS Portfolio Advisor is an option for those participants who want to monitor and manage their investment portfolios themselves, but still value expert advice. For Portfolio

Advisor, a fixed annual fee of \$25.00 is charged following enrollment, which entitles the participant to use the service for one year. At the end of the year, the participant will be required to re-enroll to continue the service.

- GPS Portfolio Manager is the managed account option that automatically implements the investment advice, provides ongoing portfolio monitoring and asset rebalancing, and updates the participant's advice and retirement income forecast annually. For Portfolio Manager, an asset based fee is calculated at each calendar quarter end and will be assessed shortly after quarter end. Following is the GPS Portfolio Manager fee schedule.

-GPS Portfolio Manager fee schedule

For assets managed by GPS:

-The first \$100,000, the annual participant fee is 0.60% on assets

-The next \$150,000, the annual participant fee is 0.50% on assets

-And amounts over \$250,000, the annual participant fee is 0.45% on assets

INVESTMENT ALTERNATIVES COMPARATIVE CHART

Investment Alternatives Comparative Chart

The Investment Alternatives Comparative Chart provides important information to help you compare the investment options provided by VALIC under the Plan. These investments are administered by VALIC as the service provider. The Investment Alternatives Comparative Chart includes the following information: Performance and expense figures are as of 12/31/2017.

-Performance information for the investment options provided by VALIC under the Plan.

-This includes investments that have a fixed or stated rate of return as well as investments with a variable rate of return.

-Products that are available to all participants (includes beneficiaries and alternate payees) and eligible employees are listed first. All other products are listed thereafter.

-Product exchanges from newer products to older products are generally not allowed.

-Shows how these investments have performed over time and allows you to compare them with an appropriate benchmark index for the same time periods.

Current performance may be higher or lower than the performance stated due to recent stock market volatility. The performance data quoted represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that investments, when withdrawn, may be worth more or less than the original cost.

-Shows fee and expense information for the investment options provided by VALIC under the Plan.

-Total annual operating expenses, which include the separate account fee, reduce the

rate of return of the investment option.

-The shareholder-type fees are in addition to the total annual operating expenses.

-Describes limitations or restrictions imposed by VALIC or the investment option.

-Presents the features of the annuity options available 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 may last for your entire life, in return for an investment.

-These annuities are issued by The Variable Annuity Life Insurance Company and distributed by its affiliate, AIG Capital Services, Inc., member FINRA.

-All guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company.

Please visit <https://my.valic.com/MyVALIC/FundPerformance/FundFactSheet.aspx?g=1> for a glossary of investment terms relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.

INVESTMENT OPTION(S)

Below you will find detailed charts with information for each investment option concerning performance, fees, expenses and the features of the annuity options available under the Plan, if applicable.

More information can be found at: www.valic.com/feedisclosure

GROUP MUTUAL FUND W/ FIXED ANNUITY (M016) (Policy Form GFA-504, a fixed annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas). The Plan's mutual fund options and the fixed annuity are available for investment by Participants. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract.

This product is generally available to Participants and eligible employees. Subject to the Plan, certain restrictions may apply. Example: the product may be available only for certain types of contributions.

PORTFOLIO DIRECTOR (A045) Policy Form UITG-194-TRMC is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived.

Participant Surrender/Withdrawal Charges: There are no surrender or withdrawal charges.

PORTFOLIO DIRECTOR (A042) Policy Form UIT-194 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

There is a \$3.75 quarterly fee charged to Participant accounts. Charges are deducted pro rata from variable investment options.

Participant Surrender/Withdrawal Charges: In the first 15 contract/certificate years withdrawals in excess of 10% per contract/certificate year have a 5% surrender charge. Charges are deducted pro rata from all investment options. Waivers may apply. Please see your contract or certificate for more information.

INVESTMENT OPTION(S)

Below you will find detailed information for each investment option concerning performance, fees, expenses and the features of the annuity options available under the Plan, if applicable.

More information can be found at: www.valic.com/feedisclosure

PORTFOLIO DIRECTOR (A045) Policy Form UITG-194-TRMC is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived.

Participant Surrender/Withdrawal Charges: There are no surrender or withdrawal charges.

PORTFOLIO DIRECTOR (A042) Policy Form UIT-194 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

There is a \$3.75 quarterly fee charged to Participant accounts. Charges are deducted pro rata from variable investment options.

Participant Surrender/Withdrawal Charges: In the first 15 contract/certificate years withdrawals in excess of 10% per contract/certificate year have a 5% surrender charge. Charges are deducted pro rata from all investment options.

Waivers may apply. Please see your contract or certificate for more information.

INVESTMENT OPTION(S) LIST

IMPACT (A041) Policy Form UIT-981 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

There is a \$7.50 quarterly fee charged to Participant accounts. Charges are deducted pro rata from variable investment options.

Participant Surrender/Withdrawal Charges: Withdrawals in excess of 10% per contract/certificate year have a 5% surrender charge. Charges are deducted pro rata from all investment options. Waivers may apply. Please see your contract or certificate for more information.

INDEPENDENCE PLUS (A040) Policy Form UITG-585 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and

surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived.

Participant Surrender/Withdrawal Charges: There are no charges on surrenders or withdrawals.

INDEPENDENCE PLUS (A021) Policy Form UIT-585 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus. This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

In the first contract/certificate year, there is a \$5.00 quarterly fee charged to Participant accounts and a \$3.75 quarterly fee for the remaining contract/certificate years. Charges are deducted pro rata from variable investment options.

Participant Surrender/Withdrawal Charges: In the first 15 contract/certificate years withdrawals in excess of 10% per contract/certificate year have a 5% surrender charge. Charges are deducted pro rata from all investment options.

Waivers may apply. Please see your contract/certificate for more information.

INVESTMENT OPTION(S) LIST CONTINUED ADDENDUM

INDEPENDENCE PLUS (A022) Policy Form UITG-585 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

In the first contract/certificate year, there is a \$5.00 quarterly fee charged to Participant accounts and a \$3.75 quarterly fee for the remaining contract/certificate years. Charges are deducted pro rata from variable investment options.

Participant Surrender/Withdrawal Charges: In the first 15 contract/certificate years withdrawals in excess of 10% per contract/certificate year have a 5% surrender charge. Charges are deducted pro rata from all investment options.

Waivers may apply. Please see your contract/certificate for more information.

V-PLAN (A013) Policy Form GFA-582 is a fixed annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived or do not apply.

Participant Surrender/Withdrawal Charges: In the first 15 contract/certificate years withdrawals in excess of 10% per contract/certificate year have a 7% surrender charge. Charges are deducted pro rata from all investment options.

Waivers may apply. Please see your contract or certificate for more information.

V-PLAN (A011) Policy Form IFA-582 is a fixed annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived or do not apply.

Participant Surrender/Withdrawal Charges: In the first 15 contract/certificate years withdrawals in excess of 10% per contract/certificate year have a 7% surrender charge. Charges are deducted pro rata from investment options. Waivers may apply. Please see your contract or certificate for more information.

INVESTMENT OPTIONS (S) LIST CONTINUED

IMPACT (A041) Policy Form UIT-981 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract

and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

There is a \$7.50 quarterly fee charged to Participant accounts. Charges are deducted pro rata from variable investment options.

Participant Surrender/Withdrawal Charges: Withdrawals in excess of 10% per contract/certificate year have a 5% surrender charge. Charges are deducted pro rata from all investment options. Waivers may apply. Please see your contract or certificate for more information.

INDEPENDENCE PLUS (A040) Policy Form UITG-585 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived.

Participant Surrender/Withdrawal Charges: There are no charges on surrenders or withdrawals.

INDEPENDENCE PLUS (A021) Policy Form UIT-585 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

In the first contract/certificate year, there is a \$5.00 quarterly fee charged to Participant accounts and a \$3.75 quarterly fee for the remaining contract/certificate years. Charges are deducted pro rata from variable investment options.

Participant Surrender/Withdrawal Charges: In the first 15 contract/certificate years

withdrawals in excess of 10% per contract/certificate year have a 5% surrender charge. Charges are deducted pro rata from all investment options.

Waivers may apply. Please see your contract/certificate for more information.

PLAN FEES AND EXPENSES

An explanation of fees and expenses for general Plan administrative services (e.g., legal, accounting and recordkeeping) that may be deducted from a participant's account and the basis on which such charges will be allocated is provided below.

An annual administrative fee of 0 basis points is charged to Participant accounts or paid by the Plan Sponsor quarterly. This fee is less than the total cost of the services, which is 37 basis points, because it has been offset by the anticipated Indirect Compensation received by VRSCO and affiliates. This fee will not be increased or decreased based upon actual Indirect Compensation received. It may be revised if there are changes in the investment options.

The Plan may incur charges or fees outside of the investment alternative product(s) that may be deducted from participant accounts as directed or authorized by the Plan Administrator. These fees may include third-party administration, consultant, legal, audit, and other fees directly related to the operation of the Plan. Any such charges or fees deducted from VALIC participant accounts will be reflected on quarterly participant account statements.

PLAN INFORMATION AND ADMINISTRATIVE EXPENSES

Information regarding investment instructions, including limitations, and voting rights is provided below.

