

## **CREF Accounts, TIAA-CREF Funds - All Share Classes, and TIAA-CREF Life Funds 3 & 5 Year Annualized Tracking Error & Information Ratio for the period ending 9/30/2016**

### **Definitions:**

**Excess Return (ER):** a measure of an investment's annualized return in excess of a benchmark.

**Tracking Error (TE):** a measure of the volatility of excess returns relative to a benchmark.

**Information Ratio (IR):** a measure of excess annualized return per unit of risk.

### **Disclosures:**

The ratios provided here do not replace performance data, but are supplemental data intended to help investors analyze performance.

Performance data for each product showing the standardized 1, 5, 10-year and since inception returns can be found here: <http://www.tiaa-cref.org/performance/retirement/index.html>.

For mutual fund prospectuses, or for annuities the contract prospectus and, if applicable, the underlying funds' prospectuses visit the TIAA-CREF website at <http://www1.tiaa-cref.org/public/prospectuses/> or call 877-518-9161.

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

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, 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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## CREF Accounts, TIAA-CREF Funds - All Share Classes, and TIAA-CREF Life Funds 3 & 5 Year Annualized Tracking Error & Information Ratio for the period ending 9/30/2016

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Fund ID	Bmk ID	Fund/Account	Benchmark	3 YR Tracking Error (BP)	3 YR Information Ratio (%)	5 YR Tracking Error (BP)	5 YR Information Ratio (%)
<b>CREF Accounts</b>							
8093	17364	CREF Bond Market Account	Bloomberg Barclays Aggregate Bond Index	43	-0.11	48	0.35
8001	8060	CREF Equity Index Account	Russell 3000 Index	5	NA	5	NA
8003	8075	CREF Global Equities Account	MSCI World Index	149	-0.46	156	-0.05
8000	8168	CREF Growth Account	Russell 1000 Growth Index	183	-0.14	158	0.00
8004	22351	CREF Inflation-Linked Bond Account	Bloomberg Barclays TIPS 1-10 Year Index	42	-1.30	37	-1.47
8023	8081	CREF Social Choice Account	SCA Composite Index	56	-1.25	84	-0.58
8002	14517	CREF Stock Account	CREF Composite Index	73	-0.73	83	-0.34
<b>Retirement Share Class Funds</b>							
15981	17364	Bond Fund	Bloomberg Barclays Aggregate Bond Index	71	0.63	95	0.95
18252	17364	Bond Index Fund	Bloomberg Barclays Aggregate Bond Index	25	NA	21	NA
15975	17364	Bond Plus Fund	Bloomberg Barclays Aggregate Bond Index	116	0.39	131	1.02
18675	15615	Emerging Markets Equity Fund	MSCI Emerging Markets Index	411	-0.55	400	-0.24
