

Plan and Investment Notice

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

Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. **While no action is required at this time**, please review the notice and file it with your other retirement plan documents for future reference.

Section I: Summary of Plan Services and Costs

This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

Section II: Investment Options Comparative Chart

This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan's investment options, including long-term performance and expenses.

Summary of Plan Services and Costs

Multiple providers have been selected to offer retirement services and investment options to employees in the plan. There are costs associated with these services and investments, some of which may be paid by you. In addition to explaining how to direct your investments, this section details the administrative and individual expenses associated with your plan.

The information is sorted by service provider to make it easier to compare. Your plan offers a range of investment options and services from the following providers:

TIAA
American Century
Fidelity
Valic
Vanguard

TIAA

HOW TIAA RECORDKEEPS YOUR PLAN

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

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

RIGHT TO DIRECT INVESTMENTS

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

1. Online by visiting TIAA.org
2. By phone at **800 842-2252**, Monday – Friday 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

RESTRICTIONS

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

ADDITIONAL RIGHTS AND PRIVILEGES

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

INVESTMENT OPTIONS

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

SELF-DIRECTED BROKERAGE

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

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

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

COST OF PLAN SERVICES

There are three categories of services provided to your plan:

1. GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

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

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA.

2. SPECIFIC INVESTMENT SERVICES

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

3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. More information about retirement plan fees and expenses is available at TIAA.org/fees, or by calling TIAA at 800-842-2252.

The personalized services used in the Plan are:

Brokerage	Certain charges may apply. Please review the Customer Account Agreement provided in the Self-Directed Brokerage section of this document. Your plan may limit the eligible investments within the self-directed brokerage account. Applies to all plans
Retirement Plan loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. Applies to all plans
Qualified Domestic Relations Orders (QDRO)	TIAA does not charge a fee.
Sales Charges, Purchase, Withdrawal And Redemption Fees For Certain Investments	Certain charges may apply. See Section II: Investment Options Comparative Chart or the prospectus for applicable charges.

AMERICAN CENTURY

RIGHT TO DIRECT INVESTMENTS

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

These changes can be made:

1. Online by visiting americancentury.com
- 2: By phone via Automated Information Line: 1-800-345-8765

INVESTMENT OPTIONS

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

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment is outlined on the attached Investment Options Comparative Chart.

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

Voting rights may be exercised by the Participant

FIDELITY

RIGHT TO DIRECT INVESTMENTS

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

RESTRICTIONS

Effective on or around January 14, 2022, the following restrictions will be removed.

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

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

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

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

ADDITIONAL RIGHTS AND PRIVILEGES

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

Exercising Voting, Tender, and Similar Rights

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

INVESTMENT OPTIONS

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

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

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

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

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

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

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

COST OF PLAN SERVICES - PERSONALIZED SERVICES

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

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

Type of Individual Fee and Amount.

Loan Setup Fee \$75.00 per loan.

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

Loan Maintenance Fee \$25.00 per year per loan.

Overnight Mailing Fee \$25.00 per transaction.

The following fees are effective 12/01/2020:

Qualified Domestic Relations Order (QDRO) Fee:

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

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

INVESTMENT MANAGERS

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

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

VALIC

RIGHT TO DIRECT INVESTMENTS

In order to direct your Plan investment with VALIC, and subject to any Plan and investment restrictions described below, you may make your election on the following web site: www.valic.com or you may contact VALIC at (800) 448-2542.

For security reasons, you will be asked to verify your identity by logging into your account on VALIC.com.

You may give your instructions on any day. Instructions include updates to the investment allocations on your account(s) and transfers of assets between the available investments offered

by the Plan. Instructions completed by close of the New York Stock Exchange (NYSE) (Eastern Time) will be effective that day. Instructions completed after the close of the NYSE (Eastern Time) will be effective on the next business day

RESTRICTIONS

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

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

ADDITIONAL RIGHTS AND PRIVILEGES

VALIC receives advance notice of shareholder meetings of mutual funds (or variable options under an annuity) that are offered on VALIC retirement services platforms.

Each notice provides details of the meeting, including the meeting date, record date and the purpose of the meeting. As of the record date (i.e., the date used to determine who is eligible to vote at each meeting), VALIC conducts a search of its systems for all Plan participants who owned shares of the fund (or, in the case of amounts held under a VALIC annuity contract, units of a variable investment option of VALIC Separate Account A which corresponds to an investment in the fund) on such date. VALIC provides to the fund's proxy vendor the name, address and number of shares for each person designated to receive the proxy materials (generally, the Plan participants unless the Plan directs VALIC differently). VALIC provides no further information about Plan participants or the Plan Sponsor to the fund company or to the proxy vendor, and neither the fund company nor the proxy vendor is authorized to contact Plan participants or the Plan Sponsor to actively solicit voting instructions.

In addition to mailing proxy materials (notice, proxy statement and proxy/voting instruction card), many fund companies make these materials available on their websites and/or proxy vendor's website. Generally, proxies or voting instructions may be provided via the internet, phone or regular mail.

With respect to Plans funding or investing in a VALIC variable annuity contract (or combination fixed and variable annuity contract), the variable annuity Separate Account will vote all the shares of the mutual funds it holds based on, and in the same proportion as, the voting instructions received. With respect to fund shares for which no voting instructions have been received, the Separate Account votes the shares in the same proportion as the shares for which voting instructions have been received.

INVESTMENT OPTIONS

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

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

The Plan may incur charges or fees outside of the investment alternative product(s) that may be deducted from participant accounts on a pro rata basis as directed or authorized by the Plan Administrator. These fees may include third-party administration, consultant, legal, audit, and other fees directly related to the operation of the Plan. Any such charges or fees deducted from VALIC participant accounts will be reflected on quarterly participant account statements.

Loans

Each loan from an annuity contract is assessed:

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

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Separate Accounts Fees (annuity products)

This separate account charge applies at stated levels to each of the variable investment

options, which for some of the investment options reflects an offset for certain amounts received with respect to that investment option, including amounts commonly referred to as "12b-1" fees. The rate of this charge is fixed and cannot be increased by VALIC. This charge compensates VALIC for assuming certain risks and obligations under the contract. VALIC assumes the obligation to provide payments during the payout period for your lifetime, no matter how long that might be. In addition, VALIC assumes the obligation, prior to annuitization, to pay a guaranteed death benefit. The separate account charges also may cover the costs of issuing and administering and marketing the investment options including, but not limited to, local support to plan sponsors and participants including enrollment and education.

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

GPS must be authorized by the Plan Sponsor to be available in the plan and must be elected by the participant. Fees for GPS are paid to VFA and are charged to the account of any participant who elects GPS. GPS is available in 2 formats:

-GPS Portfolio Advisor is an option for those participants who want to monitor and manage their investment portfolio themselves, but still value expert advice. For Portfolio Advisor, a fixed annual fee of \$25.00 is charged following enrollment, which entitles the participant to use the service for one year. At the end of the year, the participant will be required to re-enroll to continue the service.

-GPS Portfolio Manager is the managed account option that automatically implements the investment advice, provides ongoing portfolio monitoring and asset rebalancing, and updates the participant's advice and retirement income forecast annually. For Portfolio Manager, an asset based fee is calculated at each calendar quarter end and will be assessed shortly after quarter end. Following is the GPS Portfolio Manager fee schedule. For assets managed by GPS:

- The first \$100,000, the annual participant fee is 0.60% on assets
- The next \$150,000, the annual participant fee is 0.50% on assets
- And amounts over \$250,000, the annual participant fee is 0.45% on assets.

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

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

VANGUARD

RIGHT TO DIRECT INVESTMENTS

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

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

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

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

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

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

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

RESTRICTIONS

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

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

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

Redemption Gate

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

ADDITIONAL RIGHTS AND PRIVILEGES

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

INVESTMENT OPTIONS

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

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

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

Hardship withdrawal fee:

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

The following fees are effective 12/01/2020:

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

Investment Options Comparative Chart

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

Part A – Performance and Fee Information

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

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

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. After entering a plan ID, 103371,406298, 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 800 842-2252 or write to us at TIAA, P.O. Box 1259, Charlotte, NC, 28201.

Table 1 – Variable Return Investment Performance as of September 30, 2021

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	Shareholder Fees & Restrictions*
Equities									
Mutual Fund									
Vanguard Total International Stock Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	24.40%	9.05%	7.92%	0.08%	0.08%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
06 & \$ & : , ([86 \$ 15 86'				23.92%	8.94%	7.48%			
Vanguard Total Stock Market Index Fund Institutional Plus	Large Blend	VSMPX	04/28/2015	32.10%	16.89%	13.72%	0.02%	0.02%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
& 563 86 7RWDO 0DUNHW 75 86'				32.11%	16.88%	13.71%			
Variable Annuity									
CREF Stock Account R3	Allocation--85%+ Equity	QCSTIX	04/24/2015	29.14%	13.88%	13.51%	0.24%	0.24%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
0RUQLQJVWUDU \$JJUHVVLYH 7DUJHW 5LVN 75 86'				28.92%	12.68%	12.28%			
CREF Equity Index Account R3	Large Blend	QCEQIX	04/24/2015	31.69%	16.63%	16.30%	0.17%	0.17%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5XVVHOO 75 86'				31.88%	16.85%	16.60%			