Giving Investment Instructions

In order to direct your Plan investment with VALIC, and subject to any Plan and investment restrictions described below, you may make your election on VALIC's website, www.valic.com, or you may contact VALIC at 800-448-2542.

For security reasons, you will be asked to verify your identity by logging into your account on VALIC.com. Should you need to register for VALIC.com, please visit <https://login.valic.com/sso/> and click on "Register for individual access" under "Need to register for online access?" in the middle of the screen.

You may give your instructions on any day. Instructions include updates to the investment allocations on your account(s) and transfers of assets between the available investments offered by the Plan. Instructions completed by close of the New York Stock Exchange (NYSE) (Eastern Time) will be effective that day. Instructions completed after the close of the NYSE (Eastern Time) will be effective on the next business day.

Plan Limitations on Instructions

Your instructions may be subject to limitations or restrictions imposed by the investment options as described in Section II or by the Plan.

Designated Investment Alternatives

See Section II for a list of all investment options provided under the Plan by VALIC.

Designated Investment Manager

There is no Designated Investment Manager for the Plan.

SOME EXPLANATIONS THAT MAY HELP CLARIFY HOW TO VIEW THE INFORMATION ARE:

Some explanations that may help clarify how to view the information are:

-Fund Performance for each fund as of the same time period — allowing you to compare "apples to apples" with the same market conditions.

-Categorization of funds are classified by category or asset class — allowing you to compare one fund to a similar fund, such as bond funds to bond funds.

-Annual operating expenses are shown as a percent or a dollar amount per \$1,000 of investment — allowing you to compare expenses across funds.

-Benchmark information is provided for each fund — allowing you to compare a fund you are considering against the benchmark the fund company has identified.

-Shareholder-type fees and restrictions are also identified — allowing you to compare and determine if it will meet your individual goals.

It is important to remember that past performance is not an indicator or guarantee of future results and that higher or lower fees are not necessarily indicative of the performance of that fund. To remain informed, you may want to take advantage of more current performance data which is available online for each fund at www.valic.com/feedisclosure.

-Annuity options

Two factors to consider when reviewing your annuity options available under the Plan include:

-Guaranteed Death Benefit

Annuities provide specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender.

-Guaranteed Income Payment Options

Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and may last for your entire life, in return for an investment. You may choose to have your account paid out in a fixed, variable, or combination of methods including lifetime annuity, lump sum, installment and partial annuity options.

The information provided in this disclosure supplements the information already provided to participants in the Plan's Summary Plan Description (SPD), Summary Annual Report (SAR) and quarterly benefit statements. This disclosure does not replace or alter the terms of the Plan or investment arrangements. This disclosure is subject to the terms of the Plan and investment arrangements and, in the event of a conflict, the terms of the Plan and/or investment arrangement will prevail.

Please keep in mind that investing involves risk including the possible loss of principal. Retirement accounts are long term investments. Income taxes are payable upon withdrawal, and federal restrictions and a 10% federal penalty tax may apply to withdrawals prior to age 59½.

We hope that this disclosure will be helpful to you as you continue to plan for your retirement needs.

SUMMARY OF RESOURCES**Glossary of Investment Terms**

<https://my.valic.com/MyVALIC/FundPerformance/FundFactSheet.aspx?g=1>

Prospectuses for VALIC Annuity Products

https://www.valic.com/prospectuses-reports_3240_424368.html

Updated Investment Performance Data and Fund Fact Sheets

www.valic.com/feedisclosure

Link to Informational Audio/Video Presentation

www.valic.com/participant_fee_disclosure

Retirement plans and accounts that satisfy relevant qualification rules, such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional taxdeferred treatment of earnings beyond the tax deferral of the tax-qualified retirement plan or account itself. However, annuities do provide other features and benefits.

Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments. International (global) and foreign funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates. High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity. Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with

an investment in the fund. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.

To obtain a prospectus, visit <https://www.valic.com>. You can also call 1-800-428-2542 and follow the prompts to request all annuity prospectuses. Underlying fund prospectuses and mutual fund prospectuses can be obtained through the ePrint function under Links to Login on www.valic.com. The prospectuses contain the investment objectives, risks, charges, expenses and other information about the respective investment companies that you should consider carefully before investing. Please read the prospectuses carefully before investing or sending money.

Securities and investment advisory services are offered by VALIC Financial Advisors, Inc., member FINRA and an SECregistered investment advisor. Annuities issued by The Variable Life Insurance Company. Variable annuities, AIG Capital Services, Inc. members FINRA. VALIC represents The Variable Annuity Life Insurance Company and its subsidiaries, VALIC Financial Advisors, Inc. and VALIC Retirement Services Company. Copyright © The Variable Annuity Life Insurance Company. All rights reserved.

THE GUARANTEED DEATH BENEFIT PAYABLE TO YOUR DESIGNATED BENEFICIARY FOR YOUR ANNUITY OPTION INCLUDES THE FOLLOWING:

Objective/Goals

The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s), plus a stated rate of return or interest where applicable, reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.

Pricing Factors

The death benefits are automatically included in the annuity contract for no additional fee.

Restrictions/Fees

The death benefit provisions may vary from state to state and by age.

The various forms of guaranteed income payment options available for your annuity option are as follows:

Objective/Goals

When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination. You may specify the manner in which your income payments are made. You may select one of the following options:

-Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary.

-Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution.

-Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment.

-Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor.

-Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed.

Pricing Factors

The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.

Restrictions/Fees

Once your payments have begun, the option you chose cannot be stopped or changed.

The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.

UNDERSTANDING THE BASICS

Retirement plan experts and the United States Department of Labor have noted that fees and expenses are an important consideration for plan participants, along with investment performance, available services, guarantees and investment features. In short, what are you paying, and what are you getting for it?

Fees and expenses can be associated with the general administration of a retirement plan, a particular individual service you elect or incorporated into the investment options you choose. This disclosure describes your plan's services and available investment options and the fees associated with both.

-Administrative services

General administrative services can include recordkeeping, legal and accounting services, customer service and communications including quarterly account statements.

-Individual services

Individual services include any service that is available in the plan that you elect to use. An example of an individual service would be a loan, which may include an initial set-up fee as well as an annual loan maintenance fee.

-Investment options

Investment options may have fees and expenses associated with that particular option. For example:

-Operating expenses

Investment funds and products may charge fees to cover the fund's total annual operating expenses. Also known as an expense ratio, these fees are generally not deducted from your account; rather they are calculated in the share price or net asset value of the investment option. So, the performance data shown on any fund already takes these fees into account. Since the expense ratio varies by fund and is not directly deducted from your account, it will be important for you to understand the fees for any fund. Expense ratios are noted in this disclosure as both a percent and a dollar amount per \$1,000. So, if the expense ratio is 0.50%, the actual fund expense is \$5.00 for each \$1,000 you have in that fund. These fees also may include annuity contract charges, such as separate account fees which are in consideration of certain additional guarantees, including death benefit guarantees as well as lifetime guaranteed payment options. Expense ratios can have a significant effect on your investment returns. That's why you should be aware of them as you select investment options. For instance, in the hypothetical example below, we can look at two identical investments with identical rates of return before expenses are charged to the fund. In this example, these two investments have different expense ratios—0.50% (as mentioned above) and 1.50%. You can see the difference in the cumulative return over 20 years:

-Trading fees

Some funds impose trading restrictions or charge transaction fees related to trading frequency. Such transaction fees, including short-term trading fees, may be deducted from your account when applicable.

-Fixed investment fees

Fixed investment options can include fees or transfer and withdrawal restrictions in return for a guaranteed return on investment.

These fees are an important part of the story, but not the entire story. Fees should not be reviewed in a vacuum. It is important to understand the fees you are paying in the context of what you are getting for those fees. That includes the services, options and guarantees that those fees provide. It is also important to consider the investment option performance, which, as noted above, has already taken into account some or all of the

fees. Performance data included in this disclosure provides the same general information across investment options so you can compare them.

VOTING AND OTHER RIGHTS

VALIC receives advance notice of shareholder meetings of mutual funds (or variable investment options under an annuity) that are offered on VALIC retirement services platforms. Each notice provides details of the meeting, including the meeting date, record date and the purpose of the meeting. As of the record date (i.e., the date used to determine who is eligible to vote at each meeting), VALIC conducts a search of its systems for all Plan participants who owned shares of the fund (or, in the case of amounts held under a VALIC annuity contract, units of a variable investment option of VALIC Separate Account A which corresponds to an investment in the fund) on such date. VALIC provides to the fund's proxy vendor the name, address and number of shares for each person designated to receive the proxy materials (generally, the Plan participants unless the Plan directs VALIC differently). VALIC provides no further information about Plan participants or the Plan Sponsor to the fund company or to the proxy vendor, and neither the fund company nor the proxy vendor is authorized to contact Plan participants or the Plan Sponsor to actively solicit voting instructions.

In addition to mailing proxy materials (notice, proxy statement and proxy/voting instruction card), many fund companies make these materials available on their websites and/or the proxy vendor's website. Generally, proxies or voting instructions may be provided via the internet, phone or regular mail.

