

# Plan and Investment Notice

## THE JOHNS HOPKINS UNIVERSITY INCOME DEFERRAL 403(B) PLAN FOR RESIDENTS, INTERNS AND POSTDOCTORAL FELLOWS

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  
American Century  
Fidelity  
Valic  
Vanguard

## TIAA

### HOW TIAA RECORDKEEPS YOUR PLAN

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

- JOHNS HOPKINS UNIVERSITY INCOME DEFERRAL 403(B) PLAN FOR RESIDENTS, INTERNS AND POSTDOCTORAL FELLOWS - Plan ID 103371

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

### ADDITIONAL RIGHTS AND PRIVILEGES

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

### INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at [www.TIAA.org/planinvestmentoptions](http://www.TIAA.org/planinvestmentoptions). After entering a plan ID, 103371, you will be directed to plan and investment information.

### SELF-DIRECTED BROKERAGE

A TIAA Brokerage Service is available that permits you to use investments that have not been selected for your plan as designated investment options and are not monitored. This service permits you to use a wide variety of investments but you are expected to prudently select and monitor any investments that you make through the brokerage service. This means that you must have the skill and experience or use an independent expert to advise you. Investments available within the brokerage service for 403(b) plans are limited to mutual funds. Generally, there are fees associated with investment transactions (purchasing or selling), as well as minimum transaction amount requirements. Before purchasing or selling an investment you should understand any applicable fees, including fees that will be associated with your transaction such as commissions or other charges for purchasing and selling the investment.

These expenses may be paid, in whole or in part, from revenue sharing payments that the plan receives from plan investments options. In that case, only those expenses not offset by any revenue sharing payments will be deducted from your account.

To request a transaction, and to learn more about the brokerage service including fees call 800-927-3059 or visit <https://www.tiaa.org/public/invest/financial-products/brokerage-accounts/brokerage-forms#20000890109362>

### 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 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. More information about retirement plan fees and expenses is available at [TIAA.org/fees](http://TIAA.org/fees), or by calling TIAA at 800-842-2252.

The personalized services used in the Plan are:

Brokerage	Certain charges may apply. Please review the Customer Account Agreement provided in the Self-Directed Brokerage section of this document. Your plan may limit the eligible investments within the self-directed brokerage account. Applies to all plans
Retirement Plan loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. Applies to all plans
Qualified Domestic Relations Orders (QDRO)	TIAA does not charge a fee.
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.

## AMERICAN CENTURY

### RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the plan are directed or make changes to existing investments in your plan as described in the Summary Plan Description.

These changes can be made:

1. Online by visiting [americancentury.com](http://americancentury.com)
- 2: By phone via Automated Information Line: 1-800-345-8765

### INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options provided under the Plan by American Century.

### COST OF PLAN SERVICES - 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 participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment is outlined on the attached Investment Options Comparative Chart.

Excessive trading policy: [Certain funds] may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Voting rights may be exercised by the Participant

## FIDELITY

### RIGHT TO DIRECT INVESTMENTS

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions summarized below. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to [www.fidelity.com/atwork](http://www.fidelity.com/atwork) or call 800-558-9179.

### RESTRICTIONS

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

- Exchanges into Vanguard Institutional Target Retirement 2020 Fund Institutional Shares are not allowed.
- Investment elections for Vanguard Institutional Target Retirement 2020 Fund Institutional Shares are not allowed.
- Exchanges into Vanguard Institutional Target Retirement 2025 Fund Institutional Shares are not allowed.

- Investment elections for Vanguard Institutional Target Retirement 2025 Fund Institutional Shares are not allowed.
- Exchanges into Vanguard Institutional Target Retirement 2030 Fund Institutional Shares are not allowed.
- Investment elections for Vanguard Institutional Target Retirement 2030 Fund Institutional Shares are not allowed.
- Exchanges into Vanguard Institutional Target Retirement 2035 Fund Institutional Shares are not allowed.
- Investment elections for Vanguard Institutional Target Retirement 2035 Fund Institutional Shares are not allowed.
- Exchanges into Vanguard Institutional Target Retirement 2040 Fund Institutional Shares are not allowed.
- Investment elections for Vanguard Institutional Target Retirement 2040 Fund Institutional Shares are not allowed.
- Exchanges into Vanguard Institutional Target Retirement 2045 Fund Institutional Shares are not allowed.
- Investment elections for Vanguard Institutional Target Retirement 2045 Fund Institutional Shares are not allowed.
- Exchanges into Vanguard Institutional Target Retirement 2050 Fund Institutional Shares are not allowed.
- Investment elections for Vanguard Institutional Target Retirement 2050 Fund Institutional Shares are not allowed.
- Exchanges into Vanguard Institutional Target Retirement 2055 Fund Institutional Shares are not allowed.
- Investment elections for Vanguard Institutional Target Retirement 2055 Fund Institutional Shares are not allowed.
- Exchanges into Vanguard Institutional Target Retirement 2060 Fund Institutional Shares are not allowed.
- Investment elections for Vanguard Institutional Target Retirement 2060 Fund Institutional Shares are not allowed.

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in Section 3 of this Notice. Keep in mind that restrictions are subject to change.

### ADDITIONAL RIGHTS AND PRIVILEGES

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

#### Exercising Voting, Tender, and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

### INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options, along with certain information about each of them provided under the Plan by Fidelity.

### COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative fees may include legal, accounting, recordkeeping, and other administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan. These expenses may be paid, in whole or in part, from revenue sharing payments that the plan receives from plan investment options. In that case, only those expenses not offset by any revenue sharing payments will be deducted from your account.

Based on the information and direction Fidelity had on file at the time this notice was prepared, no plan administrative fees were to be deducted from accounts in the Plan. Please keep in mind that fees are subject to change.

### COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. There is not necessarily a correlation between fees and investment performance, and fees are just one component to consider when determining which investment options are right for you. Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option.

Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio". You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to the Investment Options Comparative Chart for information about the Plan's investment options, including their expense ratios (where applicable).

### COST OF PLAN SERVICES - PERSONALIZED SERVICES

Individual fees and expenses include those associated with a service or transaction that an individual may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction. If you have an account in the Plan and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this notice was prepared. For a full list of individual fees, please log on to [www.fidelity.com/atwork](http://www.fidelity.com/atwork) or call 800-558-9179.

As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee and Amount.

Loan Setup Fee \$75.00 per loan.

Portfolio Advisory Service At Work Net Advisory Fee based on percentage (estimated not to exceed 0.65%) of the average daily managed balance of eligible assets in your account, per year, deducted quarterly.

Loan Maintenance Fee \$25.00 per year per loan.

Overnight Mailing Fee \$25.00 per transaction.

The following fees are effective 12/01/2020:

Qualified Domestic Relations Order (QDRO) Fee:

\$300.00 per standard Fidelity web-generated order, \$1,200.00 per modified Fidelity web-generated or custom order or \$1,800.00 per order covering more than one plan.

Also please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please see the Investment Options Comparative Chart for details regarding the specific fees that may apply to the investment options available under the Plan. If any individual fees are actually deducted from your account, they will be reflected on your Plan account statement.

### INVESTMENT MANAGERS

Strategic Advisers LLC, a registered investment advisor and Fidelity Investments company, has been appointed to provide discretionary management through Fidelity ® Personalized Planning & Advice.

Utilizing the investment manager(s) or service(s) identified in this Notice may restrict your ability to direct the investment of all or a portion of your Plan account balance. To enroll, un-enroll, or request additional information, please contact Fidelity at (877) 401-5762.

## VALIC

### RIGHT TO DIRECT INVESTMENTS

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 the following web site: [www.valic.com](http://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.

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

### RESTRICTIONS

Your instructions may be subject to limitations or restrictions imposed by the investment options as described in the attached Investment Options Comparative Chart.

VALIC has an Investor Trading Policy to discourage excessive trading and market timing as such activity can result in increased fund expenses. If an investor sells fund shares in the Plan valued at \$5,000 or more, the investor will not be able to make a purchase of \$5,000 or more in that same fund for 30 calendar days. Certain transactions may be excluded from this policy. The Investor Trading Policy for VALIC can be located at <https://www.valic.com/policies/investor-trading> or you may contact VALIC at 800-448-2542.

### ADDITIONAL RIGHTS AND PRIVILEGES

VALIC receives advance notice of shareholder meetings of mutual funds (or variable 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 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 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

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options provided under the Plan by VALIC.

### COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

The Plan may incur charges or fees outside of the investment alternative product(s) that may be deducted from participant accounts on a pro rata basis 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.

Loans

Each loan from an annuity contract is assessed:

- New loans are not currently available.
- An annual net loan maintenance fee of 2% or 3% for outstanding loans, which is the difference between the loan interest rate and the interest credited

### COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Separate Accounts 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 investment options including, but not limited to, local support to plan sponsors and participants including enrollment and education.

Guided Portfolio Services is a fiduciary participant investment advisory service offered by VALIC Financial Advisors, Inc. in accordance with Department of Labor Advisory Opinion 2001-09A issued to VALIC, its 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 portfolio 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. 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.

Withdrawal or surrender charges, if any, are described in the Investment Options Comparative Chart contained in this Notice.

See the attached Investment Options Comparative Chart for a list of all investment options provided under the Plan by VALIC.

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# VANGUARD

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## RIGHT TO DIRECT INVESTMENTS

Your plan gives you the right to direct some or all of your plan investments. You can direct your plan investments using any of the three convenient methods listed below. For a list of the designated investment alternatives offered in your plan and any designated investment managers, please refer to the Investment options Comparative Chart contained in this notice.

Online: Log on to your account at [vanguard.com](http://vanguard.com) anytime. If you have not signed up for secure online account access, visit [vanguard.com/register](http://vanguard.com/register) and follow the prompts. You will need your plan number: 094524.

By phone: Call the 24hour interactive VOICE Network at (800) 523-1188. You will need a personal identification number (PIN) to use VOICE. To create a PIN, follow the prompts. With personal assistance. Vanguard Participant Services associates are available at 800-523-1188 Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.

You can also access current and previous account statements at any time through Vanguard's secure website, using the online access instructions above. Your plan statements are published electronically on a periodic basis, at least quarterly. You have the right to request and obtain, free of charge, a paper version of your account statements. You can print right off Vanguard's website, or contact Vanguard at 800-523-1188 to request that one be mailed. You can also get Vanguard statements by mail automatically. To review or update your mailing preferences, simply log on to your account at [vanguard.com](http://vanguard.com), go to my profile, and select Mailing Preferences. Transaction requests (e.g., a contribution, exchange or redemption) must be in good order. Good order means that Vanguard has determined that (1) your transaction request includes complete information and (2) appropriate assets are already in your account or new assets have been received.

Vanguard, as your plan's recordkeeper, will determine the necessary processing timeframes for your transaction request before submission to the fund(s). Your transaction will then be based on the next determined net asset value ("NAV") of the investment's shares. If your transaction request is received by Vanguard in good order on a business day before the close of regular trading on the New York Stock Exchange (NYSE) (generally 4 p.m., Eastern time), you will receive that day's NAV and trade date. If your transaction request is received in good order while the NYSE is closed, you will receive the next business day's NAV and trade date.

If your transaction involves one or more investments with an early cutoff time for processing or another trading restriction, your entire transaction will be subject to that cutoff time when the trade date for your transaction is determined. If an early cutoff time applies to an investment available in your plan, please review the next section for additional information.

You may not cancel any transaction request once processing has begun. Please be careful when placing a transaction request.

## RESTRICTIONS

Because excessive transactions can disrupt the management of an investment and increase its transaction costs, your plan investments limit exchanges and other transactions. If you move money out of an investment (other than money market funds,

short-term bond funds, stable value investments, and employer securities), you cannot move money back into the same investment for 30 days. This policy applies regardless of the dollar amount. Please note that the 30 day clock restarts after every exchange out of the investment.

The frequent trading policy does not apply to the following: exchange requests submitted by mail to Vanguard (exchange requests submitted by fax, if otherwise permitted, are not mail requests and are subject to the policy); exchanges of shares purchased with participant payroll or employer contributions or loan repayments; exchanges of shares purchased with reinvested dividend or capital gains distributions; distributions, loans and in-service withdrawals from a plan; redemptions of shares as part of a plan termination or at the direction of the plan; redemptions of shares to pay fund or account fees; share or asset transfers or rollovers; re-registrations of shares within the same investment; conversions of shares from one share class to another in the same investment; and automated transactions executed through the Vanguard Managed Account Program. Note that your plan investments reserve the right to revise or terminate the exchange privilege (your ability to move money between investments), limit the amount of any exchange, or reject any exchange at any time, without notice.

#### Redemption Gate

A money market fund's board may impose a temporary suspension of redemption (for not more than 10 business days in any 90 day period) if the fund's weekly assets fall below 30% of total assets.

#### ADDITIONAL RIGHTS AND PRIVILEGES

You have the right to exercise voting, tender and similar rights with respect to the mutual funds held in your account. You will receive copies of all notices, financial statements, proxies, and proxy soliciting materials provided to the Plan in connection with any vote, tender, or similar opportunity. If you submit your directions in the required form by the applicable deadline, Vanguard or the trustee, if Vanguard is not trustee, will vote shares allocated to your account in accordance with your directions. If you do not provide timely instructions to Vanguard or the trustee, if Vanguard is not the trustee, Vanguard or your Plan trustee will vote your shares in the same proportion as the shares for which Vanguard or the trustee received timely instruction.

#### INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options provided under the Plan by Vanguard.

#### COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Investments available in your plan may charge additional fees to your account for investment administration and other investment transactions, such as fund administrative charges, commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, or purchase fees. Please review the complete Investment Options Comparative Chart contained in this notice to determine whether these fees may be assessed for an investment option, and review your account statement for a detailed disclosure of the dollar amount actually charged to your account each quarter that is attributable to these fees.

Hardship withdrawal fee:

If you request a hardship withdrawal from your account, a fee of \$75 will be deducted from your account balance for each hardship withdrawal that is processed.

The following fees are effective 12/01/2020:

A QDRO (Qualified Domestic Relations Order) is a legal document ordering the division of a retirement plan account between parties in a divorce. If you or your spouse submits a QDRO to be processed for your account, the following fees will be assessed: QDRO administration fee: \$550.

# 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](http://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.

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## Part A. Performance and Fee Information

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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.





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](http://www.TIAA.org/planinvestmentoptions). After entering a plan ID, 103371, you'll be directed to plan and investment information.

