

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
Empower
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

Each of the above plans may offer different services and investments and may assess different fees. If you currently have a TIAA account, your quarterly statement lists the plan(s) that you have. If you do not have an account, please contact your employer to determine which plans apply to you.

RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting **TIAA.org**
2. By phone at **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. 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. 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 406298

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:

Collateralized Loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest.
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
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- All VALIC investments are frozen for new contributions.**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 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.

EMPOWER- All Empower investments are frozen for new contributions.

RIGHT TO DIRECT INVESTMENTS

You have the right to direct your account balance among the Plan's investment options. Your rights under the Plan, and any restrictions, are subject to the terms of the Plan. Existing participants (those with accounts in the Plan) can access your Plan account by logging on to www.empower.com/online/retirement and input your login id and password or call 877-778-2100.

INVESTMENT OPTIONS

Empower offers a Guaranteed Long Term Account. The rate of return as of 8/31/2024 is 2.80% with an annual term. The rate of return will never be less than 3%. The most current rate information can be obtained via the phone number provided above. This investment has an asset charge of 0.20% collected for recordkeeping services.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative fees may include legal, recordkeeping, accounting and other costs associated with maintaining the Plan. In some cases, these fees may be applied to participant accounts either equally across all accounts, or proportionally based on account balance. In the event fees are deducted from your account, the type and amount of the fee charged will be reflected on the quarterly statement following the deduction.

Type of Plan Administrative Fee and Amount

Express Mail Fee: \$25.00 per transaction

COST OF PLAN SERVICES - PERSONALIZED SERVICES

If you elect to purchase an annuity, the following administrative fees will be deducted from your account balance: 3% on the first \$75,000, 1.5% on the remainder plus a flat amount of \$850. Refer to the attached Investment Options Comparative Chart for additional limitations and fees that may be applicable to transfers and withdrawals. This option represents the fixed annuity option available under your Plan's group annuity contract.

Pricing Factors: The amount of the annuity benefit will be determined by (1) the amount applied to purchase the annuity, (2) the form of annuity elected, (3) the age of the annuitant (for a lifetime annuity), and (4) the annuity purchase rates in effect on the annuity purchase date.

Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. Fees are only one of many factors to consider when making an investment decision.

Part B– Annuity Income Information

Part B contains information about the annuity options available within your employer's retirement plan.

Part A. Performance and Fee Information

The following chart(s) list(s) your plan's investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.



For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit www.TIAA.org/planinvestmentoptions. After entering a plan ID, (406297) or (406298), you'll be directed to plan and investment information.

Visit 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 December 31, 2024

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	
Equities									
Mutual Fund									
Vanguard Emerging Markets Stock Index Fund Institutional	Diversified Emerging Mkts	VEMIX	06/22/2000	11.00%	3.02%	4.03%	0.10%	0.10%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EM NR USD				7.50%	1.70%	3.64%			
MFS International Diversification Fund R6	Foreign Large Blend	MDIZX	10/02/2017	6.52%	4.70%	5.71%	0.74%	0.73%	
MSCI ACWI Ex USA NR USD				5.53%	4.10%	4.11%	Contractual Waiver Exp: 09/30/2025		Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Developed Markets Index Fund Institutional	Foreign Large Blend	VTMNX	01/04/2001	3.00%	4.77%	5.49%	0.06%	0.06%	
MSCI ACWI Ex USA NR USD				5.53%	4.10%	4.80%			
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	5.18%	4.31%	5.09%	0.09%	0.09%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				5.53%	4.10%	4.80%			