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	
S&P Target Date 2030 TR USD				19.16%	9.93%	10.25%			
Vanguard Institutional Target Retirement 2030 Fund Institutional	Target-Date 2030	VTTWX	06/26/2015	18.40%	10.49%	8.74%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
0RUQLQJVW DU /LIHWLPH \$OORFDWLRQ ORGHUDWH 75 86'				18.97%	10.26%	8.66%			This fund will be merged into Vanguard Target Retirement 2030 Fund Investor on 2/11/2022.
TIAA-CREF Lifecycle 2035 Fund Institutional	Target-Date 2035	TCIIX	01/17/2007	21.09%	11.58%	11.91%	0.60%	0.43%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
6 3 7DUJHW 'DWH 86'				22.56%	10.88%	11.01%			
Vanguard Institutional Target Retirement 2035 Fund Institutional	Target-Date 2035	VITFX	06/26/2015	20.70%	11.29%	9.26%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
0RUQLQJVW DU /LIHWLPH \$OORFDWLRQ ORGHUDWH 75 86'				22.53%	11.10%	9.17%			This fund will be merged into Vanguard Target Retirement 2035 Fund Investor on 2/11/2022.
TIAA-CREF Lifecycle 2040 Fund Institutional	Target-Date 2040	TCOIX	01/17/2007	23.49%	12.43%	12.48%	0.62%	0.44%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
6 3 7DUJHW 'DWH 86'				24.96%	11.54%	11.55%			
Vanguard Institutional Target Retirement 2040 Fund Institutional	Target-Date 2040	VIRSX	06/26/2015	23.12%	12.08%	9.76%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
0RUQLQJVW DU /LIHWLPH \$OORFDWLRQ ORGHUDWH 75 86'				25.71%	11.69%	9.53%			This fund will be merged into Vanguard Target Retirement 2040 Fund Investor on 2/11/2022.
TIAA-CREF Lifecycle 2045 Fund Institutional	Target-Date 2045	TTFIX	11/30/2007	25.94%	13.05%	12.81%	0.64%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
6 3 7DUJHW 'DWH 86'				26.36%	11.93%	11.90%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
Morningstar Lifetime Allocation Moderate 2060 TR USD				28.62%	11.89%	9.58%			This fund will be merged into Vanguard Target Retirement 2060 Fund Investor on 2/11/2022.
Vanguard Institutional Target Retirement 2065 Fund Institutional	Target-Date 2065+	VSXFX	07/12/2017	25.74%	-	12.07%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
0RUQLQJVW DU /LIHWLPH \$OORFDWLRQ 0RGHUDWH 75 86'				28.62%		11.23%			This fund will be merged into Vanguard Target Retirement 2065 Fund Investor on 2/11/2022.
Variable Annuity									
CREF Social Choice Account R3	Allocation--50% to 70% Equity	QCSCIX	04/24/2015	17.73%	10.14%	9.74%	0.20% \$2.00	0.20% \$2.00	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
0RUQLQJVW DU 0RGHUDWH 7DUJHW 5LVN 75 86'				17.44%	9.42%	8.99%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	11.90%	5.21%	7.24%	0.87% \$8.70	0.87% \$8.70	Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
6 3				30.00%	16.90%	16.63%			

TIAA - New Investment Options Effective January 14, 2022

Table 1 – Variable Return Investment Performance as of September 30, 2021

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									
American Century Emerging Markets Fund R6	Diversified Emerging Mkts	AEDMX	07/26/2013	15.19%	10.41%	7.74%	0.91% \$9.10	0.91% \$9.10	
MSCI EM NR USD				18.20%	9.23%	5.73%			
BlackRock Mid-Cap Growth Equity Portfolio K	Mid-Cap Growth	BMGKX	03/28/2016	34.58%	24.55%	25.11%	0.70% \$7.00	0.70% \$7.00	
Russell Mid Cap Growth TR USD				30.45%	19.27%	19.03%			
JPMorgan Large Cap Growth Fund R6	Large Growth	JLGMX	11/30/2010	22.36%	26.99%	20.42%	0.53% \$5.30	0.44% \$4.40	
Russell 1000 Growth TR USD				27.32%	22.84%	19.68%	Contractual Waiver Exp: 10/31/2021		
Loomis Sayles Small Cap Growth Fund N	Small Growth	LSSNX	02/01/2013	30.66%	18.38%	15.15%	0.82% \$8.20	0.82% \$8.20	
Russell 2000 Growth TR USD				33.27%	15.34%	13.71%			
MFS International Diversification Fund R6	Foreign Large Blend	MDIZX	10/02/2017	18.64%	-	9.41%	0.75% \$7.50	0.73% \$7.30	
MSCI ACWI Ex USA NR USD				23.92%		6.44%	Contractual Waiver Exp: 09/30/2022		
MFS Mid Cap Value Fund R6	Mid-Cap Value	MVCKX	02/01/2013	42.14%	11.45%	11.73%	0.68% \$6.80	0.68% \$6.80	
Russell Mid Cap Value TR USD				42.40%	10.59%	11.33%			
Vanguard Developed Markets Index Fund Institutional	Foreign Large Blend	VTMNX	01/04/2001	26.59%	9.21%	8.64%	0.05% \$0.50	0.05% \$0.50	
MSCI ACWI Ex USA NR USD				23.92%	8.94%	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	
Bloomberg US Govt 1-3 Yr TR USD				0.03%	1.65%	1.18%			
American Century Short Duration Inv	Short-Term Bond	ACSX	11/30/2006	2.48%	2.37%	1.82%	0.60% \$6.00	0.60% \$6.00	
% ORRPEHUJ 86 *RYW &UHGLW <U 75 86'				0.30%	1.89%	1.47%			
Money Market									
Mutual Fund									
American Century Capital Presv Investor	Money Market- Taxable	CPFXX	10/13/1972	0.01%	0.76%	0.38%	0.48% \$4.80	0.48% \$4.80	
, & (% RI\$ 86' 0 'HS 25 & 0 75 86'				0.21%	1.44%	0.90%			
American Century U.S. Government Money Market Fund Investor	Money Market- Taxable	TCRXX	04/01/1993	0.01%	0.79%	0.40%	0.45% \$4.50	0.45% \$4.50	
, & (% RI\$ 86 'ROODU 0RQWK 'HSRVLW 2IIHUG 5DWH &R				0.21%	1.44%	0.90%			
American Century Prime Money Mkt Inv	Prime Money Market	BPRXX	11/17/1993	0.01%	0.88%	0.45%	0.58% \$5.80	0.58% \$5.80	
, & (% RI\$ 86' 0 'HS 25 & 0 75 86'				0.21%	1.44%	0.90%			
Multi-Asset									
Mutual Fund									
American Century One Choice Very Conservative Fund Investor	Allocation-- 15% to 30% Equity	AONIX	09/30/2004	9.51%	5.61%	5.39%	0.71% \$7.10	0.71% \$7.10	
5XVVHOO 75 86'				31.88%	16.85%	16.60%			
American Century Strategic Allocation: Aggressive Fund Investor	Allocation-- 70% to 85% Equity	TWSAX	02/15/1996	24.57%	12.17%	11.53%	1.32% \$13.20	0.83% \$8.30	
6 3 75 86'				30.00%	16.90%	16.63%	Contractual Waiver Exp: 11/30/2021		
American Century One Choice In Retirement Portfolio Investor	Retirement Income	ARTOX	08/31/2004	12.97%	7.38%	7.44%	0.78% \$7.80	0.75% \$7.50	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P Target Date Retirement Income TR USD				8.14%	5.94%	5.80%	Contractual Waiver Exp: 11/30/2021		
American Century One Choice 2025 Portfolio Investor	Target-Date 2025	ARWIX	08/31/2004	14.08%	8.06%	8.48%	0.80% \$8.00	0.77% \$7.70	
6 3 7 DUJHW 'DWH 7R	7 5			14.13%	8.20%	8.43%	Contractual Waiver Exp: 11/30/2021		
American Century One Choice 2035 Portfolio Investor	Target-Date 2035	ARYIX	08/31/2004	17.15%	9.54%	9.92%	0.86% \$8.60	0.82% \$8.20	
6 3 7 DUJHW 'DWH 7R	7 5			21.13%	10.17%	10.14%	Contractual Waiver Exp: 11/30/2021		
American Century One Choice 2040 Portfolio Investor	Target-Date 2040	ARDVX	05/30/2008	18.80%	10.31%	10.66%	0.89% \$8.90	0.84% \$8.40	
6 3 7 DUJHW 'DWH 7R	7 5			23.75%	10.88%	10.77%	Contractual Waiver Exp: 11/30/2021		
American Century One Choice 2045 Portfolio Investor	Target-Date 2045	AROIX	08/31/2004	20.56%	11.08%	11.32%	0.91% \$9.10	0.87% \$8.70	
6 3 7 DUJHW 'DWH 7R	7 5			25.67%	11.34%	11.25%	Contractual Waiver Exp: 11/30/2021		
American Century One Choice 2050 Portfolio Investor	Target-Date 2050	ARFVX	05/30/2008	22.37%	11.77%	11.79%	0.93% \$9.30	0.89% \$8.90	
6 3 7 DUJHW 'DWH 7R	7 5			26.57%	11.70%	11.65%	Contractual Waiver Exp: 11/30/2021		
American Century One Choice 2055 Portfolio Investor	Target-Date 2055	AREVX	04/01/2011	23.25%	12.05%	12.04%	0.94% \$9.40	0.89% \$8.90	
6 3 7 DUJHW 'DWH 7R	7 5			27.11%	11.82%	11.85%	Contractual Waiver Exp: 11/30/2021		

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.

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	
Fidelity® Large Cap Value Enhanced Index	Large Value	FLVEX	04/19/2007	38.51%	12.23%	14.15%	0.39% \$3.90	0.39% \$3.90	
5XVVHOO 9DOXH 75 86'				35.01%	10.94%	13.51%			
Fidelity® Stk Selec Lg Cp Val	Large Value	FSLVX	11/15/2001	38.32%	10.52%	13.15%	0.65% \$6.50	0.65% \$6.50	
5XVVHOO 9DOXH 75 86'				35.01%	10.94%	13.51%			
Fidelity® Value Discovery K	Large Value	FVDKX	05/09/2008	36.13%	11.46%	13.82%	0.65% \$6.50	0.65% \$6.50	
5XVVHOO 9DOXH 75 86'				36.64%	10.94%	13.48%			
Vanguard Equity Income Fund Admiral	Large Value	VEIRX	08/13/2001	30.77%	11.85%	13.74%	0.19% \$1.90	0.19% \$1.90	This fund will be available effective 1/14/2022.
5XVVHOO 9DOXH 75 86'				35.01%	10.94%	13.51%			
Vanguard Value Index Fund Institutional	Large Value	VIVIX	07/02/1998	32.51%	12.16%	14.08%	0.04% \$0.40	0.04% \$0.40	This fund will be available effective 1/14/2022.
& 563 86 /DUJH & DS 9DOXH 75 86'				32.53%	12.16%	14.18%			
Fidelity® Latin America	Latin America Stock	FLATX	04/19/1993	13.32%	1.55%	-2.53%	1.06% \$10.60	1.06% \$10.60	
06 &, (0 /DWLQ \$PHULFD 15 86'				27.34%	1.85%	-1.08%			
Fidelity® Mid Cap Index	Mid-Cap Blend	FSMDX	09/08/2011	38.06%	14.37%	15.51%	0.03% \$0.30	0.03% \$0.30	
5XVVHOO 0LG & DS 75 86'				38.11%	14.39%	15.52%			
Fidelity® Mid-Cap Stock K	Mid-Cap Blend	FKMCX	05/09/2008	43.53%	13.94%	14.55%	0.82% \$8.20	0.82% \$8.20	
6 3 0LG & DS 75				43.68%	12.97%	14.72%			