Visit [tiaa.org](http://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 June 30, 2020

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	Shareholder Fees & Restrictions*
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>Vanguard Total International Stock Index Fund Institutional</b>	Foreign Large Blend	VTSNX	11/29/2010	-4.07%	2.45%	3.74%	0.08%	0.08%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI ACWI Ex USA NR USD</b>				-4.80%	2.26%	3.53%			
<b>Vanguard Total Stock Market Index Fund Institutional Plus</b>	Large Blend	VSMPX	04/28/2015	6.48%	10.04%	9.29%	0.02%	0.02%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Total Market TR USD</b>				6.47%	10.03%	9.28%			
<b>TIAA-CREF Quant Small-Cap Equity Fund Institutional</b>	Small Blend	TISEX	10/01/2002	-13.39%	3.35%	10.30%	0.42%	0.42%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 2000 TR USD</b>				-6.63%	4.29%	10.50%			Contractual Cap Exp: 02/28/2021
<b>Variable Annuity</b>									
<b>CREF Stock Account R3</b>	Allocation--85%+ Equity	QCSTIX	04/24/2015	2.31%	6.97%	10.65%	0.33%	0.33%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Morningstar Aggressive Target Risk TR USD</b>				-0.81%	6.38%	9.84%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
<b>CREF Equity Index Account R3</b>	Large Blend	QCEQIX	04/24/2015	6.35%	9.81%	13.40%	0.23% \$2.30	0.23% \$2.30	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 TR USD</i>				6.53%	10.03%	13.72%			
<b>CREF Growth Account R3</b>	Large Growth	QCGRIX	04/24/2015	20.48%	14.47%	16.66%	0.26% \$2.60	0.26% \$2.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 1000 Growth TR USD</i>				23.28%	15.89%	17.23%			
<b>CREF Global Equities Account R3</b>	World Stock	QCGLIX	04/24/2015	5.19%	6.29%	9.82%	0.30% \$3.00	0.30% \$3.00	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>MSCI ACWI NR USD</i>				2.11%	6.46%	9.16%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>Vanguard Inflation- Protected Securities Fund Institutional</b>	Inflation-Protected Bond	VIPIX	12/12/2003	8.12%	3.70%	3.44%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays US Treasury US TIPS TR USD</i>				8.28%	3.75%	3.52%			
<b>Vanguard Total Bond Market Index Fund Institutional</b>	Intermediate- Term Bond	VBTIX	09/18/1995	8.98%	4.32%	3.79%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays US Aggregate Float Adjusted TR USD</i>				8.92%	4.37%	3.87%			
<b>Variable Annuity</b>									
<b>CREF Inflation-Linked Bond Account R3</b>	Inflation-Protected Bond	QCILIX	04/24/2015	5.68%	2.86%	2.85%	0.23% \$2.30	0.23% \$2.30	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Bloomberg Barclays US Treasury Inflation Notes 1-10 Yr TR USD</i>				5.75%	2.97%	2.66%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
<b>CREF Bond Market Account R3</b>	Intermediate- Term Bond	QCBMIX	04/24/2015	7.69%	4.38%	3.88%	0.26% \$2.60	0.26% \$2.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Bloomberg Barclays US Aggregate Bond TR USD</b>				8.74%	4.30%	3.82%			
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Vanguard Federal Money Market Fund Investor</b> 7-day current annualized yield 0.12% as of 06/30/2020 7-day effective annualized yield 0.12% as of 06/30/2020	Money Market- Taxable	VMFXX	07/13/1981	1.39%	1.10%	0.55%	0.11% \$1.10	0.11% \$1.10	
<b>FTSE Treasury Bill 3 Month USD</b>				1.56%	1.15%	0.61%			
<b>Variable Annuity</b>									
<b>CREF Money Market Account R3</b> 7-day current annualized yield 0.01% as of 06/30/2020 7-day effective annualized yield 0.01% as of 06/30/2020	Money Market- Taxable	QCMMIX	04/24/2015	1.30%	0.90%	0.45%	0.23% \$2.30	0.23% \$2.30	
<b>iMoneyNet Money Fund Averages - All Government</b>				1.06%	0.80%	0.41%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>TIAA-CREF Lifecycle Retirement Income Fund Institutional</b>  <b>S&amp;P Target Date Retirement Income TR USD</b>	Allocation--30% to 50% Equity	TLRIX	11/30/2007	4.70%	5.27%	6.79%	0.53% \$5.30	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Vanguard Institutional Target Retirement Income Fund Institutional</b>  <b>Bloomberg Barclays US Aggregate Bond TR USD</b>	Retirement Income	VITRX	06/26/2015	5.87%	5.00%	4.92%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				8.74%	4.30%	4.42%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
<b>TIAA-CREF Lifecycle 2010 Fund Institutional</b>	Target Date 2000- 2010	TCTIX	01/17/2007	4.79%	5.42%	7.34%	0.50% \$5.00	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2010 TR USD</b>				5.19%	5.01%	6.35%	Contractual Waiver Exp: 09/30/2022		
<b>TIAA-CREF Lifecycle 2015 Fund Institutional</b>	Target-Date 2015	TCNIX	01/17/2007	4.66%	5.62%	7.84%	0.50% \$5.00	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2015 TR USD</b>				4.73%	5.30%	7.10%	Contractual Waiver Exp: 09/30/2022		
<b>Vanguard Institutional Target Retirement 2015 Fund Institutional</b>	Target-Date 2015	VITVX	06/26/2015	5.60%	5.53%	5.35%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US Aggregate Bond TR USD</b>				8.74%	4.30%	4.42%			
<b>TIAA-CREF Lifecycle 2020 Fund Institutional</b>	Target-Date 2020	TCWIX	01/17/2007	4.61%	5.87%	8.43%	0.51% \$5.10	0.39% \$3.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2020 TR USD</b>				4.33%	5.56%	7.76%	Contractual Waiver Exp: 09/30/2022		
<b>Vanguard Institutional Target Retirement 2020 Fund Institutional</b>	Target-Date 2020	VITWX	06/26/2015	5.15%	6.01%	5.78%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>TIAA-CREF Lifecycle 2025 Fund Institutional</b>	Target-Date 2025	TCYIX	01/17/2007	4.29%	6.12%	9.03%	0.52% \$5.20	0.41% \$4.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2025 TR USD</b>				3.66%	5.82%	8.31%	Contractual Waiver Exp: 09/30/2022		
<b>Vanguard Institutional Target Retirement 2025 Fund Institutional</b>	Target-Date 2025	VRIVX	06/26/2015	4.85%	6.34%	6.06%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
<b>TIAA-CREF Lifecycle 2030 Fund Institutional</b>	Target-Date 2030	TCRIX	01/17/2007	4.08%	6.36%	9.57%	0.53% \$5.30	0.42% \$4.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2030 TR USD</b>				2.92%	6.02%	8.78%	Contractual Waiver Exp: 09/30/2022		
<b>Vanguard Institutional Target Retirement 2030 Fund Institutional</b>	Target-Date 2030	VTTWX	06/26/2015	4.43%	6.50%	6.18%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>TIAA-CREF Lifecycle 2035 Fund Institutional</b>	Target-Date 2035	TCIIX	01/17/2007	3.80%	6.58%	10.09%	0.54% \$5.40	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2035 TR USD</b>				2.12%	6.17%	9.16%	Contractual Waiver Exp: 09/30/2022		
<b>Vanguard Institutional Target Retirement 2035 Fund Institutional</b>	Target-Date 2035	VITFX	06/26/2015	3.98%	6.66%	6.30%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>TIAA-CREF Lifecycle 2040 Fund Institutional</b>	Target-Date 2040	TCOIX	01/17/2007	3.56%	6.73%	10.34%	0.55% \$5.50	0.44% \$4.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2040 TR USD</b>				1.56%	6.28%	9.43%	Contractual Waiver Exp: 09/30/2022		
<b>Vanguard Institutional Target Retirement 2040 Fund Institutional</b>	Target-Date 2040	VIRSX	06/26/2015	3.46%	6.78%	6.38%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>TIAA-CREF Lifecycle 2045 Fund Institutional</b>	Target-Date 2045	TTFIX	11/30/2007	3.20%	6.80%	10.35%	0.56% \$5.60	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2045 TR USD</b>				1.20%	6.34%	9.61%	Contractual Waiver Exp: 09/30/2022		

Investment Name / <i>Benchmark</i>	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	2.99%	6.82%	6.42%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI US Broad Market GR USD</i>				6.56%	10.04%	9.61%			
TIAA-CREF Lifecycle 2050 Fund Institutional	Target-Date 2050	TFTIX	11/30/2007	3.14%	6.87%	10.40%	0.57%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&amp;P Target Date 2050 TR USD</i>				1.05%	6.42%	9.75%	Contractual Waiver Exp: 09/30/2022		
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VTRLX	06/26/2015	3.00%	6.82%	6.41%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI US Broad Market GR USD</i>				6.56%	10.04%	9.61%			
TIAA-CREF Lifecycle 2055 Fund Institutional	Target-Date 2055	TTRIX	04/29/2011	3.07%	6.92%	7.88%	0.59%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&amp;P Target Date 2055 TR USD</i>				0.89%	6.45%	7.40%	Contractual Waiver Exp: 09/30/2022		
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	2.98%	6.83%	6.43%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI US Broad Market GR USD</i>				6.56%	10.04%	9.61%			
TIAA-CREF Lifecycle 2060 Fund Institutional	Target-Date 2060+	TLXNX	09/26/2014	3.03%	6.97%	7.07%	0.71%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&amp;P Target Date 2060+ TR USD</i>				1.08%	6.58%	6.45%	Contractual Waiver Exp: 09/30/2022		
Vanguard Institutional Target Retirement 2060 Fund Institutional	Target-Date 2060+	VILVX	06/26/2015	3.04%	6.82%	6.42%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI US Broad Market GR USD</i>				6.56%	10.04%	9.61%			



Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
<b>Vanguard Institutional Target Retirement 2065 Fund Institutional</b>	Target-Date 2060+	VSXFX	07/12/2017	2.82%	-	6.27%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%		9.84%			
<b>Variable Annuity</b>									
<b>CREF Social Choice Account R3</b>	Allocation--50% to 70% Equity	QCSCIX	04/24/2015	6.01%	6.69%	8.39%	0.26% \$2.60	0.26% \$2.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Morningstar Moderate Target Risk TR USD</b>				3.70%	6.00%	7.76%			
<b>Real Estate</b>									
<b>Variable Annuity</b>									
<b>TIAA Real Estate Account</b>	N/A	QREARX	10/02/1995	0.99%	4.42%	8.17%	0.78% \$7.80	0.78% \$7.80	Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			

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
103371	JOHNS HOPKINS UNIVERSITY INCOME DEFERRAL 403(B) PLAN FOR RESIDENTS, INTERNS AND POSTDOCTORAL FELLOWS

# AMERICAN CENTURY

To request additional information from this service provider about your investment options, including performance data current to the most recent month end, call 800-345-3533 or visit [americancentury.com](http://americancentury.com). To request a paper copy of information available online, free of charge, contact: American Century at P.O. Box 419385, Kansas City, MO 64141-6385, or call the Automated Information Line at 800-345-8765 or a Business Retirement Specialist at 800-345-3533.

**Table 1 – Variable Return Investment Performance as of June 30, 2020**

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	
<b>Allocation</b>									
<b>Mutual Fund</b>									
<b>American Century One Choice Cnsv Inv</b>	Allocation-- 30% to 50% Equity	AOCIX	09/30/2004	4.90%	4.95%	6.72%	0.81% \$8.10	0.81% \$8.10	
<i>Russell 3000 TR USD</i>				6.53%	10.03%	13.72%			
<b>American Century Strat Allc: Cnsv Inv</b>	Allocation-- 30% to 50% Equity	TWSCX	02/15/1996	4.82%	4.84%	6.48%	1.08% \$10.80	0.88% \$8.80	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%	Contractual Waiver Exp: 11/30/2020		
<b>American Century Balanced Inv</b>	Allocation-- 50% to 70% Equity	TWBIX	10/20/1988	7.29%	6.73%	9.06%	0.91% \$9.10	0.91% \$9.10	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>American Century One Choice Mod Inv</b>	Allocation-- 50% to 70% Equity	AOMIX	09/30/2004	4.97%	5.68%	8.26%	0.90% \$9.00	0.90% \$9.00	
<i>Russell 3000 TR USD</i>				6.53%	10.03%	13.72%			
<b>American Century Strat Allc: Mod Inv</b>	Allocation-- 50% to 70% Equity	TWSMX	02/15/1996	4.55%	5.61%	8.08%	1.20% \$12.00	0.88% \$8.80	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%	Contractual Waiver Exp: 11/30/2020		
<b>American Century One Choice Agrsv Inv</b>	Allocation-- 70% to 85% Equity	AOGIX	09/30/2004	4.55%	6.24%	9.48%	0.97% \$9.70	0.97% \$9.70	