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 fund Inception if less than 10 years	Gross	Net	
Vanguard FTSE Social Index Fund Institutional	Large Blend	VFTNX	01/14/2003	26.01%	14.55%	13.48%	0.12%	0.12%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar US Large- Mid TR USD</i>				25.07%	14.36%	12.91%			Effective February 1, 2025, Vanguard reduced fee to .07%
Vanguard Institutional Index Fund Institutional Plus	Large Blend	VIIIIX	07/07/1997	24.99%	14.51%	13.09%	0.02%	0.02%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P 500 TR USD</i>				25.02%	14.53%	13.10%			
Vanguard PRIMECAP Fund Admiral	Large Blend	VPMAX	11/12/2001	13.52%	12.06%	12.56%	0.31%	0.31%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P 500 TR USD</i>				25.02%	14.53%	13.10%			Effective February 1, 2025, Vanguard reduced fee to .29%
Vanguard Total Stock Market Index Fund Institutional Plus	Large Blend	VSMPX	04/28/2015	23.76%	13.82%	12.52%	0.02%	0.02%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Total Market TR USD</i>				23.77%	13.81%	12.51%			
JPMorgan Large Cap Growth Fund R6	Large Growth	JLGMX	11/30/2010	34.17%	20.27%	17.87%	0.50%	0.44%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 1000 TR USD</i>				24.51%	14.28%	12.87%	Contractual Waiver Exp: 10/31/2025		
Vanguard Growth Index Fund Institutional	Large Growth	VIGIX	05/14/1998	32.68%	18.37%	15.76%	0.04%	0.04%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Large Cap Growth TR USD</i>				32.73%	18.41%	15.80%			
Vanguard Equity Income Fund Admiral	Large Value	VEIRX	08/13/2001	15.16%	9.97%	10.07%	0.18%	0.18%	Available in all plans. 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>				14.37%	8.68%	8.49%			

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	
Vanguard Value Index Fund Institutional	Large Value	VIVIX	07/02/1998	15.98%	9.94%	10.00%	0.04% \$0.40	0.04% \$0.40	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Large Cap Value TR USD				16.00%	9.93%	10.01%			
Vanguard Mid-Cap Index Fund Institutional	Mid-Cap Blend	VMCIX	05/21/1998	15.23%	9.86%	9.56%	0.04% \$0.40	0.04% \$0.40	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Mid Cap TR USD				15.25%	9.86%	9.57%			
BlackRock Mid-Cap Growth Equity Portfolio K	Mid-Cap Growth	BMGKX	03/28/2016	12.55%	8.71%	14.17%	0.71% \$7.10	0.71% \$7.10	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 TR USD				24.51%	14.28%	14.71%			
Vanguard Mid-Cap Growth Index Fund Admiral	Mid-Cap Growth	VMGMX	09/27/2011	16.41%	10.57%	10.40%	0.07% \$0.70	0.07% \$0.70	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Mid Cap Growth TR USD				16.48%	10.62%	10.45%			
MFS Mid Cap Value Fund R6	Mid-Cap Value	MVCKX	02/01/2013	14.11%	9.99%	9.22%	0.63% \$6.30	0.62% \$6.20	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Mid Cap Value TR USD				13.07%	8.59%	8.10%	Contractual Waiver Exp: 01/31/2025		
Vanguard Mid-Cap Value Index Fund Admiral	Mid-Cap Value	VMVAX	09/27/2011	14.03%	8.76%	8.50%	0.07% \$0.70	0.07% \$0.70	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Mid Cap Value TR USD				14.05%	8.79%	8.53%			
Vanguard Small-Cap Index Fund Institutional	Small Blend	VSCIX	07/07/1997	14.23%	9.31%	9.10%	0.04% \$0.40	0.04% \$0.40	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Small Cap TR USD				14.22%	9.26%	9.06%			

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	
Loomis Sayles Small Cap Growth Fund N	Small Growth	LSSNX	02/01/2013	15.13%	8.05%	9.83%	0.83%	0.83%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				23.81%	13.86%	12.55%			
Vanguard Small-Cap Growth Index Fund Institutional	Small Growth	VSGIX	05/24/2000	16.50%	7.70%	9.10%	0.06%	0.06%	Available in all plans. 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>				16.48%	7.66%	9.05%			
Allspring Special Small Cap Value Fund R6	Small Value	ESPRX	10/31/2014	6.96%	7.51%	8.27%	0.99%	0.99%	Available in all plans. 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>				8.05%	7.29%	7.14%			
Vanguard Small-Cap Value Index Fund Institutional	Small Value	VSII	12/07/1999	12.41%	9.91%	8.68%	0.06%	0.06%	Available in all plans. 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>				12.42%	9.89%	8.67%			
Fixed Income									
Mutual Fund									
Vanguard Total International Bond Index Institutional	Global Bond-USD Hedged	VTIFX	05/31/2013	3.71%	0.12%	1.94%	0.07%	0.07%	Available in all plans. 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>				3.79%	0.21%	2.08%			Effective February 1, 2025, Vanguard reduced fee to .06%
Vanguard Inflation- Protected Securities Fund Institutional	Inflation-Protected Bond	VIPIX	12/12/2003	1.86%	1.81%	2.14%	0.07%	0.07%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Treasury US TIPS TR USD</i>				1.84%	1.87%	2.24%			
Vanguard Total Bond Market Index Fund Institutional Plus	Intermediate Core Bond	VBMPX	02/05/2010	1.26%	-0.30%	1.35%	0.03%	0.03%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Aggregate Float Adjusted TR USD</i>				1.33%	-0.27%	1.39%			Effective February 1, 2025, Vanguard reduced fee to .02%