18679	15615	Emerging Markets Equity Index Fund	MSCI Emerging Markets Index	138	NA	243	NA
15993	8060	Equity Index Fund	Russell 3000 Index	8	NA	9	NA
19213	19201	Global Natural Resources Fund	MSCI AC World Index Commodity Producers Sec. Cap. Index	501	-0.02	NA	NA
15024	8065	Growth & Income Fund	S&P 500 Index	265	-0.30	239	-0.14
15952	17377	High-Yield Fund	BofA ML BB-B Cash Pay Issuer Constrained Index	109	-0.64	109	-0.38
15954	22352	Inflation-Linked Bond Fund	Bloomberg Barclays TIPS 1-10 Year Index	36	-1.24	34	-1.49
15026	8067	International Equity Fund	MSCI EAFE Index	435	0.08	481	0.41
8153	8067	International Equity Index Fund	MSCI EAFE Index	203	NA	227	NA
20053	19231	International Opportunities Fund	MSCI All Country World Index ex-USA	547	0.02	NA	NA
15959	8055	Large-Cap Growth Fund	Russell 1000 Growth Index	367	-0.07	337	0.15
8137	8055	Large-Cap Growth Index Fund	Russell 1000 Growth Index	7	NA	8	NA
8124	8054	Large-Cap Value Fund	Russell 1000 Value Index	256	-0.54	240	-0.14
8139	8054	Large-Cap Value Index Fund	Russell 1000 Value Index	8	NA	9	NA
16522	17785	Lifecycle 2010 Fund	Lifecycle 2010 Fund Composite Index	96	-0.14	98	0.23
16523	17786	Lifecycle 2015 Fund	Lifecycle 2015 Fund Composite Index	107	-0.13	110	0.18
16524	17787	Lifecycle 2020 Fund	Lifecycle 2020 Fund Composite Index	110	-0.20	113	0.15
16525	17788	Lifecycle 2025 Fund	Lifecycle 2025 Fund Composite Index	125	-0.22	125	0.11
16526	17789	Lifecycle 2030 Fund	Lifecycle 2030 Fund Composite Index	139	-0.26	138	0.03
16527	17790	Lifecycle 2035 Fund	Lifecycle 2035 Fund Composite Index	146	-0.32	144	-0.05
16528	17791	Lifecycle 2040 Fund	Lifecycle 2040 Fund Composite Index	158	-0.36	153	-0.09
17275	17814	Lifecycle 2045 Fund	Lifecycle 2045 Fund Composite Index	156	-0.37	153	-0.10
17295	17807	Lifecycle 2050 Fund	Lifecycle 2050 Fund Composite Index	156	-0.37	151	-0.11
18860	18834	Lifecycle 2055 Fund	Lifecycle 2055 Fund Composite Index	158	-0.40	153	-0.09
17317	17804	Lifecycle Retirement Income Fund	Lifecycle Retirement Income Fund Composite Index	91	-0.14	91	0.28
18143	18048	Lifecycle Index 2010 Fund	Lifecycle Index 2010 Composite Benchmark	32	NA	34	NA
18146	18049	Lifecycle Index 2015 Fund	Lifecycle Index 2015 Composite Benchmark	34	NA	37	NA
18149	18053	Lifecycle Index 2020 Fund	Lifecycle Index 2020 Composite Benchmark	33	NA	38	NA
18152	18054	Lifecycle Index 2025 Fund	Lifecycle Index 2025 Composite Benchmark	40	NA	46	NA
18155	18055	Lifecycle Index 2030 Fund	Lifecycle Index 2030 Composite Benchmark	47	NA	52	NA

