

# Plan and Investment Notice

JOHNS HOPKINS UNIVERSITY 403(B) PLAN

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  
VALIC

## TIAA

### HOW TIAA RECORDKEEPS YOUR PLAN

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

- JOHNS HOPKINS UNIVERSITY 403(B) PLAN– Plan ID 406297
- JOHNS HOPKINS UNIVERSITY INCOME DEFERRAL 403(B) PLAN FOR RESIDENTS, INTERNS AND POSTDOCTORAL FELLOWS-Plan ID 406298

### 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 **888-200-4074**, weekdays, 8 a.m. to 10 p.m. (ET)

### RESTRICTIONS

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

### ADDITIONAL RIGHTS AND PRIVILEGES

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

### INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at [www.TIAA.org/planinvestmentoptions](http://www.TIAA.org/planinvestmentoptions). After entering a plan ID, (406297) or (406298), 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 and are not monitored. This service permits you to use a wide variety of investments but you are expected to prudently select and monitor any investments that you make through the brokerage service. This means that you must have the skill and experience or use an independent expert to advise you. Depending upon your plan's characteristics, investments available within the brokerage service may or may not include mutual funds, equities, bonds and certificate of deposits (403(b) plans are limited to mutual funds). Generally, there are fees associated with investment transactions (purchasing or selling), as well as minimum transaction amount requirements. Before purchasing or selling an investment you should understand any applicable fees, including fees that will be associated with your transaction such as commissions or other charges for purchasing and selling the investment. To request a transaction, and to learn more about the brokerage service including fees call 800-927-3059 or visit [https://www.tiaa.org/public/pdf/forms/SDA\\_Customer\\_Account\\_Agreement.pdf](https://www.tiaa.org/public/pdf/forms/SDA_Customer_Account_Agreement.pdf). Available in all plans.

### 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.

An annual TIAA Plan Servicing Fee of \$26.00 is assessed if you maintain a Retirement Choice and/or Retirement Choice Plus account. The fee is deducted proportionally from each investment in your account quarterly and identified as "TIAA Plan Servicing Fee" on your statements.

In some cases, other investment providers may pay a portion of an investment's expense ratio to TIAA, your plan's record keeper, to help offset the cost of plan administration. This practice is called "revenue sharing." If you have investments that revenue share, you'll receive a credit in the amount of the investment's revenue share based on your average daily balance. This will be identified as "TIAA Plan Servicing Credit" on your statements.

If you do not maintain a Retirement Choice and/or Retirement Choice Plus account and therefore no TIAA Plan Servicing Fee was assessed, your investment revenue share credit will be reduced by the amount of the fee in order to cover plan administrative services expenses. Please refer to Section II: Investment Options Comparative Chart of the Plan and Investment Notice for investment credit details. This applies to plan(s): 406297

### 2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each investment option is listed in Section II: Investment Options Comparative Chart.

### 3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

Retirement Plan Loan - Origination Fee	\$75 per loan initiated for general purpose, \$125 for a residential loan.
Loan Maintenance	\$25 annual fee per active loan.
Collateralized Loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest.
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.

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.

## 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:

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. (VFA) in accordance with Department of Labor Advisory

Opinion 2001-09A issued to VALIC's sister company, SunAmerica Retirement Markets, Inc., in 2001. GPS must be authorized by the Plan Sponsor to be available in the plan and must be elected by the participant. Fees for GPS are paid to VFA and are charged to the account of any participant who elects GPS. GPS is available in 2 formats:

-GPS Portfolio Advisor is an option for those participants who want to monitor and manage their investment 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.

# 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.

## TIAA

For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit [www.TIAA.org/planinvestmentoptions](http://www.TIAA.org/planinvestmentoptions). After entering a plan ID, After entering a plan ID, (406297) or (406298), 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 888-200-4074 or write to us at TIAA, P.O. Box 1259, Charlotte, NC, 28201.