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	
<b>Russell 3000 TR USD</b>				6.53%	10.03%	13.72%			
<b>American Century One Choice VryAgrsv Inv</b>	Allocation-- 85%+ Equity	AOVIX	09/30/2004	4.24%	6.72%	10.59%	1.04% \$10.40	1.04% \$10.40	
<b>Russell 3000 TR USD</b>				6.53%	10.03%	13.72%			
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>American Century Emerging Markets Fund Investor</b>	Diversified Emerging Mkts	TWMIX	09/30/1997	0.51%	4.20%	5.20%	1.25% \$12.50	1.25% \$12.50	
<b>MSCI EM NR USD</b>				-3.39%	2.86%	3.27%			
<b>American Century Global Gold Inv</b>	Equity Precious Metals	BGEIX	08/17/1988	41.12%	16.26%	-1.81%	0.68% \$6.80	0.68% \$6.80	
<b>MSCI World NR USD</b>				2.84%	6.90%	9.95%			
<b>American Century International Gr Inv</b>	Foreign Large Growth	TWIEX	05/09/1991	7.59%	4.66%	7.79%	1.18% \$11.80	1.18% \$11.80	
<b>MSCI EAFE NR USD</b>				-5.13%	2.05%	5.73%			
<b>American Century International Opps Inv</b>	Foreign Small/Mid Growth	AIOIX	06/01/2001	11.70%	6.58%	10.30%	1.43% \$14.30	1.43% \$14.30	
<b>MSCI World Ex USA SMID NR USD</b>				-4.11%	3.11%	6.75%			
<b>American Century Equity Growth Fund Investor</b>	Large Blend	BEQGX	05/09/1991	5.86%	8.52%	12.89%	0.67% \$6.70	0.67% \$6.70	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>American Century Sustainable Equity Inv</b>	Large Blend	AFDIX	07/29/2005	10.09%	10.68%	13.99%	0.85% \$8.50	0.80% \$8.00	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>American Century Disciplined Growth Fund Investor</b>	Large Growth	ADSIX	09/30/2005	22.13%	12.86%	15.65%	1.02% \$10.20	1.01% \$10.10	
<b>Russell 1000 Growth TR USD</b>				23.28%	15.89%	17.23%			
<b>American Century Growth Fund Investor</b>	Large Growth	TWCGX	06/30/1971	22.85%	15.13%	15.67%	0.98% \$9.80	0.98% \$9.80	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Russell 1000 Growth TR USD</b>				23.28%	15.89%	17.23%			
<b>American Century Select Inv</b>	Large Growth	TWCIX	06/30/1971	22.57%	14.41%	16.14%	0.99% \$9.90	0.97% \$9.70	
<b>Russell 1000 Growth TR USD</b>				23.28%	15.89%	17.23%	Contractual Waiver Exp: 02/28/2021		
<b>American Century Ultra® Inv</b>	Large Growth	TWCUX	11/02/1981	28.19%	16.55%	17.52%	0.97% \$9.70	0.97% \$9.70	
<b>Russell 1000 Growth TR USD</b>				23.28%	15.89%	17.23%			
<b>American Century Equity Income Fund Investor</b>	Large Value	TWEIX	08/01/1994	-5.32%	7.70%	10.03%	0.92% \$9.20	0.92% \$9.20	
<b>Russell 3000 Value TR USD</b>				-9.42%	4.41%	10.23%			
<b>American Century Income and Growth Fund Investor</b>	Large Value	BIGRX	12/17/1990	1.70%	7.29%	11.83%	0.67% \$6.70	0.67% \$6.70	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>American Century Large Company Value Fund Investor</b>	Large Value	ALVIX	07/30/1999	-6.61%	4.05%	10.09%	0.84% \$8.40	0.84% \$8.40	
<b>Russell 1000 Value TR USD</b>				-8.84%	4.64%	10.41%			
<b>American Century Value Fund Investor</b>	Large Value	TWVLX	09/01/1993	-10.51%	3.29%	9.10%	0.98% \$9.80	0.98% \$9.80	This investment fund will no longer be available in the plan effective 11/20/2020.
<b>Russell 1000 Value TR USD</b>				-8.84%	4.64%	10.41%			
<b>American Century Mid Cap Value Fund Investor</b>	Mid-Cap Value	ACMVX	03/31/2004	-8.00%	4.67%	10.37%	0.98% \$9.80	0.98% \$9.80	
<b>Russell Mid Cap Value TR USD</b>				-11.81%	3.32%	10.29%			
<b>American Century Real Estate Fund Investor</b>	Real Estate	REACX	09/21/1995	-9.20%	4.49%	9.45%	1.16% \$11.60	1.16% \$11.60	
<b>MSCI US REIT GR USD</b>				-12.87%	4.08%	9.06%			
<b>American Century Small Cap Growth Inv</b>	Small Growth	ANOIX	06/01/2001	13.26%	10.90%	14.92%	1.28% \$12.80	1.28% \$12.80	
<b>Russell 2000 Growth TR USD</b>				3.48%	6.86%	12.92%			
<b>American Century Small Cap Value Inv</b>	Small Value	ASVIX	07/31/1998	-14.53%	2.43%	8.52%	1.25% \$12.50	1.25% \$12.50	

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	
<b>Russell 2000 Value TR USD</b>				-17.48%	1.26%	7.82%			
<b>American Century Utilities Inv</b>	Utilities	BULIX	03/01/1993	-8.39%	5.39%	8.91%	0.67% \$6.70	0.67% \$6.70	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>American Century Focused Global Gr Inv</b>	World Large Stock	TWGGX	12/01/1998	11.52%	10.05%	12.00%	1.07% \$10.70	1.07% \$10.70	
<b>MSCI ACWI NR USD</b>				2.11%	6.46%	9.16%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>American Century High-Yield Inv</b>	High Yield Bond	ABHIX	09/30/1997	-0.54%	3.47%	5.39%	0.79% \$7.90	0.79% \$7.90	
<b>BBgBarc US HY 2% Issuer Cap TR USD</b>				0.00%	4.79%	6.67%			
<b>American Century Inflation- Adjusted Bond Fund Investor</b>	Inflation- Protected Bond	ACITX	02/10/1997	6.82%	3.20%	2.91%	0.47% \$4.70	0.47% \$4.70	
<b>Bloomberg Barclays US Treasury US TIPS TR USD</b>				8.28%	3.75%	3.52%			
<b>American Century Short Dur Inf PrBd Inv</b>	Inflation- Protected Bond	APOIX	05/31/2005	2.57%	1.74%	1.92%	0.57% \$5.70	0.57% \$5.70	
<b>BBgBarc US Treasury US TIPS TR USD</b>				8.28%	3.75%	3.52%			
<b>American Century Diversified Bond Inv</b>	Intermediate Core Bond	ADFIX	12/03/2001	8.10%	3.80%	3.56%	0.60% \$6.00	0.60% \$6.00	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			
<b>American Century Core Plus Inv</b>	Intermediate Core-Plus Bond	ACCNX	11/30/2006	6.20%	3.88%	3.71%	0.65% \$6.50	0.55% \$5.50	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			Contractual Waiver Exp: 07/31/2020
<b>American Century Ginnie Mae Fund Investor</b>	Intermediate Government	BGNMX	09/23/1985	5.22%	2.57%	2.62%	0.55% \$5.50	0.55% \$5.50	

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	
<b>Bloomberg Barclays GNMA TR USD</b>				5.37%	3.03%	3.05%			
<b>American Century Government Bond Inv</b>	Intermediate Government	CPTNX	05/16/1980	7.95%	3.34%	2.79%	0.47% \$4.70	0.47% \$4.70	
<b>BBgBarc US Govt/Mortgage TR USD</b>				8.50%	3.73%	3.23%			
<b>American Century Zero Coupon 2025 Inv</b>	Long Government	BTTRX	02/15/1996	9.40%	4.49%	5.53%	0.55% \$5.50	0.55% \$5.50	
<b>ICE BofA 10+Y US Trsy TR USD</b>				24.61%	9.06%	7.58%			
<b>American Century Short- Term Govt Inv</b>	Short Government	TWUSX	12/15/1982	3.72%	1.47%	0.98%	0.55% \$5.50	0.55% \$5.50	
<b>BBgBarc US Govt 1-3 Yr TR USD</b>				4.12%	1.86%	1.36%			
<b>American Century Short Duration Inv</b>	Short-Term Bond	ACSX	11/30/2006	3.01%	2.11%	1.75%	0.59% \$5.90	0.59% \$5.90	
<b>BBgBarc US Govt/Credit 1-3 Yr TR USD</b>				4.20%	2.11%	1.63%			
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>American Century Capital Presv Investor</b>	Money Market- Taxable	CPFXX	10/13/1972	1.01%	0.76%	0.38%	0.48% \$4.80	0.48% \$4.80	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				2.11%	1.50%	0.91%			
<b>American Century U.S. Government Money Market Fund Investor</b>	Money Market- Taxable	TCRXX	04/01/1993	1.07%	0.79%	0.40%	0.46% \$4.60	0.46% \$4.60	
<b>ICE BofA US Dollar 3-Month Deposit Offered Rate Co</b>				2.11%	1.50%	0.91%			
<b>American Century Prime Money Mkt Inv</b>	Prime Money Market	BPRXX	11/17/1993	1.19%	0.89%	0.45%	0.58% \$5.80	0.58% \$5.80	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				2.11%	1.50%	0.91%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>American Century One</b>	Allocation--	AONIX	09/30/2004	4.35%	4.20%	4.88%	0.71%	0.71%	



Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Choice Very Conservative Fund Investor</b>	15% to 30% Equity						\$7.10	\$7.10	
<i>Russell 3000 TR USD</i>				6.53%	10.03%	13.72%			
<b>American Century Strategic Allocation: Aggressive Fund Investor</b>	Allocation-- 70% to 85% Equity	TWSAX	02/15/1996	4.50%	6.24%	9.30%	1.26% \$12.60	0.88% \$8.80	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			Contractual Waiver Exp: 11/30/2020
<b>American Century One Choice In Retirement Portfolio Investor</b>	Retirement Income	ARTOX	08/31/2004	4.14%	4.76%	6.65%	0.80% \$8.00	0.77% \$7.70	
<i>S&amp;P Target Date Retirement Income TR USD</i>				5.40%	4.70%	5.54%			Contractual Waiver Exp: 11/30/2020
<b>American Century One Choice 2025 Portfolio Investor</b>	Target-Date 2025	ARWIX	08/31/2004	4.13%	5.12%	7.61%	0.83% \$8.30	0.79% \$7.90	
<i>S&amp;P Target Date To 2025 TR</i>				4.14%	5.54%	7.49%			Contractual Waiver Exp: 11/30/2020
<b>American Century One Choice 2035 Portfolio Investor</b>	Target-Date 2035	ARYIX	08/31/2004	4.40%	5.61%	8.64%	0.88% \$8.80	0.84% \$8.40	
<i>S&amp;P Target Date To 2035 TR</i>				2.38%	5.82%	8.46%			Contractual Waiver Exp: 11/30/2020
<b>American Century One Choice 2040 Portfolio Investor</b>	Target-Date 2040	ARDVX	05/30/2008	4.39%	5.89%	9.19%	0.91% \$9.10	0.86% \$8.60	
<i>S&amp;P Target Date To 2040 TR</i>				1.31%	5.93%	8.85%			Contractual Waiver Exp: 11/30/2020
<b>American Century One Choice 2045 Portfolio Investor</b>	Target-Date 2045	AROIX	08/31/2004	4.50%	6.20%	9.58%	0.94% \$9.40	0.89% \$8.90	
<i>S&amp;P Target Date To 2045 TR</i>				0.53%	5.93%	9.14%			Contractual Waiver Exp: 11/30/2020
<b>American Century One Choice 2050 Portfolio Investor</b>	Target-Date 2050	ARFVX	05/30/2008	4.42%	6.39%	9.81%	0.96% \$9.60	0.91% \$9.10	
<i>S&amp;P Target Date To 2050 TR</i>				0.67%	6.07%	9.36%			Contractual Waiver Exp: 11/30/2020

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	
American Century One Choice 2055 Portfolio Investor	Target-Date 2055	AREVX	04/01/2011	4.41%	6.45%	7.97%	0.97% \$9.70	0.91% \$9.10	
<b>S&amp;P Target Date To 2055 TR</b>				0.11%	6.03%	7.23%	Contractual Waiver Exp: 11/30/2020		

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

# FIDELITY

Additional information from this service provider about your investment options, including more current performance information is available at <http://mv.participantdisclosure.com> (Password: 93369). To request a paper copy of information available online, free of charge, write to: Fidelity Investments, P.O. Box 770003, Cincinnati, OH 45277-0065 or call 800-343-0860.

## Table 1 – Variable Return Investment Performance as of June 30, 2020

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	
<b>Allocation</b>									
<b>Mutual Fund</b>									
<b>Fidelity Asset Manager® 20%</b>	Allocation-- 15% to 30% Equity	FASIX	10/01/1992	5.49%	4.15%	4.77%	0.53% \$5.30	0.53% \$5.30	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			
<b>Fidelity Asset Manager® 30%</b>	Allocation-- 15% to 30% Equity	FTANX	10/09/2007	6.33%	4.90%	5.89%	0.55% \$5.50	0.55% \$5.50	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			
<b>Fidelity Asset Manager® 40%</b>	Allocation-- 30% to 50% Equity	FFANX	10/09/2007	6.64%	5.42%	6.81%	0.54% \$5.40	0.54% \$5.40	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			
<b>Fidelity Asset Manager® 50%</b>	Allocation-- 30% to 50% Equity	FASMX	12/28/1988	6.72%	5.81%	7.63%	0.66% \$6.60	0.66% \$6.60	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Asset Manager® 60%</b>	Allocation-- 50% to 70% Equity	FSANX	10/09/2007	6.70%	6.20%	8.34%	0.73% \$7.30	0.73% \$7.30	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Asset Manager® 70%</b>	Allocation-- 50% to 70% Equity	FASGX	12/30/1991	6.34%	6.50%	9.07%	0.72% \$7.20	0.72% \$7.20	

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	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Balanced K</b>	Allocation-- 50% to 70% Equity	FBAKX	05/09/2008	10.65%	8.38%	10.52%	0.45% \$4.50	0.45% \$4.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Puritan® K</b>	Allocation-- 50% to 70% Equity	FPUKX	05/09/2008	11.22%	8.49%	10.66%	0.45% \$4.50	0.45% \$4.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Asset Manager® 85%</b>	Allocation-- 70% to 85% Equity	FAMRX	09/24/1999	6.24%	7.05%	10.13%	0.74% \$7.40	0.74% \$7.40	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Four-in-One Index</b>	Allocation-- 70% to 85% Equity	FFNOX	06/29/1999	4.18%	7.24%	10.27%	0.13% \$1.30	0.11% \$1.10	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Strategic Dividend &amp; Income®</b>	Allocation-- 70% to 85% Equity	FSDIX	12/23/2003	0.91%	6.79%	10.18%	0.71% \$7.10	0.71% \$7.10	Contractual Waiver Exp: 06/30/2021
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Freedom® 2005 K</b>	Target-Date 2000-2010	FSNJX	07/20/2017	4.94%	-	4.60%	0.42% \$4.20	0.42% \$4.20	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			
<b>Fidelity Freedom® 2010 K</b>	Target-Date 2000-2010	FSNKX	07/20/2017	4.97%	-	4.87%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			
<b>Fidelity Freedom® 2015 K</b>	Target-Date 2015	FSNLX	07/20/2017	4.84%	-	5.05%	0.49% \$4.90	0.49% \$4.90	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			
<b>Fidelity Freedom® 2020 K</b>	Target-Date 2020	FSNOX	07/20/2017	4.74%	-	5.18%	0.52% \$5.20	0.52% \$5.20	

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	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Freedom® 2025 K</b>	Target-Date 2025	FSNPX	07/20/2017	4.58%	-	5.28%	0.56% \$5.60	0.56% \$5.60	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Freedom® 2030 K</b>	Target-Date 2030	FSNQX	07/20/2017	4.46%	-	5.56%	0.59% \$5.90	0.59% \$5.90	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Freedom® 2035 K</b>	Target-Date 2035	FSNUX	07/20/2017	3.67%	-	5.43%	0.63% \$6.30	0.63% \$6.30	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Freedom® 2040 K</b>	Target-Date 2040	FSNVX	07/20/2017	3.06%	-	5.20%	0.65% \$6.50	0.65% \$6.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Freedom® 2045 K</b>	Target-Date 2045	FSNZX	07/20/2017	3.09%	-	5.20%	0.65% \$6.50	0.65% \$6.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Freedom® 2050 K</b>	Target-Date 2050	FNSBX	07/20/2017	3.10%	-	5.21%	0.65% \$6.50	0.65% \$6.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Freedom® 2055 K</b>	Target-Date 2055	FNSDX	07/20/2017	3.10%	-	5.22%	0.65% \$6.50	0.65% \$6.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Freedom® 2060 K</b>	Target-Date 2060+	FNSFX	07/20/2017	3.09%	-	5.20%	0.65% \$6.50	0.65% \$6.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity Freedom® 2065 K</b>	Target-Date 2060+	FFSDX	06/28/2019	3.01%	-	2.99%	0.65% \$6.50	0.65% \$6.50	
<b>Morningstar Lifetime Mod 2060 TR USD</b>				-1.46%	5.63%	9.06%			
<b>Fidelity Freedom® Income K</b>	Target-Date Retirement	FNSHX	07/20/2017	4.92%	-	4.29%	0.42% \$4.20	0.42% \$4.20	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			