With respect to Plans funding or investing in a VALIC variable annuity contract (or combination fixed and variable annuity contract), the variable annuity Separate Account will vote all of the shares of the mutual funds it holds based on, and in the same proportion as, the voting instructions received. With respect to fund shares for which no voting instructions have been received, the Separate Account votes the shares in the same proportion as the shares for which voting instructions have been received.

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 a plan ID, 406848,101764,101761, you'll be directed to plan and investment information.

Visit www.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, 2018

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									
Oppenheimer Developing Markets Fund Y	Diversified Emerging Mkts	ODVYX	09/07/2005	0.37%	3.35%	7.48%	1.07% \$10.70	1.07% \$10.70	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI Emerging Markets Index			-0.81%	3.61%	5.40%				
Ivy International Core Equity Fund I	Foreign Large Blend	ICEIX	04/02/2007	1.42%	5.69%	7.35%	0.94% \$9.40	0.79% \$7.90	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE Index			2.74%	4.42%	5.38%	Contractual Waiver Exp: 07/31/2020			
Vanguard Total International Stock Index Fund Admiral	Foreign Large Blend	VTIAX	11/29/2010	1.61%	4.47%	5.12%	0.11% \$1.10	0.11% \$1.10	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI AC World Ex USA Index			1.76%	4.12%	4.91%				
Oppenheimer International Small-Mid Company Fund Y	Foreign Small/Mid Growth	OSMYX	09/07/2005	16.04%	14.01%	18.00%	1.17% \$11.70	1.16% \$11.60	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA SMID NR USD			2.26%	5.72%	7.62%	Contractual Waiver Exp: 10/27/2018			
Vanguard 500 Index Fund Admiral	Large Blend	VFIAX	11/13/2000	17.87%	13.91%	11.95%	0.04% \$0.40	0.04% \$0.40	Available in plan(s): 406848 101764 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. 17.91%	5 Yr. 13.95%	10 Yr. or Since Inception 11.97%	Gross	Net	
T. Rowe Price Blue Chip Growth Fund Retail	Large Growth	TRBCX	06/30/1993	27.25%	17.57%	15.50%	0.70% \$7.00	0.70% \$7.00	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				17.91%	13.95%	11.97%			
American Century Income and Growth Fund I	Large Value	AMGIX	01/28/1998	16.42%	12.17%	10.78%	0.47% \$4.70	0.47% \$4.70	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				17.91%	13.95%	11.97%			
JPMorgan Intrepid Value Fund R5	Large Value	JIVRX	05/15/2006	14.84%	10.97%	10.15%	0.62% \$6.20	0.44% \$4.40	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value Index				9.45%	10.72%	9.79%	Contractual Waiver Exp: 10/31/2019		
Vanguard Mid-Cap Index Fund Admiral	Mid-Cap Blend	VIMAX	11/12/2001	13.42%	11.66%	12.42%	0.05% \$0.50	0.05% \$0.50	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP U.S. Mid Cap Index				13.44%	11.71%	12.18%			
MassMutual Select Mid Cap Growth Equity II Fund R5	Mid-Cap Growth	MGRFX	05/31/2000	17.06%	13.82%	14.00%	0.82% \$8.20	0.82% \$8.20	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Midcap Growth Index				21.10%	13.00%	13.46%			
MFS Mid Cap Value Fund R4	Mid-Cap Value	MVCJX	04/01/2005	8.69%	9.90%	11.81%	0.86% \$8.60	0.86% \$8.60	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Midcap Value Index				8.81%	10.72%	11.29%			
Principal Real Estate Securities Fund R5	Real Estate	PREPX	12/06/2000	5.92%	10.07%	8.49%	1.07% \$10.70	1.07% \$10.70	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. REIT Index				3.74%	9.16%	7.50%			
Vanguard Small-Cap Index Fund Admiral	Small Blend	VSMAX	11/13/2000	16.70%	11.48%	12.36%	0.05% \$0.50	0.05% \$0.50	Available in plan(s): 406848 101764 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. 16.68%	5 Yr. 11.46%	10 Yr. or Since Inception 12.90%	Gross	Net	
CRSP U.S. Small Cap Index									
Janus Henderson Triton Fund I	Small Growth	JSMGX	07/06/2009	24.74%	14.99%	19.06%	0.77% \$7.70	0.77% \$7.70	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2500 Growth Index				23.13%	12.88%	17.62%			
JPMorgan Small Cap Value Fund R5	Small Value	JSVRX	05/15/2006	7.47%	8.25%	9.82%	0.87% \$8.70	0.84% \$8.40	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2000 Value Index				9.33%	9.91%	9.52%	Contractual Waiver Exp: 10/31/2019		
Variable Annuity									
CREF Stock Account R2	Allocation--85%+ Equity	QCSTPX	04/24/2015	11.74%	10.28%	9.67%	0.37% \$3.70	0.37% \$3.70	Available in plan(s): 101764 101761 Contributions and Transfers in not allowed. This applies to plan(s): 101764 Contributions not allowed. This applies to plan(s): 101761 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 Aggressive Target Risk Index				10.40%	9.26%	9.34%			
CREF Equity Index Account R2	Large Blend	QCEQPX	04/24/2015	17.26%	13.10%	11.63%	0.30% \$3.00	0.30% \$3.00	Available in plan(s): 101764 101761 Contributions and Transfers in not allowed. This applies to plan(s): 101764 101761 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Russell 3000 Index				17.58%	13.46%	12.01%			
CREF Growth Account R2	Large Growth	QCGRPX	04/24/2015	26.36%	16.44%	13.91%	0.32% \$3.20	0.32% \$3.20	Available in plan(s): 101764 101761 Contributions and Transfers in not allowed. This applies to plan(s): 101764 101761 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Russell 1000 Growth Index				26.30%	16.58%	14.31%			
CREF Global Equities Account R2	World Stock	QCGLPX	04/24/2015	9.40%	8.83%	8.40%	0.40% \$4.00	0.40% \$4.00	Available in plan(s): 101764 101761 Contributions and Transfers in not allowed. This applies to plan(s): 101764 101761 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
MSCI All Country World Index (NR USD)				9.77%	8.67%	8.19%			
Fixed Income									
Mutual 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	
BlackRock High Yield Bond Fund Institutional	High Yield Bond	BHYIX	11/19/1998	3.48%	5.37%	9.02%	0.63% \$6.30	0.63% \$6.30	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. High-Yield 2% Issuer Cap Index				3.05%	5.55%	9.46%			
Pioneer Bond Fund Y	Intermediate- Term Bond	PICYX	09/20/2001	-0.30%	2.98%	5.22%	0.59% \$5.90	0.58% \$5.80	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-1.22%	2.16%	3.77%	Contractual Waiver Exp: 11/01/2019		
Vanguard Total Bond Market Index Fund Admiral	Intermediate- Term Bond	VBTLX	11/12/2001	-1.21%	2.09%	3.70%	0.05% \$0.50	0.05% \$0.50	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Float Adjusted Index				-1.23%	2.16%				
Variable Annuity									
CREF Inflation-Linked Bond Account R2	Inflation-Protected Bond	QCILPX	04/24/2015	0.17%	0.96%	2.85%	0.31% \$3.10	0.31% \$3.10	Available in plan(s): 101764 101761 Contributions and Transfers in not allowed. This applies to plan(s): 101764 101761 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 Barclays U.S. Treasury Inflation Protected Securities (TIPS) 1-10 Year Index				0.33%	0.94%	2.52%			
CREF Bond Market Account R2	Intermediate- Term Bond	QCBMPX	04/24/2015	-1.09%	2.38%	3.78%	0.37% \$3.70	0.37% \$3.70	Available in plan(s): 101764 101761 Contributions and Transfers in not allowed. This applies to plan(s): 101764 101761 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 Barclays U.S. Aggregate Bond Index				-1.22%	2.16%	3.77%			
Money Market									
Variable Annuity									
CREF Money Market Account R2 7-day current annualized yield 1.33% as of 09/25/2018 7-day effective annualized yield 1.34% as of 09/25/2018	Money Market- Taxable	QCMPX	04/24/2015	0.97%	0.26%	0.20%	0.30% \$3.00	0.30% \$3.00	Available in all plans. Contributions and Transfers in not allowed. This applies to plan(s): 406848 101764 Contributions not allowed. This applies to plan(s): 101761