Table 1 – Variable Return Investment Performance as of September 30, 2023

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>Equities</b>									
<b>Mutual Fund</b>									
<b>American Century Emerging Markets Fund R6</b>	Diversified Emerging Mkts	AEDMX	07/26/2013	9.05%	-1.16%	2.30%	0.91%	0.91%	Redemption Fee: 2.00% if held < 60 days. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. <b>This fund was merged into Vanguard Emerging Markets Stock Index Fund Institutional Shares (VEMIX) on 12/15/2023</b>
<i>MSCI EM NR USD</i>				11.70%	0.55%	2.07%	\$9.10	\$9.10	
<b>Vanguard Emerging Markets Stock Index Fund Institutional</b>	Diversified Emerging Mkts	VEMIX	06/22/2000	10.91%	2.04%	2.53%	0.10%	0.10%	
<i>MSCI EM NR USD</i>				11.70%	0.55%	2.07%	\$1.00	\$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MFS International Diversification Fund R6</b>	Foreign Large Blend	MDIZX	10/02/2017	20.63%	3.85%	4.34%	0.74%	0.73%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI ACWI Ex USA NR USD</i>				20.39%	2.58%	2.45%	\$7.40	\$7.30	
<b>Vanguard Developed Markets Index Fund Institutional</b>	Foreign Large Blend	VTMNX	01/04/2001	24.11%	3.19%	4.02%	Contractual Waiver Exp: 09/30/2024		
<i>MSCI ACWI Ex USA NR USD</i>				20.39%	2.58%	3.35%	0.05%	0.05%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
							\$0.50	\$0.50	

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 fund Inception if less than 10 years	Gross	Net	
<b>Vanguard Total International Stock Index Fund Institutional</b>	Foreign Large Blend	VTSNX	11/29/2010	20.50%	2.76%	3.63%	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>MSCI ACWI Ex USA NR USD</b>				20.39%	2.58%	3.35%			
<b>Vanguard FTSE Social Index Fund Institutional</b>	Large Blend	VFTNX	01/14/2003	22.43%	10.00%	12.27%	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.
<b>Russell 1000 TR USD</b>				21.19%	9.63%	11.63%			
<b>Vanguard Institutional Index Fund Institutional Plus</b>	Large Blend	VIII	07/07/1997	21.60%	9.90%	11.90%	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>				21.62%	9.92%	11.91%			
<b>Vanguard PRIMECAP Fund Admiral</b>	Large Blend	VPMAX	11/12/2001	28.14%	9.15%	13.13%	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>				21.62%	9.92%	11.91%			
<b>Vanguard Total Stock Market Index Fund Institutional Plus</b>	Large Blend	VSMPX	04/28/2015	20.40%	9.07%	10.14%	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>				20.37%	9.07%	10.13%			
<b>JPMorgan Large Cap Growth Fund R6</b>	Large Growth	JLGMX	11/30/2010	23.20%	13.38%	15.32%	0.51% \$5.10	0.44% \$4.40	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>				27.72%	12.42%	14.48%	Contractual Waiver Exp: 10/31/2023		
<b>Vanguard Growth Index Fund Institutional</b>	Large Growth	VIGIX	05/14/1998	28.11%	11.95%	13.57%	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 Large Cap Growth TR USD</b>				28.16%	11.98%	13.61%			

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 Equity Income Fund Admiral</b>	Large Value	VEIRX	08/13/2001	12.65%	7.80%	9.70%	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.
<i>Russell 1000 Value TR USD</i>				14.44%	6.23%	8.45%			
<b>Vanguard Value Index Fund Institutional</b>	Large Value	VIVIX	07/02/1998	14.84%	7.31%	9.84%	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>CRSP US Large Cap Value TR USD</i>				14.85%	7.32%	9.87%			
<b>Vanguard Mid-Cap Index Fund Institutional</b>	Mid-Cap Blend	VMCIX	05/21/1998	12.61%	6.50%	9.06%	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>CRSP US Mid Cap TR USD</i>				12.63%	6.51%	9.08%			
<b>BlackRock Mid-Cap Growth Equity Portfolio K</b>	Mid-Cap Growth	BMGKX	03/28/2016	16.40%	5.89%	12.80%	0.71% \$7.10	0.71% \$7.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell Mid Cap Growth TR USD</i>				17.47%	6.97%	10.82%			
<b>Vanguard Mid-Cap Growth Index Fund Admiral</b>	Mid-Cap Growth	VMGMX	09/27/2011	15.06%	7.18%	9.46%	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>CRSP US Mid Cap Growth TR USD</i>				15.12%	7.22%	9.51%			
<b>MFS Mid Cap Value Fund R6</b>	Mid-Cap Value	MVCKX	02/01/2013	13.61%	7.21%	8.62%	0.63% \$6.30	0.62% \$6.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell Mid Cap Value TR USD</i>				11.05%	5.18%	7.92%			
<b>Vanguard Mid-Cap Value Index Fund Admiral</b>	Mid-Cap Value	VMVAX	09/27/2011	10.35%	5.41%	8.40%	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>CRSP US Mid Cap Value TR USD</i>				10.37%	5.44%	8.43%			