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	
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>Fidelity® China Region</b>	China Region	FHKCX	11/01/1995	29.14%	7.68%	10.59%	0.95%	0.95%	
							\$9.50	\$9.50	
<b>MSCI Golden Dragon NR USD</b>				9.89%	5.94%	7.62%			
<b>Fidelity® Select Telecommunications Port</b>	Communicatio ns	FSTCX	07/29/1985	14.39%	7.67%	10.43%	0.83%	0.83%	
							\$8.30	\$8.30	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Wireless</b>	Communicatio ns	FWRLX	09/21/2000	28.48%	12.88%	13.45%	0.81%	0.81%	
							\$8.10	\$8.10	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Automotive Port</b>	Consumer Cyclical	FSAVX	06/30/1986	13.56%	3.98%	10.81%	1.00%	1.00%	
							\$10.00	\$10.00	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Construction &amp; Hsg Port</b>	Consumer Cyclical	FSHOX	09/29/1986	10.02%	9.86%	15.54%	0.79%	0.79%	
							\$7.90	\$7.90	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			Voluntary Waiver
<b>Fidelity® Select Consumer Discret Port</b>	Consumer Cyclical	FSCPX	06/29/1990	9.29%	10.63%	15.64%	0.76%	0.76%	
							\$7.60	\$7.60	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Leisure</b>	Consumer Cyclical	FDLSX	05/08/1984	-13.15%	5.62%	12.79%	0.76%	0.76%	
							\$7.60	\$7.60	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			Voluntary Waiver
<b>Fidelity® Select Retailing</b>	Consumer Cyclical	FSRPX	12/16/1985	18.44%	16.49%	20.07%	0.74%	0.74%	
							\$7.40	\$7.40	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			Voluntary Waiver
<b>Fidelity® EMEA</b>	Diversified Emerging Mkts	FEMEX	05/08/2008	-18.61%	1.40%	3.07%	1.31%	1.31%	
							\$13.10	\$13.10	
<b>MSCI EM EMEA NR USD</b>				-19.69%	-2.60%	-0.47%			
<b>Fidelity® Emerging Markets Discovery</b>	Diversified Emerging Mkts	FEDDX	11/01/2011	-1.79%	3.34%	4.90%	1.25%	1.25%	
							\$12.50	\$12.50	
<b>MSCI EM NR USD</b>				-3.39%	2.86%	3.27%			



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	
<b>Fidelity® Emerging Markets Idx</b>	Diversified Emerging Mkts	FPADX	09/08/2011	-3.38%	2.58%	1.95%	0.08% \$0.80	0.08% \$0.80	
<i>MSCI EM NR USD</i>				-3.39%	2.86%	3.27%			
<b>Fidelity® Emerging Markets K</b>	Diversified Emerging Mkts	FKEMX	05/09/2008	10.91%	8.47%	6.54%	0.80% \$8.00	0.80% \$8.00	
<i>MSCI EM NR USD</i>				-3.39%	2.86%	3.27%			
<b>Fidelity® Total Emerg Mkts</b>	Diversified Emerging Mkts	FTEMX	11/01/2011	-0.96%	4.84%	4.67%	1.14% \$11.40	1.14% \$11.40	
<i>MSCI EM NR USD</i>				-3.39%	2.86%	3.27%			
<b>Fidelity® Pacific Basin</b>	Diversified Pacific/Asia	FPBFX	10/01/1986	13.12%	8.86%	11.00%	0.97% \$9.70	0.97% \$9.70	
<i>MSCI Pacific NR USD</i>				-2.39%	3.24%	5.98%			
<b>Fidelity® Select Energy</b>	Equity Energy	FSENX	07/14/1981	-39.20%	-11.68%	-2.12%	0.81% \$8.10	0.81% \$8.10	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Natural Gas</b>	Equity Energy	FSNGX	04/21/1993	-49.59%	-18.77%	-7.74%	0.93% \$9.30	0.93% \$9.30	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Gold</b>	Equity Precious Metals	FSAGX	12/16/1985	42.17%	14.71%	-2.55%	0.79% \$7.90	0.79% \$7.90	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Fidelity® Europe</b>	Europe Stock	FIEUX	10/01/1986	-1.19%	2.25%	6.92%	0.78% \$7.80	0.78% \$7.80	
<i>MSCI Europe NR USD</i>				-6.78%	1.46%	5.65%			
<b>Fidelity® Select Banking</b>	Financial	FSRBX	06/30/1986	-25.41%	-0.26%	6.75%	0.77% \$7.70	0.77% \$7.70	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Brokerage &amp; Invmt Mgmt</b>	Financial	FSLBX	07/29/1985	11.04%	6.18%	10.11%	0.77% \$7.70	0.77% \$7.70	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Consumer Finance Port</b>	Financial	FSVLX	12/16/1985	-21.98%	2.65%	9.20%	0.86% \$8.60	0.86% \$8.60	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			

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	
<b>Fidelity® Select Financial Services Port</b>	Financial	FIDSX	12/10/1981	-12.46%	3.66%	7.55%	0.77% \$7.70	0.77% \$7.70	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Insurance Port</b>	Financial	FSPCX	12/16/1985	-13.38%	5.62%	10.87%	0.81% \$8.10	0.81% \$8.10	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Global ex US Index</b>	Foreign Large Blend	FSGGX	09/08/2011	-4.48%	2.35%	4.27%	0.06% \$0.60	0.06% \$0.60	
<b>MSCI ACWI Ex USA NR USD</b>				-4.80%	2.26%	4.97%			
<b>Fidelity® International Index</b>	Foreign Large Blend	FSPSX	09/08/2011	-4.69%	2.22%	5.49%	0.04% \$0.40	0.04% \$0.40	
<b>MSCI EAFE NR USD</b>				-5.13%	2.05%	5.73%			
<b>Fidelity® Diversified International K</b>	Foreign Large Growth	FDIKX	05/09/2008	8.07%	4.63%	8.03%	0.63% \$6.30	0.63% \$6.30	
<b>MSCI EAFE NR USD</b>				-5.13%	2.05%	5.73%			
<b>Fidelity® International Capital Apprec</b>	Foreign Large Growth	FIVFX	11/01/1994	6.63%	8.19%	10.87%	1.01% \$10.10	1.01% \$10.10	
<b>MSCI ACWI Ex USA NR USD</b>				-4.80%	2.26%	4.97%			
<b>Fidelity® International Discovery K</b>	Foreign Large Growth	FIDKX	05/09/2008	5.82%	4.34%	7.76%	0.66% \$6.60	0.66% \$6.60	
<b>MSCI EAFE NR USD</b>				-5.13%	2.05%	5.73%			
<b>Fidelity® International Growth</b>	Foreign Large Growth	FIGFX	11/01/2007	8.04%	6.97%	9.67%	0.99% \$9.90	0.99% \$9.90	
<b>MSCI EAFE Growth NR USD</b>				4.15%	5.52%	7.78%			
<b>Fidelity® Overseas K</b>	Foreign Large Growth	FOSKX	05/09/2008	2.78%	5.54%	9.09%	0.78% \$7.80	0.78% \$7.80	
<b>MSCI EAFE NR USD</b>				-5.13%	2.05%	5.73%			
<b>Fidelity® Total International Equity</b>	Foreign Large Growth	FTIEX	11/01/2007	0.84%	4.29%	6.87%	1.20% \$12.00	1.20% \$12.00	
<b>MSCI ACWI Ex USA NR USD</b>				-4.80%	2.26%	4.97%			
<b>Fidelity® International Enhanced Index</b>	Foreign Large Value	FIENX	12/20/2007	-6.30%	1.87%	6.35%	0.59% \$5.90	0.59% \$5.90	

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	
<b>MSCI EAFE NR USD</b>				-5.13%	2.05%	5.73%			
<b>Fidelity® International Small Cap</b>	Foreign Small/Mid Blend	FISMX	09/18/2002	-8.33%	3.53%	8.50%	1.19% \$11.90	1.19% \$11.90	
<b>MSCI ACWI Ex USA Small NR USD</b>				-4.34%	2.50%	6.05%			
<b>Fidelity® International Small Cap Opp</b>	Foreign Small/Mid Growth	FSCOX	08/02/2005	4.32%	6.46%	10.67%	1.21% \$12.10	1.21% \$12.10	
<b>MSCI EAFE Small Cap NR USD</b>				-3.52%	3.81%	8.02%		Voluntary Waiver	
<b>Fidelity® Select Health Care</b>	Health	FSPHX	07/14/1981	25.84%	9.85%	19.56%	0.70% \$7.00	0.70% \$7.00	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Health Care Svcs Port</b>	Health	FSHCX	06/30/1986	19.27%	9.29%	16.02%	0.75% \$7.50	0.75% \$7.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Medical Tech and Devcs</b>	Health	FSMEX	04/28/1998	14.10%	16.48%	18.49%	0.71% \$7.10	0.71% \$7.10	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Air Transportation Port</b>	Industrials	FSAIX	12/16/1985	-31.13%	0.54%	9.81%	0.81% \$8.10	0.81% \$8.10	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Defense &amp; Aero Port</b>	Industrials	FSDAX	05/08/1984	-20.92%	8.25%	13.21%	0.75% \$7.50	0.75% \$7.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Envir and Alt Engy Port</b>	Industrials	FSLEX	06/29/1989	-7.61%	6.37%	8.65%	0.85% \$8.50	0.85% \$8.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Industrials</b>	Industrials	FCYIX	03/03/1997	-11.77%	4.76%	10.88%	0.76% \$7.60	0.76% \$7.60	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Transportation</b>	Industrials	FSRFX	09/29/1986	-11.58%	5.18%	11.37%	0.79% \$7.90	0.79% \$7.90	

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				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Japan</b>	Japan Stock	FJPNX	09/15/1992	7.39%	6.16%	6.54%	1.01% \$10.10	1.01% \$10.10	
<b>TOPIX TR JPY</b>				3.10%	1.37%	8.72%			
<b>Fidelity® Japan Smaller Companies</b>	Japan Stock	FJSCX	11/01/1995	1.05%	6.40%	10.49%	0.94% \$9.40	0.94% \$9.40	
<b>MSCI Japan NR USD</b>				3.10%	3.45%	6.09%			
<b>Fidelity® 500 Index</b>	Large Blend	FXAIX	05/04/2011	7.49%	10.72%	11.83%	0.02% \$0.20	0.02% \$0.20	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Growth &amp; Income K</b>	Large Blend	FGIKX	05/09/2008	-0.39%	6.64%	12.08%	0.51% \$5.10	0.51% \$5.10	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Large Cap Core Enhanced Index</b>	Large Blend	FLCEX	04/19/2007	7.41%	9.83%	13.67%	0.39% \$3.90	0.39% \$3.90	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Large Cap Stock</b>	Large Blend	FLCSX	06/22/1995	-1.21%	6.46%	12.46%	0.47% \$4.70	0.47% \$4.70	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Mega Cap Stock</b>	Large Blend	FGRTX	12/28/1998	2.09%	7.47%	12.61%	0.65% \$6.50	0.65% \$6.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® New Millennium</b>	Large Blend	FMLX	12/28/1992	-9.45%	5.28%	11.18%	0.69% \$6.90	0.69% \$6.90	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Total Market Index</b>	Large Blend	FSKAX	09/08/2011	6.42%	9.99%	13.49%	0.02% \$0.20	0.02% \$0.20	
<b>DJ US Total Stock Market TR USD</b>				6.41%	9.97%	13.68%			
<b>Fidelity® Blue Chip Growth K</b>	Large Growth	FBGKX	05/09/2008	32.07%	17.47%	18.91%	0.70% \$7.00	0.70% \$7.00	
<b>Russell 1000 Growth TR USD</b>				23.28%	15.89%	17.23%			

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				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Fidelity® Contrafund® K</b>	Large Growth	FCNKX	05/09/2008	18.06%	14.17%	15.69%	0.77% \$7.70	0.77% \$7.70	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Focused Stock</b>	Large Growth	FTQGX	11/12/1996	18.73%	14.59%	16.46%	0.89% \$8.90	0.89% \$8.90	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Growth Company K</b>	Large Growth	FGCKX	05/09/2008	40.32%	19.35%	20.11%	0.75% \$7.50	0.75% \$7.50	
<b>Russell 3000 Growth TR USD</b>				21.94%	15.23%	16.92%			
<b>Fidelity® Growth Discovery K</b>	Large Growth	FGDKX	05/09/2008	25.46%	16.02%	17.72%	0.66% \$6.60	0.66% \$6.60	
<b>Russell 3000 Growth TR USD</b>				21.94%	15.23%	16.92%			
<b>Fidelity® K</b>	Large Growth	FFDKX	05/09/2008	20.60%	11.80%	14.22%	0.40% \$4.00	0.40% \$4.00	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Large Cap Growth Enhanced Idx</b>	Large Growth	FLGEX	04/19/2007	21.38%	13.79%	16.12%	0.39% \$3.90	0.39% \$3.90	
<b>Russell 1000 Growth TR USD</b>				23.28%	15.89%	17.23%			
<b>Fidelity® Magellan® K</b>	Large Growth	FMGKX	05/09/2008	16.85%	12.15%	13.88%	0.68% \$6.80	0.68% \$6.80	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® NASDAQ Composite Index®</b>	Large Growth	FNCMX	09/25/2003	26.68%	16.14%	18.05%	0.36% \$3.60	0.30% \$3.00	
<b>NASDAQ Composite TR USD</b>				26.94%	16.36%	18.25%			
<b>Fidelity® OTC K</b>	Large Growth	FOCKX	05/09/2008	29.37%	18.37%	19.64%	0.79% \$7.90	0.79% \$7.90	
<b>NASDAQ Composite TR USD</b>				26.94%	16.36%	18.25%			
<b>Fidelity® Trend</b>	Large Growth	FTRNX	06/16/1958	25.67%	15.69%	17.32%	0.64% \$6.40	0.64% \$6.40	
<b>Russell 1000 Growth TR USD</b>				23.28%	15.89%	17.23%			
<b>Fidelity® Blue Chip Value</b>	Large Value	FBCVX	06/17/2003	-11.32%	1.92%	7.97%	0.65% \$6.50	0.65% \$6.50	