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	
<i>iMoneyNet Money Fund Averages - All Government</i>				1.13%	0.30%	0.18%			
Multi-Asset Mutual Fund									
JPMorgan SmartRetirement Income Fund R5	Retirement Income	JSIIX	05/15/2006	3.15%	4.80%	6.27%	0.55% \$5.50	0.51% \$5.10	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date Retirement Income Index				3.71%	4.37%	5.10%	Contractual Waiver Exp: 10/31/2018		
JPMorgan SmartRetirement 2020 Fund R5	Target-Date 2020	JTTIX	05/15/2006	4.17%	6.28%	7.70%	0.57% \$5.70	0.55% \$5.50	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2020 Index				5.78%	6.49%	7.09%	Contractual Waiver Exp: 10/31/2018		
JPMorgan SmartRetirement 2025 Fund R5	Target-Date 2025	JNSIX	07/31/2007	5.19%	7.10%	8.30%	0.57% \$5.70	0.56% \$5.60	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2025 Index				6.86%	7.13%	7.59%	Contractual Waiver Exp: 10/31/2018		
JPMorgan SmartRetirement 2030 Fund R5	Target-Date 2030	JSMIX	05/15/2006	6.43%	7.82%	8.74%	0.60% \$6.00	0.58% \$5.80	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2030 Index				7.99%	7.78%	8.02%	Contractual Waiver Exp: 10/31/2018		
JPMorgan SmartRetirement 2035 Fund R5	Target-Date 2035	SRJIX	07/31/2007	6.83%	8.26%	9.21%	0.60% \$6.00	0.59% \$5.90	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2035 Index				8.99%	8.39%	8.39%	Contractual Waiver Exp: 10/31/2018		
JPMorgan SmartRetirement 2040 Fund R5	Target-Date 2040	SMTIX	05/15/2006	7.53%	8.69%	9.43%	0.61% \$6.10	0.60% \$6.00	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2040 Index				9.68%	8.79%	8.67%	Contractual Waiver Exp: 10/31/2018		
JPMorgan SmartRetirement 2045 Fund R5	Target-Date 2045	JSAIX	07/31/2007	7.71%	8.76%	9.52%	0.61% \$6.10	0.60% \$6.00	Available in plan(s): 406848 101764 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 2045 Index				9.98%	9.05%	8.79%		Contractual Waiver Exp: 10/31/2018	
JPMorgan SmartRetirement 2050 Fund R5	Target-Date 2050	JTSIX	07/31/2007	7.80%	8.76%	9.53%	0.61% \$6.10	0.60% \$6.00	Available in plan(s): 406848 101764 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2050 Index				10.26%	9.29%	8.96%		Contractual Waiver Exp: 10/31/2018	
JPMorgan SmartRetirement 2055 Fund R5	Target-Date 2055	JFFIX	01/31/2012	7.73%	8.78%	10.49%	0.64% \$6.40	0.60% \$6.00	Available in plan(s): 406848 101764 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				10.32%	9.42%	11.03%		Contractual Waiver Exp: 10/31/2018	
Variable Annuity									
CREF Social Choice Account R2	Allocation--50% to 70% Equity	QCSCPX	04/24/2015	6.87%	7.06%	7.68%	0.33% \$3.30	0.33% \$3.30	Available in plan(s): 101764 101761 Contributions and Transfers in not allowed. This applies to plan(s): 101764 101761 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 Index				6.02%	6.51%	7.41%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	5.14%	7.05%	2.99%	0.79% \$7.90	0.79% \$7.90	Available in plan(s): 101764 101761 Contributions and Transfers in not allowed. This applies to plan(s): 101764 101761 Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 Index				17.91%	13.95%	11.97%			

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.

*** Legend of plan name for each applicable plan number**

Plans	Plan Names
406848	WEST VIRGINIA UNIVERSITY MEDICAL CORPORATION 403(B) PLAN
101764	WVU MEDICAL CORP SECTION 403(B) DEFINED CONTRIB PLAN (FROZEN)
101761	PRE NOV-2015 WVU MEDICAL CORP 403(B) PLAN

VALIC

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: Visit www.valic.com 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 VALIC at 800 448-2542 or write to us at VALIC, P.O. BOX 15648 Amarillo, TX 79105-5648.

Table 1 – Variable Return Investment Performance as of September 30, 2018

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									
Variable Annuity									
EMERGING ECONOMIES (A045)		NA	12/01/2005	39.86%	3.29%	-1.06%	1.94%		
MSCI EM NR USD				37.28%	4.35%	1.68%	\$19.40		
EMERGING ECONOMIES (A042)		NA	12/02/2005	34.85%	2.38%	-1.08%	1.94%		
MSCI EM NR USD				37.28%	4.35%	1.68%	\$19.40		
FOREIGN VALUE (A045)		NA	11/30/2005	15.84%	5.22%	1.09%	1.80%		
MSCI EAFE NR USD				25.03%	7.90%	1.94%	\$18.00		
FOREIGN VALUE (A042)		NA	12/02/2005	10.82%	4.38%	1.07%	1.80%		
MSCI EAFE NR USD				25.03%	7.90%	1.94%	\$18.00		
GLOBAL SOCIAL AWARENESS FUND (A045)		NA	09/28/1989	21.49%	11.60%	4.85%	1.62%		
MSCI World NR USD				22.40%	11.64%	5.03%	\$16.20		
GLOBAL SOCIAL AWARENESS FUND (A021)		NA	09/29/1989	16.48%	10.94%	4.84%	1.62%		
MSCI World NR USD				22.40%	11.64%	5.03%	\$16.20		
GLOBAL SOCIAL AWARENESS FUND (A022)		NA	09/30/1989	16.48%	10.94%	4.84%	1.62%		
							\$16.20		

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	
<i>MSCI World NR USD</i>				22.40%	11.64%	5.03%			
GLOBAL SOCIAL AWARENESS FUND (A040)		NA	09/30/1989	21.49%	11.60%	4.85%	1.62%		
							\$16.20		
<i>MSCI World NR USD</i>				22.40%	11.64%	5.03%			
GLOBAL SOCIAL AWARENESS FUND (A042)		NA	09/29/1989	16.48%	10.94%	4.84%	1.62%		
							\$16.20		
<i>MSCI World NR USD</i>				22.40%	11.64%	5.03%			
GLOBAL STRATEGY (A045)		NA	12/01/2005	12.43%	5.56%	4.80%	1.66%		
							\$16.60		
<i>60% MSCI ACWI & 40% JPMorgan GBI Global (unhdg)</i>				16.85%	6.63%	4.34%			
GLOBAL STRATEGY (A042)		NA	12/03/2005	7.42%	4.73%	4.79%	1.66%		
							\$16.60		
<i>60% MSCI ACWI & 40% JPMorgan GBI Global (unhdg)</i>				16.85%	6.63%	4.34%			
INTERNATIONAL GROWTH FUND (A045)		NA	12/04/2000	26.37%	6.49%	2.24%	2.01%		
							\$20.10		
<i>MSCI EAFE NR USD</i>				25.03%	7.90%	1.94%			
INTERNATIONAL GROWTH FUND (A042)		NA	12/05/2000	21.35%	5.69%	2.23%	2.01%		
							\$20.10		
<i>MSCI EAFE NR USD</i>				25.03%	7.90%	1.94%			
INTERNATL EQUITIES INDEX FUND (A045)		NA	09/29/1989	23.12%	5.94%	0.26%	1.45%		
							\$14.50		
<i>MSCI EAFE NR USD</i>				25.03%	7.90%	1.94%			
INTERNATL EQUITIES INDEX FUND (A021)		NA	09/29/1989	18.10%	5.12%	0.25%	1.45%		
							\$14.50		
<i>MSCI EAFE NR USD</i>				25.03%	7.90%	1.94%			
INTERNATL EQUITIES INDEX FUND (A022)		NA	09/29/1989	18.10%	5.12%	0.25%	1.45%		
							\$14.50		
<i>MSCI EAFE NR USD</i>				25.03%	7.90%	1.94%			
INTERNATL EQUITIES INDEX FUND (A040)		NA	09/30/1989	23.12%	5.94%	0.26%	1.45%		
							\$14.50		

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	
MSCI EAFE NR USD				25.03%	7.90%	1.94%			
INTERNATL EQUITIES INDEX FUND (A042)		NA	09/30/1989	18.10%	5.12%	0.25%	1.45%		\$14.50
MSCI EAFE NR USD				25.03%	7.90%	1.94%			
INTL OPPORTUNITIES (A045)		NA	09/19/1998	38.32%	10.71%	3.33%	1.75%		\$17.50
MSCI EAFE Small Cap NR USD				33.01%	12.85%	5.77%			
INTL OPPORTUNITIES (A042)		NA	09/19/1998	33.30%	10.02%	3.31%	1.75%		\$17.50
MSCI EAFE Small Cap NR USD				33.01%	12.85%	5.77%			
Fixed Income									
Variable Annuity									
CAPITAL CONSERVATION (A045)		NA	01/10/1986	2.49%	0.87%	2.71%	1.64%		\$16.40
Barclays US Agg Bond TR USD				3.54%	2.10%	4.01%			
CAPITAL CONSERVATION (A021)		NA	01/12/1986	-2.14%	-0.07%	2.70%	1.64%		\$16.40
BBgBarc US Agg Bond TR USD				3.54%	2.10%	4.01%			
CAPITAL CONSERVATION (A022)		NA	01/13/1986	-2.14%	-0.07%	2.70%	1.63%		\$16.30
BBgBarc US Agg Bond TR USD				3.54%	2.10%	4.01%			
CAPITAL CONSERVATION (A040)		NA	01/12/1986	2.49%	0.87%	2.71%	1.64%		\$16.40
Barclays US Agg Bond TR USD				3.54%	2.10%	4.01%			
CAPITAL CONSERVATION (A042)		NA	01/14/1986	-2.14%	-0.07%	2.70%	1.64%		\$16.40
BBgBarc US Agg Bond TR USD				3.54%	2.10%	4.01%			
CAPITAL CONSERVATION		NA		-2.13%	0.86%	2.70%	1.64%		

