WESTERN PENNSYLVANIA CONSERVANCY
800 Waterfront Drive
Pittsburgh, PA 15222

July 08, 2026

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

If you prefer to receive future notices and other communications electronically, 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, 500315. You'll be directed to the current information.

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

Regards,

Elizabeth Cuthbert

TIAA-CREF Individual & Institutional Services, LLC, 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.

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Plan and Investment Notice

WESTERN PENNSYLVANIA CONSERVANCY DEFINED CONTRIBUTION PLAN

July 8, 2026

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.

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SECTION I

Summary of Plan Services and Costs

TIAA has been selected to provide 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.

HOW TIAA RECORDKEEPS YOUR PLAN

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

- WESTERN PENNSYLVANIA CONSERVANCY DEFINED CONTRIBUTION PLAN – Plan ID 500315
- WESTERN PENNSYLVANIA CONSERVANCY DEFINED CONTRIBUTION PLAN – Plan ID 150018

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**, weekdays, 8 a.m. to 10 p.m. (ET)

RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to Section ll: 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, 500315, 150018, 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:

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.

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SECTION II

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 lists 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.

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, 500315, 150018, 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 8008422252 or write to us at TIAA, P.O. Box 1259 Charlotte NC 28201.

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Table 1 – Variable Return Investment Performance as of March 31, 2026

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions*
Equities									
Mutual Fund									
American Funds New World Fund R4	Diversified Emerging Mkts	RNWEX	10/07/2002	24.16%	4.77%	9.35%	0.92% $9.20	0.92% $9.20	Available in all plans. An annual plan servicing credit of 0.10% is credited on a quarterly basis. This applies to plan(s): 500315 This applies to plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EM NR USD				29.55%	3.69%	7.80%			
Nuveen International Equity Fund Retirement	Foreign Large Blend	TRERX	10/01/2002	23.12%	6.97%	7.72%	0.70% $7.00	0.70% $7.00	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE NR USD				21.27%	7.91%	8.38%	Contractual Cap Exp: 02/28/2027		
Pioneer International Equity Fund Y	Foreign Large Blend	INVYX	04/15/2009	30.73%	10.52%	9.93%	0.91% $9.10	0.76% $7.60	Available in all plans. An annual plan servicing credit of 0.10% is credited on a quarterly basis. This applies to plan(s): 500315 This applies to plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				24.91%	7.02%	8.38%	Contractual Waiver Exp: 04/01/2026		
Calvert US Large Cap Core Responsible Index Fund I	Large Blend	CISIX	06/30/2000	17.09%	10.27%	13.91%	0.35% $3.50	0.24% $2.40	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 TR USD				17.74%	11.34%	13.97%	Contractual Waiver Exp: 02/01/2027		
Nuveen S&P 500 Index Fund Retirement	Large Blend	TRSPX	10/01/2002	17.45%	11.73%	13.81%	0.30% $3.00	0.30% $3.00	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.80%	12.06%	14.16%	Contractual Cap Exp: 02/28/2027		

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Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions*
JPMorgan Large Cap Growth Fund R4	Large Growth	JLGQX	09/09/2016	13.19%	10.62%	18.65%	0.75% $7.50	0.69% $6.90	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 TR USD				17.74%	11.34%	14.13%	Contractual Waiver Exp: 10/31/2026		
Nuveen Large Cap Value Fund Retirement	Large Value	TRLCX	10/01/2002	15.88%	10.33%	10.59%	0.65% $6.50	0.65% $6.50	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 TR USD				17.74%	11.34%	13.97%	Contractual Cap Exp: 02/28/2027		
Putnam Large Cap Value Fund Y	Large Value	PEIYX	10/01/1998	18.50%	13.21%	13.49%	0.60% $6.00	0.60% $6.00	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%			
iShares Russell Mid-Cap Index Fund Investor A	Mid-Cap Blend	BRMAX	11/30/2015	15.57%	6.92%	10.56%	0.36% $3.60	0.36% $3.60	Available in all plans. This applies to plan(s): 500315 An annual plan servicing credit of 0.05% is credited on a quarterly basis. This applies to plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%			
Nuveen Quant Mid Cap Growth Fund Retirement	Mid-Cap Growth	TRGMX	10/01/2002	9.83%	-2.66%	7.54%	0.75% $7.50	0.75% $7.50	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Cap Exp: 02/28/2027		
Principal Mid Cap Fund R5	Mid-Cap Growth	PMBPX	12/06/2000	-9.42%	4.72%	10.81%	0.82% $8.20	0.82% $8.20	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Mid Cap TR USD				15.98%	7.26%	10.91%			
American Century Mid Cap Value Fund Investor	Mid-Cap Value	ACMVX	03/31/2004	9.48%	6.86%	8.78%	0.97% $9.70	0.97% $9.70	Available in all plans. An annual plan servicing credit of 0.10% is credited on a quarterly basis. This applies to plan(s): 500315 This applies to plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%			