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	
PGIM Total Return Bond Fund R6	Intermediate Core-Plus Bond	PTRQX	12/27/2010	3.03%	0.20%	2.25%	0.40%	0.39%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				1.25%	-0.33%	1.35%	Contractual Waiver Exp: 02/28/2026		
Vanguard Long-Term Bond Index Fund Institutional	Long-Term Bond	VBLLX	02/02/2006	-4.13%	-3.21%	0.99%	0.05%	0.05%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Government/Credit Long TR USD				-4.15%	-3.26%	0.99%			Effective February 1, 2025, Vanguard reduced fee to .04%
Vanguard Short-Term Bond Index Fund Institutional	Short-Term Bond	VBITX	09/27/2011	3.75%	1.27%	1.62%	0.05%	0.05%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US 1-5 year Government/Credit Float Adjusted TR USD				3.76%	1.29%	1.66%			Effective February 1, 2025, Vanguard reduced fee to .04%
Vanguard Shrt-Term Infl-Prot Sec Idx Ins	Short-Term Inflation-Protected Bond	VTSPX	10/17/2012	4.75%	3.33%	2.54%	0.04%	0.04%	Available in all plans. Effective February 1, 2025, Vanguard reduced fee to .03%
Bloomberg U.S. Treasury TIPS 1-5Y TR USD						1.81%			
Money Market Mutual Fund									
Vanguard Treasury Money Market Fund Investor	Money Market- Taxable	VUSXX	12/14/1992	5.24%	2.43%	1.71%	0.09%	0.09%	Available in all plans. Effective February 1, 2025, Vanguard reduced fee to .07%
7-day current annualized yield 4.41% as of 12/31/2024 7-day effective annualized yield 4.41% as of 12/31/2024									
FTSE Treasury Bill 3 Month USD				5.45%	2.54%	1.79%			
Multi-Asset Mutual Fund									
Vanguard Target Retirement Income Fund	Retirement Income	VTINX	10/27/2003	6.58%	3.58%	4.19%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate Income TR USD				7.38%	4.30%	4.50%			

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	
Vanguard Target Retirement 2020 Fund	Target-Date 2020	VTWNX	06/07/2006	7.75%	4.75%	5.58%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2020 TR USD</i>				7.50%	4.24%	5.16%			
Vanguard Target Retirement 2025 Fund	Target-Date 2025	VTTVX	10/27/2003	9.44%	5.66%	6.32%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2025 TR USD</i>				7.97%	4.55%	5.60%			
Vanguard Target Retirement 2030 Fund	Target-Date 2030	VTHR X	06/07/2006	10.64%	6.44%	6.92%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2030 TR USD</i>				8.83%	5.15%	6.21%			
Vanguard Target Retirement 2035 Fund	Target-Date 2035	VTTHX	10/27/2003	11.78%	7.20%	7.51%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2035 TR USD</i>				10.18%	6.04%	6.93%			
Vanguard Target Retirement 2040 Fund	Target-Date 2040	VFORX	06/07/2006	12.88%	7.97%	8.08%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2040 TR USD</i>				11.70%	6.98%	7.56%			
Vanguard Target Retirement 2045 Fund	Target-Date 2045	VTIVX	10/27/2003	13.91%	8.73%	8.57%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2045 TR USD</i>				12.86%	7.63%	7.94%			