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 Small-Cap Index Fund Institutional</b>	Small Blend	VSCIX	07/07/1997	12.54%	4.62%	8.00%	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>CRSP US Small Cap TR USD</i>				12.40%	4.57%	7.96%			
<b>Loomis Sayles Small Cap Growth Fund N</b>	Small Growth	LSSNX	02/01/2013	11.77%	3.90%	8.16%	0.82% \$8.20	0.82% \$8.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2000 Growth TR USD</i>				9.59%	1.55%	6.72%			
<b>Vanguard Small-Cap Growth Index Fund Institutional</b>	Small Growth	VSGIX	05/24/2000	10.58%	3.33%	7.32%	0.06% \$0.60	0.06% \$0.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Small Cap Growth TR USD</i>				10.43%	3.30%	7.28%			
<b>Allspring Special Small Cap Value Fund R6</b>	Small Value	ESPRX	10/31/2014	18.49%	4.60%	7.46%	0.83% \$8.30	0.83% \$8.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2000 Value TR USD</i>				7.84%	2.59%	5.68%			
<b>Vanguard Small-Cap Value Index Fund Institutional</b>	Small Value	VSIIX	12/07/1999	13.96%	4.93%	8.15%	0.06% \$0.60	0.06% \$0.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Small Cap Value TR USD</i>				13.86%	4.90%	8.14%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>Vanguard Total International Bond Index Institutional</b>	Global Bond-USD Hedged	VTIFX	05/31/2013	2.20%	0.02%	1.85%	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 Global Aggregate ex-USD Float Adjusted RIC Capped TR Hedged USD</i>				2.31%	0.14%	2.01%			

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 Inflation-Protected Securities Fund Institutional</b>	Inflation-Protected Bond	VIPIX	12/12/2003	1.05%	2.02%	1.67%	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 US Treasury US TIPS TR USD</b>				1.25%	2.12%	1.74%			
<b>Vanguard Shrt-Term Infl-Prot Sec Idx Ins</b>	Inflation-Protected Bond	VTSPX	10/17/2012	3.31%	2.77%	1.67%	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 US Treasury US TIPS TR USD</b>				1.25%	2.12%	1.74%			
<b>PGIM Total Return Bond Fund R6</b>	Intermediate Core-Plus Bond	PTRQX	12/27/2010	2.90%	0.61%	2.03%	0.40% \$4.00	0.39% \$3.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg US Aggregate Bond TR USD</b>				0.64%	0.10%	1.13%	Contractual Waiver Exp: 02/29/2024		
<b>Vanguard Total Bond Market Index Fund Institutional Plus</b>	Intermediate-Term Bond	VBMPX	02/05/2010	0.75%	0.15%	1.13%	0.03% \$0.30	0.03% \$0.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg US Aggregate Float Adjusted TR USD</b>				0.78%	0.18%	1.16%			
<b>Vanguard Long-Term Bond Index Fund Institutional</b>	Long-Term Bond	VBLLX	02/02/2006	-2.88%	-1.16%	1.96%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg US Government/Credit Long TR USD</b>				-2.93%	-1.21%	1.94%			
<b>Vanguard Short-Term Bond Index Fund Institutional</b>	Short-Term Bond	VBITX	09/27/2011	2.52%	1.10%	1.05%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg US 1-5 year Government/Credit Float Adjusted TR USD</b>				2.62%	1.14%	1.10%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Vanguard Treasury Money Market Fund Investor</b>	Money Market- Taxable	VUSXX	12/14/1992	4.55%	1.66%	1.06%	0.09% \$0.90	0.09% \$0.90	
7-day current annualized yield 5.23% as of 09/30/2023 7-day effective annualized yield 5.23% as of 09/30/2023									
<b>FTSE Treasury Bill 3 Month USD</b>				4.71%	1.74%	1.12%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>Vanguard Target Retirement Income Fund</b>	Retirement Income	VTINX	10/27/2003	7.02%	2.69%	3.60%	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>Morningstar Lifetime Allocation Moderate Income TR USD</b>				7.83%	3.08%	3.68%			
<b>Vanguard Target Retirement 2020 Fund</b>	Target-Date 2020	VTWNX	06/07/2006	9.36%	3.58%	5.24%	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>Morningstar Lifetime Allocation Moderate 2020 TR USD</b>				8.71%	3.09%	4.55%			
<b>Vanguard Target Retirement 2025 Fund</b>	Target-Date 2025	VTTVX	10/27/2003	11.56%	4.06%	5.79%	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>Morningstar Lifetime Allocation Moderate 2025 TR USD</b>				9.56%	3.24%	4.99%			
<b>Vanguard Target Retirement 2030 Fund</b>	Target-Date 2030	VTHRXX	06/07/2006	13.14%	4.46%	6.28%	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>Morningstar Lifetime Allocation Moderate 2030 TR USD</b>				10.93%	3.57%	5.54%			