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions*
Nuveen Mid Cap Value Fund Retirement	Mid-Cap Value	TRVRX	10/01/2002	19.97%	8.87%	8.60%	0.71% $7.10	0.71% $7.10	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Cap Exp: 02/28/2027		
Cohen & Steers Realty Shares	Real Estate	CSRSX	07/02/1991	3.17%	4.71%	6.30%	0.93% $9.30	0.88% $8.80	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.80%	12.06%	14.16%	Contractual Waiver Exp: 06/30/2026		
MassMutual Small Cap Opportunities Fund	Small Blend	MSVYX	11/01/2004	14.38%	5.36%	10.36%	0.85% $8.50	0.85% $8.50	Available in all plans. An annual plan servicing fee of 0.05% is charged and deducted on a quarterly basis. This applies to plan(s): 500315 This applies to plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%			
Nuveen Quant Small Cap Equity Fund Retirement	Small Blend	TRSEX	10/01/2002	28.58%	7.89%	11.31%	0.65% $6.50	0.65% $6.50	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Cap Exp: 02/28/2027		
Variable Annuity									
CREF Global Equities Account R1	Global Large-Stock Blend	QCGLRX	04/24/2015	21.92%	9.63%	11.53%	0.38% $3.80	0.38% $3.80	Available in plan(s): 150018 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 ACWI NR USD				20.01%	9.49%	11.33%			
CREF Total Global Stock Account R1	Global Large-Stock Blend	QCSTRX	04/24/2015	21.23%	9.12%	11.40%	0.40% $4.00	0.40% $4.00	Available in plan(s): 150018 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 ACWI IMI				20.64%	9.03%	11.10%			
CREF S&P 500 Index Account R1	Large Blend	QCEQRX	04/24/2015	17.42%	10.44%	13.22%	0.31% $3.10	0.31% $3.10	Available in plan(s): 150018 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
S&P 500 TR USD				17.80%	12.06%	14.16%			

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions*
CREF Growth Account R1	Large Growth	QCGRRX	04/24/2015	18.74%	10.11%	15.00%	0.35% $3.50	0.35% $3.50	Available in plan(s): 150018 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 TR USD				18.81%	12.76%	16.83%			
Fixed Income									
Mutual Fund									
Allspring Core Plus Bond Fund Administrator	Intermediate Core-Plus Bond	WIPDX	07/30/2010	4.30%	0.49%	2.73%	0.74% $7.40	0.60% $6.00	Available in all plans. This applies to plan(s): 500315 An annual plan servicing credit of 0.10% is credited on a quarterly basis. This applies to plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				4.35%	0.31%	1.70%	Contractual Waiver Exp: 12/31/2026		
PIMCO Income Fund Administrative	Multisector Bond	PIINX	03/30/2007	6.64%	3.56%	4.59%	0.79% $7.90	0.79% $7.90	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				4.35%	0.31%	1.70%			
Baird Short-Term Bond Fund Investor	Short-Term Bond	BSBSX	09/19/2012	4.00%	2.20%	2.25%	0.55% $5.50	0.55% $5.50	Available in all plans. An annual plan servicing credit of 0.025% is credited on a quarterly basis. This applies to plan (s): 500315 This applies to plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				4.35%	0.31%	1.70%			
AB Bond Inflation Strategy Fund Advisor	Short-Term Inflation-Protected Bond	ABNYX	01/26/2010	3.45%	2.52%	3.49%	0.80% $8.00	0.58% $5.80	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				4.35%	0.31%	1.70%	Contractual Waiver Exp: 01/31/2027		
Variable Annuity									
CREF Inflation-Linked Bond Account R1	Inflation-Protected Bond	QCILRX	04/24/2015	3.83%	2.68%	2.77%	0.33% $3.30	0.33% $3.30	Available in plan(s): 150018 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD				3.97%	2.63%	3.02%			