Investment Name / Benchmark FUND (A041)	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	
							\$16.40		
<i>BBgBarc US Agg Bond TR USD</i>				3.54%	2.10%	4.01%			
CORE BOND FUND (A045)		NA	09/17/1998	3.82%	1.49%	3.65%	1.52%		
							\$15.20		
<i>BBgBarc US Agg Bond TR USD</i>				3.54%	2.10%	4.01%			
CORE BOND FUND (A042)		NA	09/20/1998	-0.86%	0.55%	3.64%	1.52%		
							\$15.20		
<i>BBgBarc US Agg Bond TR USD</i>				3.54%	2.10%	4.01%			
GOVERNMENT MONEY MARKET I (A045)		NA	01/11/1986	-0.63%	-0.91%	-0.70%	1.53%		
							\$15.30		
<i>Citi Treasury Bill 3 Mon USD</i>				0.84%	0.24%	0.34%			
GOVERNMENT MONEY MARKET I (A021)		NA	01/13/1986	-5.11%	-1.83%	-0.72%	1.53%		
							\$15.30		
<i>Citi Treasury Bill 3 Mon USD</i>				0.84%	0.24%	0.34%			
GOVERNMENT MONEY MARKET I (A040)		NA	01/13/1986	-0.63%	-0.91%	-0.70%	1.53%		
							\$15.30		
<i>Citi Treasury Bill 3 Mon USD</i>				0.84%	0.24%	0.34%			
GOVERNMENT MONEY MARKET I (A041)		NA	01/31/1982	-5.11%	-0.93%	-0.72%	1.53%		
							\$15.30		
<i>Citi Treasury Bill 3 Mon USD</i>				0.84%	0.24%	0.34%			
GOVERNMENT MONEY MARKET I (A042)		NA	01/12/1986	-5.11%	-1.83%	-0.72%	1.53%		
							\$15.30		
<i>Citi Treasury Bill 3 Mon USD</i>				0.84%	0.24%	0.34%			
GOVERNMENT MONEY MARKET II (A042)		NA	09/19/1998	-4.92%	-1.60%	-0.47%	1.30%		
							\$13.00		
<i>Citi Treasury Bill 3 Mon USD</i>				0.84%	0.24%	0.34%			
GOVERNMENT MONEY MARKET II (A045)		NA	09/17/1998	-0.43%	-0.67%	-0.45%	1.30%		
							\$13.00		
<i>Citi Treasury Bill 3 Mon USD</i>				0.84%	0.24%	0.34%			
GOVERNMENT SECURITIES		NA	01/12/1986	1.03%	0.02%	1.76%	1.64%		

Investment Name / Benchmark FUND (A045)	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 \$16.40	Net	
<i>BBgBarc US Government TR USD</i>				2.30%	1.28%	3.23%			
GOVERNMENT SECURITIES FUND (A021)		NA	01/13/1986	-3.53%	-0.91%	1.74%	1.64% \$16.40		
<i>BBgBarc US Government TR USD</i>				2.30%	1.28%	3.23%			
GOVERNMENT SECURITIES FUND (A022)		NA	01/14/1986	-3.53%	-0.91%	1.74%	1.64% \$16.40		
<i>BBgBarc US Government TR USD</i>				2.30%	1.28%	3.23%			
GOVERNMENT SECURITIES FUND (A040)		NA	01/13/1986	1.03%	0.02%	1.76%	1.64% \$16.40		
<i>BBgBarc US Government TR USD</i>				2.30%	1.28%	3.23%			
GOVERNMENT SECURITIES FUND (A042)		NA	01/14/1986	-3.53%	-0.91%	1.74%	1.64% \$16.40		
<i>BBgBarc US Government TR USD</i>				2.30%	1.28%	3.23%			
HIGH YIELD BOND FUND (A045)		NA	09/18/1998	7.11%	4.11%	4.59%	1.71% \$17.10		
<i>Citi HY Market TR USD</i>				7.05%	5.40%	7.59%			
HIGH YIELD BOND FUND (A042)		NA	09/20/1998	2.28%	3.23%	4.57%	1.71% \$17.10		
<i>Citi HY Market TR USD</i>				7.05%	5.40%	7.59%			
INFLATION PROTECTED FUND (A045)		NA	12/17/2004	3.82%	-0.77%	2.11%	1.58% \$15.80		
<i>BBgBarc US Treasury US TIPS TR USD</i>				3.01%	0.13%	3.53%			
INFLATION PROTECTED FUND (A042)		NA	12/16/2004	-0.87%	-1.70%	2.09%	1.58% \$15.80		
<i>BBgBarc US Treasury US TIPS TR USD</i>				3.01%	0.13%	3.53%			
INTERNATIONAL GOVERNMENT BOND		NA	09/27/1991	7.03%	-0.27%	2.48%	1.64%		

Investment Name / Benchmark (A045)	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 \$16.40	Net	
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>				8.32%	1.47%	4.10%			
INTERNATIONAL GOVERNMENT BOND (A021)		NA	09/29/1991	2.20%	-1.20%	2.46%	1.64% \$16.40		
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>				8.32%	1.47%	4.10%			
INTERNATIONAL GOVERNMENT BOND (A022)		NA	09/28/1991	2.20%	-1.20%	2.46%	1.64% \$16.40		
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>				8.32%	1.47%	4.10%			
INTERNATIONAL GOVERNMENT BOND (A040)		NA	09/28/1991	7.03%	-0.27%	2.48%	1.64% \$16.40		
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>				8.32%	1.47%	4.10%			
INTERNATIONAL GOVERNMENT BOND (A042)		NA	09/28/1991	2.20%	-1.20%	2.46%	1.64% \$16.40		
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>				8.32%	1.47%	4.10%			
STRATEGIC BOND FUND (A045)		NA	09/17/1998	6.01%	2.61%	4.42%	1.63% \$16.30		
<i>BBgBarc US Agg Bond TR USD</i>				3.54%	2.10%	4.01%			
STRATEGIC BOND FUND (A042)		NA	09/20/1998	1.23%	1.68%	4.41%	1.63% \$16.30		
<i>BBgBarc US Agg Bond TR USD</i>				3.54%	2.10%	4.01%			
VANGUARD LONG-TERM TREASURY (A045)		NA	05/15/1986	7.48%	2.31%	5.28%	1.20% \$12.00		
<i>BBgBarc US Treasury Long TR USD</i>				8.53%	3.48%	6.55%			
VANGUARD LONG-TERM		NA	05/17/1986	2.63%	1.37%	5.27%	1.20%		

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	
TREASURY (A042)							\$12.00		
<i>BBgBarc US Treasury Long TR USD</i>				8.53%	3.48%	6.55%			
VANGUARD LT INV-GRADE FUND (A045)		NA	07/05/1973	10.78%	4.53%	6.70%	1.22% \$12.20		
<i>BBgBarc US Credit A+ Long TR USD</i>				11.49%	5.20%	7.38%			
VANGUARD LT INV-GRADE FUND (A042)		NA	07/07/1973	5.78%	3.67%	6.68%	1.22% \$12.20		
<i>BBgBarc US Credit A+ Long TR USD</i>				11.49%	5.20%	7.38%			
Other									
Variable Annuity									
AGGRESSIVE GROWTH LIFESTYLE (A042)		NA	09/18/1998	10.38%	8.23%	5.48%	1.61% \$16.01		
<i>54% Russell 3000, 13% EAFE (net), 25% Barclays Capital Aggregate Bond, and 8% FTSE/EPRA NAREIT Global Real Estate</i>				16.23%	10.57%	6.55%			
AGGRESSIVE GROWTH LIFESTYLE (A045)		NA	09/20/1998	15.39%	8.96%	5.50%	1.61% \$16.10		
<i>54% Russell 3000, 13% EAFE (net), 25% Barclays Capital Aggregate Bond, and 8% FTSE/EPRA NAREIT Global Real Estate</i>				16.23%	10.57%	6.55%			
AM BEAC HOLLAND LG CAP GROWTH (A042)		NA	04/28/1996	-3.69%	9.64%	6.14%	2.25% \$22.50		
<i>Russell 1000 Growth TR USD</i>				7.08%	14.50%	8.33%			
AM BEAC HOLLAND LG CAP GROWTH (A045)		NA	04/28/1996	0.86%	10.34%	6.15%	2.25% \$22.50		
<i>Russell 1000 Growth TR USD</i>				7.08%	14.50%	8.33%			
AMER BEACON BRDWY LRG CP GRW I (A042)		NA		-	-	-	2.20% \$22.00		