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	
Bloomberg US Treasury Long TR USD				-10.27%	3.31%	4.39%			
Vanguard Long-Term Bond Index Fund Institutional	Long-Term Bond	VBLX	02/02/2006	-2.80%	5.18%	5.75%	0.05% \$0.50	0.05% \$0.50	This fund will be available effective 1/14/2022.
% ORRPEHUJ 86 *RYHUQPHQW &UHGLW /RQJ 75 86'				-2.97%	5.21%	5.76%			
Fidelity® Strategic Income Fund	Multisector Bond	FADMX	04/13/2018	8.56%	-	5.40%	0.67% \$6.70	0.67% \$6.70	
% ORRPEHUJ 86 8QLYHUVDO 75 86'				0.20%	3.30%	3.46%			
Fidelity® Limited Term Government	Short Government	FFXSX	11/10/1986	-0.93%	1.45%	1.18%	0.45% \$4.50	0.45% \$4.50	
% ORRPEHUJ *RYHUQPHQW <U 75 86'				-0.43%	1.82%	1.46%			
Fidelity® Shrt-Term Trs Bd Index	Short Government	FUMBX	10/04/2017	-0.47%	-	2.25%	0.03% \$0.30	0.03% \$0.30	
% ORRPEHUJ 86 *RYW <U 75 86'				0.03%	1.65%	1.18%			
Fidelity® Intermediate Bond	Short-Term Bond	FTHRX	05/23/1975	0.27%	2.83%	2.81%	0.45% \$4.50	0.45% \$4.50	
% ORRPEHUJ 86 *RYW &UHGLW ,QWHUP 75 86'				-0.40%	2.60%	2.52%			
Fidelity® Short-Term Bond	Short-Term Bond	FSHBX	09/15/1986	0.33%	1.94%	1.63%	0.45% \$4.50	0.45% \$4.50	
% ORRPEHUJ 86 *RYW &UHGLW <U 75 86'				0.30%	1.89%	1.47%			
Vanguard Short-Term Bond Index Fund Institutional	Short-Term Bond	VBITX	09/27/2011	-0.01%	2.12%	1.82%	0.05% \$0.50	0.05% \$0.50	This fund will be available effective 1/14/2022.
% ORRPEHUJ 86 \HDU *RYHUQPHQW &UHGLW)ORDW \$GMX				0.08%	2.19%	1.89%			
Fidelity® Global Credit	World Bond-USD Hedged	FGBFX	05/22/2012	2.69%	4.14%	2.61%	0.95% \$9.50	0.75% \$7.50	
Bloomberg Gbl Agg Credit TR Hdg USD				1.46%	4.12%	4.69%	Contractual Waiver Exp: 04/30/2022		

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	
Vanguard Total International Bond Index Fund Admiral	World Bond-USD Hedged	VTABX	05/31/2013	-1.00%	2.67%	3.57%	0.11% \$1.10	0.11% \$1.10	This fund will be available effective 1/14/2022.
% ORRPEHUJ * OREDO \$JJUHJDWH H[86')ORDW \$GMXVWHG 5				-0.92%	2.85%	3.79%			
Money Market									
Mutual Fund									
Fidelity Treasury Only Money Market	Money Market-Taxable	FDLXX	01/05/1988	0.01%	0.80%	0.41%	0.42% \$4.20	0.42% \$4.20	
, & (% R I \$ 86' 0 ' H S 25 & 0 75 86'				0.21%	1.44%	0.90%			
Fidelity® Government Cash Reserves	Money Market-Taxable	FDRXX	05/10/1979	0.01%	0.86%	0.44%	0.34% \$3.40	0.34% \$3.40	
, & (% R I \$ 86' 0 ' H S 25 & 0 75 86'				0.21%	1.44%	0.90%			
Fidelity® Government MMkt	Money Market-Taxable	SPAXX	02/05/1990	0.01%	0.82%	0.42%	0.42% \$4.20	0.42% \$4.20	
, & (% R I \$ 86' 0 ' H S 25 & 0 75 86'				0.21%	1.44%	0.90%			
Fidelity® Government MMkt Prm	Money Market-Taxable	FZCXX	04/06/2015	0.01%	0.89%	0.70%	0.36% \$3.60	0.32% \$3.20	
, & (% R I \$ 86' 0 ' H S 25 & 0 75 86'				0.21%	1.44%	0.90%	Contractual Waiver Exp: 08/31/2022		
Vanguard Admiral Treasury Money Market Fund Investor	Money Market-Taxable	VUSXX	12/14/1992	0.02%	1.05%	0.55%	0.09% \$0.90	0.09% \$0.90	This fund will be available effective 1/14/2022.
) 76 (7 U H D V X U \ % L O O 0 R Q W K 86'				0.06%	1.13%	0.60%			
Fidelity® Money Market	Prime Money Market	SPRXX	01/23/1989	0.01%	1.03%	0.54%	0.42% \$4.20	0.42% \$4.20	
, & (% R I \$ 86' 0 ' H S 25 & 0 75 86'				0.21%	1.44%	0.90%			
Fidelity® Money Market Premium	Prime Money Market	FZDXX	04/06/2015	0.01%	1.12%	0.92%	0.36% \$3.60	0.30% \$3.00	
ICE BofA USD 3M Dep OR CM TR USD				0.21%	1.44%	0.90%	Contractual Waiver Exp: 08/31/2022		

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	
Multi-Asset Mutual Fund									
Vanguard Institutional Target Retirement 2020 Fund Institutional	Target-Date 2020	VITWX	06/26/2015	13.43%	8.64%	7.47%	0.09% \$0.90	0.09% \$0.90	This fund will be open to participant directed investments on 1/14/2022 then will be merged into Vanguard 2020 Target Fund Investor on 2/11/2022.
Morningstar Lifetime Allocation Moderate 2020 TR USD				14.14%	8.58%	7.56%			
Vanguard Institutional Target Retirement 2025 Fund Institutional	Target-Date 2025	VRIVX	06/26/2015	16.06%	9.68%	8.21%	0.09% \$0.90	0.09% \$0.90	This fund will be open to participant directed investments on 1/14/2022 then will be merged into Vanguard 2025 Target Fund Investor on 2/11/2022.
Morningstar Lifetime Allocation Moderate 2025 TR USD				16.07%	9.35%	8.08%			
Vanguard Institutional Target Retirement 2030 Fund Institutional	Target-Date 2030	VTTWX	06/26/2015	18.40%	10.49%	8.74%	0.09% \$0.90	0.09% \$0.90	This fund will be open to participant directed investments on 1/14/2022 then will be merged into Vanguard 2030 Target Fund Investor on 2/11/2022.
Morningstar Lifetime Allocation Moderate 2030 TR USD				18.97%	10.26%	8.66%			
Vanguard Institutional Target Retirement 2035 Fund Institutional	Target-Date 2035	VITFX	06/26/2015	20.70%	11.29%	9.26%	0.09% \$0.90	0.09% \$0.90	This fund will be open to participant directed investments on 1/14/2022 then will be merged into Vanguard 2035 Target Fund Investor on 2/11/2022.
Morningstar Lifetime Allocation Moderate 2035 TR USD				22.53%	11.10%	9.17%			
Vanguard Institutional Target Retirement 2040 Fund Institutional	Target-Date 2040	VIRSX	06/26/2015	23.12%	12.08%	9.76%	0.09% \$0.90	0.09% \$0.90	This fund will be open to participant directed investments on 1/14/2022 then will be merged into Vanguard 2040 Target Fund Investor on 2/11/2022.
Morningstar Lifetime Allocation Moderate 2040 TR USD				25.71%	11.69%	9.53%			
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	25.49%	12.65%	10.22%	0.09% \$0.90	0.09% \$0.90	This fund will be open to participant directed investments on 1/14/2022 then will be merged into Vanguard 2045 Target Fund Investor on 2/11/2022.
Morningstar Lifetime Allocation Moderate 2045 TR USD				27.69%	11.96%	9.69%			

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	
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VTRLX	06/26/2015	25.78%	12.70%	10.26%	0.09% \$0.90	0.09% \$0.90	This fund will be open to participant directed investments on 1/14/2022 then will be merged into Vanguard 2050 Target Fund Investor on 2/11/2022.
Morningstar Lifetime Allocation Moderate 2050 TR USD				28.42%	11.99%	9.70%			
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	25.78%	12.72%	10.27%	0.09% \$0.90	0.09% \$0.90	This fund will be open to participant directed investments on 1/14/2022 then will be merged into Vanguard 2055 Target Fund Investor on 2/11/2022
Morningstar Lifetime Allocation Moderate 2055 TR USD				28.59%	11.96%	9.65%			
Vanguard Institutional Target Retirement 2060 Fund Institutional	Target-Date 2060+	VILVX	06/26/2015	25.79%	12.72%	10.27%	0.09% \$0.90	0.09% \$0.90	This fund will be open to participant directed investments on 1/14/2022 then will be merged into Vanguard 2060 Target Fund Investor on 2/11/2022
Morningstar Lifetime Allocation Moderate 2060 TR USD				28.62%	11.89%	9.58%			
Vanguard Institutional Target Retirement 2065 Fund Institutional	Target-Date 2065+	VSXFX	07/12/2017	25.74%	-	12.07%	0.09% \$0.90	0.09% \$0.90	This fund will be open to participant directed investments on 1/14/2022 then will be merged into Vanguard 2065 Target Fund Investor on 2/11/2022
Morningstar Lifetime Allocation Moderate 2060 TR USD				28.62%		11.23%			
Vanguard Institutional Target Retirement Income Fund Institutional	Retirement Income	VITRX	06/26/2015	8.59%	6.28%	5.81%	0.09% \$0.90	0.09% \$0.90	This fund will be open to participant directed investments on 1/14/2022 then will be merged into Vanguard Target Income Investor on 2/11/2022
Morningstar Lifetime Allocation Moderate Income TR USD				11.61%	6.72%	6.01%			
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$%) ' : i bX' -b j Yghcf	Target-Date 2015	VTXVX	10/27/2003	9.49%	7.13%	7.87%	0.12% \$1.20	0.12% \$1.20	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$%) ' HF USD				12.85%	7.94%	7.86%			
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$&\$' : i bX' -b j Yghcf	Target-Date 2020	VTWNX	06/07/2006	13.37%	8.60%	9.11%	0.13% \$1.30	0.13% \$1.30	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$&\$' HF USD				14.14%	8.58%	8.65%			