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions*
CREF Core Bond Account R1	Intermediate Core Bond	QCBMRX	04/24/2015	4.49%	0.50%	1.88%	0.37% $3.70	0.37% $3.70	Available in plan(s): 150018 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg US Aggregate Bond TR USD				4.35%	0.31%	1.70%			
Money Market									
Mutual Fund									
JPMorgan U.S. Treasury Plus Money Market Fund 7-day current annualized yield 3.52% as of 03/31/2026 7-day effective annualized yield 3.52% as of 03/31/2026	Money Market-Taxable	AJTXX	02/22/2005	3.92%	3.25%	2.09%	0.27% $2.70	0.26% $2.60	Available in all plans. An annual plan servicing fee of 0.25% is charged and deducted on a quarterly basis. This applies to plan(s): 500315 This applies to plan(s): 500315
ICE BofA US Dollar 3-Month Deposit Offered Rate Constant Maturity				4.25%	3.43%	2.45%	Contractual Waiver Exp: 06/30/2026		
Variable Annuity									
CREF Money Market Account R1 7-day current annualized yield 3.35% as of 03/31/2026 7-day effective annualized yield 3.41% as of 03/31/2026	Money Market-Taxable	QCMMRX	04/24/2015	3.87%	3.02%	1.82%	0.31% $3.10	0.31% $3.10	Available in plan(s): 150018
iMoneyNet Money Fund Averages - All Government				3.79%	3.15%	1.97%			
Multi-Asset									
Mutual Fund									
Nuveen Lifecycle Index Retirement Income Fund Retirement	Global Moderately Conservative Allocation	TRCIX	09/30/2009	10.38%	4.23%	5.83%	0.47% $4.70	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Retirement Income Fund Retirement	Global Moderately Conservative Allocation	TLIRX	11/30/2007	9.38%	3.87%	5.69%	0.84% $8.40	0.62% $6.20	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions*
American Funds American Balanced Fund R4	Moderate Allocation	RLBEX	06/21/2002	17.36%	8.48%	9.44%	0.60% $6.00	0.60% $6.00	Available in all plans. An annual plan servicing credit of 0.10% is credited on a quarterly basis. This applies to plan(s): 500315 This applies to plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.80%	12.06%	14.16%			
Nuveen Lifecycle 2010 Fund Retirement	Target Date 2000-2010	TCLEX	10/15/2004	9.11%	3.85%	5.79%	0.81% $8.10	0.61% $6.10	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Index 2010 Fund Retirement	Target Date 2000-2010	TLTRX	09/30/2009	9.61%	3.95%	5.76%	0.48% $4.80	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle 2015 Fund Retirement	Target-Date 2015	TCLIX	10/15/2004	9.41%	3.94%	6.12%	0.82% $8.20	0.62% $6.20	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Index 2015 Fund Retirement	Target-Date 2015	TLGRX	09/30/2009	10.40%	4.33%	6.25%	0.46% $4.60	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle 2020 Fund Retirement	Target-Date 2020	TCLTX	10/15/2004	10.15%	4.24%	6.60%	0.83% $8.30	0.64% $6.40	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Index 2020 Fund Retirement	Target-Date 2020	TLWRX	09/30/2009	11.27%	4.70%	6.79%	0.44% $4.40	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions*
Nuveen Lifecycle 2025 Fund Retirement	Target-Date 2025	TCLFX	10/15/2004	10.89%	4.60%	7.23%	0.83% $8.30	0.64% $6.40	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Index 2025 Fund Retirement	Target-Date 2025	TLQRX	09/30/2009	12.08%	5.17%	7.49%	0.44% $4.40	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle 2030 Fund Retirement	Target-Date 2030	TCLNX	10/15/2004	12.18%	5.18%	7.96%	0.85% $8.50	0.65% $6.50	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Index 2030 Fund Retirement	Target-Date 2030	TLHRX	09/30/2009	13.42%	5.83%	8.28%	0.43% $4.30	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle 2035 Fund Retirement	Target-Date 2035	TCLRX	10/15/2004	13.49%	5.84%	8.73%	0.86% $8.60	0.66% $6.60	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Index 2035 Fund Retirement	Target-Date 2035	TLYRX	09/30/2009	14.78%	6.59%	9.11%	0.43% $4.30	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle 2040 Fund Retirement	Target-Date 2040	TCLOX	10/15/2004	15.37%	6.68%	9.57%	0.89% $8.90	0.67% $6.70	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Index 2040 Fund Retirement	Target-Date 2040	TLZRX	09/30/2009	16.85%	7.58%	10.06%	0.42% $4.20	0.35% $3.50	Available in plan(s): 500315 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 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions*
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle 2045 Fund Retirement	Target-Date 2045	TTFRX	11/30/2007	16.63%	7.19%	10.12%	0.90% $9.00	0.68% $6.80	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Index 2045 Fund Retirement	Target-Date 2045	TLMRX	09/30/2009	18.23%	8.22%	10.68%	0.42% $4.20	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle 2050 Fund Retirement	Target-Date 2050	TLFRX	11/30/2007	17.34%	7.44%	10.32%	0.91% $9.10	0.69% $6.90	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Index 2050 Fund Retirement	Target-Date 2050	TLLRX	09/30/2009	18.86%	8.48%	10.90%	0.42% $4.20	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle 2055 Fund Retirement	Target-Date 2055	TTRLX	04/29/2011	17.47%	7.52%	10.41%	0.93% $9.30	0.70% $7.00	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Index 2055 Fund Retirement	Target-Date 2055	TTIRX	04/29/2011	19.07%	8.59%	11.01%	0.42% $4.20	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle 2060 Fund Retirement	Target-Date 2060	TLXRX	09/26/2014	17.63%	7.61%	10.52%	0.95% $9.50	0.70% $7.00	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions*
Nuveen Lifecycle Index 2060 Fund Retirement	Target-Date 2060	TVITX	09/26/2014	19.30%	8.72%	11.14%	0.43% $4.30	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%	13.72%	Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle 2065 Fund Retirement	Target-Date 2065+	TSFRX	09/30/2020	17.87%	7.80%	10.76%	1.11% $11.10	0.70% $7.00	Available in plan(s): 150018 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%		Contractual Waiver Exp: 09/30/2026		
Nuveen Lifecycle Index 2065 Fund Retirement	Target-Date 2065+	TFIRX	09/30/2020	19.47%	8.79%	11.61%	0.48% $4.80	0.35% $3.50	Available in plan(s): 500315 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				18.09%	10.87%		Contractual Waiver Exp: 09/30/2026		
Variable Annuity									
CREF Responsible Balanced Account R1	Global Moderate Allocation	QCSCRX	04/24/2015	12.05%	5.44%	7.63%	0.36% $3.60	0.36% $3.60	Available in plan(s): 150018 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Morningstar Moderate Target Risk TR USD				12.86%	5.28%	7.49%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	Real Estate	QREARX	10/02/1995	3.60%	1.56%	2.70%	0.90% $9.00	0.90% $9.00	Available in plan(s): 150018 Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > $150,000.
S&P 500 TR USD				17.80%	12.06%	14.16%			