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	
Vanguard Target Retirement 2050 Fund	Target-Date 2050	VFIFX	06/07/2006	14.64%	9.03%	8.72%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2050 TR USD				13.36%	7.88%	8.06%			
Vanguard Target Retirement 2055 Fund	Target-Date 2055	VFFVX	08/18/2010	14.64%	9.02%	8.70%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2055 TR USD				13.33%	7.86%	8.03%			
Vanguard Target Retirement 2060 Fund	Target-Date 2060	VTTSX	01/19/2012	14.63%	9.02%	8.70%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2060 TR USD				13.15%	7.77%	7.95%			
Vanguard Target Retirement 2065 Fund	Target-Date 2065+	VLXVX	07/12/2017	14.62%	9.01%	9.24%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2060 TR USD				13.15%	7.77%	8.37%			
Vanguard Target Retirement 2070 Fund	Target-Date 2065+	VSVNX	06/28/2022	14.59%	-	14.08%	0.08%	0.08%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2060 TR USD				13.15%		12.93%			

TIAA - Variable Annuities are frozen for new contributions

Table 1 – Variable Return Investment Performance as of December 31, 2024

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	
Equities									
Variable Annuity									
CREF Stock Account R3	Aggressive Allocation	QCSTIX	07/31/1952	16.60%	10.28%	9.64%	0.26% \$2.60	0.26% \$2.60	Available in all plans. 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.
Morningstar Aggressive Target Risk TR USD				12.50%	8.25%	8.55%			
CREF Global Equities Account R3	Global Large-Stock Blend	QCGLIX	05/01/1992	19.08%	11.30%	9.64%	0.25% \$2.50	0.25% \$2.50	Available in all plans. 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.
MSCI ACWI NR USD				17.49%	10.06%	9.23%			
CREF Equity Index Account R3	Large Blend	QCEQIX	04/29/1994	23.52%	13.69%	12.34%	0.19% \$1.90	0.19% \$1.90	Available in all plans. 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.
Russell 3000 TR USD				23.81%	13.86%	12.55%			
CREF Growth Account R3	Large Growth	QCGRIX	04/29/1994	32.01%	17.21%	15.16%	0.23% \$2.30	0.23% \$2.30	Available in all plans. 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.
Russell 1000 Growth TR USD				33.36%	18.96%	16.78%			

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	
Fixed Income									
Variable Annuity									
CREF Inflation-Linked Bond Account R3	Inflation-Protected Bond	QCILIX	05/01/1997	3.43%	2.88%	2.46%	0.22% \$2.20	0.22% \$2.20	Available in all plans. 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. T Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD				3.09%	2.69%	2.53%			
CREF Core Bond Account R3	Intermediate Core Bond	QCBMIX	03/01/1990	2.35%	0.15%	1.73%	0.25% \$2.50	0.25% \$2.50	Available in all plans. 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.
Bloomberg US Aggregate Bond TR USD				1.25%	-0.33%	1.35%			
Money Market									
Variable Annuity									
CREF Money Market Account R3	Money Market- Taxable	QCMMIX	04/01/1988	5.13%	2.32%	1.57%	0.19% \$1.90	0.19% \$1.90	Available in all plans. 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.
iMoneyNet Money Fund Averages - All Government				4.93%	2.24%	1.49%			
Multi-Asset									
Variable Annuity									
CREF Social Choice Account R3	Moderate Allocation	QCSCIX	03/01/1990	8.87%	6.20%	6.63%	0.22% \$2.20	0.22% \$2.20	Available in all plans. 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.
Morningstar Moderate Target Risk TR USD				8.27%	5.37%	6.05%			

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		
Real Estate										
Variable Annuity										
TIAA Real Estate Account	Real Estate	QREARX	10/02/1995	-4.12%	0.93%	3.24%	1.02% \$10.20	1.02% \$10.20	Available in all plans. 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.	
S&P 500 TR USD				25.02%	14.53%	13.10%				

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

*** 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- All VALIC investments are frozen for new contributions.

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 December 31, 2024

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Other									
AMER BEACON BRDWY LRG CP GRW I [0090]		NA		22.61%	13.56%	14.66%		1.76% \$17.60	Available in plan(s):406297, 406298
				33.36%	18.96%				
<i>Russell 1000 Growth TR USD</i>									
ARIEL APPRECIATION FUND [0069]		NA		5.45%	5.98%	5.29%		1.93% \$19.30	Available in plan(s):406297, 406298
				13.07%	8.59%	8.10%			
<i>Russell Mid Cap Value TR USD</i>									
ARIEL FUND [0068]		NA		10.90%	7.69%	6.76%		1.79% \$17.90	Available in plan(s):406297, 406298
				10.98%	8.44%	7.81%			
<i>Russell 2500 Value TR USD</i>									
DIVIDEND VALUE [0021]		NA		11.93%	7.14%	7.63%		1.48% \$14.80	Available in plan(s):406297, 406298
				14.37%	8.68%	8.49%			
<i>Russell 1000 Value TR USD</i>									
EMERGING ECONOMIES (0087)		NA		10.52%	0.92%	2.76%		1.75% \$17.50	Available in plan(s):406297, 406298
				7.50%	1.70%	3.64%			
<i>MSCI EM NR USD</i>									
GLOBAL STRATEGY (0088)		NA		11.26%	3.13%	255.00%		1.45% \$14.50	Available in plan(s):406297, 406298
				11.71%	6.41%	6.53%			
<i>60% MSCI ACWI & 40% JPMorgan GBI Global (unhdg)</i>									