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 Target Retirement 2035 Fund</b>	Target-Date 2035	VTTHX	10/27/2003	14.56%	4.92%	6.79%	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>Morningstar Lifetime Allocation Moderate 2035 TR USD</b>				12.85%	4.06%	6.12%			
<b>Vanguard Target Retirement 2040 Fund</b>	Target-Date 2040	VFORX	06/07/2006	16.15%	5.37%	7.26%	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>Morningstar Lifetime Allocation Moderate 2040 TR USD</b>				14.88%	4.57%	6.57%			
<b>Vanguard Target Retirement 2045 Fund</b>	Target-Date 2045	VTIVX	10/27/2003	17.67%	5.87%	7.61%	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>Morningstar Lifetime Allocation Moderate 2045 TR USD</b>				16.35%	4.91%	6.78%			
<b>Vanguard Target Retirement 2050 Fund</b>	Target-Date 2050	VFIFX	06/07/2006	18.48%	5.99%	7.67%	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>Morningstar Lifetime Allocation Moderate 2050 TR USD</b>				17.03%	5.03%	6.81%			
<b>Vanguard Target Retirement 2055 Fund</b>	Target-Date 2055	VFFVX	08/18/2010	18.48%	5.99%	7.65%	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>Morningstar Lifetime Allocation Moderate 2055 TR USD</b>				17.15%	5.00%	6.74%			
<b>Vanguard Target Retirement 2060 Fund</b>	Target-Date 2060	VTTSX	01/19/2012	18.49%	5.98%	7.65%	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>Morningstar Lifetime Allocation Moderate 2060 TR USD</b>				17.17%	4.93%	6.65%			

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 Target Retirement 2065 Fund</b>	Target-Date 2065+	VLXVX	07/12/2017	18.47%	5.97%	7.02%	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.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				17.17%	4.93%	6.12%			
<b>Vanguard Target Retirement 2070 Fund</b>	Target-Date 2065+	VSVNX	06/28/2022	18.49%	-	7.57%	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.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				17.17%		6.12%			

# TIAA - Variable Annuities are frozen for new contributions

Table 1 – Variable Return Investment Performance as of September 30, 2023

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>Equities</b>									
<b>Variable Annuity</b>									
<b>CREF Stock Account R3</b>	Allocation--85%+ Equity	QCSTIX	07/31/1952	21.00%	6.46%	8.38%	0.26% \$2.60	0.26% \$2.60	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. 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>				17.99%	5.66%	7.45%			
<b>CREF Global Equities Account R3</b>	Global Large- Stock Blend	QCGLIX	05/01/1992	23.26%	7.00%	7.94%	0.25% \$2.50	0.25% \$2.50	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. 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>MSCI ACWI NR USD</b>				20.80%	6.46%	7.56%			
<b>CREF Equity Index Account R3</b>	Large Blend	QCEQIX	04/29/1994	20.30%	8.99%	11.06%	0.17% \$1.70	0.17% \$1.70	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. 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>Russell 3000 TR USD</b>				20.46%	9.14%	11.28%			
<b>CREF Growth Account R3</b>	Large Growth	QCGRIX	04/29/1994	31.61%	9.79%	13.10%	0.22% \$2.20	0.22% \$2.20	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. 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>Russell 1000 Growth TR USD</b>				27.72%	12.42%	14.48%			

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>Fixed Income</b>									
<b>Variable Annuity</b>									
<b>CREF Inflation-Linked Bond Account R3</b>	Inflation-Protected Bond	QCILIX	05/01/1997	2.39%	2.71%	1.86%	0.19% \$1.90	0.19% \$1.90	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. 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 US Treasury Inflation Notes 1-10 Yr TR USD</b>				2.11%	2.63%	1.78%			
<b>CREF Core Bond Account R3</b>	Intermediate- Term Bond	QCBMIX	03/01/1990	1.46%	0.39%	1.41%	0.23% \$2.30	0.23% \$2.30	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. 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 US Aggregate Bond TR USD</b>				0.64%	0.10%	1.13%			
<b>Money Market</b>									
<b>Variable Annuity</b>									
<b>CREF Money Market Account R3</b>	Money Market- Taxable	QCMMIX	04/01/1988	4.45%	1.55%	0.93%	0.18% \$1.80	0.18% \$1.80	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. This applies to plan(s): 103257
<b>iMoneyNet Money Fund Averages - All Government</b>				4.28%	1.46%	0.88%			
<b>Multi-Asset</b>									
<b>Variable Annuity</b>									
<b>CREF Social Choice Account R3</b>	Allocation--50% to 70% Equity	QCSCIX	03/01/1990	12.27%	4.78%	5.94%	0.21% \$2.10	0.21% \$2.10	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. 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>				11.43%	3.98%	5.24%			