## CREF Accounts, TIAA-CREF Funds - All Share Classes, and TIAA-CREF Life Funds 3 & 5 Year Annualized Tracking Error & Information Ratio for the period ending 9/30/2016

All statistics were calculated using net of fees monthly returns using our Funds' and Accounts' official benchmarks.

Fund/Account	Benchmark	3 YR Tracking Error (BP)	3 YR Information Ratio (%)	5 YR Tracking Error (BP)	5 YR Information Ratio (%)	
18158 18056	Lifecycle Index 2035 Fund	Lifecycle Index 2035 Composite Benchmark	48	NA	55	NA
18161 18057	Lifecycle Index 2040 Fund	Lifecycle Index 2040 Composite Benchmark	52	NA	58	NA
18164 18058	Lifecycle Index 2045 Fund	Lifecycle Index 2045 Composite Benchmark	55	NA	59	NA
18167 18059	Lifecycle Index 2050 Fund	Lifecycle Index 2050 Composite Benchmark	51	NA	55	NA
18878 18863	Lifecycle Index 2055 Fund	Lifecycle Index 2055 Composite Benchmark	54	NA	58	NA
18170 18060	Lifecycle Index Retirement Income Fund	Lifecycle Index Retirement Income Composite Benchmark	27	NA	30	NA
19334 19291	Lifestyle Aggressive Growth Fund	Lifestyle Aggressive Composite Benchmark	186	-0.40	NA	NA
19419 19386	Lifestyle Conservative Fund	Lifestyle Conservative Composite Benchmark	98	-0.12	NA	NA
19375 19340	Lifestyle Growth Fund	Lifestyle Growth Composite Benchmark	158	-0.33	NA	NA
19285 19246	Lifestyle Income Fund	Lifestyle Income Composite Benchmark	72	0.08	NA	NA
19461 19382	Lifestyle Moderate Fund	Lifestyle Moderate Composite Benchmark	133	-0.22	NA	NA
15963 15073	Managed Allocation Fund	Managed Allocation Composite Index	118	-0.14	118	0.35
8127 8062	Mid-Cap Growth Fund	Russell Midcap Growth Index	277	-1.06	258	-0.51
8130 8064	Mid-Cap Value Fund	Russell Midcap Value Index	203	-0.91	190	-0.99
8158 15091	Real Estate Securities Fund	FTSE NAREIT All Equity REITs Index	210	-0.24	212	-0.40
8135 8065	S&P 500 Index Fund	S&P 500 Index	6	NA	8	NA
15967 21135	Short-Term Bond Fund	Bloomberg Barclays Short (1-3 Yr) Govt Credit Index	37	0.70	41	0.75
8147 8056	Small-Cap Blend Index Fund	Russell 2000 Index	8	NA	12	NA
8133 8056	Small-Cap Equity Fund	Russell 2000 Index	244	0.32	215	0.17
19818 17364	Social Choice Bond Fund	Bloomberg Barclays Aggregate Bond Index	61	1.69	NA	NA
15028 8164	Social Choice Equity Fund	Russell 3000 Index	102	-1.50	143	-0.85
<b>Institutional Share Class Funds</b>						
15955 17364	Bond Fund	Bloomberg Barclays Aggregate Bond Index	70	1.00	96	1.21
18250 17364	Bond Index Fund	Bloomberg Barclays Aggregate Bond Index	31	NA	26	NA
15984 17364	Bond Plus Fund	Bloomberg Barclays Aggregate Bond Index	114	0.64	134	1.18
18673 15615	Emerging Markets Equity Fund	MSCI Emerging Markets Index	414	-0.48	401	-0.18
18677 15615	Emerging Markets Equity Index Fund	MSCI Emerging Markets Index	140	NA	241	NA
17339 8067	Enhanced Intl Equity Index Fund	MSCI EAFE Index	275	NA	281	NA
17335 8055	Enhanced Large-Cap Growth Index Fund	Russell 1000 Growth Index	95	NA	101	NA
17337 8054	Enhanced Large-Cap Value Index Fund	Russell 1000 Value Index	128	NA	122	NA
15991 8060	Equity Index Fund	Russell 3000 Index	9	NA	10	NA
19211 19201	Global Natural Resources Fund	MSCI AC World Index Commodity Producers Sec. Cap. Index	504	0.03	NA	NA
15023 8065	Growth & Income Fund	S&P 500 Index	263	-0.21	239	-0.04
15978 17377	High-Yield Fund	BofA ML BB-B Cash Pay Issuer Constrained Index	106	-0.42	106	-0.15
8160 22352	Inflation-Linked Bond Fund	Bloomberg Barclays TIPS 1-10 Year Index	37	-0.55	35	-0.74
15025 8067	International Equity Fund	MSCI EAFE Index	433	0.14	480	0.46
8152 8067	International Equity Index Fund	MSCI EAFE Index	204	NA	229	NA
20051 19231	International Opportunities Fund	MSCI All Country World Index ex-USA	545	0.07	NA	NA
15957 8055	Large-Cap Growth Fund	Russell 1000 Growth Index	370	0.01	337	0.23
8136 8055	Large-Cap Growth Index Fund	Russell 1000 Growth Index	7	NA	9	NA
8122 8054	Large-Cap Value Fund	Russell 1000 Value Index	259	-0.44	244	-0.04
8138 8054	Large-Cap Value Index Fund	Russell 1000 Value Index	9	NA	10	NA
16515 17785	Lifecycle 2010 Fund	Lifecycle 2010 Fund Composite Index	96	0.13	99	0.47
16516 17786	Lifecycle 2015 Fund	Lifecycle 2015 Fund Composite Index	101	0.09	104	0.42