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		31.68%	15.50%	13.55%		1.50% \$15.00	Available in plan(s):406297, 406298
<i>Russell 1000 Growth TR USD</i>				33.36%	18.96%	16.78%			
INTERNATIONAL GROWTH FUND (0020)		NA		5.73%	4.01%	5.82%		1.61% \$16.10	Available in plan(s):406297, 406298
<i>MSCI ACWI Ex USA NR USD</i>				5.53%	4.10%	4.80%			
LARGE CAPITAL GROWTH [0079]		NA		15.31%	11.55%	12.30%		1.50% \$15.00	Available in plan(s):406297, 406298
<i>Russell 1000 Growth TR USD</i>				33.36%	18.96%	16.78%			
MID CAP INDEX FUND [0004]		NA		12.60%	9.06%	8.45%		1.15% \$11.50	Available in plan(s):406297, 406298
<i>S&P MidCap 400 TR</i>				13.93%	10.34%	9.68%			
NASDAQ-100(R) INDEX FUND [0046]		NA		24.27%	18.60%	16.96%		1.23% \$12.30	Available in plan(s):406297, 406298
<i>NASDAQ 100 TR USD</i>				25.88%	20.18%	18.53%			
SMALL CAP SPECIAL VALUE FUND [0084]		NA		5.63%	6.67%	7.39%		1.87% \$18.70	Available in plan(s):406297, 406298
<i>Russell 2000 Value TR USD</i>				8.05%	7.29%	7.14%			
STOCK INDEX FUND [0010]		NA		23.66%	13.26%	11.84%		1.03% \$10.30	Available in plan(s):406297, 406298
<i>S&P 500 TR USD</i>				25.02%	14.53%	13.10%			
SYSTEMATIC GROWTH FUND [0072]		NA		33.41%	12.35%	13.26%		1.45% \$14.50	Available in plan(s):406297, 406298
<i>Russell 1000 Growth TR USD</i> 27.72% 12.42% 14.48%				33.36%	18.96%	16.78%			
VANGUARD WINDSOR II [0024]		NA		13.01%	10.93%	9.19%		1.39% \$13.90	Available in plan(s):406297, 406298
<i>Russell 1000 Value TR USD</i>				14.37%	8.68%	8.49%			
VC I CAPITAL APPRECIATION [0139]		NA		30.73%	16.62%	13.72%		1.57% \$15.70	Available in plan(s):406297, 406298
<i>Russell 1000 Growth TR USD</i>				33.36%	18.96%	16.78%			

Fixed Income

Investment Name / Benchmark Other	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
GOVERNMENT SECURITIES FUND (0008)		NA		0.32%	-1.29%	0.03%		1.40% \$14.00	Available in plan(s):406297, 406298
<i>Bloomberg US Government TR USD</i>				0.62%	-0.63%	0.85%			
GS VIT GOV MONEY MKT FD INST [0161]		NA		4.13%	1.40%	0.69%		1.18% \$11.80	Available in plan(s):406297, 406298
<i>FTSE Treasury Bill 3 Mon USD</i>				5.45%	2.54%	1.79%			
HIGH YIELD BOND FUND (0160)		NA		5.67%	2.93%	3.91%		1.48% \$14.80	Available in plan(s):406297, 406298
<i>FTSE HY Market TR</i>				8.49%	4.20%	5.03%			
INFLATION PROTECTED FUND (0077)		NA		0.37%	0.78%	1.14%		1.39% \$13.90	Available in plan(s):406297, 406298
<i>BBG Barc Us Treasury US TIPS</i>				1.84%	1.87%	2.24%			
INTERNATIONAL GOVERNMENT BOND (0013)		NA		-1.79%	-2.60%	-0.39%		1.61% \$16.10	Available in plan(s):406297, 406298
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>				-0.12%	-2.05%	0.59%			
VANGUARD LONG-TERM TREASURY (0023)		NA		-7.16%	-5.92%	-1.52%		1.01% \$10.10	Available in plan(s):406297, 406298
<i>Bloomberg US Treasury Long TR USD</i>				-6.41%	-5.20%	0.64%			
VANGUARD LT INV-GRADE FUND (0022)		NA		-3.57%	-3.10%	0.93%		1.01% \$10.10	Available in plan(s):406297, 406298
<i>Bloomberg US Credit A+ Long TR USD</i>				-3.00%	-2.49%	1.64%			
Other									
Other									
AGGRESSIVE GROWTH LIFESTYLE [0148]		NA		13.32%	7.35%	6.93%		1.38% \$13.80	Available in plan(s):406297, 406298