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>Real Estate</b>									
<b>Variable Annuity</b>									
<b>TIAA Real Estate Account</b>	Real Estate	QREARX	10/02/1995	-12.37%	4.11%	5.57%	0.87%	0.87%	An annual plan servicing credit of up to 0.24% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
							\$8.70	\$8.70	
<b>S&amp;P 500 TR USD</b>				21.62%	9.92%	11.91%			

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
406297	JOHNS HOPKINS UNIVERSITY 403(B) PLAN
406298	JOHNS HOPKINS UNIVERSITY INCOME DEFERRAL 403(B) PLAN FOR RESIDENTS, INTERNS AND POSTDOCTORAL FELLOWS



## VALIC

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: The Variable Annuity Life Insurance Company  
2929 Allen Parkway  
Houston, Texas 77019  
or call VALIC at 800-448-2542.

Table 1 – Variable Return Investment Performance as of September 30, 2023

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>Other</b>									
AMER BEACON BRDWY LRG CP GRW I [0090]		NA		22.53%	7.33%	12.33%		1.92%	\$19.20
				27.72%	12.42%				
ARIEL APPRECIATION FUND [0069]		NA		14.03%	3.33%	5.54%		1.90%	\$19.00
				11.05%	5.18%	7.92%			
ARIEL FUND [0068]		NA		13.64%	2.90%	6.64%		1.78%	\$17.80
				11.34%	3.99%	6.95%			
DIVIDEND VALUE [0021]		NA		14.16%	4.53%	7.23%		1.48%	\$14.80
				14.44%	6.23%	8.45%			
EMERGING ECONOMIES (0087)		NA		14.02%	-0.67%	0.58%		1.73%	\$17.30
				11.70%	0.55%	2.07%			
GLOBAL STRATEGY (0088)		NA		11.39%	-1.06%	1.20%		1.58%	\$15.80
				13.15%	4.41%	5.47%			
60% MSCI ACWI & 40% JPMorgan GBI Global (unhdg)									

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	
GROWTH FUND [0078]		NA		26.76%	8.32%	11.03%		1.41% \$14.10	
<i>Russell 1000 Growth TR USD</i>				27.72%	12.42%	14.48%			
International Growth Fund (0020)		NA		20.95%	3.18%	4.14%		1.65% \$16.50	
<i>MSCI ACWI Ex USA NR USD</i>				20.39%	2.58%	3.35%			
LARGE CAPITAL GROWTH [0079]		NA		20.07%	10.34%	11.59%		1.54% \$15.40	
<i>Russell 1000 Growth TR USD</i>				27.72%	12.42%	14.48%			
MID CAP INDEX FUND [0004]		NA		14.12%	4.83%	7.73%		1.14% \$11.40	
<i>S&amp;P MidCap 400 TR</i>				15.51%	6.06%	8.94%			
NASDAQ-100(R) INDEX FUND [0046]		NA		33.57%	13.51%	16.07%		1.25% \$12.50	
<i>NASDAQ 100 TR USD</i>				35.31%	15.06%	17.64%			
SMALL CAP SPECIAL VALUE FUND [0084]		NA		17.60%	3.77%	7.37%		1.67% \$16.70	
<i>Russell 2000 Value TR USD</i>				7.84%	2.59%	6.19%			
STOCK INDEX FUND [0010]		NA		20.17%	8.70%	10.66%		1.09% \$10.90	
<i>S&amp;P 500 TR USD</i>				21.62%	9.92%	11.91%			
SYSTEMATIC GROWTH FUND [0072]		NA		24.87%	5.54%	10.87%		1.46% \$14.60	
<i>Russell 1000 Growth TR USD</i>				27.72%	12.42%	14.48%			
VANGUARD WINDSOR II [0024]		NA		18.82%	7.91%	8.68%		1.39% \$13.90	
<i>Russell 1000 Value TR USD</i>				14.44%	6.23%	8.45%			
VC I CAPITAL APPRECIATION [0139]		NA		25.29%	8.93%	11.13%		1.51% \$15.10	
<i>Russell 1000 Growth TR USD</i>				27.72%	12.42%	14.48%			