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 Inception	Gross	Net	
JUB [i UfX' HUF [Yh' F Yh] fY a Ybh' &\$&)' : i bX' = b j Yghcf	Target-Date 2025	VTTVX	10/27/2003	15.93%	9.61%	10.00%	0.13% \$1.30	0.13% \$1.30	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$&) ' HF USD				16.07%	9.35%	9.57%			
JUB [i UfX' HUF [Yh' F Yh] fY a Ybh' &\$' \$' : i bX' = b j Yghcf	Target-Date 2030	VTHRX	06/07/2006	18.29%	10.44%	10.78%	0.14% \$1.40	0.14% \$1.40	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$' \$' HF USD				18.97%	10.26%	10.49%			
JUB [i UfX' HUF [Yh' F Yh] fY a Ybh' &\$')' : i bX' = b j Yghcf	Target-Date 2035	VTTX	10/27/2003	20.60%	11.24%	11.54%	0.14% \$1.40	0.14% \$1.40	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$') ' HF USD				22.53%	11.10%	11.20%			
JUB [i UfX' HUF [Yh' F Yh] fY a Ybh' &\$ (\$' : i bX' = b j Yghcf	Target-Date 2040	VFORX	06/07/2006	23.00%	12.03%	12.08%	0.14% \$1.40	0.14% \$1.40	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$ (\$' HF USD				25.71%	11.69%	11.58%			
JUB [i UfX' HUF [Yh' F Yh] fY a Ybh' &\$ ()' : i bX' = b j Yghcf	Target-Date 2045	VTIVX	10/27/2003	25.42%	12.62%	12.38%	0.15% \$1.50	0.15% \$1.50	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$ () ' HF USD				27.69%	11.96%	11.68%			
JUB [i UfX' HUF [Yh' F Yh] fY a Ybh' &\$) \$' : i bX' = b j Yghcf	Target-Date 2050	VFIFX	06/07/2006	25.65%	12.66%	12.40%	0.15% \$1.50	0.15% \$1.50	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$) \$' HF USD				28.42%	11.99%	11.64%			
JUB [i UfX' HUF [Yh' F Yh] fY a Ybh' &\$))' : i bX' = b j Yghcf	Target-Date 2055	VFFVX	08/18/2010	25.61%	12.65%	12.39%	0.15% \$1.50	0.15% \$1.50	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$)) ' HF USD				28.59%	11.96%	11.55%			
JUB [i UfX' HUF [Yh' F Yh] fY a Ybh' &\$ * \$' : i bX' = b j Yghcf	Target-Date 2060+	VTTSX	01/19/2012	25.60%	12.64%	11.31%	0.15% \$1.50	0.15% \$1.50	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$ * \$' HF USD				28.62%	11.89%	10.43%			

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 Inception	Gross	Net	
JUB [i UfX' HUf [Yh' FYh] fY a Ybh' &\$*) : i bX'-b jYghcf	Target-Date 2065+	VLXVX	07/12/2017	25.59%	-	11.96%	0.15% \$1.50	0.15% \$1.50	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5`cWUh]cb' AcXYfUhY' &\$* \$'HF USD				28.62%		11.23%			
Other Mutual Fund									
Fidelity® Floating Rate High Income	Bank Loan	FFRHX	09/19/2002	9.04%	4.16%	4.16%	0.68% \$6.80	0.68% \$6.80	This fund will no longer be available effective 2/11/2022.
S&P/LSTA Leveraged Loan TR				8.40%	4.58%	4.91%			
Fidelity® Canada	Miscellaneous Region	FICDX	11/17/1987	32.57%	8.81%	6.52%	0.88% \$8.80	0.88% \$8.80	
0 6 & , \$ & : , ([8 6 \$ 1 5 8 6 '				23.92%	8.94%	7.48%			
Fidelity® Nordic	Miscellaneous Region	FNORX	11/01/1995	28.32%	13.37%	14.45%	0.96% \$9.60	0.96% \$9.60	
MSCI ACWI Ex USA NR USD				23.92%	8.94%	7.48%			
Real Estate Mutual Fund									
Fidelity® Intl Real Estate	Global Real Estate	FIREX	09/08/2004	20.12%	10.04%	11.52%	0.97% \$9.70	0.97% \$9.70	
0 6 & , (\$) (1 5 8 6 '				25.73%	8.81%	8.10%			
Fidelity® Real Estate Income	Real Estate	FRIFX	02/04/2003	24.61%	7.10%	8.93%	0.72% \$7.20	0.72% \$7.20	
6 3 7 5 8 6 '				30.00%	16.90%	16.63%			
Fidelity® Real Estate Index	Real Estate	FSRX	09/08/2011	38.17%	5.29%	10.24%	0.07% \$0.70	0.07% \$0.70	
6 3 8 Q L W H G 6 W D W H V 5 (, 7 7 5 8 6 '				37.03%	6.61%	11.10%			
Fidelity® Real Estate Investment Port	Real Estate	FRESX	11/17/1986	30.77%	6.62%	11.37%	0.73% \$7.30	0.73% \$7.30	
6 3 7 5 8 6 '				30.00%	16.90%	16.63%			

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.

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 500 TR USD				30.00%	16.90%	16.63%			
8-J-89B8' J5@ I9'0\$\$&%Q		N/A		30.21%	9.28%	11.31%		1.50%	\$15.00
5XVVHOO 9DOXH 75 86'				35.01%	10.94%	13.51%			
9A9F ;=B ;'97CBCA=9G' 0\$\$,+Q		N/A		19.05%	8.11%	5.10%		1.71%	\$17.10
AG7:'9A'BF'IG8 ; FCKH<': IB8'0\$\$+,Q		N/A		18.20%	9.23%	6.09%		1.45%	\$14.50
5XVVHOO *URZWK 75 86'				27.32%	22.84%	19.68%			
=BH9FB5H=CB5@'; FCKH<' : IB8'0\$\$&%Q		N/A		21.96%	16.00%	11.68%		1.66%	\$16.60
AG7:'57K='9I'IG5'BF'IG8 =BH9FB5H@'9E I=H=9G'=B89L : IB8'0\$\$%Q		N/A		23.92%	8.94%	7.48%		1.24%	\$12.40
AG7:'95:9'BF'IG8 =BH@'CDDCFH I B=H=9G'0\$%' 'Q		N/A		25.73%	8.81%	8.10%		1.75%	\$17.50
AG7:'57K='9I'IG5'GA=8'BF IG8 =BH@'GC7=5@@M' F9GDCBG=6@9': IB8'0\$\$%&Q		NA		28.94%	9.40%	8.69%		1.43%	\$14.30
AG7:'95:9'BF'IG8 A=8'75D'=B89L': IB8'0\$\$\$Q		N/A		25.73%	8.81%	8.10%		1.16%	\$11.60
6 3 0LG&DS 75				43.68%	12.97%	14.72%			
A=8'75D'J5@I9': IB8' 0\$%' ,Q		N/A		46.00%	9.73%	12.56%		1.60%	\$16.00
FiggY''A]X'7Ud'JU' iY'HF' IG8 B5G85E!%\$\$fL'=B89L' : IB8'0\$\$(*Q		N/A		42.40%	10.59%	13.93%		1.33%	\$13.30
B5G85E'%\$\$'HF'IG8				29.58%	25.93%	22.65%			

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 Inception	Gross	Net	
GA5@75DGD97=5@J5@19:IB8'0\$\$,(Q FiggY''&\$\$JU'iYHF'IG8		N/A		54.13%	10.08%	13.12%		1.68% \$16.80	
GA5@75DJ5@19:IB8'0\$%*Q FiggY''&\$\$JU'iYHF'IG8		N/A		66.18%	9.12%	11.71%		1.57% \$15.70	
GHC7?=B89L':IB8'0\$\$%\$Q 6 3 75 86'		N/A		28.60%	15.59%	15.32%		1.09% \$10.90	
GMGH9A5H=7'7CF9':IB8'0\$\$*Q FiggY''%\$\$HF'IG8		NA		30.21%	16.17%	15.17%		1.57% \$15.70	
GMGH9A5H=7'J5@19'0\$\$+)Q 5XVVHOO 9DOXH 75 86'		NA		34.35%	9.67%	11.51%		1.66% \$16.60	
IG'GC7=5@M'F9GDCBG=6@9':IB8'0\$%(%)Q G/D')\$\$HF'IG8		N/A		29.21%	15.12%	15.67%		1.16% \$11.60	
J5B;I5F8'K-B8GCF'=:0\$\$&(Q FiggY''%\$\$JU'iYHF'IG8		N/A		38.60%	13.43%	13.48%		1.39% \$13.90	
J7'=75D=H5@'5DDF97=5H=CB'0\$%'-Q FiggY''%\$\$;fckh\HF'IG8		N/A		29.85%	18.18%	16.72%		1.40% \$14.00	
:JlYX'-bWc a Y									
JUfjUV'Y'5bb i jhm									
7CF9'6CB8':IB8'0\$%) ,Q 66[6UfW'IG'5[['6cbXHF'IG8		N/A		0.76%	2.91%	3.05%		1.32% \$13.20	
;CJ9FBA9BH'ACB9M'A5F?9H'=0\$\$\$*Q		N/A		-0.79%	-0.09%	-0.44%		1.31% \$13.10	