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>54% Russell 3000,, 13% EAFE (net) 25% Barclays Capital Appreciation Aggte Bond, 8% FTSE/EPRA NAREIT Gbl Real Estate</i>				14.03%	8.71%	8.50%			
ASSET ALLOCATION FUND [0005]		NA		14.08%	7.35%	5.69%		1.45% \$14.50	Available in plan(s):406297, 406298
<i>60% S&P 500 and 40% Barclays Agg</i>				15.04%	8.67%	8.52%			
CORE BOND FUND [0158]		NA		0.88%	-0.69%	0.94%		1.28% \$12.80	Available in plan(s):406297, 406298
<i>Bloomberg US Agg Bond TR USD</i>				1.25%	-0.33%	1.35%			
GLOBAL REAL ESTATE FUND [0101]		NA		0.59%	-1.78%	1.81%		1.71% \$17.10	Available in plan(s):406297, 406298
<i>FTSE EPRA Nareit Developed</i>				2.00%	-0.03%	3.20%			
INTERNATIONAL EQUITIES INDEX FUND [0011]		NA		2.30%	3.44%	4.02%		1.23% \$12.30	Available in plan(s):406297, 406298
<i>MSCI EAFE NR USD</i>				3.82%	4.73%	5.20%			
INTERNATIONAL OPPORTUNITIES [0133]		NA		-3.17%	0.24%	4.38%		1.80% \$18.00	Available in plan(s):406297, 406298
<i>MSCI ACWI Ex USA SMID NR USD</i>				3.49%	3.55%	5.06%			
INTERNATIONAL SOCIALLY RESPONSIBLE FUND [0012]		NA		2.14%	3.55%	5.61%		1.38% \$13.80	Available in plan(s):406297, 406298
<i>MSCI EAFE NR USD</i>				3.82%	4.73%	5.20%			
INTERNATIONAL VALUE FUND (0089)		NA		7.56%	3.58%	2.91%		1.58% \$15.80	Available in plan(s):406297, 406298
<i>MSCI ACWI Ex USA NR USD</i>				5.68%	5.09%	4.31%			
INVESCO BAL RISK COMMOD STR [0102]		NA		4.84%	6.47%	1.72%		1.97% \$19.70	Available in plan(s):406297
<i>Bloomberg Commodity TR USD</i>				5.38%	6.77%	1.28%			
MID CAP STRATEGIC GWTH [0083]		NA		18.82%	11.10%	11.15%		1.54% \$15.40	Available in plan(s):406297, 406298