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>Fixed Income</b>									
<b>Other</b>									
<b>GOVERNMENT SECURITIES FUND (0008)</b>		NA		-1.32%	-0.96%	-0.20%		1.45%	\$14.50
<i>Bloomberg US Government TR USD</i>				-0.74%	-0.03%	0.65%			
<b>High Yield Bond Fund (0160)</b>		NA		9.44%	2.06%	3.13%		1.48%	\$14.80
<i>FTSE HY Market TR</i>				10.47%	2.85%	4.02%			
<b>INTERNATIONAL GOVERNMENT BOND (0013)</b>		NA		2.49%	-2.27%	-1.00%		1.49%	\$14.90
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>				3.68%	-1.83%	-0.05%			
<b>Inflation Protected Fund (0077)</b>		NA		1.26%	1.11%	0.73%		1.32%	\$13.20
<i>BBG Barc Us Treasury US TIPS</i>				1.25%	2.12%	1.74%			
<b>VANGUARD LONG-TERM TREASURY (0023)</b>		NA		-10.14%	-3.59%	-0.17%		1.00%	\$10.00
<i>Bloomberg US Treasury Long TR USD</i>				-9.09%	-2.78%	0.75%			
<b>VANGUARD LT INV-GRADE FUND (0022)</b>		NA		-0.32%	-1.32%	1.79%		1.01%	\$10.10
<i>Bloomberg US Credit A+ Long TR USD</i>				0.86%	-0.69%	2.41%			
<b>Other</b>									
<b>Other</b>									
<b>AGGRESSIVE GROWTH LIFESTYLE [0148]</b>		NA		12.47%	4.20%	5.68%		1.47%	\$14.70
<i>54% Russell 3000,, 13% EAFE (net) 25% Barclays Capital Appreciation Aggte Bond, 8% FTSE/EPRA NAREIT Gbl Real Estate</i>				16.38%	6.04%	7.48%			

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>ASSET ALLOCATION FUND [0005]</b>		NA		11.41%	3.39%	4.42%		1.43% \$14.30	
<i>60% S&amp;P 500 and 40% Barclays Agg</i>				13.01%	6.27%	7.74%			
<b>CORE BOND FUND [0158]</b>		NA		0.46%	-0.39%	0.65%		1.31% \$13.10	
<i>Bloomberg US Agg Bond TR USD</i>				0.64%	0.10%	1.13%			
<b>GLOBAL REAL ESTATE FUND [0101]</b>		NA		-0.44%	-1.80%	8.18%		1.66% \$16.60	
<i>FTSE EPRA Nareit Developed</i>				2.72%	-0.30%	2.97%			
<b>GS VIT GOV MONEY MKT FD INST (0161)</b>		NA		3.76%	0.85%	0.25%		0.98% \$9.80	
<i>FTSE Treasury Bill 3 Mon USD</i>				4.71%	1.74%				
<b>INTERNATIONAL EQUITIES INDEX FUND [0011]</b>		NA		24.44%	1.97%	2.66%		1.22% \$12.20	
<i>MSCI EAFE NR USD</i>				25.65%	3.24%	3.82%			
<b>INTERNATIONAL OPPORTUNITIES [0133]</b>		NA		14.53%	-0.97%	3.40%		1.76% \$17.60	
<i>MSCI ACWI Ex USA SMID NR USD</i>				19.95%	1.95%	3.82%			
<b>INTERNATIONAL SOCIALLY RESPONSIBLE FUND [0012]</b>		NA		24.81%	2.50%	5.83%		1.44% \$14.40	
<i>MSCI EAFE NR USD</i>				25.65%	3.24%	3.82%			
<b>INTERNATIONAL VALUE FUND (0089)</b>		NA		26.59%	0.72%	0.90%		1.54% \$15.40	
<i>MSCI ACWI Ex USA NR USD</i>				20.39%	2.58%	3.35%			
<b>INVESCO BAL RISK COMMODO STR [0102]</b>		NA		6.24%	5.45%	-0.50%		1.95% \$19.50	
<i>Bloomberg Commodity TR USD</i>				-1.30%	6.13%	-0.75%			