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 Inception	Gross	Net	
FTSE Treasury Bill 3 Mon USD				0.06%	1.13%	0.60%			
; CJ9FBA9BH'G97 I F-H:9G' : IB8'0\$\$\$Q		N/A		-2.99%	1.18%	1.33%		1.46%	\$14.60
66 [6UfW' IG' ; c jYfba Ybh'HF IG8				-3.20%	2.26%	2.21%			
<=: <'M:9@8'6CB8': IB8' 0\$%*\$Q		N/A		9.52%	5.43%	5.93%		1.48%	\$14.80
:HG9'<M'Auf_Yh'HF' IG8				11.36%	6.26%	7.06%			
=BH9FB5H=CB5@' ; CJ9FBA9BH'6CB8'0\$\$\$'Q		N/A		-1.49%	1.26%	1.54%		1.45%	\$14.50
'\$ i '>D'Acf[Ub'9A6=: `cVU' 8]jYfgjZ]YX=-bXYI'UbX'+\$ i ' 7]h][fc id'K ; 6=				-1.07%	2.18%	2.51%			
J5B ; I5F8'@CB ; !H9FA' HF95G I FM'0\$\$\$'Q		N/A		-10.43%	2.41%	3.45%		1.02%	\$10.20
66 [6UfW' IG'HfYUg i fm'@cb[' HF' IG8				-10.27%	3.31%	4.39%			
J5B ; I5F8'@H=-BJ! ; F589' : IB8'0\$\$\$&Q		N/A		-1.40%	4.83%	5.70%		1.02%	\$10.20
66 [6UfW' IG'7fYX]h'5Z'@cb[' HF' IG8				-0.42%	5.49%	6.22%			
Ch \ Yf									
Ch \ Yf									
=bZ'Uh]cb'DfchYWhYX' : i bX' f\$\$\$+L				3.72%	3.13%	2.09%		1.34%	\$13.40
6`cc aVYf[' IG'HfYUg i fm' IG' H=DG				5.19%	4.34%	3.12%			
GaU''7Ud' ; fckh\ : i bX' f\$%')L				23.30%	22.49%	18.73%		1.68%	\$16.80
FiggY''&\$\$' ; fckh\				33.27%	15.34%	15.74%			
GaU''7Ud'=bXYI' : i bX'f\$\$\$ (L		NA		46.06%	12.22%	13.48%		1.68%	\$16.68
5XVVHOO				47.68%	13.45%	14.63%			
JUb[iUfX'@JZYghfUhY[m'				21.19%	10.43%	10.26%		1.19%	

Investment Name / Benchmark ; f c k h \ ' f l \$ \$) & l	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	
JUB [i UfX' @JZYGhfUHy [m' ; f c k h \ ' 7 c a d c g] h Y - b X Y I FYU' 9ghUHy				22.99%	12.02%	11.73%		\$11.90	
@C65@'F95@'9GH5H9' : IB8'0\$%\$%Q		N/A		20.86%	4.99%	8.18%		1.65% \$16.50	
:HG9'9DF5'BUfY]h' 8YjY'cdYX'HF'IG8 JUf]UV'Y'5bb]jhm				30.81%	5.51%	9.27%			
5 ; ; F9GG-J9' ; FCKH<' @=: 9GHM@9'0\$% (, Q		N/A		26.37%	10.11%	10.21%		1.38% \$13.90	
) (i' FiggY'' '\$\$z%' i' 95:9 flbYhlz' &) i' 6UfW'Umg' 7Ud]hU'' 5 [[fY [UhY' 6cbXz' UbX' , i' :HG9#9DF5'B5F9=H' ; `cVU'' FYU' 9ghUHy				22.24%	11.58%	11.64%			
5GG9H' 5@@C75H-CB' : IB8' 0\$\$\$)Q		N/A		21.65%	7.25%	7.79%		1.52% \$15.20	
*\$ i' G/D')\$\$' / (\$ i' 6UfW'Umg' 5 [[16.92%	11.43%	11.24%			
AC89F5H9' ; FCKH<' @=: 9GHM@9'0\$% (-Q		N/A		21.77%	8.89%	8.91%		1.38% \$13.80	
(\$ i' FiggY'' '\$\$z%' \$ i' 95:9 flbYhlz' () i' 6UfW'Umg' 7Ud]hU'' 5 [[fY [UhY' 6cbXz' UbX') i' :HG9#9DF5'B5F9=H' ; `cVU'' FYU' 9ghUHy				15.71%	9.41%	9.40%			
G7:9B79' / H97<BC@C ; M' : IB8'0\$%+Q		N/A		27.55%	25.05%	21.11%		1.77% \$17.70	
G/D' Bcfh \ ' 5 a Yf]WUb' HYW \ bc' c [m' HF				31.57%	27.85%	23.38%			
J5B ; I5F8' @=: 9GHF5H9 ; M' 7CBG9F'0\$\$\$) (Q		N/A		9.13%	6.19%	6.20%		1.17% \$11.70	
JUB [i UfX' @JZYGhfUHy [m' 7cbgYfjUh]jY' ; f c k h \ ' 7c a d c g] h Y - b X Y I ††				10.52%	7.62%	7.55%			
J5B ; I5F8' @=: 9GHF5H9 ; M'		N/A		15.04%	8.33%	8.24%		1.18%	

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	
AC89F5'0\$\$)'Q								\$11.80	
JUB[iUfX'@JZYGhfUhY[m' AcXYfUhY' ; fckh\ '7c adcg]hY' -bXYI{††				16.63%	9.85%	9.68%			
J5B ; I 5F8' K9@=@=B ; HCB' : I B8 '=B7'0\$\$&)Q		N/A		18.96%	10.31%	10.32%		1.29% \$12.90	
*) i 'G/D')\$\$z' ' i '6Uf7Ud' 7fYX]h' 5'cf' 6YhhYf' 6cbX				18.81%	12.40%	12.30%			
J7' = 7CBG9FJ' ; FCKH<' @=: 9GHM@9'0\$%)\$Q		N/A		14.51%	6.39%	6.52%		1.39% \$13.90	
&(i 'FiggY'' '\$\$z' , i '95:9' flbYhLz' *) i '6UfW'Umg' 7Ud]hU'' 5 [[fY[UhY' 6cbXz' UbX' ' i' :HG9#9DF5' B5F9=H' ; `cVU' FYU' 9ghUhY				9.38%	7.00%	6.99%			

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

VANGUARD

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Table 1 – Variable Return Investment Performance as of September 30, 2021

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									
Mutual Fund									
American Century Emerging Markets Fund R6	Diversified Emerging Mkts	AEDMX	07/26/2013	15.19%	10.41%	7.74%	0.91%	0.91%	This fund will be available effective 1/14/2022.
06 &, (01586'				18.20%	9.23%	5.73%	\$9.10	\$9.10	
Vanguard Emerging Markets Stock Index Fund Institutional	Diversified Emerging Mkts	VEMIX	06/22/2000	18.42%	8.71%	6.06%	0.10%	0.10%	This fund will be available effective 1/14/2022.
06 &, (01586'				18.20%	9.23%	6.09%	\$1.00	\$1.00	
Vanguard Emerging Markets Stock Index Fund Investor	Diversified Emerging Mkts	VEIEX	05/04/1994	18.20%	8.49%	5.85%	0.29%	0.29%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will no longer be available effective 1/14/2022.
06 &, (01586'				18.20%	9.23%	6.09%	\$2.90	\$2.90	
Vanguard Pacific Stock Index Fund Investor	Diversified Pacific/Asia	VPACX	06/18/1990	21.85%	8.64%	8.10%	0.23%	0.23%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
06 &, 3DFLILF 1586'				23.14%	8.85%	8.08%	\$2.30	\$2.30	
Vanguard Energy Fund Investor	Equity Energy	VGEXX	05/23/1984	36.25%	-3.27%	0.11%	0.33%	0.33%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
63 (QHUU\ 75				86.26%	-2.15%	1.53%	\$3.30	\$3.30	
Vanguard European Stock Index Fund Investor	Europe Stock	VEURX	06/18/1990	28.29%	9.19%	8.55%	0.23%	0.23%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
06 &, (XURSH 1586'				27.25%	8.85%	8.15%	\$2.30	\$2.30	
MFS International Diversification Fund R6	Foreign Large Blend	MDIZX	10/02/2017	18.64%	-	9.41%	0.75%	0.73%	This fund will be available effective 1/14/2022.
							\$7.50	\$7.30	

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	
MSCI ACWI Ex USA NR USD				23.92%		6.44%	Contractual Waiver Exp: 09/30/2022		
Vanguard Developed Markets Index Fund Institutional	Foreign Large Blend	VTMNX	01/04/2001	26.59%	9.21%	8.64%	0.05% \$0.50	0.05% \$0.50	This fund will be available effective 1/14/2022.
06 & , \$ & : , ([86 \$ 15 86 ')				23.92%	8.94%	7.48%			
Vanguard Developed Markets Index Inv	Foreign Large Blend	VDVIX	12/19/2013	26.44%	9.07%	5.86%	0.16% \$1.60	0.16% \$1.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will no longer be available effective 1/14/2022.
06 & , \$ & : , ([86 \$ 15 86 ')				23.92%	8.94%	7.48%			
Vanguard FTSE All-World ex-US Index Fund Admiral	Foreign Large Blend	VFWAX	09/27/2011	23.70%	9.04%	7.87%	0.11% \$1.10	0.11% \$1.10	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
06 & , \$ & : , ([86 \$ 15 86 ')				23.92%	8.94%	7.48%			
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	24.40%	9.05%	7.92%	0.08% \$0.80	0.08% \$0.80	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
06 & , \$ & : , ([86 \$ 15 86 ')				23.92%	8.94%	7.48%			
Vanguard International Growth Fund Investor	Foreign Large Growth	VWIGX	09/30/1981	24.68%	20.00%	14.81%	0.44% \$4.40	0.44% \$4.40	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
06 & , \$ & : , ([86 \$ 15 86 ')				23.92%	8.94%	7.48%			
Vanguard International Value Fund Investor	Foreign Large Value	VTRIX	05/16/1983	30.88%	8.49%	7.89%	0.35% \$3.50	0.35% \$3.50	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
06 & , \$ & : , ([86 \$ 15 86 ')				23.92%	8.94%	7.48%			
Vanguard FTSE All-World ex-US Small Capital Index Fund Admiral	Foreign Small/Mid Blend	VFSAX	02/07/2019	30.07%	-	13.63%	0.16% \$1.60	0.16% \$1.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
06 & , : R U O G ([86 \$ 60 , ' 15 86 ')				27.08%		13.65%			
Vanguard Health Care Fund Admiral	Health	VGHAX	11/12/2001	14.09%	11.47%	15.57%	0.27% \$2.70	0.27% \$2.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
6 3 + H D O W K & D U H 7 5				23.18%	14.51%	17.38%			
Vanguard Dividend Appreciation Index Fund Admiral	Large Blend	VDADX	12/19/2013	21.37%	15.04%	12.10%	0.08% \$0.80	0.08% \$0.80	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5 X V V H O O 7 5 86 ')				30.96%	17.11%	14.04%			