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
500315	WESTERN PENNSYLVANIA CONSERVANCY DEFINED CONTRIBUTION PLAN
150018	WESTERN PENNSYLVANIA CONSERVANCY DEFINED CONTRIBUTION PLAN

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			
TIAA Traditional-Retirement Choice	5.25%	Through 02/28/2027	Available in plan(s): 500315 An annual plan servicing fee of 0.10% is charged AND deducted on a quarterly basis. This applies to plan(s): 500315 The current rate shown applies to premiums remitted during the month of June 2026 and will be credited through 2/28/2027. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.TIAA Traditional guarantees your principal and a minimum annual interest rate. The current guaranteed minimum interest rate for premiums is 2.40%. The account also offers the opportunity for additional amounts in excess of the minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you.For Retirement Choice (RC) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in 84 monthly installments (7 years).If the Contractholder elects to remove TIAA Traditional, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments without any surrender charge.

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Group Retirement Annuity	5.00%	Through 02/28/2027	Available in plan(s): 150018 The current rate shown applies to premiums remitted during the month of June 2026 and will be credited through 2/28/2027. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you.For Group Retirement Annuity (GRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, income for a fixed period, interest-only payments and IRS required minimum distributions.

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

Plans	Plan Names
500315	WESTERN PENNSYLVANIA CONSERVANCY DEFINED CONTRIBUTION PLAN
150018	WESTERN PENNSYLVANIA CONSERVANCY DEFINED CONTRIBUTION PLAN

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 Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS

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

PRICING FACTORS

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

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

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

RESTRICTIONS / FEES

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

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS

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

PRICING FACTORS

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

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

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

RESTRICTIONS / FEES

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

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- Once you have elected a lifetime annuity, your election is irrevocable.
-

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

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

TIAA important additional information:
The returns quoted representpast performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown, and you may have a gain or a loss when you redeem your investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

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

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

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

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

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

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