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				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Russell 1000 Value TR USD</b>				-8.84%	4.64%	10.41%			
<b>Fidelity® Dividend Growth K</b>	Large Value	FDGKX	05/09/2008	-7.72%	4.90%	10.42%	0.40% \$4.00	0.40% \$4.00	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Equity Dividend Income K</b>	Large Value	FETKX	05/09/2008	-5.32%	4.99%	9.73%	0.51% \$5.10	0.51% \$5.10	
<b>Russell 3000 Value TR USD</b>				-9.42%	4.41%	10.23%			
<b>Fidelity® Equity-Income K</b>	Large Value	FEIKX	05/09/2008	-3.44%	5.52%	9.85%	0.51% \$5.10	0.51% \$5.10	
<b>Russell 3000 Value TR USD</b>				-9.42%	4.41%	10.23%			
<b>Fidelity® Export and Multinational K</b>	Large Value	FEXKX	05/09/2008	-11.53%	4.27%	9.30%	0.63% \$6.30	0.63% \$6.30	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Large Cap Value Enhanced Index</b>	Large Value	FLVEX	04/19/2007	-7.91%	4.84%	10.88%	0.39% \$3.90	0.39% \$3.90	
<b>Russell 1000 Value TR USD</b>				-8.84%	4.64%	10.41%			
<b>Fidelity® Stk Selec Lg Cp Val</b>	Large Value	FSLVX	11/15/2001	-9.92%	3.27%	9.29%	0.64% \$6.40	0.64% \$6.40	
<b>Russell 1000 Value TR USD</b>				-8.84%	4.64%	10.41%			
<b>Fidelity® Value Discovery K</b>	Large Value	FVDKX	05/09/2008	-4.74%	4.13%	10.57%	0.49% \$4.90	0.49% \$4.90	
<b>Russell 3000 Value TR USD</b>				-9.42%	4.41%	10.23%			
<b>Fidelity® Latin America</b>	Latin America Stock	FLATX	04/19/1993	-26.80%	-1.09%	-3.43%	1.05% \$10.50	1.05% \$10.50	
<b>MSCI EM Latin America NR USD</b>				-32.46%	-3.22%	-3.80%			
<b>Fidelity® Extended Market Index</b>	Mid-Cap Blend	FSMAX	09/08/2011	1.14%	6.76%	11.81%	0.05% \$0.50	0.05% \$0.50	
<b>DJ US Completion Total Stock Mkt TR USD</b>				1.07%	6.60%	12.19%			
<b>Fidelity® Mid Cap Index</b>	Mid-Cap Blend	FSMDX	09/08/2011	-2.28%	6.75%	11.69%	0.03% \$0.30	0.03% \$0.30	
<b>Russell Mid Cap TR USD</b>				-2.24%	6.76%	12.35%			

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				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Fidelity® Mid-Cap Stock K</b>	Mid-Cap Blend	FKMCX	05/09/2008	-7.45%	5.27%	11.35%	0.82% \$8.20	0.82% \$8.20	
<i>S&amp;P MidCap 400 TR</i>				-6.70%	5.22%	11.34%			
<b>Fidelity® Growth Strategies K</b>	Mid-Cap Growth	FAGKX	05/09/2008	14.08%	10.12%	13.70%	0.43% \$4.30	0.43% \$4.30	
<i>Russell Mid Cap Growth TR USD</i>				11.91%	11.60%	15.09%			
<b>Fidelity Advisor® Value Strategies K</b>	Mid-Cap Value	FVSKX	05/09/2008	-12.23%	1.67%	9.10%	0.61% \$6.10	0.61% \$6.10	
<i>Russell Mid Cap Value TR USD</i>				-11.81%	3.32%	10.29%			
<b>Fidelity® Low-Priced Stock K</b>	Mid-Cap Value	FLPKX	05/09/2008	-3.64%	3.88%	10.40%	0.43% \$4.30	0.43% \$4.30	
<i>Russell 2000 TR USD</i>				-6.63%	4.29%	10.50%			
<b>Fidelity® Mid Cap Enhanced Index</b>	Mid-Cap Value	FMEIX	12/20/2007	-2.92%	5.34%	11.93%	0.59% \$5.90	0.59% \$5.90	
<i>Russell Mid Cap TR USD</i>				-2.24%	6.76%	12.35%			
<b>Fidelity® Value K</b>	Mid-Cap Value	FVLKX	05/09/2008	-13.59%	0.97%	9.25%	0.49% \$4.90	0.49% \$4.90	
<i>Russell Mid Cap Value TR USD</i>				-11.81%	3.32%	10.29%			
<b>Fidelity® Global Commodity Stock</b>	Natural Resources	FFGCX	03/25/2009	-14.70%	-0.88%	0.06%	1.06% \$10.60	1.06% \$10.60	
<i>MSCI ACWI NR USD</i>				2.11%	6.46%	9.16%			
<b>Fidelity® Select Chemicals</b>	Natural Resources	FSCHX	07/29/1985	-12.27%	1.85%	11.25%	0.78% \$7.80	0.78% \$7.80	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Materials</b>	Natural Resources	FSDPX	09/29/1986	-8.38%	0.10%	7.04%	0.80% \$8.00	0.80% \$8.00	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Fidelity® Emerging Asia</b>	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	29.10%	11.55%	10.34%	1.11% \$11.10	1.11% \$11.10	
<i>MSCI AC Asia Ex Japan NR USD</i>				1.69%	4.41%	5.91%			

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				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Fidelity® Small Cap Enhanced Index</b>	Small Blend	FCPEX	12/20/2007	-9.62%	2.19%	10.19%	0.64% \$6.40	0.64% \$6.40	
<i>Russell 2000 TR USD</i>				-6.63%	4.29%	10.50%			
<b>Fidelity® Small Cap Index</b>	Small Blend	FSSNX	09/08/2011	-6.46%	4.47%	10.33%	0.03% \$0.30	0.03% \$0.30	
<i>Russell 2000 TR USD</i>				-6.63%	4.29%	10.50%			
<b>Fidelity® Small Cap Stock</b>	Small Blend	FSLCX	03/12/1998	-7.59%	3.72%	8.42%	0.91% \$9.10	0.91% \$9.10	
<i>Russell 2000 TR USD</i>				-6.63%	4.29%	10.50%			
<b>Fidelity® Stock Selector Small Cap</b>	Small Blend	FDSCX	06/28/1993	-2.85%	5.31%	11.09%	0.75% \$7.50	0.75% \$7.50	
<i>Russell 2000 TR USD</i>				-6.63%	4.29%	10.50%			
<b>Fidelity® Small Cap Growth</b>	Small Growth	FCPGX	11/03/2004	6.10%	11.37%	15.23%	1.05% \$10.50	1.05% \$10.50	
<i>Russell 2000 Growth TR USD</i>				3.48%	6.86%	12.92%			
<b>Fidelity® Small Cap Value</b>	Small Value	FCPVX	11/03/2004	-14.66%	1.41%	8.79%	0.66% \$6.60	0.66% \$6.60	
<i>Russell 2000 Value TR USD</i>				-17.48%	1.26%	7.82%			
<b>Fidelity® Select IT Services</b>	Technology	FBSOX	02/04/1998	12.73%	17.62%	20.39%	0.73% \$7.30	0.73% \$7.30	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Semiconductors</b>	Technology	FSELX	07/29/1985	35.00%	22.31%	20.75%	0.72% \$7.20	0.72% \$7.20	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Software &amp; IT Svcs Port</b>	Technology	FSCSX	07/29/1985	30.76%	23.56%	22.50%	0.71% \$7.10	0.71% \$7.10	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Technology</b>	Technology	FSPTX	07/14/1981	42.69%	22.91%	20.18%	0.71% \$7.10	0.71% \$7.10	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Fidelity® Select Utilities</b>	Utilities	FSUTX	12/10/1981	-6.25%	8.69%	11.15%	0.75% \$7.50	0.75% \$7.50	



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	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Telecom and Utilities</b>	Utilities	FIUIX	11/27/1987	-3.36%	7.17%	10.97%	0.75% \$7.50	0.75% \$7.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Global Equity Income</b>	World Large Stock	FGILX	05/02/2012	6.12%	6.19%	8.65%	1.09% \$10.90	1.09% \$10.90	
<b>MSCI ACWI NR USD</b>				2.11%	6.46%	9.16%			
<b>Fidelity® Worldwide</b>	World Large Stock	FWWFX	05/30/1990	13.91%	10.02%	12.55%	0.99% \$9.90	0.99% \$9.90	
<b>MSCI World NR USD</b>				2.84%	6.90%	9.95%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>Fidelity® Corporate Bond</b>	Corporate Bond	FCBFX	05/04/2010	10.06%	5.91%	5.99%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US Credit TR USD</b>				9.07%	5.54%	5.24%			
<b>Fidelity® New Markets Income</b>	Emerging Markets Bond	FNMIK	05/04/1993	-2.37%	4.00%	5.27%	0.82% \$8.20	0.82% \$8.20	
<b>JPM EMBI Global TR USD</b>				1.52%	5.12%	5.82%			
<b>Fidelity® Capital &amp; Income</b>	High Yield Bond	FAGIX	11/01/1977	-0.61%	4.46%	7.07%	0.67% \$6.70	0.67% \$6.70	
<b>ICE BofA US HY Constnd TR USD</b>				-1.17%	4.57%	6.46%			
<b>Fidelity® Focused High Income</b>	High Yield Bond	FHIFX	09/08/2004	0.98%	4.33%	5.65%	0.78% \$7.80	0.78% \$7.80	
<b>ICE BofA US High Yield TR USD</b>				-1.10%	4.58%	6.48%			
<b>Fidelity® Global High Income</b>	High Yield Bond	FGHNX	05/11/2011	-1.90%	3.82%	4.46%	1.03% \$10.30	1.00% \$10.00	
<b>ICE BofA Gbl HY&amp;Crossv CtyCp&amp;Gv TR USD</b>				-0.74%	4.45%	6.05%	Contractual Waiver Exp: 08/31/2021		
<b>Fidelity® High Income</b>	High Yield Bond	SPHIX	08/29/1990	-2.65%	4.02%	5.87%	0.69% \$6.90	0.69% \$6.90	
<b>ICE BofA US HY Constnd TR USD</b>				-1.17%	4.57%	6.46%			

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	
<b>Fidelity® Inflation-Prot Bd Index</b>	Inflation- Protected Bond	FIPDX	05/16/2012	8.32%	3.75%	2.05%	0.05% \$0.50	0.05% \$0.50	
<b>BBgBarc US Treasury US TIPS TR USD</b>				8.28%	3.75%	3.52%			
<b>Fidelity® Intermediate Bond</b>	Intermediate Core Bond	FTHRX	05/23/1975	6.86%	3.52%	3.38%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US Govt/Credit Interm TR USD</b>				7.12%	3.46%	3.13%			
<b>Fidelity® Investment Grade Bond</b>	Intermediate Core Bond	FBNDX	08/06/1971	10.30%	4.89%	4.46%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			
<b>Fidelity® Mortgage Securities</b>	Intermediate Core Bond	FMSFX	12/31/1984	5.47%	3.16%	3.31%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US MBS TR USD</b>				5.67%	3.23%	3.06%			
<b>Fidelity® US Bond Index</b>	Intermediate Core Bond	FXNAX	05/04/2011	9.01%	4.32%	3.82%	0.03% \$0.30	0.03% \$0.30	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			
<b>Fidelity® Total Bond Fund</b>	Intermediate Core-Plus Bond	FTBFX	10/15/2002	8.09%	4.67%	4.51%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US Agg Bond TR USD</b>				8.74%	4.30%	3.82%			
<b>Fidelity® GNMA</b>	Intermediate Government	FGMNX	11/08/1985	4.87%	2.78%	3.01%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc GNMA TR USD</b>				5.37%	3.03%	3.05%			
<b>Fidelity® Government Income</b>	Intermediate Government	FGOVX	04/04/1979	8.97%	3.62%	3.13%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US Government TR USD</b>				10.34%	4.05%	3.34%			
<b>Fidelity® Interm Trs Bd Index</b>	Intermediate Government	FUAMX	10/04/2017	11.06%	-	6.43%	0.03% \$0.30	0.03% \$0.30	
<b>BBgBarc US Government TR USD</b>				10.34%	4.05%	3.34%			

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	
<b>Fidelity® Long-Term Trs Bd Index</b>	Long Government	FNBGX	10/04/2017	25.42%	-	13.04%	0.03% \$0.30	0.03% \$0.30	
<b>BBgBarc US Treasury Long TR USD</b>				25.41%	9.26%	7.74%			
<b>Fidelity® Strategic Income Fund</b>	Multisector Bond	FADMX	04/13/2018	1.65%	-	3.10%	0.68% \$6.80	0.68% \$6.80	
<b>BBgBarc US Universal TR USD</b>				7.88%	4.42%	4.12%			
<b>Fidelity® Limited Term Government</b>	Short Government	FFXSX	11/10/1986	4.89%	1.97%	1.57%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc Government 1-5 Yr TR USD</b>				5.34%	2.32%	1.84%			
<b>Fidelity® Shrt-Term Trs Bd Index</b>	Short Government	FUMBX	10/04/2017	5.28%	-	3.44%	0.03% \$0.30	0.03% \$0.30	
<b>BBgBarc US Govt 1-3 Yr TR USD</b>				4.12%	1.86%	1.36%			
<b>Fidelity® Short-Term Bond</b>	Short-Term Bond	FSHBX	09/15/1986	4.15%	2.16%	1.83%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US Govt/Credit 1-3 Yr TR USD</b>				4.20%	2.11%	1.63%			
<b>Fidelity® Conservative Income Bond</b>	Ultrashort Bond	FCONX	03/03/2011	1.97%	1.56%	1.09%	0.40% \$4.00	0.35% \$3.50	This investment fund will no longer be available in the plan effective 11/20/2020.
<b>BBgBarc Govt/Corp 1 Yr Duration TR USD</b>				3.76%	1.81%	1.18%	Contractual Waiver Exp: 12/31/2020		
<b>Fidelity® Global Credit</b>	World Bond- USD Hedged	FGBFX	05/22/2012	7.59%	4.67%	2.42%	1.10% \$11.00	0.75% \$7.50	
<b>BBgBarc Gbl Agg Credit TR Hdg USD</b>				6.90%	5.18%	4.96%	Contractual Waiver Exp: 04/30/2021		
<b>Money Market Mutual Fund</b>									
<b>Fidelity Treasury Only Money Market</b>	Money Market- Taxable	FDLXX	01/05/1988	1.04%	0.80%	0.41%	0.42% \$4.20	0.42% \$4.20	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				2.11%	1.50%	0.91%			