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	
Vanguard Dividend Growth Fund Investor	Large Blend	VDIGX	05/15/1992	21.94%	14.67%	14.68%	0.26% \$2.60	0.26% \$2.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5XVVHOO 75 86'				30.96%	17.11%	16.76%			
Vanguard FTSE Social Index Fund Admiral	Large Blend	VFTAX	02/07/2019	29.44%	-	23.48%	0.14% \$1.40	0.14% \$1.40	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will no longer be available effective 1/14/2022.
5XVVHOO 75 86'				30.96%		21.83%			
Vanguard FTSE Social Index Fund Institutional	Large Blend	VFTNX	01/14/2003	29.47%	18.69%	17.94%	0.12% \$1.20	0.12% \$1.20	This fund will be available effective 1/14/2022.
5XVVHOO 75 86'				30.96%	17.11%	16.76%			
Vanguard Growth and Income Fund Investor	Large Blend	VQNPX	12/10/1986	30.22%	16.19%	16.50%	0.32% \$3.20	0.32% \$3.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
63 75 86'				30.00%	16.90%	16.63%			
Vanguard Institutional Index Fund Institutional Plus	Large Blend	VIIIX	07/07/1997	30.00%	16.88%	16.63%	0.02% \$0.20	0.02% \$0.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
63 75 86'				30.00%	16.90%	16.63%			
Vanguard Large Cap Index Fund Investor	Large Blend	VLACX	01/30/2004	29.92%	17.13%	16.61%	0.17% \$1.70	0.17% \$1.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
&563 86 /DUJH &DS 75 86'				30.15%	17.31%	16.78%			
Vanguard PRIMECAP Core Fund Investor	Large Blend	VPCCX	12/09/2004	34.71%	15.74%	16.65%	0.46% \$4.60	0.46% \$4.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
06 &, 86 3ULPH 0DUNHW *5 86'				30.74%	17.28%	16.84%			
Vanguard PRIMECAP Fund Admiral	Large Blend	VPMAX	11/12/2001	29.83%	17.32%	17.97%	0.31% \$3.10	0.31% \$3.10	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
63 75 86'				30.00%	16.90%	16.63%			
Vanguard Total Stock Market Index Fund Institutional Plus	Large Blend	VSMPX	04/28/2015	32.10%	16.89%	13.72%	0.02% \$0.20	0.02% \$0.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
&563 86 7RWDO 0DUNHW 75 86'				32.11%	16.88%	13.71%			
Amana Growth Fund	Large Growth	AMAGX	02/03/1994	29.69%	21.79%	17.26%	0.95% \$9.50	0.95% \$9.50	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
63 75 86'				30.00%	16.90%	16.63%			
JPMorgan Large Cap Growth	Large Growth	JLGMX	11/30/2010	22.36%	26.99%	20.42%	0.53%	0.44%	This fund will be available effective 1/4/2022.

Investment Name / Benchmark Fund R6	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	
5XVVHOO *URZWK 75 86'				27.32%	22.84%	19.68%	\$5.30	\$4.40	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Vanguard Capital Opportunity Fund Admiral	Large Growth	VHCAX	11/12/2001	34.84%	18.30%	18.95%	0.37%	0.37%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5XVVHOO 0LG & DS *URZWK 75 86'				30.45%	19.27%	17.54%	\$3.70	\$3.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Vanguard Growth Index Fund Institutional	Large Growth	VIGIX	05/14/1998	28.09%	22.17%	19.33%	0.04%	0.04%	This fund will be available effective 1/14/2022.
& 563 86 /DUJH & DS *URZWK 75 86'				28.13%	22.20%	19.16%	\$0.40	\$0.40	
Vanguard Growth Index Fund Investor	Large Growth	VIGRX	11/02/1992	27.93%	22.01%	19.16%	0.17%	0.17%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
& 563 86 /DUJH & DS *URZWK 75 86'				28.13%	22.20%	19.16%	\$1.70	\$1.70	This fund will no longer be available effective 1/14/2022.
Vanguard U.S. Growth Fund Investor	Large Growth	VWUSX	01/06/1959	25.99%	24.35%	20.74%	0.38%	0.38%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5XVVHOO *URZWK 75 86'				27.32%	22.84%	19.68%	\$3.80	\$3.80	
Vanguard Equity Income Fund Admiral	Large Value	VEIRX	08/13/2001	30.77%	11.85%	13.74%	0.19%	0.19%	This fund will be available effective 1/14/2022.
5XVVHOO 9DOXH 75 86'				35.01%	10.94%	13.51%	\$1.90	\$1.90	
Vanguard Equity Income Fund I	Large Value	VEIPX	03/21/1988	30.66%	11.75%	13.64%	0.28%	0.28%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5XVVHOO 9DOXH 75 86'				35.01%	10.94%	13.51%	\$2.80	\$2.80	This fund will no longer be available effective 1/14/2022.
Vanguard High Dividend Yield Index Fund Admiral	Large Value	VHYAX	02/07/2019	31.51%	-	12.34%	0.08%	0.08%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5XVVHOO 9DOXH 75 86'				35.01%		13.61%	\$0.80	\$0.80	
Vanguard Value Index Fund Institutional	Large Value	VIVIX	07/02/1998	32.51%	12.16%	14.08%	0.04%	0.04%	This fund will be available effective 1/14/2022.
& 563 86 /DUJH & DS 9DOXH 75 86'				32.53%	12.16%	14.18%	\$0.40	\$0.40	
Vanguard Value Index Fund Investor	Large Value	VIVAX	11/02/1992	32.33%	12.01%	13.92%	0.17%	0.17%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
							\$1.70	\$1.70	This fund will no longer be available effective 1/14/2022.

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	
CRSP US Large Cap Value TR USD				32.53%	12.16%	14.18%			
Vanguard Windsor Fund Admiral	Large Value	VWNEX	11/12/2001	45.90%	13.12%	14.62%	0.19% \$1.90	0.19% \$1.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5XVVHOO 9DOXH 75 86'				35.01%	10.94%	13.51%			
Vanguard Windsor II Fund Admiral	Large Value	VWNAX	05/14/2001	40.17%	14.72%	14.77%	0.26% \$2.60	0.26% \$2.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5XVVHOO 9DOXH 75 86'				35.01%	10.94%	13.51%			
Vanguard Mid-Cap Index Fund Institutional	Mid-Cap Blend	VMCIX	05/21/1998	36.11%	14.60%	15.57%	0.04% \$0.40	0.04% \$0.40	This fund will be available effective 1/14/2022.
& 563 86 0 LG & DS 75 86'				36.12%	14.61%	15.57%			
Vanguard Mid-Cap Index Fund Investor	Mid-Cap Blend	VIMSX	05/21/1998	35.93%	14.45%	15.40%	0.17% \$1.70	0.17% \$1.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will no longer be available effective 1/14/2022.
& 563 86 0 LG & DS 75 86'				36.12%	14.61%	15.57%			
Vanguard Strategic Equity Fund Investor	Mid-Cap Blend	VSEQX	08/14/1995	47.98%	13.34%	15.73%	0.17% \$1.70	0.17% \$1.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5XVVHOO 0 LG & DS 75 86'				38.11%	14.39%	15.52%			
BlackRock Mid-Cap Growth Equity Portfolio K	Mid-Cap Growth	BMGKX	03/28/2016	34.58%	24.55%	25.11%	0.70% \$7.00	0.70% \$7.00	This fund will be available effective 1/14/2022.
5XVVHOO 0 LG & DS *URZWK 75 86'				30.45%	19.27%	19.03%			
Vanguard Extended Market Index Fund Investor	Mid-Cap Growth	VEXMX	12/21/1987	42.12%	16.26%	16.21%	0.19% \$1.90	0.19% \$1.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
6 3 & RPSOHWLRQ 75 86'				42.19%	16.30%	16.26%			
Vanguard Mid-Cap Growth Index Fund Admiral	Mid-Cap Growth	VMGMX	09/27/2011	31.82%	18.17%	16.73%	0.07% \$0.70	0.07% \$0.70	This fund will be available effective 1/14/2022.
& 563 86 0 LG & DS *URZWK 75 86'				31.88%	18.23%	16.82%			
Vanguard Mid-Cap Growth Index Investor	Mid-Cap Growth	VMGIX	08/24/2006	31.65%	18.02%	16.58%	0.19% \$1.90	0.19% \$1.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will no longer be available effective 1/14/2022.
& 563 86 0 LG & DS *URZWK 75 86'				31.88%	18.23%	16.82%			
MFS Mid Cap Value Fund R6	Mid-Cap Value	MVCKX	02/01/2013	42.14%	11.45%	11.73%	0.68% \$6.80	0.68% \$6.80	This fund will be available effective 1/14/2022.

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	
Russell Mid Cap Value TR USD				42.40%	10.59%	11.33%			
Vanguard Mid-Cap Value Index Fund Admiral	Mid-Cap Value	VMVAX	09/27/2011	40.57%	10.82%	14.15%	0.07% \$0.70	0.07% \$0.70	This fund will be available effective 1/14/2022.
& 5 6 3 8 6 0 LG & DS 9 DOXH 7 5 8 6 '				40.63%	10.84%	14.23%			
Vanguard Mid-Cap Value Index Investor	Mid-Cap Value	VMVIX	08/24/2006	40.40%	10.69%	14.00%	0.19% \$1.90	0.19% \$1.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
& 5 6 3 8 6 0 LG & DS 9 DOXH 7 5 8 6 '				40.63%	10.84%	14.23%			This fund will no longer be available effective 1/14/2022.
Vanguard Selected Value Fund Investor	Mid-Cap Value	VASVX	02/15/1996	52.32%	11.07%	13.13%	0.31% \$3.10	0.31% \$3.10	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5 X V V H O O 0 LG & DS 9 DOXH 7 5 8 6 '				42.40%	10.59%	13.93%			
Vanguard Small-Cap Index Fund Institutional	Small Blend	VSCIX	07/07/1997	44.07%	13.99%	15.34%	0.04% \$0.40	0.04% \$0.40	This fund will be available effective 1/14/2022.
& 5 6 3 8 6 6 P D O O & D S 7 5 8 6 '				44.04%	13.95%	15.34%			
Vanguard Strategic Small-Cap Equity Fund Investor	Small Blend	VSTCX	04/25/2006	56.05%	12.18%	14.76%	0.26% \$2.60	0.26% \$2.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
0 6 & , 8 6 6 P D O O & D S 8 6 ' * 5				52.25%	14.06%	15.32%			
Loomis Sayles Small Cap Growth Fund N	Small Growth	LSSNX	02/01/2013	30.66%	18.38%	15.15%	0.82% \$8.20	0.82% \$8.20	This fund will be available effective 1/14/2022.
5 X V V H O O * U R Z W K 7 5 8 6 '				33.27%	15.34%	13.71%			
Vanguard Explorer Fund Investor	Small Growth	VEXPX	12/11/1967	41.85%	18.82%	17.13%	0.41% \$4.10	0.41% \$4.10	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
5 X V V H O O * U R Z W K 7 5 8 6 '				31.98%	18.21%	17.20%			
Vanguard Small Cap Growth Index Inv	Small Growth	VISGX	05/21/1998	30.82%	16.95%	16.22%	0.19% \$1.90	0.19% \$1.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
& 5 6 3 8 6 6 P D O O & D S 7 5 8 6 ' * U R Z W K				30.98%	17.09%	15.93%			This fund will no longer be available effective 1/14/2022.
Vanguard Small-Cap Growth Index Fund Institutional	Small Growth	VSGIX	05/24/2000	30.99%	17.10%	16.38%	0.06% \$0.60	0.06% \$0.60	This fund will be available effective 1/14/2022.