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 Growth TR USD									
AMER BEACON BRDWH LRG CP GRW I (A045)		NA		-	-	-	2.20%		
							\$22.00		
N/A									
ARIEL APPRECIATION FUND (A042)		NA	11/29/1989	8.94%	12.20%	8.30%	2.12%		
							\$21.20		
Russell Mid Cap Value TR USD				13.34%	14.68%	9.10%			
ARIEL APPRECIATION FUND (A045)		NA	11/28/1989	13.96%	12.84%	8.31%	2.12%		
							\$21.20		
Russell Mid Cap Value TR USD				13.34%	14.68%	9.10%			
ARIEL FUND (A042)		NA	11/03/1986	9.72%	13.82%	7.78%	2.02%		
							\$20.20		
Russell 2500 Value TR USD				10.36%	13.27%	8.82%			
ARIEL FUND (A045)		NA	11/03/1986	14.73%	14.42%	7.80%	2.02%		
							\$20.20		
Russell 2500 Value TR USD				10.36%	13.27%	8.82%			
ASSET ALLOCATION FUND (A045)		NA	09/03/1983	12.12%	7.05%	5.37%	1.74%		
							\$17.40		
55% S&P 500 Index, 35% Barclays Capital Aggregate Bond, and 10% T-Bill 3 month Index				12.99%	9.37%	6.39%			
ASSET ALLOCATION FUND (A021)		NA	09/02/1983	7.11%	6.27%	5.35%	1.74%		
							\$17.40		
55% S&P 500 Index, 35% Barclays Capital Aggregate Bond, and 10% T-Bill 3 month Index				12.99%	9.37%	6.39%			
ASSET ALLOCATION FUND (A022)		NA	09/03/1983	7.11%	6.27%	5.35%	1.74%		
							\$17.40		
55% S&P 500 Index, 35% Barclays Capital Aggregate Bond, and 10% T-Bill 3 month Index				12.99%	9.37%	6.39%			

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	
ASSET ALLOCATION FUND (A040)		NA	09/03/1983	12.12%	7.05%	5.37%	1.74% \$17.40		
<i>55% S&P 500 Index, 35% Barclays Capital Aggregate Bond, and 10% T-Bill 3 month Index</i>				12.99%	9.37%	6.39%			
ASSET ALLOCATION FUND (A041)		NA	09/04/1983	7.11%	7.04%	5.35%	1.74% \$17.40		
<i>55% S&P 500 Index, 35% Barclays Capital Aggregate Bond, and 10% T-Bill 3 month Index</i>				12.99%	9.37%	6.39%			
ASSET ALLOCATION FUND (A042)		NA	09/04/1983	7.11%	6.27%	5.35%	1.74% \$17.40		
<i>55% S&P 500 Index, 35% Barclays Capital Aggregate Bond, and 10% T-Bill 3 month Index</i>				12.99%	9.37%	6.39%			
BLUE CHIP GROWTH FUND (A045)		NA	10/29/2000	28.94%	14.20%	7.48%	1.76% \$17.60		
<i>S&P 500 TR USD</i>				30.21%	17.33%	10.00%			
BLUE CHIP GROWTH FUND (A042)		NA	10/29/2000	23.93%	13.60%	7.46%	1.76% \$17.60		
<i>S&P 500 TR USD</i>				30.21%	17.33%	10.00%			
BROAD CAP VALUE INC (A045)		NA	12/03/2005	16.96%	13.12%	6.74%	1.85% \$18.50		
<i>Russell 1000 Value TR USD</i>				13.66%	14.04%	7.10%			
BROAD CAP VALUE INC (A042)		NA	12/01/2005	11.95%	12.49%	6.72%	1.85% \$18.50		
<i>Russell 1000 Value TR USD</i>				13.66%	14.04%	7.10%			
CAPITAL APPRECIATION FUND (A045)		NA	09/19/1998	22.81%	13.72%	6.00%	1.60% \$16.00		
<i>Russell 1000 Growth TR USD</i>				30.21%	17.33%	10.00%			
CAPITAL APPRECIATION FUND (A042)		NA	09/19/1998	17.80%	13.10%	5.98%	1.60% \$16.00		

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	
<i>Russell 1000 Growth TR USD</i>				30.21%	17.33%	10.00%			
CONSERVATIVE GROWTH LIFESTYLE (A045)		NA	09/19/1998	9.43%	4.83%	4.69%	1.65%		
							\$16.50		
<i>24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate</i>				9.44%	5.96%	5.29%			
CONSERVATIVE GROWTH LIFESTYLE (A042)		NA	09/20/1998	4.49%	3.98%	4.67%	1.65%		
							\$16.50		
<i>24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate</i>				9.44%	5.96%	5.29%			
CORE EQUITY FUND (A045)		NA	04/27/1994	19.84%	13.89%	6.13%	1.80%		
							\$18.00		
<i>Russell 1000 TR USD</i>				21.69%	15.71%	8.59%			
CORE EQUITY FUND (A042)		NA	04/27/1994	14.82%	13.27%	6.12%	1.80%		
							\$18.00		
<i>Russell 1000 TR USD</i>				21.69%	15.71%	8.59%			
DIVIDEND VALUE (A045)		NA	12/05/2000	16.90%	13.09%	6.54%	1.82%		
							\$18.20		
<i>Russell 1000 Value TR USD</i>				13.66%	14.04%	7.10%			
DIVIDEND VALUE (A042)		NA	12/05/2000	11.88%	12.46%	6.52%	1.82%		
							\$18.20		
<i>Russell 1000 Value TR USD</i>				13.66%	14.04%	7.10%			
GLOBAL REAL ESTATE FUND (A045)		NA	03/08/2008	12.71%	5.35%	4.26%	1.85%		
							\$18.50		
<i>FTSE EPRA/NAREIT Developed TR USD</i>				11.42%	7.20%	5.33%			
GLOBAL REAL ESTATE FUND (A042)		NA	03/08/2008	7.70%	4.51%	4.24%	1.85%		
							\$18.50		
<i>FTSE EPRA/NAREIT Developed TR USD</i>				11.42%	7.20%	5.33%			

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	
GOVERNMENT MONEY MARKET I (A022)		NA	01/12/1986	-5.11%	-1.83%	-0.72%	1.53%		
<i>Citi Treasury Bill 3 Mon USD</i>				0.84%	0.24%	0.34%	\$15.30		
GROWTH & INCOME FUND (A045)		NA	04/25/1994	19.86%	14.14%	5.63%	1.85%		
<i>S&P 500 TR USD</i>				21.83%	15.79%	8.50%	\$18.50		
GROWTH & INCOME FUND (A042)		NA	04/24/1994	14.85%	13.53%	5.61%	1.85%		
<i>S&P 500 TR USD</i>				21.83%	15.79%	8.50%	\$18.50		
GROWTH FUND (A045)		NA	12/01/2005	3.75%	11.38%	6.69%	1.76%		
<i>Russell 1000 Growth TR USD</i>				7.08%	14.50%	8.33%	\$17.60		
GROWTH FUND (A042)		NA	12/02/2005	-0.93%	10.71%	6.67%	1.76%		
<i>Russell 1000 Growth TR USD</i>				7.08%	14.50%	8.33%	\$17.60		
HEALTH SCIENCES FUND (A045)		NA	10/28/2000	26.39%	19.46%	13.70%	2.07%		
<i>S&P 500 Sec/Health Care TR USD</i>				22.08%	17.62%	11.02%	\$20.70		
HEALTH SCIENCES FUND (A042)		NA	10/30/2000	21.38%	18.95%	13.68%	2.07%		
<i>S&P 500 Sec/Health Care TR USD</i>				22.08%	17.62%	11.02%	\$20.70		
INVESCO BAL RISK COMMOD STR R5 (A045)		NA	11/28/2010	3.85%	-7.52%	-4.96%	2.20%		
<i>Bloomberg Commodity TR USD</i>				1.70%	-8.45%	-6.72%	\$22.00		
INVESCO BAL RISK COMMOD STR R5(A042)		NA	11/27/2010	-0.84%	-8.38%	-4.97%	2.22%		
<i>Bloomberg Commodity TR USD</i>				1.70%	-8.45%	-6.72%	\$22.20		
LARGE CAP CORE (A045)		NA	12/02/2005	20.23%	14.78%	9.27%	1.83%		
<i>Russell 1000 TR USD</i>				21.69%	15.71%	8.59%	\$18.30		

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	
LARGE CAP CORE (A042)		NA	12/02/2005	15.22%	14.18%	9.25%	1.83% \$18.30		
<i>Russell 1000 TR USD</i>				21.69%	15.71%	8.59%			
LARGE CAP VALUE FUND (A045)		NA	09/18/1998	14.20%	13.59%	5.11%	1.56% \$15.60		
<i>Russell 1000 Value TR USD</i>				13.66%	14.04%	7.10%			
LARGE CAP VALUE FUND (A042)		NA	09/19/1998	9.18%	12.96%	5.09%	1.56% \$15.60		
<i>Russell 1000 Value TR USD</i>				13.66%	14.04%	7.10%			
LARGE CAPITAL GROWTH (A045)		NA	12/18/2004	27.27%	13.73%	5.93%	1.75% \$17.50		
<i>Russell 1000 Growth TR USD</i>				30.21%	17.33%	10.00%			
LARGE CAPITAL GROWTH (A042)		NA	12/17/2004	22.26%	13.12%	5.91%	1.75% \$17.50		
<i>Russell 1000 Growth TR USD</i>				30.21%	17.33%	10.00%			
MID CAP GROWTH FUND (A045)		NA	09/19/1998	30.61%	11.97%	5.31%	1.60% \$16.00		
<i>Russell Mid Cap Growth TR USD</i>				16.24%	15.01%	9.97%			
MID CAP GROWTH FUND (A042)		NA	09/19/1998	25.60%	11.32%	5.30%	1.60% \$16.00		
<i>Russell Mid Cap Growth TR USD</i>				16.24%	15.01%	9.97%			
MID CAP INDEX FUND (A045)		NA	09/29/1991	14.76%	13.56%	8.59%	1.36% \$13.60		
<i>S&P MidCap 400 TR</i>				16.24%	15.01%	9.97%			
MID CAP INDEX FUND (A021)		NA	09/28/1991	9.74%	12.94%	8.57%	1.36% \$13.60		
<i>S&P MidCap 400 TR</i>				16.24%	15.01%	9.97%			
MID CAP INDEX FUND (A022)		NA	09/28/1991	9.74%	12.94%	8.57%	1.36% \$13.60		
<i>S&P MidCap 400 TR</i>				16.24%	15.01%	9.97%			
MID CAP INDEX FUND (A040)				14.76%	13.56%	8.59%	1.36%		