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Fund/Account		Benchmark	3 YR Tracking Error (BP)	3 YR Information Ratio (%)	5 YR Tracking Error (BP)	5 YR Information Ratio (%)	
16517	17787	Lifecycle 2020 Fund	Lifecycle 2020 Fund Composite Index	112	0.05	117	0.36
16518	17788	Lifecycle 2025 Fund	Lifecycle 2025 Fund Composite Index	126	-0.04	126	0.30
16519	17789	Lifecycle 2030 Fund	Lifecycle 2030 Fund Composite Index	136	-0.11	137	0.21
16520	17790	Lifecycle 2035 Fund	Lifecycle 2035 Fund Composite Index	145	-0.15	147	0.13
16521	17791	Lifecycle 2040 Fund	Lifecycle 2040 Fund Composite Index	157	-0.19	152	0.07
17274	17814	Lifecycle 2045 Fund	Lifecycle 2045 Fund Composite Index	159	-0.21	153	0.07
17294	17807	Lifecycle 2050 Fund	Lifecycle 2050 Fund Composite Index	158	-0.22	154	0.06
18861	18834	Lifecycle 2055 Fund	Lifecycle 2055 Fund Composite Index	160	-0.23	156	0.08
17315	17804	Lifecycle Retirement Income Fund	Lifecycle Retirement Income Fund Composite Index	89	0.13	88	0.58
18142	18048	Lifecycle Index 2010 Fund	Lifecycle Index 2010 Composite Benchmark	32	NA	34	NA
18145	18049	Lifecycle Index 2015 Fund	Lifecycle Index 2015 Composite Benchmark	34	NA	38	NA
18148	18053	Lifecycle Index 2020 Fund	Lifecycle Index 2020 Composite Benchmark	38	NA	42	NA
18151	18054	Lifecycle Index 2025 Fund	Lifecycle Index 2025 Composite Benchmark	40	NA	45	NA
18154	18055	Lifecycle Index 2030 Fund	Lifecycle Index 2030 Composite Benchmark	43	NA	49	NA
18157	18056	Lifecycle Index 2035 Fund	Lifecycle Index 2035 Composite Benchmark	47	NA	51	NA
18160	18057	Lifecycle Index 2040 Fund	Lifecycle Index 2040 Composite Benchmark	52	NA	56	NA
18163	18058	Lifecycle Index 2045 Fund	Lifecycle Index 2045 Composite Benchmark	52	NA	54	NA
18166	18059	Lifecycle Index 2050 Fund	Lifecycle Index 2050 Composite Benchmark	56	NA	58	NA
18879	18863	Lifecycle Index 2055 Fund	Lifecycle Index 2055 Composite Benchmark	55	NA	57	NA
18169	18060	Lifecycle Index Retirement Income Fund	Lifecycle Index Retirement Income Composite Benchmark	33	NA	37	NA
19332	19291	Lifestyle Aggressive Growth Fund	Lifestyle Aggressive Composite Benchmark	188	-0.25	NA	NA
19408	19386	Lifestyle Conservative Fund	Lifestyle Conservative Composite Benchmark	98	0.12	NA	NA
19373	19340	Lifestyle Growth Fund	Lifestyle Growth Composite Benchmark	155	-0.18	NA	NA
19283	19246	Lifestyle Income Fund	Lifestyle Income Composite Benchmark	70	0.44	NA	NA
19458	19382	Lifestyle Moderate Fund	Lifestyle Moderate Composite Benchmark	133	-0.04	NA	NA
15961	15073	Managed Allocation Fund	Managed Allocation Composite Index	118	0.07	118	0.58
8125	8062	Mid-Cap Growth Fund	Russell Midcap Growth Index	276	-0.98	257	-0.42
8128	8064	Mid-Cap Value Fund	Russell Midcap Value Index	204	-0.78	190	-0.85
8156	15091	Real Estate Securities Fund	FTSE NAREIT All Equity REITs Index	214	-0.12	214	-0.28
8134	8065	S&P 500 Index Fund	S&P 500 Index	7	NA	8	NA
15965	21135	Short-Term Bond Fund	Bloomberg Barclays Short (1-3 Yr) Govt Credit Index	37	1.40	43	1.29
8146	8056	Small-Cap Blend Index Fund	Russell 2000 Index	9	NA	10	NA
8131	8056	Small-Cap Equity Fund	Russell 2000 Index	242	0.42	212	0.29
19816	17364	Social Choice Bond Fund	Bloomberg Barclays Aggregate Bond Index	60	2.12	NA	NA
15027	8164	Social Choice Equity Fund	Russell 3000 Index	99	-1.29	143	-0.68
15971	17372	Tax-Exempt Bond Fund	Bloomberg Barclays 10 Year Municipal Bond Index	65	-1.86	78	-1.39
<b>Retail Share Class Funds</b>							
15969	17364	Bond Fund	Bloomberg Barclays Aggregate Bond Index	73	0.54	98	0.85
18251	17364	Bond Index Fund	Bloomberg Barclays Aggregate Bond Index	26	NA	22	NA
15974	17364	Bond Plus Fund	Bloomberg Barclays Aggregate Bond Index	113	0.36	133	0.94
18674	15615	Emerging Markets Equity Fund	MSCI Emerging Markets Index	417	-0.57	402	-0.28
18678	15615	Emerging Markets Equity Index Fund	MSCI Emerging Markets Index	147	NA	241	NA