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	
CRSP US Small Cap Growth TR USD				30.98%	17.09%	15.93%			
Vanguard Small Cap Value Index Inv	Small Value	VISVX	05/21/1998	55.60%	10.92%	14.06%	0.19% \$1.90	0.19% \$1.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
& 5 6 3 8 6 6 P D O O & D S 9 D O X H 7 5 8 6'				55.75%	11.03%	14.63%			This fund will no longer be available effective 1/14/2022.
Vanguard Small-Cap Value Index Fund Institutional	Small Value	VSIX	12/07/1999	55.73%	11.06%	14.22%	0.06% \$0.60	0.06% \$0.60	This fund will be available effective 1/14/2022.
& 5 6 3 8 6 6 P D O O & D S 9 D O X H 7 5 8 6'				55.75%	11.03%	14.63%			
Wells Fargo Special Small Cap Value Fund R6	Small Value	ESPRX	10/31/2014	53.88%	10.94%	10.04%	0.85% \$8.50	0.85% \$8.50	This fund will be available effective 1/14/2022.
5 X V V H O O 9 D O X H 7 5 8 6'				63.92%	11.03%	9.25%			
Vanguard Global Equity Fund Investor	World Large- Stock Blend	VHGEX	08/14/1995	28.29%	14.98%	13.75%	0.45% \$4.50	0.45% \$4.50	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
0 6 & , \$ & : , 1 5 8 6'				27.44%	13.20%	11.90%			
Vanguard Precious Metals and Mining Fund Investor	World Large- Stock Blend	VGPMX	05/23/1984	29.85%	0.32%	-4.29%	0.35% \$3.50	0.35% \$3.50	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
0 6 & , \$ & : , 1 5 8 6'				27.44%	13.20%	11.90%			This fund will no longer be available effective 1/14/2022.
Vanguard Total World Stock Index Fund Admiral	World Large- Stock Blend	VTWAX	02/07/2019	28.38%	-	17.26%	0.10% \$1.00	0.10% \$1.00	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
0 6 & , \$ & : , 1 5 8 6'				27.44%		17.09%			
Fixed Income									
Mutual Fund									
Vanguard Intermediate-Term Investment-Grade Fund Investor	Corporate Bond	VFICX	11/01/1993	1.02%	3.94%	4.34%	0.20% \$2.00	0.20% \$2.00	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% O R R P E H U J 8 6 & U H G L W 7 5 8 6'		< U		1.05%	4.37%	4.93%			
Vanguard High-Yield Corporate Fund Investor	High Yield Bond	VWEHX	12/27/1978	7.91%	5.64%	6.62%	0.23% \$2.30	0.23% \$2.30	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% O R R P E H U J 8 6 & R U S R U D W H + L J K < L H O G 7 5 8 6'				11.28%	6.52%	7.42%			
Vanguard Inflation-Protected Securities Fund Institutional	Inflation- Protected	VIPIX	12/12/2003	5.18%	4.19%	3.05%	0.07%	0.07%	

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	
% ORRPEHUJ 86 7UHDVXU\ 86 7,36 75 86'	Bond			5.19%	4.34%	3.12%	\$0.70	\$0.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Vanguard Short-Term Inflation-Protected Securities Index Fund Admiral	Inflation-Protected Bond	VTAPX	10/16/2012	5.47%	2.99%	1.71%	0.06% \$0.60	0.06% \$0.60	This fund will be available effective 1/14/2022.
% ORRPEHUJ 86 7UHDVXU\ 86 7,36 75 86'				5.19%	4.34%	2.50%			
PGIM Total Return Bond Fund R6	Intermediate Core-Plus Bond	PTRQX	12/27/2010	0.90%	4.02%	4.58%	0.41% \$4.10	0.39% \$3.90	This fund will be available effective 1/14/2022.
% ORRPEHUJ 86 \$JJUHJDWH %RQG 75 86'				-0.90%	2.94%	3.01%	Contractual Waiver Exp: 02/28/2022		
Vanguard GNMA Fund Investor	Intermediate Government	VFIIX	06/27/1980	-0.16%	1.93%	2.25%	0.21% \$2.10	0.21% \$2.10	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% ORRPEHUJ *10\$ 75 86'				-0.64%	1.91%	2.16%			
Vanguard Intermediate-Term Treasury Fund Investor	Intermediate Government	VFITX	10/28/1991	-1.88%	2.30%	2.24%	0.20% \$2.00	0.20% \$2.00	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% ORRPEHUJ 86 *RYHUQPHQW 75 86'				-3.20%	2.26%	2.21%			
Vanguard Intermediate-Term Bond Index Fund Investor	Intermediate-Term Bond	VBIX	03/01/1994	-1.29%	3.26%	3.61%	0.15% \$1.50	0.15% \$1.50	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% ORRPEHUJ 86 \HDU *RYHUQPHQW &UHGLW)ORDW \$GM				-1.25%	3.42%	3.77%			
Vanguard Total Bond Market Index Fund Institutional	Intermediate-Term Bond	VBTIX	09/18/1995	-0.91%	2.95%	2.98%	0.04% \$0.40	0.04% \$0.40	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% ORRPEHUJ 86 \$JJUHJDWH)ORDW \$GMXVWHG 75 86'				-0.93%	2.99%	3.05%			This fund will be merged into Vanguard Total Bond Market Index Fund Inst. Plus on 1/14/2022.
Vanguard Total Bond Market Index Fund Institutional Plus	Intermediate-Term Bond	VBMPX	02/05/2010	-0.90%	2.95%	2.99%	0.03% \$0.30	0.03% \$0.30	This fund will be available effective 1/14/2022.
% ORRPEHUJ 86 \$JJUHJDWH)ORDW \$GMXVWHG 75 86'				-0.93%	2.99%	3.05%			
Vanguard Long-Term Treasury Fund Investor	Long Government	VUSTX	05/19/1986	-9.71%	3.24%	4.28%	0.20% \$2.00	0.20% \$2.00	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% ORRPEHUJ 86 7UHDVXU\ /RQJ 75 86'				-10.27%	3.31%	4.39%			

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	
Vanguard Long-Term Bond Fund Admiral	Long-Term Bond	VBLAX	02/07/2019	-2.82%	-	10.23%	0.07% \$0.70	0.07% \$0.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will no longer be available effective 1/14/2022.
% ORRPEHUJ 86 *RYHUQPHQW &UHGLW /RQJ 75 86'				-2.97%		10.17%			
Vanguard Long-Term Bond Index Fund Institutional	Long-Term Bond	VLLX	02/02/2006	-2.80%	5.18%	5.75%	0.05% \$0.50	0.05% \$0.50	This fund will be available effective 1/14/2022.
% ORRPEHUJ 86 *RYHUQPHQW &UHGLW /RQJ 75 86'				-2.97%	5.21%	5.76%			
Vanguard Long-Term Investment-Grade Fund Investor	Long-Term Bond	VWESX	07/09/1973	-0.61%	5.67%	6.55%	0.22% \$2.20	0.22% \$2.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% ORRPEHUJ 86 &UHGLW \$ /RQJ 75 86'				-0.42%	5.49%	6.22%			
Vanguard Short-Term Federal Fund Investor	Short Government	VSGBX	12/31/1987	0.46%	1.89%	1.48%	0.20% \$2.00	0.20% \$2.00	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% ORRPEHUJ *RYHUQPHQW <U 75 86'				-0.43%	1.82%	1.46%			
Vanguard Short-Term Treasury Fund Investor	Short Government	VFISX	10/28/1991	-0.16%	1.64%	1.20%	0.20% \$2.00	0.20% \$2.00	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% ORRPEHUJ 86 *RYHUQPHQW <U 75 86'				0.03%	1.65%	1.18%			
Vanguard Short-Term Bond Index Fund Institutional	Short-Term Bond	VBITX	09/27/2011	-0.01%	2.12%	1.82%	0.05% \$0.50	0.05% \$0.50	This fund will be available effective 1/14/2022.
% ORRPEHUJ 86 \H DU *RYHUQPHQW &UHGLW)ORDW \$GMX				0.08%	2.19%	1.89%			
Vanguard Short-Term Bond Index Fund Investor	Short-Term Bond	VBISX	03/01/1994	-0.10%	2.02%	1.71%	0.15% \$1.50	0.15% \$1.50	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% ORRPEHUJ 86 \H DU *RYHUQPHQW &UHGLW)ORDW \$GMX				0.08%	2.19%	1.89%			This fund will no longer be available effective 1/14/2022.
Vanguard Short-Term Investment-Grade Fund Investor	Short-Term Bond	VFSTX	10/29/1982	1.23%	2.61%	2.54%	0.20% \$2.00	0.20% \$2.00	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.