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 \$13.60	Net	
<i>S&P MidCap 400 TR</i>				16.24%	15.01%	9.97%			
MID CAP INDEX FUND (A041)		NA	09/28/1991	14.41%	13.86%	7.77%	1.36% \$13.60		
<i>S&P MidCap 400 TR</i>				20.74%	15.33%	9.16%			
MID CAP INDEX FUND (A042)		NA	09/29/1991	9.74%	12.94%	8.57%	1.36% \$13.60		
<i>S&P MidCap 400 TR</i>				16.24%	15.01%	9.97%			
MID CAP STRATEGIC GWTH (A045)		NA	12/17/2004	25.03%	12.92%	5.53%	1.82% \$18.20		
<i>Russell Mid Cap Growth TR USD</i>				25.27%	15.30%	9.10%			
MID CAP STRATEGIC GWTH (A042)		NA	12/19/2004	3.70%	8.97%	5.80%	1.83% \$18.30		
<i>Russell Mid Cap Growth TR USD</i>				7.33%	13.51%	7.83%			
MID CAP VALUE FUND (A045)		NA	09/19/1998	13.61%	12.20%	6.90%	1.80% \$18.00		
<i>Russell Mid Cap Value TR USD</i>				13.34%	14.68%	9.10%			
MID CAP VALUE FUND (A042)		NA	09/20/1998	8.60%	11.55%	6.89%	1.80% \$18.00		
<i>Russell Mid Cap Value TR USD</i>				13.34%	14.68%	9.10%			
MODERATE GROWTH LIFESTYLE (A045)		NA	09/19/1998	12.76%	7.39%	5.41%	1.62% \$16.20		
<i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>				12.82%	8.34%	6.02%			
MODERATE GROWTH LIFESTYLE (A042)		NA	09/20/1998	7.75%	6.62%	5.39%	1.62% \$16.20		

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	
40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate				12.82%	8.34%	6.02%			
NASDAQ-100(R) INDEX FUND (A045)		NA	09/28/2000	30.98%	18.86%	11.37%	1.53%		
							\$15.30		
NASDAQ 100 TR USD				32.99%	20.68%	13.05%			
NASDAQ-100(R) INDEX FUND (A042)		NA	09/28/2000	25.96%	18.34%	11.35%	1.53%		
							\$15.30		
NASDAQ 100 TR USD				32.99%	20.68%	13.05%			
SCIENCE & TECHNOLOGY FUND (A045)		NA	04/26/1994	39.92%	20.47%	10.76%	1.99%		
							\$19.90		
S&P North American Technology TR				37.78%	21.68%	12.25%			
SCIENCE & TECHNOLOGY FUND (A042)		NA	04/26/1994	34.90%	19.98%	10.74%	1.99%		
							\$19.90		
S&P North American Technology TR				37.78%	21.68%	12.25%			
SM CAP AGGRESSIVE GWTH (A042)		NA	12/02/2005	31.49%	16.85%	9.79%	1.99%		
							\$19.90		
Russell 2000 Growth TR USD				22.17%	15.21%	9.19%			
SM CAP AGGRESSIVE GWTH (A045)		NA		36.51%	17.40%	9.81%	1.99%		
							\$19.90		
Russell 2000 Growth TR USD				22.17%	15.21%	9.19%			
SMALL CAP FUND (A042)		NA	12/06/2000	8.57%	11.17%	7.64%	1.93%		
							\$19.30		
Russell 2000 TR USD				14.65%	14.12%	8.71%			
SMALL CAP FUND (A045)		NA	12/06/2000	13.58%	11.84%	7.66%	1.93%		
							\$19.30		
Russell 2000 TR USD				14.65%	14.12%	8.71%			
SMALL CAP GROWTH FUND (A045)		NA	09/19/1998	40.41%	16.48%	8.80%	1.91%		
							\$19.10		
Russell 2000 Growth TR USD				22.17%	15.21%	9.19%			

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	
SMALL CAP GROWTH FUND (A042)		NA	09/19/1998	35.39%	15.91%	8.79%	1.91%		
<i>Russell 2000 Growth TR USD</i>				22.17%	15.21%	9.19%	\$19.10		
SMALL CAP INDEX FUND (A045)		NA	04/29/1992	13.24%	12.84%	7.47%	1.41%		
<i>Russell 2000 TR USD</i>				14.65%	14.12%	8.71%	\$14.10		
SMALL CAP INDEX FUND (A021)		NA	04/28/1992	8.23%	12.20%	7.45%	1.41%		
<i>Russell 2000 TR USD</i>				14.65%	14.12%	8.71%	\$14.10		
SMALL CAP INDEX FUND (A022)		NA	04/29/1992	8.23%	12.20%	7.45%	1.41%		
<i>Russell 2000 TR USD</i>				14.65%	14.12%	8.71%	\$14.10		
SMALL CAP INDEX FUND (A040)		NA	04/29/1992	13.24%	12.84%	7.47%	1.41%		
<i>Russell 2000 TR USD</i>				14.65%	14.12%	8.71%	\$14.10		
SMALL CAP INDEX FUND (A042)		NA	04/29/1992	8.23%	12.20%	7.45%	1.41%		
<i>Russell 2000 TR USD</i>				14.65%	14.12%	8.71%	\$14.10		
SMALL CAP SPECIAL VALUE FUND (A045)		NA	12/03/2005	10.14%	14.37%	7.64%	1.87%		
<i>Russell 2000 Value TR USD</i>				7.84%	13.01%	8.17%	\$18.70		
SMALL CAP SPECIAL VALUE FUND (A042)		NA	12/02/2005	5.18%	13.76%	7.62%	1.87%		
<i>Russell 2000 Value TR USD</i>				7.84%	13.01%	8.17%	\$18.70		
SMALL CAP VALUE FUND (A045)		NA	09/20/1998	4.15%	12.06%	7.09%	1.70%		
<i>Russell 2000 Value TR USD</i>				7.84%	13.01%	8.17%	\$17.00		
SMALL CAP VALUE FUND (A042)		NA	09/19/1998	-0.54%	11.40%	7.07%	1.70%		
<i>Russell 2000 Value TR USD</i>				7.84%	13.01%	8.17%	\$17.00		
SMALL MID GROWTH FUND (A045)		NA	12/03/2005	26.49%	12.62%	7.03%	1.95%		
							\$19.50		

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	
<i>Russell 2500 Growth TR USD</i>				24.46%	15.47%	9.62%			
SMALL MID GROWTH FUND (A042)		NA	12/03/2005	21.48%	11.98%	7.01%	2.00%	\$20.00	
<i>Russell 2500 Growth TR USD</i>				24.46%	15.47%	9.62%			
SOCIALLY RESPONSIBLE FUND (A045)		NA	09/19/1998	19.76%	15.26%	7.91%	1.31%	\$13.10	
<i>S&P 500 TR USD</i>				21.83%	15.79%	8.50%			
SOCIALLY RESPONSIBLE FUND (A042)		NA	09/19/1998	14.74%	14.68%	7.89%	1.31%	\$13.10	
<i>S&P 500 TR USD</i>				21.83%	15.79%	8.50%			
STOCK INDEX FUND (A045)		NA	04/17/1987	20.21%	14.25%	7.07%	1.34%	\$13.40	
<i>S&P 500 TR USD</i>				21.83%	15.79%	8.50%			
STOCK INDEX FUND (A021)		NA	04/18/1987	15.20%	13.64%	7.05%	1.34%	\$13.40	
<i>S&P 500 TR USD</i>				21.83%	15.79%	8.50%			
STOCK INDEX FUND (A022)		NA	04/17/1987	15.20%	13.64%	7.05%	1.34%	\$13.40	
<i>S&P 500 TR USD</i>				21.83%	15.79%	8.50%			
STOCK INDEX FUND (A040)		NA	04/17/1987	20.21%	14.25%	7.07%	1.34%	\$13.40	
<i>S&P 500 TR USD</i>				21.83%	15.79%	8.50%			
STOCK INDEX FUND (A041)		NA	07/25/1982	15.20%	14.23%	7.05%	1.34%	\$13.40	
<i>S&P 500 TR USD</i>				21.83%	15.79%	8.50%			
STOCK INDEX FUND (A042)		NA	04/18/1987	15.20%	13.64%	7.05%	1.34%	\$13.40	
<i>S&P 500 TR USD</i>				21.83%	15.79%	8.50%			
VALUE FUND (A045)		NA	12/27/2001	14.19%	11.95%	5.42%	1.85%	\$18.50	
<i>Russell 1000 Value TR USD</i>				13.66%	14.04%	7.10%			
VALUE FUND (A042)		NA	12/27/2001	9.18%	11.29%	5.40%	1.85%		