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		<b>Fund/Account</b>	<b>Benchmark</b>	<b>3 YR Tracking Error (BP)</b>	<b>3 YR Information Ratio (%)</b>	<b>5 YR Tracking Error (BP)</b>	<b>5 YR Information Ratio (%)</b>
15992	8060	Equity Index Fund	Russell 3000 Index	8	NA	13	NA
19212	19201	Global Natural Resources Fund	MSCI AC World Index Commodity Producers Sec. Cap. Index	507	-0.05	NA	NA
15985	8065	Growth & Income Fund	S&P 500 Index	266	-0.32	239	-0.17
15951	17377	High-Yield Fund	BofA ML BB-B Cash Pay Issuer Constrained Index	105	-0.68	107	-0.42
8161	22352	Inflation-Linked Bond Fund	Bloomberg Barclays TIPS 1-10 Year Index	34	-1.38	36	-1.54
15986	8067	International Equity Fund	MSCI EAFE Index	434	0.05	482	0.39
20052	19231	International Opportunities Fund	MSCI All Country World Index ex-USA	549	0.00	NA	NA
15958	8055	Large-Cap Growth Fund	Russell 1000 Growth Index	369	-0.09	337	0.12
8123	8054	Large-Cap Value Fund	Russell 1000 Value Index	258	-0.57	243	-0.18
17316	17804	Lifecycle Retirement Income Fund	Retirement Income Fund Composite Index	90	-0.14	89	0.27
19333	19291	Lifestyle Aggressive Growth Fund	Lifestyle Aggressive Composite Benchmark	186	-0.43	NA	NA
19418	19386	Lifestyle Conservative Fund	Lifestyle Conservative Composite Benchmark	97	-0.15	NA	NA
19374	19340	Lifestyle Growth Fund	Lifestyle Growth Composite Benchmark	155	-0.38	NA	NA
19284	19246	Lifestyle Income Fund	Lifestyle Income Composite Benchmark	70	0.05	NA	NA
19460	19382	Lifestyle Moderate Fund	Lifestyle Moderate Composite Benchmark	134	-0.23	NA	NA
15962	15073	Managed Allocation Fund	Managed Allocation Composite Index	120	-0.13	119	0.36
8126	8062	Mid-Cap Growth Fund	Russell Midcap Growth Index	279	-1.08	259	-0.54
8129	8064	Mid-Cap Value Fund	Russell Midcap Value Index	205	-0.92	191	-1.01
8157	15091	Real Estate Securities Fund	FTSE NAREIT All Equity REITs Index	214	-0.27	213	-0.44
15966	21135	Short-Term Bond Fund	Bloomberg Barclays Short (1-3 Yr) Govt Credit Index	41	0.41	44	0.50
8132	8056	Small-Cap Equity Fund	Russell 2000 Index	240	0.29	213	0.12
19817	17364	Social Choice Bond Fund	Bloomberg Barclays Aggregate Bond Index	56	1.69	NA	NA
15982	8164	Social Choice Equity Fund	Russell 3000 Index	100	-1.56	145	-0.87
15972	17372	Tax-Exempt Bond Fund	Bloomberg Barclays 10 Year Municipal Bond Index	71	-2.16	76	-1.82