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	
<b>Fidelity® Government Cash Reserves</b>	Money Market-Taxable	FDRXX	05/10/1979	1.11%	0.87%	0.44%	0.38% \$3.80	0.38% \$3.80	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				2.11%	1.50%	0.91%			
<b>Fidelity® Government MMkt</b>	Money Market-Taxable	SPAXX	02/05/1990	1.06%	0.82%	0.42%	0.42% \$4.20	0.42% \$4.20	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				2.11%	1.50%	0.91%			
<b>Fidelity® Government MMkt Prm</b>	Money Market-Taxable	FZCXX	04/06/2015	1.15%	0.91%	0.87%	0.37% \$3.70	0.32% \$3.20	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				2.11%	1.50%	0.91%	Contractual Waiver Exp: 08/31/2021		
<b>Fidelity® Money Market</b>	Prime Money Market	SPRXX	01/23/1989	1.24%	1.07%	0.54%	0.42% \$4.20	0.42% \$4.20	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				2.11%	1.50%	0.91%			
<b>Fidelity® Money Market Premium</b>	Prime Money Market	FZDXX	04/06/2015	1.36%	1.19%	1.13%	0.36% \$3.60	0.30% \$3.00	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				2.11%	1.50%	0.91%	Contractual Waiver Exp: 08/31/2021		
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>Vanguard Institutional Target Retirement 2020 Fund Institutional</b>	Target-Date 2020	VITWX	06/26/2015	5.15%	6.01%	5.78%	0.09% \$0.90	0.09% \$0.90	This fund is not open to participant-directed investment Exchanges into Vanguard Institutional Target Retirement 2020 fund Institutional share are not allowed
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2025 Fund Institutional</b>	Target-Date 2025	VRIVX	06/26/2015	4.85%	6.34%	6.06%	0.09% \$0.90	0.09% \$0.90	This fund is not open to participant-directed investment Exchanges into Vanguard Institutional Target Retirement 2025 fund Institutional share are not allowed
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2030 Fund Institutional</b>	Target-Date 2030	VTTWX	06/26/2015	4.43%	6.50%	6.18%	0.09% \$0.90	0.09% \$0.90	This fund is not open to participant-directed investment Exchanges into Vanguard Institutional Target Retirement 2030 fund Institutional share are not allowed

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	
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2035 Fund Institutional</b>	Target-Date 2035	VITFX	06/26/2015	3.98%	6.66%	6.30%	0.09% \$0.90	0.09% \$0.90	This fund is not open to participant-directed investment Exchanges into Vanguard Institutional Target Retirement 2035 fund Institutional share are not allowed
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2040 Fund Institutional</b>	Target-Date 2040	VIRSX	06/26/2015	3.46%	6.78%	6.38%	0.09% \$0.90	0.09% \$0.90	This fund is not open to participant-directed investment Exchanges into Vanguard Institutional Target Retirement 2040 fund Institutional share are not allowed
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2045 Fund Institutional</b>	Target-Date 2045	VITLX	06/26/2015	2.99%	6.82%	6.42%	0.09% \$0.90	0.09% \$0.90	This fund is not open to participant-directed investment Exchanges into Vanguard Institutional Target Retirement 2045 fund Institutional share are not allowed
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2050 Fund Institutional</b>	Target-Date 2050	VTRLX	06/26/2015	3.00%	6.82%	6.41%	0.09% \$0.90	0.09% \$0.90	This fund is not open to participant-directed investment Exchanges into Vanguard Institutional Target Retirement 2050 fund Institutional share are not allowed
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2055 Fund Institutional</b>	Target-Date 2055	VIVLX	06/26/2015	2.98%	6.83%	6.43%	0.09% \$0.90	0.09% \$0.90	This fund is not open to participant-directed investment Exchanges into Vanguard Institutional Target Retirement 2055 fund Institutional share are not allowed
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2060 Fund Institutional</b>	Target-Date 2060+	VILVX	06/26/2015	3.04%	6.82%	6.42%	0.09% \$0.90	0.09% \$0.90	This fund is not open to participant-directed investment Exchanges into Vanguard Institutional Target Retirement 2060 fund Institutional share are not allowed
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Other</b>									
<b>Mutual Fund</b>									
<b>Fidelity® Floating Rate High Income</b>	Bank Loan	FFRHX	09/19/2002	-3.26%	2.42%	3.38%	0.68% \$6.80	0.68% \$6.80	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>S&amp;P/LSTA Leveraged Loan TR</b>				-1.99%	2.89%	4.17%			
<b>Fidelity® Canada</b>	Miscellaneous Region	FICDX	11/17/1987	-9.53%	1.70%	3.37%	0.88% \$8.80	0.88% \$8.80	
<b>MSCI ACWI Ex USA NR USD</b>				-4.80%	2.26%	4.97%			
<b>Fidelity® Nordic</b>	Miscellaneous Region	FNORX	11/01/1995	5.13%	5.65%	9.98%	0.98% \$9.80	0.98% \$9.80	
<b>MSCI ACWI Ex USA NR USD</b>				-4.80%	2.26%	4.97%			
<b>Real Estate</b>									
<b>Mutual Fund</b>									
<b>Fidelity® Intl Real Estate</b>	Global Real Estate	FIREX	09/08/2004	-2.96%	5.19%	8.78%	1.02% \$10.20	1.02% \$10.20	
<b>MSCI EAFE NR USD</b>				-5.13%	2.05%	5.73%	Voluntary Waiver		
<b>Fidelity® Real Estate Income</b>	Real Estate	FRIFX	02/04/2003	-8.09%	4.22%	7.09%	0.75% \$7.50	0.75% \$7.50	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Fidelity® Real Estate Index</b>	Real Estate	FSRNX	09/08/2011	-17.67%	2.40%	6.31%	0.07% \$0.70	0.07% \$0.70	
<b>DJ US Select RESI TR USD</b>				-17.71%	2.42%	8.24%			
<b>Fidelity® Real Estate Investment Port</b>	Real Estate	FRESX	11/17/1986	-9.96%	5.08%	9.61%	0.74% \$7.40	0.74% \$7.40	
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			

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.

## VALIC

Additional information from this service provider about your investment options is available at [www.valic.com/feedisclosure](http://www.valic.com/feedisclosure). To request a paper copy of information available online, free of charge, contact the Plan Administrator at: The Johns Hopkins University, 1101 E 33rd Street, Suite C020 Baltimore, MD 21218, or call VALIC at 800-428-2542.

Table 1 – Variable Return Investment Performance as of June 30, 2020

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	
<b>Equities</b>									
<b>Variable Annuity</b>									
AMER BEACON BRDWY LRG CP GRW I (0090)		N/A		12.65%	-	15.56%		1.99% \$19.90	
				23.28%					
ARIEL APPRECIATION FUND (0069)		N/A		-13.12%	-0.12%	8.46%		1.94% \$19.40	
				-11.81%	3.32%	10.29%			
ARIEL FUND (0068)		N/A		-1.52%	5.86%	14.23%		1.81% \$18.10	
				-1.92%	5.55%	13.28%			
BLUE CHIP GROWTH FUND (0072)		N/A		18.27%	15.13%	17.10%		1.62% \$16.20	
				7.51%	10.73%	13.99%			
CAPITAL APPRECIATION FUND (0039)		N/A		12.06%	10.75%	13.35%		1.40% \$14.00	
				23.28%	15.89%	17.23%			
CORE EQUITY FUND (0015)		N/A		5.39%	7.61%	11.40%		1.54% \$15.40	
				7.48%	10.47%	13.97%			
DIVIDEND VALUE (0021)		N/A		-8.01%	4.59%	9.65%		1.50% \$15.00	

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 Value TR USD</i>				-8.84%	4.64%	10.41%			
<b>EMERGING ECONOMIES (0087)</b>		N/A		-5.59%	1.35%	2.38%		1.73%	\$17.30
<i>MSCI EM NR USD</i>				-3.39%	2.86%	3.27%			
<b>INTERNATIONAL GROWTH FUND (0020)</b>		N/A		10.60%	7.08%	8.53%		1.69%	\$16.90
<i>MSCI ACWI Ex USA NR USD</i>				-4.80%	2.26%	4.97%			
<b>INTERNATL EQUITIES INDEX FUND [0011]</b>		N/A		-6.51%	0.87%	4.32%		1.24%	\$12.40
<i>MSCI EAFE NR USD</i>				-5.13%	2.05%	5.73%			
<b>INTL OPPORTUNITIES (0033)</b>		N/A		0.85%	5.37%	7.21%		1.75%	\$17.50
<i>MSCI EAFE Small Cap NR USD</i>				-3.52%	3.81%	8.02%			
<b>LARGE CAP CORE (0076)</b>		N/A		8.49%	8.54%	13.18%		1.64%	\$16.40
<i>Russell 1000 TR USD</i>				7.48%	10.47%	13.97%			
<b>LARGE CAP VALUE FUND (0040)</b>		N/A		-10.79%	3.31%	9.07%		1.44%	\$14.40
<i>Russell 1000 Value TR USD</i>				-8.84%	4.64%	10.41%			
<b>LARGE CAPITAL GROWTH (0079)</b>		N/A		10.78%	12.61%	13.10%		1.55%	\$15.50
<i>Russell 1000 Growth TR USD</i>				23.28%	15.89%	17.23%			
<b>MID CAP GROWTH FUND (0037)</b>		N/A		7.89%	9.37%	12.72%		1.40%	\$14.00
<i>S&amp;P MidCap 400 TR</i>				1.36%	8.02%	14.64%			
<b>MID CAP INDEX FUND (0004)</b>		N/A		0.22%	6.85%	13.43%		1.15%	\$11.50
<i>S&amp;P MidCap 400 TR</i>				1.36%	8.02%	14.64%			
<b>MID CAP STRATEGIC GWTH (0083)</b>		N/A		14.52%	9.96%	13.34%		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>Russell Midcap Growth TR USD</i>				13.94%	11.10%	16.02%			
MID CAP VALUE FUND (0038)		N/A		0.54%	4.61%	11.76%		1.60%	\$16.00
<i>Russell Mid Cap Value TR USD</i>				3.68%	6.72%	14.56%			
NASDAQ-100(R) INDEX FUND (0046)		N/A		31.91%	17.97%	19.09%		1.33%	\$13.30
<i>NASDAQ 100 TR USD</i>				33.78%	19.58%	20.69%			
SM CAP AGGRESSIVE GWTH (0086)		N/A		6.39%	12.65%	15.75%		1.79%	\$17.90
<i>Russell 2000 Growth TR USD</i>				-0.49%	8.63%	14.41%			
SMALL CAP FUND (0018)		N/A		2.48%	6.60%	12.91%		1.73%	\$17.30
<i>Russell 2000 TR USD</i>				-3.31%	7.06%	13.45%			
SMALL CAP GROWTH FUND (0035)		N/A		4.81%	12.85%	16.22%		1.71%	\$17.10
<i>Russell 2000 Growth TR USD</i>				-0.49%	8.63%	14.41%			
SMALL CAP INDEX FUND (0014)		N/A		-4.29%	6.05%	12.39%		1.20%	\$12.00
<i>Russell 2000 TR USD</i>				-3.31%	7.06%	13.45%			
SMALL CAP SPECIAL VALUE FUND (0084)		N/A		-2.83%	6.37%	12.59%		1.67%	\$16.70
<i>Russell 2000 Value TR USD</i>				-6.24%	5.39%	12.40%			
SMALL CAP VALUE FUND (0036)		N/A		-10.21%	3.39%	10.79%		1.50%	\$15.00
<i>Russell 2000 Value TR USD</i>				-6.24%	5.39%	12.40%			
SMALL MID GROWTH FUND (0085)		N/A		12.43%	9.27%	13.29%		1.75%	\$17.50
<i>Russell 2500 Growth TR USD</i>				6.13%	9.98%	15.67%			
STOCK INDEX FUND (0010)		N/A		6.29%	9.49%	12.70%		1.09%	\$10.90
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			

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	
US SOCIALLY RESPONSIBLE FUND (0041)		N/A		5.61%	9.42%	13.08%		1.16% \$11.60	
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
VALUE FUND (0074)		N/A		-7.47%	3.33%	9.08%		1.65% \$16.50	
<i>Russell 1000 Value TR USD</i>				-8.84%	4.64%	10.41%			
VANGUARD WINDSOR II (0024)		N/A		-1.07%	5.06%	9.97%		1.39% \$13.90	
<i>Russell 1000 Value TR USD</i>				-8.84%	4.64%	10.41%			
<b>Fixed Income</b>									
<b>Variable Annuity</b>									
CAPITAL CONSERVATION (0007)		N/A		8.07%	3.24%	3.06%		1.44% \$14.40	
<i>BBgBarc US Agg Bond TR USD</i>				8.74%	4.30%	3.82%			
CORE BOND FUND (0058)		N/A		7.46%	3.58%	3.59%		1.32% \$13.20	
<i>BBgBarc US Agg Bond TR USD</i>				8.74%	4.30%	3.82%			
GOVERNMENT MONEY MARKET I (0006)		N/A		0.13%	-0.09%	-0.44%		1.31% \$13.10	
<i>Citi Treasury Bill 3 Mon USD</i>				1.56%	1.15%	0.61%			
GOVERNMENT MONEY MARKET II (0044)		N/A		0.36%	0.13%	-0.20%		1.10% \$11.00	
<i>CITI TREASURY BILL 3 MON USD</i>				1.56%	1.15%	0.61%			
GOVERNMENT SECURITIES FUND (0008)		N/A		6.98%	2.62%	2.20%		1.47% \$14.70	
<i>BBgBarc US Government TR USD</i>				10.34%	4.05%	3.34%			
HIGH YIELD BOND FUND (0060)		N/A		-0.54%	3.55%	5.24%		1.48% \$14.80	
<i>FTSE HY Market TR USD</i>				-1.14%	4.31%	6.23%			
INFLATION PROTECTED		N/A		4.54%	2.27%	2.34%		1.36%	

Investment Name / Benchmark FUND (0077)	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>BBgBarc US Treasury US TIPS TR USD</i>				8.28%	3.75%	3.52%		\$13.60	
<b>INTERNATIONAL GOVERNMENT BOND (0013)</b>		N/A		3.53%	2.92%	2.31%		1.45% \$14.50	
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>				3.63%	4.25%	3.51%			
<b>STRATEGIC BOND FUND (0059)</b>		N/A		3.39%	3.44%	4.33%		1.42% \$14.20	
<i>BBgBarc US Agg Bond TR USD</i>				8.74%	4.30%	3.82%			
<b>VANGUARD LONG-TERM TREASURY (0023)</b>		N/A		24.34%	8.29%	6.66%		1.00% \$10.00	
<i>BBgBarc US Treasury Long TR USD</i>				25.41%	9.26%	7.74%			
<b>VANGUARD LT INV-GRADE FUND (0022)</b>		N/A		15.82%	8.31%	7.24%		1.02% \$10.20	
<i>BBgBarc US Credit A+ Long TR USD</i>				15.39%	8.76%	7.80%			
<b>Other</b>									
<b>Other</b>									
<b>Global Real Estate (0101)</b>		N/A		-10.45%	2.27%	6.39%		1.66% \$16.60	
<i>FTSE EPRA Nareit Developed TR USD</i>				-15.46%	2.22%	7.17%			
<b>Global Strategy (0088)</b>		N/A		-5.16%	0.01%	5.00%		1.46% \$14.60	
<i>60% MSCI ACWI &amp; 40% JPMorgan GBI Global (unhdg)</i>				3.97%	5.69%	6.74%			
<b>Growth Fund (0078)</b>		N/A		23.89%	13.98%	14.88%		1.43% \$14.30	
<i>Russell 1000 Growth TR USD</i>				23.28%	15.89%	17.23%			
<b>INTERNATIONAL VALUE FUND [0089]</b>				-15.15%	-2.82%	2.26%		1.55% \$15.50	
<i>MSCI ACWI Ex USA NR USD</i>				-4.80%	2.26%	4.97%			