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 Mid Cap Growth TR</i>				22.10%	11.47%	11.54%			
MID CAP VALUE FUND [0138]		NA		9.96%	8.65%	7.68%		1.62% \$16.20	Available in plan(s):406297, 406298
<i>Russell Mid Cap Value</i>				13.07%	8.59%	8.10%			
MODERATE GROWTH LIFESTYLE [0149]		NA		9.93%	5.93%	5.91%		1.38% \$13.80	Available in plan(s):406297, 406298
<i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>				10.50%	6.36%	6.66%			
SCIENCE & TECHNOLOGY FUND [0017]		NA		31.54%	16.29%	16.47%		1.71% \$17.10	Available in plan(s):406297, 406298
<i>S&P North American Technology TR</i>				36.08%	21.06%	20.70%			
SMALL CAP GROWTH FUND [0135]		NA		9.97%	4.62%	9.20%		1.67% \$16.70	Available in plan(s):406297, 406298
<i>Russell 2000 Growth TR</i>				15.15%	6.86%	8.09%			
SMALL CAP INDEX FUND [0014]		NA		10.32%	6.17%	6.66%		1.17% \$11.70	Available in plan(s):406297, 406298
<i>Russell 2000 TR</i>				11.54%	7.40%	7.82%			
SMALL CAP VALUE FUND [0136]		NA		8.20%	7.26%	5.90%		1.61% \$16.10	Available in plan(s):406297, 406298
<i>Russell 2000 Value TR</i>				8.05%	7.29%	7.14%			
SYSTEMATIC CORE FUND [0016]		NA		22.12%	13.15%	11.43%		1.44% \$14.40	Available in plan(s):406297, 406298
<i>Russell 1000 TR USD</i>				24.51%	14.28%	12.87%			
SYSTEMATIC VALUE [0075]		NA		15.81%	8.16%	7.54%		1.45% \$14.50	Available in plan(s):406297, 406298
<i>Russell 1000 Value TR USD</i>				14.37%	8.68%	8.49%			
T ROWE PRICE RETIRMNT 2015 ADV [0104]		NA		7.67%	4.30%	4.77%		1.55% \$15.50	Available in plan(s):406297

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P Target Date 2015 TR USD				7.25%	4.56%	5.11%			
T ROWE PRICE RETIRMNT 2020 ADV [0105]		NA		8.03%	4.64%	5.28%		1.57% \$15.70	Available in plan(s):406297
S&P Target Date 2020 TR USD				8.09%	4.88%	5.52%			
T ROWE PRICE RETIRMNT 2025 ADV [0106]		NA		8.56%	5.23%	5.85%		1.59% \$15.90	Available in plan(s):406297
S&P Target Date 2025 TR USD				8.44%	5.55%	6.14%			
T ROWE PRICE RETIRMNT 2030 ADV [0107]		NA		9.57%	5.94%	6.46%		1.61% \$16.10	Available in plan(s):406297
S&P Target Date 2030 TR USD				9.90%	6.46%	6.87%			
T ROWE PRICE RETIRMNT 2035 ADV [0108]		NA		10.77%	6.73%	7.03%		1.64% \$16.40	Available in plan(s):406297
S&P Target Date 2035 TR USD				11.38%	7.44%	7.60%			
T ROWE PRICE RETIRMNT 2040 ADV [0109]		NA		11.94%	7.42%	7.52%		1.65% \$16.50	Available in plan(s):406297
S&P Target Date 2040 TR USD				12.87%	8.27%	8.19%			
T ROWE PRICE RETIRMNT 2045 ADV [0110]		NA		12.70%	7.93%	7.84%		1.66% \$16.60	Available in plan(s):406297
S&P Target Date 2045 TR USD				13.58%	8.75%	8.54%			
T ROWE PRICE RETIRMNT 2050 ADV [0111]		NA		12.98%	8.04%	7.90%		1.68% \$16.80	Available in plan(s):406297
S&P Target Date 2050 TR USD				14.30%	9.06%	8.77%			
T ROWE PRICE RETIRMNT 2055 ADV [0112]		NA		13.05%	8.01%	7.88%		1.69% \$16.90	Available in plan(s):406297
S&P Target Date 2055 TR USD				14.32%	9.11%	8.84%			
T ROWE PRICE RETIRMNT 2060 ADV [0113]		NA		13.06%	8.03%	7.87%		1.69% \$16.90	Available in plan(s):406297

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P Target Date 2055 TR USD				14.44%	9.14%	8.91%			
US SOCIALLY RESPONSIBLE FUND [0141]		NA		17.66%	11.18%	10.78%		1.16% \$11.60	Available in plan(s):406297, 406298
S&P 500 TR USD				25.02%	14.53%	13.10%			
VANGUARD LIFESTRATEGY CONSER [0054]		NA		6.41%	2.90%	3.73%		1.17% \$11.70	Available in plan(s):406297, 406298
<i>Vanguard LifeStrategy Conservative Growth Composite Index**</i>				7.70%	4.36%	5.10%			
VANGUARD LIFESTRATEGY GROWTH [0052]		NA		11.99%	6.86%	6.82%		1.19% \$11.90	Available in plan(s):406297, 406298
<i>Vanguard Lifestategy Growth Comp Inx</i>				13.47%	8.48%	8.30%			
VANGUARD LIFESTRATEGY MODERA [0053]		NA		9.15%	4.89%	5.30%		1.18% \$11.80	Available in plan(s):406297, 406298
<i>Vanguard LifeStrategy Moderate Growth Composite Index***</i>				10.57%	6.47%	6.74%			
VANGUARD WELLINGTON FUND INC. [0025]		NA		13.59%	7.02%	7.22%		1.31% \$13.10	Available in plan(s):406297, 406298
<i>65% S&P 500, 35% BarCap Credit A or Better Bond</i>				16.35%	9.48%	9.29%			
VC I CONSERVATIVE GROWTH LIFESTYLE [0150]		NA		6.67%	3.47%	3.89%		1.42% \$14.20	Available in plan(s):406297, 406298
<i>24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate</i>				7.05%	3.96%	4.76%			