<b>Premier Share Class Funds</b>							
18246	17364	Bond Fund	Bloomberg Barclays Aggregate Bond Index	74	0.74	97	1.02
18253	17364	Bond Index Fund	Bloomberg Barclays Aggregate Bond Index	31	NA	26	NA
18248	17364	Bond Plus Fund	Bloomberg Barclays Aggregate Bond Index	115	0.51	134	1.08
18676	15615	Emerging Markets Equity Fund	MSCI Emerging Markets Index	415	-0.52	402	-0.21
18680	15615	Emerging Markets Equity Index Fund	MSCI Emerging Markets Index	144	NA	245	NA
18241	8060	Equity Index Fund	Russell 3000 Index	9	NA	10	NA
19214	19201	Global Natural Resources Fund	MSCI AC World Index Commodity Producers Sec. Cap. Index	498	0.00	NA	NA
18233	8065	Growth & Income Fund	S&P 500 Index	263	-0.27	237	-0.10
18247	17377	High-Yield Fund	BofA ML BB-B Cash Pay Issuer Constrained Index	112	-0.53	111	-0.28
18242	22352	Inflation-Linked Bond Fund	Bloomberg Barclays TIPS 1-10 Year Index	33	-1.06	33	-1.24
18235	8067	International Equity Fund	MSCI EAFE Index	434	0.11	481	0.43
18240	8067	International Equity Index Fund	MSCI EAFE Index	204	NA	228	NA
20054	19231	International Opportunities Fund	MSCI All Country World Index ex-USA	548	0.04	NA	NA
18244	8055	Large-Cap Growth Fund	Russell 1000 Growth Index	369	-0.04	339	0.19
18236	8054	Large-Cap Value Fund	Russell 1000 Value Index	259	-0.50	242	-0.10
18264	17785	Lifecycle 2010 Fund	Lifecycle 2010 Fund Composite Index	95	-0.02	99	0.33
18265	17786	Lifecycle 2015 Fund	Lifecycle 2015 Fund Composite Index	101	-0.08	103	0.28
18266	17787	Lifecycle 2020 Fund	Lifecycle 2020 Fund Composite Index	112	-0.09	115	0.25
18267	17788	Lifecycle 2025 Fund	Lifecycle 2025 Fund Composite Index	124	-0.17	130	0.19
18268	17789	Lifecycle 2030 Fund	Lifecycle 2030 Fund Composite Index	140	-0.22	138	0.09
18269	17790	Lifecycle 2035 Fund	Lifecycle 2035 Fund Composite Index	146	-0.26	146	0.03
18270	17791	Lifecycle 2040 Fund	Lifecycle 2040 Fund Composite Index	160	-0.27	154	-0.02
18271	17814	Lifecycle 2045 Fund	Lifecycle 2045 Fund Composite Index	161	-0.30	153	-0.04
18272	17807	Lifecycle 2050 Fund	Lifecycle 2050 Fund Composite Index	156	-0.31	152	-0.04
18862	18834	Lifecycle 2055 Fund	Lifecycle 2055 Fund Composite Index	158	-0.31	155	-0.02
18273	17804	Lifecycle Retirement Income Fund	Lifecycle Retirement Income Fund Composite Index	89	-0.04	89	0.38