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	
MID CAP STRATEGIC GWTH [0083]		NA		15.63%	7.43%	8.97%		1.55% \$15.50	
<i>Russell Mid Cap Growth TR</i>				17.47%	6.97%	9.94%			
MID CAP VALUE FUND [0138]		NA		16.65%	5.64%	7.09%		1.59% \$15.90	
<i>Russell Mid Cap Value</i>				11.05%	5.18%	7.92%			
MODERATE GROWTH LIFESTYLE [0149]		NA		9.35%	3.67%	4.92%		1.42% \$14.20	
<i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>				12.07%	4.59%	5.86%			
SCIENCE & TECHNOLOGY FUND [0017]		NA		29.50%	9.52%	14.06%		1.71% \$17.10	
<i>S&amp;P North American Technology TR</i>				39.64%	13.85%	18.26%			
SMALL CAP GROWTH FUND [0135]		NA		0.56%	1.95%	7.91%		1.69% \$16.90	
<i>Russell 2000 Growth TR</i>				9.59%	1.55%	6.72%			
SMALL CAP INDEX FUND [0014]		NA		7.54%	1.21%	5.53%		1.16% \$11.60	
<i>Russell 2000 TR</i>				8.93%	2.40%	6.65%			
SMALL CAP VALUE FUND [0136]		NA		5.57%	1.94%	5.00%		1.57% \$15.70	
<i>Russell 2000 Value TR</i>				7.84%	2.59%	6.19%			
SYSTEMATIC CORE FUND [0016]		NA		19.13%	8.77%	10.54%		1.43% \$14.30	
<i>Russell 1000 TR USD</i>				21.19%	9.63%	11.63%			
SYSTEMATIC VALUE [0075]		NA		14.58%	4.38%	6.76%		1.28% \$12.80	
<i>Russell 1000 Value TR USD</i>				14.44%	6.23%	8.45%			

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	
T ROWE PRICE RETIRMNT 2015 ADV [0104]		NA		8.92%	2.98%	4.16%		1.56% \$15.60	
<i>S&amp;P Target Date 2015 TR USD</i>				8.81%	3.32%	4.58%			
T ROWE PRICE RETIRMNT 2020 ADV [0105]		NA		9.58%	3.28%	4.73%		1.58% \$15.80	
<i>S&amp;P Target Date 2020 TR USD</i>				9.96%	3.44%	4.95%			
T ROWE PRICE RETIRMNT 2025 ADV [0106]		NA		10.66%	3.72%	5.30%		1.60% \$16.00	
<i>S&amp;P Target Date 2025 TR USD</i>				10.97%	4.02%	5.56%			
T ROWE PRICE RETIRMNT 2030 ADV [0107]		NA		12.44%	4.13%	5.80%		1.63% \$16.30	
<i>S&amp;P Target Date 2030 TR USD</i>				12.96%	4.51%	6.14%			
T ROWE PRICE RETIRMNT 2035 ADV [0108]		NA		14.35%	4.55%	6.23%		1.64% \$16.40	
<i>S&amp;P Target Date 2035 TR USD</i>				15.18%	5.07%	6.72%			
T ROWE PRICE RETIRMNT 2040 ADV [0109]		NA		16.17%	4.98%	6.61%		1.65% \$16.50	
<i>S&amp;P Target Date 2040 TR USD</i>				17.06%	5.53%	7.15%			
T ROWE PRICE RETIRMNT 2045 ADV [0110]		NA		17.14%	5.29%	6.83%		1.67% \$16.70	
<i>S&amp;P Target Date 2045 TR USD</i>				18.32%	5.81%	7.41%			
T ROWE PRICE RETIRMNT 2050 ADV [0111]		NA		17.61%	5.35%	6.86%		1.68% \$16.80	
<i>S&amp;P Target Date 2050 TR USD</i>				18.84%	5.93%	7.60%			
T ROWE PRICE RETIRMNT 2055 ADV [0112]		NA		17.54%	5.29%	6.82%		1.69% \$16.90	
<i>S&amp;P Target Date 2055 TR USD</i>				18.97%	5.98%	7.68%			

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	
T ROWE PRICE RETIRMNT 2060 ADV [0113]		NA		17.58%	5.29%	5.92%		1.69% \$16.90	
<i>S&amp;P Target Date 2055 TR USD</i>				19.09%	6.00%	6.82%			
US SOCIALLY RESPONSIBLE FUND [0141]		NA		19.73%	7.99%	10.42%		1.15% \$11.50	
<i>S&amp;P 500 TR USD</i>				21.62%	9.92%	11.91%			
VANGUARD LIFESTRATEGY CONSER [0054]		NA		7.40%	1.81%	3.16%		1.17% \$11.70	
<i>Vanguard LifeStrategy Conservative Growth Composite Index**</i>				8.88%	3.26%	4.54%			
VANGUARD LIFESTRATEGY GROWTH [0052]		NA		15.04%	4.25%	5.88%		1.19% \$11.90	
<i>Vanguard Lifestategy Growth Comp Inx</i>				16.74%	5.86%	7.37%			
VANGUARD LIFESTRATEGY MODERA [0053]		NA		11.20%	3.06%	4.55%		1.18% \$11.80	
<i>Vanguard LifeStrategy Moderate Growth Composite Index***</i>				12.78%	4.62%	5.99%			
VANGUARD WELLINGTON FUND INC. [0025]		NA		10.82%	4.97%	6.42%		1.30% \$13.00	
<i>65% S&amp;P 500, 35% BarCap Credit A or Better Bond</i>				14.75%	6.87%	8.48%			
VC I CONSERVATIVE GROWTH LIFESTYLE [0150]		NA		5.58%	1.95%	3.08%		1.46% \$14.60	
<i>24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate</i>				7.84%	3.04%	4.18%			