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	
INTL SOCIALLY RESPONSIBLE FUND [0012]				-4.80%	4.65%	8.96%		1.43% \$14.30	
<i>MSCI EAFE NR USD</i>				-5.13%	2.05%	5.73%			
SYSTEMATIC CORE FUND [0016]				9.20%	9.38%	11.87%		1.65% \$16.50	
<i>Russell 1000 TR USD</i>				7.48%	10.47%	13.97%			
SYSTEMATIC VALUE [0075]				-10.99%	2.51%	8.83%		1.43% \$14.30	
<i>Russell 1000 Value TR USD</i>				-8.84%	4.64%	10.41%			
<b>Variable Annuity</b>									
AGGRESSIVE GROWTH LIFESTYLE (0048)		N/A		-0.76%	4.42%	8.14%		1.41% \$14.10	
<i>54% Russell 3000, 13% EAFE (net), 25% Barclays Capital Aggregate Bond, and 8% FTSE/EPRA NAREIT Global Real Estate</i>				4.14%	7.19%	9.88%			
ASSET ALLOCATION FUND (0005)		N/A		-3.47%	1.93%	5.89%		1.61% \$16.10	
<i>55% S&amp;P 500 Index, 35% Barclays Capital Agregate Bond, and 10% T-Bill 3 month index</i>				7.92%	7.77%	9.22%			
CONSERVATIVE GROWTH LIFESTYLE (0050)		N/A		1.68%	3.36%	5.68%		1.42% \$14.20	
<i>24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate</i>				6.86%	5.71%	6.66%			
HEALTH SCIENCES FUND (0073)		N/A		9.33%	11.80%	18.95%		1.86% \$18.60	
<i>S&amp;P 500 Sec/Health Care TR USD</i>				12.99%	10.61%	15.52%			
MODERATE GROWTH LIFESTYLE (0049)		N/A		0.84%	4.40%	7.31%		1.40% \$14.00	

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	
40% Russell 3000 + 10% EAFE + 45% Bloomberg Barclays Agg Bond + 5% FTSE EPRA/NAREIT Developed				5.77%	6.57%	8.37%			
<b>SCIENCE &amp; TECHNOLOGY FUND (0017)</b>		N/A		10.15%	15.90%	17.66%		1.77% \$17.70	
<i>S&amp;P North American Technology TR</i>				12.73%	19.14%	19.12%			
<b>VANGUARD LIFESTRATEGY CONSER (0054)</b>		N/A		4.84%	4.55%	5.58%		1.17% \$11.70	
<i>Vanguard LifeStrategy Conservative Growth Composite Index**</i>				6.61%	5.93%	6.93%			
<b>VANGUARD LIFESTRATEGY GROWTH (0052)</b>		N/A		2.56%	5.49%	8.30%		1.19% \$11.90	
<i>Vanguard LifeStrategy Growth Composite Index*</i>				4.30%	6.93%	9.76%			
<b>VANGUARD LIFESTRATEGY MODERA (0053)</b>		N/A		3.77%	5.07%	7.03%		1.18% \$11.80	
<i>Vanguard LifeStrategy Moderate Growth Composite Index***</i>				5.62%	6.49%	8.47%			
<b>VANGUARD WELLINGTON FUND INC. (0025)</b>		N/A		3.68%	6.60%	8.73%		1.30% \$13.00	
<i>65% S&amp;P 500, 35% BarCap Credit A or Better Bond</i>				8.77%	9.05%	10.94%			

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.

## VANGUARD

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Table 1 – Variable Return Investment Performance as of June 30, 2020

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	
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>Vanguard Emerging Markets Stock Index Fund Investor</b>	Diversified Emerging Mkts	VEIEX	05/04/1994	-3.11%	1.98%	2.97%	0.29% \$2.90	0.29% \$2.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI EM NR USD</b>				-3.39%	2.86%	3.27%			
<b>Vanguard Pacific Stock Index Fund Investor</b>	Diversified Pacific/Asia	VPACX	06/18/1990	-1.37%	3.36%	5.93%	0.23% \$2.30	0.23% \$2.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI Pacific NR USD</b>				-2.39%	3.24%	5.98%			
<b>Vanguard Energy Fund Investor</b>	Equity Energy	VGENX	05/23/1984	-31.65%	-6.62%	-0.66%	0.32% \$3.20	0.32% \$3.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 1500 Energy TR</b>				-37.49%	-10.40%	-0.66%			
<b>Vanguard European Stock Index Fund Investor</b>	Europe Stock	VEURX	06/18/1990	-6.17%	1.61%	5.95%	0.23% \$2.30	0.23% \$2.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI Europe NR USD</b>				-6.78%	1.46%	5.65%			
<b>Vanguard Developed Markets Index Inv</b>	Foreign Large Blend	VDVIX	12/19/2013	-4.39%	2.36%	2.39%	0.16% \$1.60	0.16% \$1.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI ACWI Ex USA NR USD</b>				-4.80%	2.26%	4.97%			
<b>Vanguard FTSE All-World ex- US Index Fund Admiral</b>	Foreign Large Blend	VFWAX	09/27/2011	-3.90%	2.52%	5.33%	0.11% \$1.10	0.11% \$1.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI ACWI Ex USA NR USD</b>				-4.80%	2.26%	4.98%			
<b>Vanguard Total International Stock Index Fund Institutional</b>	Foreign Large Blend	VTSNX	11/29/2010	-4.07%	2.45%	3.74%	0.08% \$0.80	0.08% \$0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

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	
<b>Vanguard International Growth Fund Investor</b>	Foreign Large Growth	VWIGX	09/30/1981	24.44%	11.77%	11.13%	0.43% \$4.30	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI ACWI Ex USA NR USD</b>				-4.80%	2.26%	3.53%			
<b>Vanguard International Value Fund Investor</b>	Foreign Large Value	VTRIX	05/16/1983	-8.90%	0.69%	4.85%	0.37% \$3.70	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI ACWI Ex USA NR USD</b>				-4.80%	2.26%	4.97%			
<b>Vanguard FTSE All-World ex- US Small Capital Index Fund Admiral</b>	Foreign Small/Mid Blend	VFSAX	02/07/2019	-5.34%	-	-0.71%	0.16% \$1.60	0.16% \$1.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI World Ex USA SMID NR USD</b>				-4.11%		1.04%			
<b>Vanguard Health Care Fund Admiral</b>	Health	VGHAX	11/12/2001	19.02%	6.79%	15.55%	0.27% \$2.70	0.27% \$2.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 1500 Health Care TR</b>				10.80%	8.43%	15.97%			
<b>Vanguard Dividend Appreciation Index Fund Admiral</b>	Large Blend	VDADX	12/19/2013	3.58%	10.53%	9.56%	0.08% \$0.80	0.08% \$0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 TR USD</b>				7.48%	10.47%	10.67%			
<b>Vanguard Dividend Growth Fund Investor</b>	Large Blend	VDIGX	05/15/1992	1.27%	10.24%	13.15%	0.27% \$2.70	0.27% \$2.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 TR USD</b>				7.48%	10.47%	13.97%			
<b>Vanguard FTSE Social Index Fund Admiral</b>	Large Blend	VFTAX	02/07/2019	11.20%	-	15.38%	0.14% \$1.40	0.14% \$1.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 TR USD</b>				7.48%		12.32%			
<b>Vanguard Growth and Income Fund Investor</b>	Large Blend	VQNPX	12/10/1986	6.69%	10.14%	13.78%	0.33% \$3.30	0.33% \$3.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Vanguard Institutional Index Fund Institutional Plus</b>	Large Blend	VIIIX	07/07/1997	7.51%	10.72%	13.98%	0.02% \$0.20	0.02% \$0.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Vanguard Large Cap Index Fund Investor</b>	Large Blend	VLACX	01/30/2004	8.22%	10.62%	13.89%	0.17% \$1.70	0.17% \$1.70	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	
<b>CRSP US Large Cap TR USD</b>				8.39%	10.80%	14.01%			
<b>Vanguard PRIMECAP Core Fund Investor</b>	Large Blend	VPCCX	12/09/2004	0.61%	9.41%	13.62%	0.46% \$4.60	0.46% \$4.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Prime Market 750 GR USD</b>				8.01%	10.68%	14.08%			
<b>Vanguard Total Stock Market Index Fund Institutional Plus</b>	Large Blend	VSMPX	04/28/2015	6.48%	10.04%	9.29%	0.02% \$0.20	0.02% \$0.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Total Market TR USD</b>				6.47%	10.03%	9.28%			
<b>Amana Growth Fund</b>	Large Growth	AMAGX	02/03/1994	15.98%	14.87%	14.12%	1.03% \$10.30	1.03% \$10.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Iman K</b>	Large Growth	IMANX	06/30/2000	-1.19%	10.78%	12.69%	1.34% \$13.40	1.34% \$13.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Growth TR USD</b>				23.28%	15.89%	17.23%			
<b>Vanguard Capital Opportunity Fund Admiral</b>	Large Growth	VHCAX	11/12/2001	8.42%	10.98%	15.21%	0.37% \$3.70	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Mid Cap Growth TR USD</b>				11.91%	11.60%	15.09%			
<b>Vanguard Diversified Equity Fund Investor</b>	Large Growth	VDEQX	06/10/2005	9.89%	9.95%	13.84%	0.35% \$3.50	0.35% \$3.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	13.78%			This investment fund will no longer be available in the plan effective 11/20/2020.
<b>Vanguard Growth Index Fund Investor</b>	Large Growth	VIGRX	11/02/1992	24.64%	14.78%	16.62%	0.17% \$1.70	0.17% \$1.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Large Cap Growth TR USD</b>				24.84%	14.97%	16.28%			
<b>Vanguard PRIMECAP Fund Admiral</b>	Large Growth	VPMAX	11/12/2001	5.76%	11.41%	15.18%	0.31% \$3.10	0.31% \$3.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 TR USD</b>				7.51%	10.73%	13.99%			
<b>Vanguard U.S. Growth Fund Investor</b>	Large Growth	VWUSX	01/06/1959	29.74%	16.46%	17.72%	0.39% \$3.90	0.39% \$3.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Growth TR USD</b>				23.28%	15.89%	17.23%			
<b>Vanguard Equity Income</b>	Large Value	VEIPX	03/21/1988	-5.53%	7.05%	11.92%	0.27%	0.27%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.