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>Closed to New Contributions 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 February 2025 and will be credited through 2/28/2025. 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	5.25%	Through 02/28/2025	<p>Closed to New Contributions 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 February 2025 and will be credited through 2/28/2025. 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	4.50%	Through 02/28/2025	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Annuity	5.25%	Through 02/28/2025	<p>Closed to New Contributions 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 February 2025 and will be credited through 2/28/2025. 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	5.50%	Through 02/28/2025	<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. The current rate shown applies to premiums remitted during the month of February 2025 and will be credited through 2/28/2025. 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 2024 is 3.00%, and is effective through 2033. 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	4.75%	Through 02/28/2025	<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 February 2025 and will be credited through 2/28/2025. 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 2.75% for premiums remitted in March 2024 through February 2025, and is effective through February 2025. 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	4.50%	Through 02/28/2025	<p>Closed to New Contributions</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 February 2025 and will be credited through 2/28/2025. 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	JJOHNS HOPKINS UNIVERSITY 403(B) PLAN
406298	JOHNS HOPKINS UNIVERSITY INCOME DEFERRAL 403(B) PLAN FOR RESIDENTS, INTERNS AND POSTDOCTORAL FELLOWS

EMPOWER- All Empower investments are frozen for new contributions.

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 Long-Term Fund	2.80%	Annual	<p>Available in plan(s):406297 The crediting rate is subject to change, but will never be less than 3.00%. Generally, distributions resulting from your termination of employment, retirement, death or disability, hardship withdrawals and minimum required distributions will always be paid in full without any fees or restrictions and will not be deferred. Empower reserves the right to defer certain other withdrawals from stable value assets if the plan level cash flow exceeds 20% of the plan's beginning of year balance. If the SEC has Suspended or otherwise restricted trading , or another emergency outside of our control exists, Empower may defer transfers, distributions or disbursements for up to six months. This investment has an asset charge of 0.2% collected for recordkeeping services. Investment management fees may also apply. The Crediting rate shown is net of these fees.</p>

VALIC- All VALIC investments are frozen for new contributions.

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	Available in plan(s): 406297, 406298 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

Empower

Empower Group Fixed Annuity Options

OBJECTIVES / GOALS

To provide a guaranteed stream of income for your life (or some other period of time as may be allowed by your Plan) based on your account balance allocated to the purchase of an annuity under this option.

PRICING FACTORS

The amount of the annuity benefit will be determined by (1) the amount applied to purchase the annuity, (2) the form of annuity elected, (3) the age of the annuitant (for a lifetime annuity) and (4) the annuity purchase rates in effect on the annuity purchase date.

RESTRICTIONS / FEES

-If you elect to purchase an annuity, the following administrative fees will be deducted from your account balance: 3% on the first \$75,000.00, 1.5% on the remainder plus a flat amount of \$850.

-This option represents the fixed annuity option available under your Plan's group annuity contract.

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

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

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, enter your plan ID, 406297 or 406298, and you'll be directed to plan and investment information. Visit 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.

Empower: Existing participants (those with an account in the retirement plan) can log into their accounts at www.empower.com/online/retirement (eligible non-participants, or those who have not yet enrolled in the plan, can go to www.empower.com/planinfo) for access to additional information about each investment option, including the most recent performance information and a glossary of investment-related terms. Empower Contact Information (For Existing Participants) 877-778-2100 (Monday-Friday 8:00 a.m. - 9:00 p.m. Eastern Time) Hearing Impaired call (TDD): 800-834-2766

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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