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><b>Closed to New Contributions</b> An annual plan servicing credit of up to 0.15% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. The current rate shown applies to premiums remitted during the month of October 2023 and will be credited through 2/29/2024. 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 888-200-4074.</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	6.50%	Through 02/29/2024	<p><b>Closed to New Contributions</b> An annual plan servicing credit of up to 0.15% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</p> <p>The current rate shown applies to premiums remitted during the month of October 2023 and will be credited through 2/29/2024. 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 888-200-4074.</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	5.75%	Through 02/29/2024	



Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Annuity	6.50%	Through 02/29/2024	<p><b>Closed to New Contributions</b> An annual plan servicing credit of up to 0.15% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</p> <p>The current rate shown applies to premiums remitted during the month of October 2023 and will be credited through 2/29/2024. 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 888-200-4074.</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-Retirement Choice	6.75%	Through 02/29/2024	<p>An annual plan servicing credit of up to 0.15% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</p> <p>The current rate shown applies to premiums remitted during the month of October 2023 and will be credited through 2/29/2024. 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 888-200-4074.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The current guaranteed minimum interest rate for premiums remitted in 2022 is 2.80%, and is effective through 2032. The account also offers the opportunity for additional amounts in excess of the minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</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 Choice (RC) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in 84 monthly installments (7 years). If the Contractholder elects to remove TIAA Traditional, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments without any surrender charge.</p>

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Choice Plus	6.00%	Through 02/29/2024	<p>An annual plan servicing credit of up to 0.15% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</p> <p>The current rate shown applies to premiums remitted during the month of October 2023 and will be credited through 2/29/2024. 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 888-200-4074.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The current guaranteed minimum interest rate is 2.40% for premiums remitted in March 2023 through February 2024, and is effective through February 2024. The account also offers the opportunity for additional amounts in excess of the minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>For Retirement Choice Plus (RCP) 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 surrender charges. For certain RCP contracts, any transfer from TIAA Traditional to a competing fund must first be directed to a non-competing fund for a period of 90 days. After 90 days, transfers may be made to a competing fund, including transferring back to TIAA Traditional. (TIAA Contract form IGRSP-02-ACC/TIAA Certificate form IGRSP-CERT3-ACC). After termination of employment additional income options may be available including income for life and IRS required minimum distribution payments.</p> <p>The Contractholder (typically your employer as the sponsor of your plan) has the right to remove TIAA Traditional as a plan option. If elected, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments, without any surrender charge and will be reinvested at the direction of your plan sponsor. Please refer to your contract certificate for additional details.</p>
TIAA Traditional-Supplemental Retirement Annuity	5.75	Through 02/29/2024	<p><b>Closed to New Contributions</b></p> <p>An annual plan servicing credit of up to 0.15% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</p> <p>The current rate shown applies to premiums remitted during the month of October 2023 and will be credited through 2/29/2024. 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 888-200-4074.</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
406297	JOHNS HOPKINS UNIVERSITY 403(B) PLAN
406298	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
FIXED ACCOUNT PLUS	3.65%	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.
SHORT TERM FIXED ACCOUNT	1.00%	NA	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
MULTI-YEAR ENHANCED FIXED 10YR	1.70%	NA	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.

## VALIC

### Guaranteed Death Benefit

#### OBJECTIVES / GOALS

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

#### PRICING FACTORS

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

#### RESTRICTIONS / FEES

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

### Guaranteed Income Payment Options

#### OBJECTIVES / GOALS

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

#### PRICING FACTORS

When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.

You may specify the manner in which your income payments are made. You may select one of the following options:

- Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary.
- Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution.
- Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These

payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment.

- Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor.
- Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed.

#### RESTRICTIONS / FEES

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

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

Please visit [www.TIAA.org/public/support/faqs](http://www.TIAA.org/public/support/faqs) for FAQs about TIAA products, services & support.

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

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.

VALIC: If you want additional information about the investment options, you can go to the specific Internet website addresses provided in this document. 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. A free paper copy of the information on the websites may be obtained by contacting the Plan Administrator. Contact VALIC at 1-800-428-2542 or write to: The Variable Annuity Life Insurance Company, 2929 Allen Parkway, Houston, Texas 77019. Additional information may also be obtained at [www.valic.com/feedisclosure](http://www.valic.com/feedisclosure).

**TIAA important additional information:**

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

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

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

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

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

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

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

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