Investment Name / Benchmark Fund I	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$2.70	Net \$2.70	
<b>Russell 1000 Value TR USD</b>				-8.84%	4.64%	10.41%			
<b>Vanguard High Dividend Yield Index Fund Admiral</b>	Large Value	VHYAX	02/07/2019	-6.58%	-	-0.09%	0.08% \$0.80	0.08% \$0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Value TR USD</b>				-8.84%		-1.22%			
<b>Vanguard U.S. Value Fund Investor</b>	Large Value	VUVLX	06/29/2000	-14.59%	2.08%	9.85%	0.22% \$2.20	0.22% \$2.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This investment fund will no longer be available in the plan effective 11/20/2020.
<b>Russell 3000 Value TR USD</b>				-9.42%	4.41%	10.23%			
<b>Vanguard Value Index Fund Investor</b>	Large Value	VIVAX	11/02/1992	-7.55%	6.32%	11.08%	0.17% \$1.70	0.17% \$1.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Large Cap Value TR USD</b>				-7.45%	6.47%	11.58%			
<b>Vanguard Windsor Fund Admiral</b>	Large Value	VWNEX	11/12/2001	-4.59%	4.13%	10.79%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Value TR USD</b>				-8.84%	4.64%	10.41%			
<b>Vanguard Windsor II Fund Admiral</b>	Large Value	VWNAX	05/14/2001	0.06%	6.26%	11.22%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Value TR USD</b>				-8.84%	4.64%	10.41%			
<b>Vanguard Extended Market Index Fund Investor</b>	Mid-Cap Blend	VEXMX	12/21/1987	1.04%	6.62%	12.21%	0.19% \$1.90	0.19% \$1.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Completion TR USD</b>				1.08%	6.64%	12.26%			
<b>Vanguard Mid-Cap Index Fund Investor</b>	Mid-Cap Blend	VIMSX	05/21/1998	-0.33%	6.86%	12.33%	0.17% \$1.70	0.17% \$1.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Mid Cap TR USD</b>				-0.20%	7.01%	12.62%			
<b>Vanguard Strategic Equity Fund Investor</b>	Mid-Cap Blend	VSEQX	08/14/1995	-8.44%	3.87%	11.91%	0.17% \$1.70	0.17% \$1.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Mid Cap TR USD</b>				-2.24%	6.76%	12.35%			
<b>Vanguard Mid-Cap Growth Fund Investor</b>	Mid-Cap Growth	VMGRX	12/31/1997	6.93%	8.76%	13.81%	0.36% \$3.60	0.36% \$3.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Mid Cap Growth TR USD</b>				11.91%	11.60%	15.09%			
<b>Vanguard Mid-Cap Growth Index Investor</b>	Mid-Cap Growth	VMGIX	08/24/2006	11.37%	10.00%	14.12%	0.19% \$1.90	0.19% \$1.90	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	
<b>CRSP US Mid Cap Growth TR USD</b>				11.56%	10.18%	14.31%			
<b>Vanguard Mid-Cap Value Index Investor</b>	Mid-Cap Value	VMVIX	08/24/2006	-11.93%	3.48%	10.31%	0.19% \$1.90	0.19% \$1.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Mid Cap Value TR USD</b>				-11.85%	3.64%	10.87%			
<b>Vanguard Selected Value Fund Investor</b>	Mid-Cap Value	VASVX	02/15/1996	-14.47%	1.17%	8.85%	0.33% \$3.30	0.33% \$3.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Mid Cap Value TR USD</b>				-11.81%	3.32%	10.29%			
<b>Vanguard Small-Cap Index Fund Institutional</b>	Small Blend	VSCIX	07/07/1997	-5.59%	5.41%	11.61%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Small Cap TR USD</b>				-5.65%	5.38%	11.78%			
<b>Vanguard Strategic Small-Cap Equity Fund Investor</b>	Small Blend	VSTCX	04/25/2006	-10.45%	2.00%	10.58%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Small Cap 1750 GR USD</b>				-6.82%	4.43%	11.04%			
<b>Vanguard Explorer Fund Investor</b>	Small Growth	VEXPX	12/11/1967	4.27%	9.11%	13.74%	0.45% \$4.50	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 2500 Growth TR USD</b>				9.21%	9.57%	14.45%			
<b>Vanguard Small Cap Growth Index Inv</b>	Small Growth	VISGX	05/21/1998	7.65%	9.13%	13.78%	0.19% \$1.90	0.19% \$1.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Small Cap Growth TR USD</b>				7.80%	9.23%	13.34%			
<b>Vanguard Small Cap Value Index Inv</b>	Small Value	VISVX	05/21/1998	-16.59%	1.88%	9.23%	0.19% \$1.90	0.19% \$1.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Small Cap Value TR USD</b>				-16.54%	2.00%	10.33%			
<b>Vanguard Global Equity Fund Investor</b>	World Stock	VHGEX	08/14/1995	4.64%	8.01%	10.79%	0.48% \$4.80	0.48% \$4.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI ACWI NR USD</b>				2.11%	6.46%	9.16%			
<b>Vanguard Global Capital Cycles Fund</b>	World Stock	VGPMX	05/23/1984	-2.22%	-1.02%	-6.14%	0.38% \$3.80	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI ACWI NR USD</b>				2.11%	6.46%	9.16%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Vanguard Total World Stock Index Fund Admiral</b>	World Stock	VTWAX	02/07/2019	1.89%	-	6.99%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI ACWI Large Cap NR USD</b>				3.17%		8.07%			
<b>Fixed Income Mutual Fund</b>									
<b>Vanguard Intermediate-Term Investment-Grade Fund Investor</b>	Corporate Bond	VFICX	11/01/1993	9.40%	5.03%	4.97%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US Credit 5-10 Yr TR USD</b>				9.08%	5.59%	5.63%			
<b>Vanguard High-Yield Corporate Fund Investor</b>	High Yield Bond	VWEHX	12/27/1978	0.78%	4.56%	6.35%	0.23% \$2.30	0.23% \$2.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US Corporate High Yield TR USD</b>				0.03%	4.79%	6.68%			
<b>Vanguard Inflation-Protected Securities Fund Institutional</b>	Inflation- Protected Bond	VIPIX	12/12/2003	8.12%	3.70%	3.44%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US Treasury US TIPS TR USD</b>				8.28%	3.75%	3.52%			
<b>Vanguard GNMA Fund Investor</b>	Intermediate Government	VFIIIX	06/27/1980	5.41%	2.99%	3.08%	0.21% \$2.10	0.21% \$2.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays GNMA TR USD</b>				5.37%	3.03%	3.05%			
<b>Vanguard Intermediate-Term Treasury Fund Investor</b>	Intermediate Government	VFITX	10/28/1991	9.10%	3.72%	3.32%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US Government TR USD</b>				10.34%	4.05%	3.34%			
<b>Vanguard Intermediate-Term Bond Index Fund Investor</b>	Intermediate- Term Bond	VBIIIX	03/01/1994	10.31%	4.94%	4.70%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US 5-10 year Government/Credit</b>				10.37%	5.08%	4.87%			
<b>Vanguard Total Bond Market Index Fund Institutional</b>	Intermediate- Term Bond	VBTIIX	09/18/1995	8.98%	4.32%	3.79%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US Aggregate Float Adjusted TR</b>				8.92%	4.37%	3.87%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Vanguard Long-Term Treasury Fund Investor</b>	Long Government	VUSTX	05/19/1986	25.36%	9.16%	7.52%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US Treasury Long TR USD</b>				25.41%	9.26%	7.74%			
<b>Vanguard Long-Term Bond Fund Admiral</b>	Long-Term Bond	VBLAG	02/07/2019	19.12%	-	21.81%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US Government/Credit Long TR US</b>				18.91%		21.75%			
<b>Vanguard Long-Term Investment-Grade Fund Investor</b>	Long-Term Bond	VWESX	07/09/1973	16.77%	9.18%	8.11%	0.22% \$2.20	0.22% \$2.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US Credit A+ Long TR USD</b>				15.39%	8.76%	7.80%			
<b>Vanguard Short-Term Federal Fund Investor</b>	Short Government	VSGBX	12/31/1987	4.78%	2.17%	1.68%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays Government 1-5 Yr TR USD</b>				5.34%	2.32%	1.84%			
<b>Vanguard Short-Term Treasury Fund Investor</b>	Short Government	VFISX	10/28/1991	4.39%	1.90%	1.41%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US Government 1-3 Yr TR USD</b>				4.12%	1.86%	1.36%			
<b>Vanguard Short-Term Bond Index Fund Investor</b>	Short-Term Bond	VBISX	03/01/1994	5.34%	2.49%	2.04%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays US 1-5 year Government/Credit F</b>				5.43%	2.63%	2.22%			
<b>Vanguard Short-Term Investment-Grade Fund Investor</b>	Short-Term Bond	VFSTX	10/29/1982	4.85%	2.92%	2.68%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays Credit 1-5 Yr TR USD</b>				5.41%	3.18%	3.08%			
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Vanguard Admiral Treasury Money Market Fund Investor</b>	Money Market- Taxable	VUSXX	12/14/1992	1.40%	1.08%	0.55%	0.09% \$0.90	0.09% \$0.90	This fund is closed to new investments.

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>FTSE Treasury Bill 3 Month USD</i>				1.56%	1.15%	0.61%			
<b>Vanguard Federal Money Market Fund Investor</b>	Money Market- Taxable	VMFXX	07/13/1981	1.39%	1.10%	0.55%	0.11% \$1.10	0.11% \$1.10	This fund is closed to new investments.
<i>FTSE Treasury Bill 3 Month USD</i>				1.56%	1.15%	0.61%			
<b>Vanguard Prime Money Market Fund Institutional</b>	Prime Money Market	VMRXX	10/03/1989	1.58%	1.31%	0.70%	0.10% \$1.00	0.10% \$1.00	
<i>FTSE Treasury Bill 3 Month USD</i>				1.56%	1.15%	0.61%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>Vanguard LifeStrategy Income Fund Investor</b>	Allocation-- 15% to 30% Equity	VASIX	09/30/1994	6.74%	4.99%	5.21%	0.11% \$1.10	0.11% \$1.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays US Aggregate Bond TR USD</i>				8.74%	4.30%	3.82%			
<b>Vanguard LifeStrategy Conservative Growth Fund Investor</b>	Allocation-- 30% to 50% Equity	VSCGX	09/30/1994	5.95%	5.65%	6.70%	0.12% \$1.20	0.12% \$1.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays US Aggregate Bond TR USD</i>				8.74%	4.30%	3.82%			
<b>Vanguard Wellesley Income Fund Admiral</b>	Allocation-- 30% to 50% Equity	VWIAX	05/14/2001	5.73%	6.72%	7.91%	0.16% \$1.60	0.16% \$1.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Moderately Conservative Target Risk TR</i>				5.74%	5.58%	6.43%			
<b>Vanguard Balanced Index Fund Investor</b>	Allocation-- 50% to 70% Equity	VBINX	11/09/1992	8.14%	7.92%	9.80%	0.18% \$1.80	0.18% \$1.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Moderate Target Risk TR USD</i>				3.70%	6.00%	7.76%			
<b>Vanguard LifeStrategy Moderate Growth Fund Investor</b>	Allocation-- 50% to 70% Equity	VSMGX	09/30/1994	4.87%	6.18%	8.16%	0.13% \$1.30	0.13% \$1.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays US Aggregate Bond TR USD</i>				8.74%	4.30%	3.82%			
<b>Vanguard STAR Fund -</b>	Allocation--	VGSTX	03/29/1985	9.22%	7.69%	9.51%	0.31%	0.31%	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	
<b>Balanced Option Investor</b>	50% to 70% Equity						\$3.10	\$3.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Moderate Target Risk TR USD</i>				3.70%	6.00%	7.76%			
<b>Vanguard Wellington Fund Admiral</b>	Allocation-- 50% to 70% Equity	VWENX	05/14/2001	4.87%	7.82%	9.97%	0.17% \$1.70	0.17% \$1.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&amp;P 500 TR USD</i>				7.51%	10.73%	13.99%			
<b>Vanguard LifeStrategy Growth Fund Investor</b>	Allocation-- 70% to 85% Equity	VASGX	09/30/1994	3.65%	6.61%	9.44%	0.14% \$1.40	0.14% \$1.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Dow Jones US Total Stock Market TR USD</i>				6.41%	9.97%	13.68%			
<b>Vanguard Institutional Target Retirement Income Fund Institutional</b>	Retirement Income	VITRX	06/26/2015	5.87%	5.00%	4.92%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays US Aggregate Bond TR USD</i>				8.74%	4.30%	4.42%			
<b>Vanguard Institutional Target Retirement 2015 Fund Institutional</b>	Target-Date 2015	VITVX	06/26/2015	5.60%	5.53%	5.35%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays US Aggregate Bond TR USD</i>				8.74%	4.30%	4.42%			
<b>Vanguard Institutional Target Retirement 2020 Fund Institutional</b>	Target-Date 2020	VITWX	06/26/2015	5.15%	6.01%	5.78%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI US Broad Market GR USD</i>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2025 Fund Institutional</b>	Target-Date 2025	VRIVX	06/26/2015	4.85%	6.34%	6.06%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI US Broad Market GR USD</i>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2030 Fund Institutional</b>	Target-Date 2030	VTTWX	06/26/2015	4.43%	6.50%	6.18%	0.09% \$0.90	0.09% \$0.90	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	
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2035 Fund Institutional</b>	Target-Date 2035	VITFX	06/26/2015	3.98%	6.66%	6.30%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2040 Fund Institutional</b>	Target-Date 2040	VIRSX	06/26/2015	3.46%	6.78%	6.38%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2045 Fund Institutional</b>	Target-Date 2045	VITLX	06/26/2015	2.99%	6.82%	6.42%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2050 Fund Institutional</b>	Target-Date 2050	VTRLX	06/26/2015	3.00%	6.82%	6.41%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2055 Fund Institutional</b>	Target-Date 2055	VIVLX	06/26/2015	2.98%	6.83%	6.43%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2060 Fund Institutional</b>	Target-Date 2060+	VILVX	06/26/2015	3.04%	6.82%	6.42%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%	10.04%	9.61%			
<b>Vanguard Institutional Target Retirement 2065 Fund Institutional</b>	Target-Date 2060+	VSXFX	07/12/2017	2.82%	-	6.27%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI US Broad Market GR USD</b>				6.56%		9.84%			



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	
<b>Real Estate</b>									
<b>Mutual Fund</b>									
<b>Vanguard Real Estate Index Investor</b>	Real Estate	VGSIX	05/13/1996	-7.03%	5.22%	9.56%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P United States REIT TR USD</b>				-12.95%	3.86%	8.94%			

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>The current rate shown applies to premiums remitted during the month of September 2020 and will be credited through 2/28/2021. 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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
TIAA Traditional-Group Retirement Annuity	3.00%	Through 02/28/2021	<p>The current rate shown applies to premiums remitted during the month of September 2020 and will be credited through 2/28/2021. 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.</p> <p>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.</p> <p>For Group Supplemental Retirement Annuity (GSRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>
TIAA Traditional-Group Supplemental Retirement Annuity	3.00%	Through 02/28/2021	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Annuity	3.00%	Through 02/28/2021	<p>The current rate shown applies to premiums remitted during the month of September 2020 and will be credited through 2/28/2021. 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.</p> <p>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.</p> <p>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.</p> <p>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-Supplemental Retirement Annuity	3.00%	Through 02/28/2021	<p>The current rate shown applies to premiums remitted during the month of September 2020 and will be credited through 2/28/2021. 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.</p> <p>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.</p> <p>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>

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

Plans	Plan Names
103371	JOHNS HOPKINS UNIVERSITY INCOME DEFERRAL 403(B) PLAN FOR RESIDENTS, INTERNS AND POSTDOCTORAL FELLOWS

# 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
SHORT TERM FIXED ACCOUNT PORTFOLIO DIRECTOR (A048)	1.00%		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 PORTFOLIO DIRECTOR (A048)	1.90%	NA	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 info.
MULTI-YEAR ENHANCED FIXED 10YR PORTFOLIO DIRECTOR (A048)	1.70%		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.

## 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** Additional information about Annuity lifetime options is available online at <https://www.tiaa.org/public/offer/insights/preparing-for-retirement/finances/lifetime-income-options>

### TIAA Traditional Annuity Lifetime Income Option

#### OBJECTIVES / GOALS

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

#### PRICING FACTORS

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

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

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

#### RESTRICTIONS / FEES

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

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

### TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

#### OBJECTIVES / GOALS

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

#### PRICING FACTORS

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

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

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

#### RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.

- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
- 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](http://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](http://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:**

Contacts for More Information:

TIAA-CREF: The most up-to-date information about your investment options can be found online at [www.tiaa-cref.org/planinvestmentoptions](http://www.tiaa-cref.org/planinvestmentoptions), enter your plan ID, 103371, and you'll be directed to plan and investment information. Visit [tiaa-cref.org](http://tiaa-cref.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-CREF at 800 842-2252 or write to us at TIAA-CREF, P.O. Box 1259, Charlotte NC, 28201.

Fidelity: Additional information about the Plan's investment options, including a glossary of investment terms to help you better understand the Plan's investment options, is available online at <http://mv.participantdisclosure.com> (Password: 65183). To request additional investment-related information, or a paper copy of certain information available online, free of charge, contact a Fidelity representative at: Fidelity Investments, P.O. Box 770003, Cincinnati, OH 45277-0065 or call 800-558-9179.

American Century: The most up-to-date information about your investment options can be found online at [www.americancentury.com](http://www.americancentury.com). To request additional investment related information, or a paper copy of certain information available online, free of charge, contact American Century at: P.O. Box 419385, Kansas City, MO 64141-6385 or call our Automated Information Line: 800-345-8765 or a Business Retirement Specialist: 800-345-3533.

Vanguard: This notice includes important information to help you compare the investment options in your retirement plan. If you want additional information about your investment options, you can visit the web at <http://retirementplans.vanguard.com/PubFundChart/jhu/2270>, contact Vanguard Participant Services at 800-5231-188 or write Vanguard at P.O. Box 2900, Valley Forge, PA 194822900. A free paper copy of the information available on the Web site can be obtained by contacting Vanguard Participant Services at 800-523-1188.

VALIC: If you want additional information about the investment options, you can go to [www.valic.com/feedisclosure](http://www.valic.com/feedisclosure). Information on the website includes the option's objectives and goals, principal risks and principal strategies, portfolio turnover rate, performance data and fee and expense information. Prospectuses for VALIC annuity products can be found at [https://www.valic.com/prospectuses-reports\\_3240\\_424368.html](https://www.valic.com/prospectuses-reports_3240_424368.html), a glossary of investment terms can be found at <https://myvalic.com/MyVALIC/FundPerformance/FundFactSheet.aspx?g=1>, and a link to an informational audio/video presentation can be found at [www.valic.com/participant\\_fee\\_disclosure](http://www.valic.com/participant_fee_disclosure). A free paper copy of the information on the website may be obtained by contacting the Plan Administrator. Contact VALIC at 800-428-2542, or write and The Variable Annuity Life Insurance Company, 2929 Allen Parkway, Houston, TX 77019.

**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 maybe 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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