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 \$18.50	Net	
<i>Russell 1000 Value TR USD</i>				13.66%	14.04%	7.10%			
VANGUARD LIFESTRATEGY CONSER (A045)		NA	09/27/1994	9.61%	5.16%	3.46%	1.38% \$13.80		
<i>Vanguard LifeStrategy Conservative Composite Index**</i>				11.11%	6.70%	5.42%			
VANGUARD LIFESTRATEGY CONSER (A042)		NA	09/28/1994	4.66%	4.31%	3.44%	1.38% \$13.80		
<i>Vanguard LifeStrategy Conservative Growth Composite Index**</i>				11.11%	6.70%	5.42%			
VANGUARD LIFESTRATEGY GROWTH (A045)		NA	09/27/1994	17.74%	9.27%	4.43%	1.40% \$14.00		
<i>Vanguard LifeStrategy Growth Composite Index*</i>				19.39%	10.91%	6.50%			
VANGUARD LIFESTRATEGY GROWTH (A042)		NA	09/28/1994	12.72%	8.54%	4.41%	1.40% \$14.00		
<i>Vanguard LifeStrategy Growth Composite Index*</i>				19.39%	10.91%	6.50%			
VANGUARD LIFESTRATEGY MODERA (A045)		NA	09/28/1994	13.62%	7.24%	4.11%	1.39% \$13.90		
<i>Vanguard LifeStrategy Moderate Growth Composite Index***</i>				15.19%	8.81%	6.13%			
VANGUARD LIFESTRATEGY MODERA (A042)		NA	09/27/1994	8.61%	6.46%	4.09%	1.39% \$13.90		
<i>Vanguard LifeStrategy Moderate Growth Composite Index***</i>				15.19%	8.81%	6.13%			
VANGUARD WELLINGTON FUND INC (A045)		NA		13.30%	9.49%	6.17%	1.50% \$15.00		
<i>65% S&P 500, 35% BarCap Credit A or Better Bond</i>				15.76%	11.24%	7.46%			
VANGUARD WELLINGTON FUND INC (A042)		NA		8.29%	8.77%	6.15%	1.50% \$15.10		

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	
65% S&P 500, 35% BarCap Credit A or Better Bond				15.76%	11.24%	7.46%			
VANGUARD WINDSOR II (A045)		NA	06/20/1985	15.33%	11.84%	5.77%	1.58% \$15.80		
Russell 1000 Value TR USD				13.66%	14.04%	7.10%			
VANGUARD WINDSOR II (A042)		NA	06/21/1985	10.32%	11.17%	5.75%	1.58% \$15.80		
Russell 1000 Value TR USD				13.66%	14.04%	7.10%			

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			
			<p>Available in plan(s): 101764</p> <p>TIAA Stable Value is a guaranteed annuity product that credits interest at a net rate announced in advance of each semi-annual rate guarantee period beginning 1/1 or 7/1. Declared crediting rates (i.e. before deductions for contract fees) will not be less than the current minimum guaranteed rate. TIAA may declare additional amounts of interest above the minimum rate. When declared such amounts are in effect for the semi-annual period and are not guaranteed for future periods. The current net rate shown is credited to your existing balance and any contributions made during the period beginning July 1, 2018 and ending December 31, 2018. During this same period, the minimum declared interest rate is 1.00%. The current net rate shown may not reflect any recent changes to your plan's TIAA Stable Value contract fees, if any. Current rate of return information is available on your plan-specific website noted above or at 800-842-2733. All guarantees are subject to TIAA's claims paying ability. Any transfer to a competing fund must first be directed to a non-competing fund for a period of 90 days and transfers in may not be made for a period of 30 days following a transfer out.</p> <p>The Contract holder (typically your employer as the sponsor of your plan) has the right to request a transfer of the contract's entire accumulation. This might occur if your employer has elected to use a new recordkeeper and has also elected to terminate the annuity contract. In this case the TIAA Stable Value accumulation will be paid in a lump sum without any market value adjustments either within 90 days of the Discontinuance Date or two years from the Discontinuance Date based on a formula in the contract which references the movement of interest rates over time. Only if the two year payout applies a Discontinuance Fee of, at most, 0.75% will be assessed which reduces the crediting rate during such period. Please refer to your contract certificate for additional details.</p>
TIAA Stable Value	2.05%	Through 12/31/2018	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Annuity	4.00%	Through 02/28/2019	<p>Available in plan(s): 101764 101761 Contributions and Transfers in not allowed. This applies to plan(s): 101764 Contributions not allowed. Applies to all plans.</p> <p>The current rate shown applies to premiums remitted during the month of November 2018 and will be credited through 2/28/2019. 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.</p>
TIAA Traditional-Group Supplemental Retirement Annuity	3.25%	Through 02/28/2019	<p>Available in plan(s): 101761 Contributions not allowed. Applies to all plans.</p> <p>The current rate shown applies to premiums remitted during the month of November 2018 and will be credited through 2/28/2019. 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>

Name/Type/Option	Return	Term	Additional Information*
			<p>Available in plan(s): 101761</p> <p>Contributions not allowed. Applies to all plans.</p> <p>The current rate shown applies to premiums remitted during the month of November 2018 and will be credited through 2/28/2019. 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-Supplemental Retirement Annuity	3.25%	Through 02/28/2019	

* Legend of plan name for each applicable plan number

Plans	Plan Names
406848	WEST VIRGINIA UNIVERSITY MEDICAL CORPORATION 403(B) PLAN
101764	WVU MEDICAL CORP SECTION 403(B) DEFINED CONTRIB PLAN (FROZEN)
101761	PRE NOV-2015 WVU MEDICAL CORP 403(B) PLAN

VALIC

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
MULTI-YEAR ENHANCED FIXED 10YR (A045)	1.70%	12/31/2017	This option provides a guaranteed interest rate for a guaranteed period (ten years). Rates are declared not less frequently than annually and are guaranteed for the term of the investment. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Withdrawals prior to the contract end of the guaranteed period date may be subject to a market value adjustment. Please refer to your contract or certificate for specific information.
SHORT TERM FIXED ACCOUNT (A045)	1.00%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
SHORT TERM FIXED ACCOUNT (A022)	4.50%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
SHORT TERM FIXED ACCOUNT (A041)	4.00%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
MULTI-YEAR ENHANCED FIXED 10YR(A042)	1.70%	12/31/2017	This option provides a guaranteed interest rate for a guaranteed period (ten years). Rates are declared not less frequently than annually and are guaranteed for the term of the investment. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Withdrawals prior to the contract end of the guaranteed period date may be subject to a market value adjustment. Please refer to your contract or certificate for specific information.
SHORT TERM FIXED ACCOUNT (A021)	4.50%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.

Name/Type/Option	Return	Term	Additional Information
FIXED ACCOUNT PLUS (A045)	2.00%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another VALIC investment, transfers to another service provider and in-service withdrawals of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. A transfer from Fixed Account Plus to another investment option counts as a transfer or withdrawal under this section. Waivers may apply. Please refer to your contract or certificate for specific guarantee information.
FIXED ACCOUNT PLUS (A022)	4.50%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another investment option of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. Please refer to your contract or certificate for specific information.
FIXED ACCOUNT PLUS (A042)	1.50%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another investment option of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. Please refer to your contract or certificate for specific guarantee information.
Fixed Account Plus(A013)	4.50%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Please refer to your contract or certificate for specific information.
SHORT TERM FIXED ACCOUNT (A040)	4.50%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
SHORT TERM FIXED ACCOUNT (A042)	1.00%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
FIXED ACCOUNT PLUS (A021)	4.50%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another investment option of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred

Name/Type/Option	Return	Term	Additional Information
			back to this fund within 90 days may receive a different rate of interest than new purchase payments. Please refer to your contract or certificate for specific information.
FIXED ACCOUNT PLUS (A040)	4.50%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another investment option of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. Please refer to your contract or certificate for specific information.
Fixed Account Plus(A011)	4.50%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Please refer to your contract or certificate for specific information.
Fixed account Plus Enhanced (A045)	2.00%	12/31/2017	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another VALIC investment, transfers to another service provider and inservice withdrawals of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. A transfer from Fixed Account Plus to another investment option counts as a transfer or withdrawal under this section. Waivers may apply. Please refer to your contract or certificate for specific guarantee information.

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 Stable Value

OBJECTIVES / GOALS

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

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.
- 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. Lifetime annuity payments are provided by TIAA and are not supported by the assets in the TIAA Stable Value separate account.

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.
- 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.

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.
- 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:

NULL

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.

TIAA provides information on restrictions on recordkept 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.

Data Provided by Morningstar, Inc. © 2018 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Neither TIAA nor its affiliates has independently verified the accuracy or completeness of this information.

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.

© 2018 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017