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18144	18048	Lifecycle Index 2010 Fund	Lifecycle Index 2010 Composite Benchmark	32	NA	35	NA
18147	18049	Lifecycle Index 2015 Fund	Lifecycle Index 2015 Composite Benchmark	31	NA	34	NA
18150	18053	Lifecycle Index 2020 Fund	Lifecycle Index 2020 Composite Benchmark	38	NA	41	NA
18153	18054	Lifecycle Index 2025 Fund	Lifecycle Index 2025 Composite Benchmark	40	NA	44	NA
18156	18055	Lifecycle Index 2030 Fund	Lifecycle Index 2030 Composite Benchmark	43	NA	48	NA
18159	18056	Lifecycle Index 2035 Fund	Lifecycle Index 2035 Composite Benchmark	48	NA	55	NA
18162	18057	Lifecycle Index 2040 Fund	Lifecycle Index 2040 Composite Benchmark	49	NA	54	NA
18165	18058	Lifecycle Index 2045 Fund	Lifecycle Index 2045 Composite Benchmark	48	NA	55	NA
18168	18059	Lifecycle Index 2050 Fund	Lifecycle Index 2050 Composite Benchmark	56	NA	58	NA
18880	18863	Lifecycle Index 2055 Fund	Lifecycle Index 2055 Composite Benchmark	49	NA	52	NA
18171	18060	Lifecycle Index Retirement Income Fund	Lifecycle Index Retirement Income Composite Benchmark	30	NA	30	NA
19335	19291	Lifestyle Aggressive Growth Fund	Lifestyle Aggressive Composite Benchmark	187	-0.32	NA	NA
19420	19386	Lifestyle Conservative Fund	Lifestyle Conservative Composite Benchmark	96	-0.05	NA	NA
19376	19340	Lifestyle Growth Fund	Lifestyle Growth Composite Benchmark	157	-0.27	NA	NA
19286	19246	Lifestyle Income Fund	Lifestyle Income Composite Benchmark	71	0.23	NA	NA
19462	19382	Lifestyle Moderate Fund	Lifestyle Moderate Composite Benchmark	132	-0.13	NA	NA
18237	8062	Mid-Cap Growth Fund	Russell Midcap Growth Index	278	-1.02	258	-0.47
18238	8064	Mid-Cap Value Fund	Russell Midcap Value Index	203	-0.85	190	-0.93
18239	15091	Real Estate Securities Fund	FTSE NAREIT All Equity REITs Index	210	-0.20	214	-0.35
18249	21135	Short-Term Bond Fund	Bloomberg Barclays Short (1-3 Yr) Govt Credit Index	37	0.99	45	0.96
18243	8056	Small-Cap Equity Fund	Russell 2000 Index	241	0.37	213	0.22
19819	17364	Social Choice Bond Fund	Bloomberg Barclays Aggregate Bond Index	61	1.83	NA	NA
18234	8164	Social Choice Equity Fund	Russell 3000 Index	100	-1.42	142	-0.79
<b>LIFE Funds</b>							
15093	17364	Bond Fund	Bloomberg Barclays Aggregate Bond Index	81	0.48	90	0.90
8019	8065	Growth & Income Fund	S&P 500 Index	263	-0.23	237	-0.04
8018	8168	Growth Equity Fund	Russell 1000 Growth Index	369	0.04	343	0.27
8020	8067	International Equity Fund	MSCI EAFE Index	430	0.19	483	0.50
8120	8054	Large-Cap Value Fund	Russell 1000 Value Index	263	-0.48	248	-0.01
8154	15091	Real Estate Securities Fund	FTSE NAREIT All Equity REITs Index	216	-0.16	215	-0.26
8121	8056	Small-Cap Equity Fund	Russell 2000 Index	239	0.37	211	0.24
8021	8164	Social Choice Equity Fund	Russell 3000 Index	103	-1.42	146	-0.76
8015	8060	Stock Index Fund	Russell 3000 Index	5	NA	5	NA