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	
Bloomberg Credit 1-5 Yr TR USD				1.08%	2.85%	2.79%			
Vanguard Total International Bond Index Fund Admiral	World Bond-USD Hedged	VTABX	05/31/2013	-1.00%	2.67%	3.57%	0.11% \$1.10	0.11% \$1.10	This fund will be available effective 1/14/2022.
% ORRPEHUJ * OREDO \$JJUHJDWH H[86')ORDW \$GMXVWHG 5				-0.92%	2.85%	3.79%			
Money Market Mutual Fund									
Vanguard Admiral Treasury Money Market Fund Investor	Money Market-Taxable	VUSXX	12/14/1992	0.02%	1.05%	0.55%	0.09% \$0.90	0.09% \$0.90	This fund will be available effective 1/14/2022.
) 76 (7UHDVXU\ % LOO 0RQWK 86'				0.06%	1.13%	0.60%			
Vanguard Federal Money Market Fund Investor	Money Market-Taxable	VMFXX	07/13/1981	0.02%	1.05%	0.55%	0.11% \$1.10	0.11% \$1.10	
) 76 (7UHDVXU\ % LOO 0RQWK 86'				0.06%	1.13%	0.60%			
Vanguard Prime Money Market Fund Institutional	Money Market-Taxable	VMRXX	10/03/1989	0.02%	1.23%	0.68%	0.10% \$1.00	0.10% \$1.00	
) 76 (7UHDVXU\ % LOO 0RQWK 86'				0.06%	1.13%	0.60%			
Multi-Asset Mutual Fund									
Vanguard LifeStrategy Income Fund Investor	Allocation--15% to 30% Equity	VASIX	09/30/1994	4.52%	5.06%	5.17%	0.11% \$1.10	0.11% \$1.10	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% ORRPEHUJ 86 \$JJUHJDWH % RQG 75 86'				-0.90%	2.94%	3.01%			
Vanguard LifeStrategy Conservative Growth Fund Investor	Allocation--30% to 50% Equity	VSCGX	09/30/1994	10.28%	7.31%	7.33%	0.12% \$1.20	0.12% \$1.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
% ORRPEHUJ 86 \$JJUHJDWH % RQG 75 86'				-0.90%	2.94%	3.01%			
Vanguard Wellesley Income Fund Admiral	Allocation--30% to 50% Equity	VWIAX	05/14/2001	11.29%	7.31%	8.05%	0.16% \$1.60	0.16% \$1.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
0RUQLQJVVWDU 0RGHUDWHO\ &RQVHUYDWLYH 7DUJHW 5LVN 75				11.38%	7.46%	7.03%			

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	
Vanguard Balanced Index Fund Investor	Allocation--50% to 70% Equity	VBINX	11/09/1992	17.84%	11.30%	11.08%	0.18% \$1.80	0.18% \$1.80	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
0RUQLQJVVW DU 0RGHUDWH 7DUJHW 5LVN 75 86'				17.44%	9.42%	8.99%			
Vanguard LifeStrategy Moderate Growth Fund Investor	Allocation--50% to 70% Equity	VSMGX	09/30/1994	16.25%	9.47%	9.39%	0.13% \$1.30	0.13% \$1.30	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
%ORRPEHUJ 86 \$JJUHJDWH %RQG 75 86'				-0.90%	2.94%	3.01%			
Vanguard STAR Fund - Balanced Option Investor	Allocation--50% to 70% Equity	VGSTX	03/29/1985	20.32%	12.06%	11.24%	0.31% \$3.10	0.31% \$3.10	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
0RUQLQJVVW DU 0RGHUDWH 7DUJHW 5LVN 75 86'				17.44%	9.42%	8.99%			
Vanguard Wellington Fund Admiral	Allocation--50% to 70% Equity	VWENX	05/14/2001	20.31%	11.56%	11.58%	0.16% \$1.60	0.16% \$1.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
0RUQLQJVVW DU 0RGHUDWH 7DUJHW 5LVN 75 86'				17.44%	9.42%	8.99%			
Vanguard LifeStrategy Growth Fund Investor	Allocation--70% to 85% Equity	VASGX	09/30/1994	22.47%	11.60%	11.42%	0.14% \$1.40	0.14% \$1.40	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
'RZ -RQHV 86 7RWDO 6WRFN 0DUNHW 75 86'				32.13%	16.82%	16.56%			
Vanguard Institutional Target Retirement Income Fund Institutional	Retirement Income	VITRX	06/26/2015	8.59%	6.28%	5.81%	0.09% \$0.90	0.09% \$0.90	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 Lifetime Allocation Moderate Income TR USD				11.61%	6.72%	6.01%			This fund will be merged into Vanguard Target Retirement Income Fund Investor on 2/11/2022
Vanguard Institutional Target Retirement 2015 Fund Institutional	Target-Date 2015	VITVX	06/26/2015	9.65%	7.21%	6.38%	0.09% \$0.90	0.09% \$0.90	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 Lifetime Allocation Moderate 2015 TR USD				12.85%	7.94%	7.07%			This fund will be merged into Vanguard Target Retirement 2015 Fund Investor on 2/11/2022
Vanguard Institutional Target Retirement 2020 Fund	Target-Date 2020	VITWX	06/26/2015	13.43%	8.64%	7.47%	0.09%	0.09%	

Investment Name / Benchmark Institutional	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	
Morningstar Lifetime Allocation Moderate 2020 TR USD				14.14%	8.58%	7.56%	\$0.90	\$0.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will be merged into Vanguard Target Retirement 2020 Fund Investor on 2/11/2022
Vanguard Institutional Target Retirement 2025 Fund Institutional	Target-Date 2025	VRIVX	06/26/2015	16.06%	9.68%	8.21%	0.09% \$0.90	0.09% \$0.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will be merged into Vanguard Target Retirement 2025 Fund Investor on 2/11/2022
Morningstar Lifetime Allocation Moderate 2025 TR USD				16.07%	9.35%	8.08%			
Vanguard Institutional Target Retirement 2030 Fund Institutional	Target-Date 2030	VTTWX	06/26/2015	18.40%	10.49%	8.74%	0.09% \$0.90	0.09% \$0.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will be merged into Vanguard Target Retirement 2030 Fund Investor on 2/11/2022
Morningstar Lifetime Allocation Moderate 2030 TR USD				18.97%	10.26%	8.66%			
Vanguard Institutional Target Retirement 2035 Fund Institutional	Target-Date 2035	VITFX	06/26/2015	20.70%	11.29%	9.26%	0.09% \$0.90	0.09% \$0.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will be merged into Vanguard Target Retirement 2035 Fund Investor on 2/11/2022
Morningstar Lifetime Allocation Moderate 2035 TR USD				22.53%	11.10%	9.17%			
Vanguard Institutional Target Retirement 2040 Fund Institutional	Target-Date 2040	VIRSX	06/26/2015	23.12%	12.08%	9.76%	0.09% \$0.90	0.09% \$0.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will be merged into Vanguard Target Retirement 2040 Fund Investor on 2/11/2022
Morningstar Lifetime Allocation Moderate 2040 TR USD				25.71%	11.69%	9.53%			
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	25.49%	12.65%	10.22%	0.09% \$0.90	0.09% \$0.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will be merged into Vanguard Target Retirement 2045 Fund Investor on 2/11/2022
Morningstar Lifetime Allocation Moderate 2045 TR USD				27.69%	11.96%	9.69%			
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VTRLX	06/26/2015	25.78%	12.70%	10.26%	0.09% \$0.90	0.09% \$0.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. This fund will be merged into Vanguard Target Retirement 2050 Fund Investor on 2/11/2022

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	
Morningstar Lifetime Allocation Moderate 2050 TR USD				28.42%	11.99%	9.70%			
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	25.78%	12.72%	10.27%	0.09% \$0.90	0.09% \$0.90	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 Lifetime Allocation Moderate 2055 TR USD				28.59%	11.96%	9.65%			This fund will be merged into Vanguard Target Retirement 2055 Fund Investor on 2/11/2022
Vanguard Institutional Target Retirement 2060 Fund Institutional	Target-Date 2060+	VILVX	06/26/2015	25.79%	12.72%	10.27%	0.09% \$0.90	0.09% \$0.90	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 Lifetime Allocation Moderate 2060 TR USD				28.62%	11.89%	9.58%			This fund will be merged into Vanguard Target Retirement 2060 Fund Investor on 2/11/2022
Vanguard Institutional Target Retirement 2065 Fund Institutional	Target-Date 2065+	VSXFX	07/12/2017	25.74%	-	12.07%	0.09% \$0.90	0.09% \$0.90	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 Lifetime Allocation Moderate 2060 TR USD				28.62%		11.23%			This fund will be merged into Vanguard Target Retirement 2065 Fund Investor on 2/11/2022
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$%) : i bX'-b jYghcf	Target-Date 2015	VTXVX	10/27/2003	9.49%	7.13%	7.87%	0.12% \$1.20	0.12% \$1.20	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$%) 'HF USD				12.85%	7.94%	7.86%			
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$&\$: i bX'-b jYghcf	Target-Date 2020	VTWNX	06/07/2006	13.37%	8.60%	9.11%	0.13% \$1.30	0.13% \$1.30	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$&\$'HF USD				14.14%	8.58%	8.65%			
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$&) : i bX'-b jYghcf	Target-Date 2025	VTTVX	10/27/2003	15.93%	9.61%	10.00%	0.13% \$1.30	0.13% \$1.30	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$&) 'HF USD				16.07%	9.35%	9.57%			

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	
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$' \$' : i bX' =b jYghcf	Target-Date 2030	VTNRX	06/07/2006	18.29%	10.44%	10.78%	0.14% \$1.40	0.14% \$1.40	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$' \$' HF USD				18.97%	10.26%	10.49%			
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$')' : i bX' =b jYghcf	Target-Date 2035	VTTHX	10/27/2003	20.60%	11.24%	11.54%	0.14% \$1.40	0.14% \$1.40	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$')' HF USD				22.53%	11.10%	11.20%			
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$' (: i bX' =b jYghcf	Target-Date 2040	VFORX	06/07/2006	23.00%	12.03%	12.08%	0.14% \$1.40	0.14% \$1.40	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$' (HF USD				25.71%	11.69%	11.58%			
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$') : i bX' =b jYghcf	Target-Date 2045	VTIVX	10/27/2003	25.42%	12.62%	12.38%	0.15% \$1.50	0.15% \$1.50	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$') HF USD				27.69%	11.96%	11.68%			
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$' \$' : i bX' =b jYghcf	Target-Date 2050	VFIFX	06/07/2006	25.65%	12.66%	12.40%	0.15% \$1.50	0.15% \$1.50	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$' \$' HF USD				28.42%	11.99%	11.64%			
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$') : i bX' =b jYghcf	Target-Date 2055	VFFVX	08/18/2010	25.61%	12.65%	12.39%	0.15% \$1.50	0.15% \$1.50	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$') HF USD				28.59%	11.96%	11.55%			
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$' \$' : i bX' =b jYghcf	Target-Date 2060+	VTTSX	01/19/2012	25.60%	12.64%	11.31%	0.15% \$1.50	0.15% \$1.50	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$' \$' HF USD				28.62%	11.89%	10.43%			

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 Inception	Gross	Net	
JUB [i UfX' HUf [Yh' FYh]fY a Ybh' &\$*)' : i bX'-b jYghcf	Target-Date 2065+	VLXVX	07/12/2017	25.59%	-	11.96%	0.15% \$1.50	0.15% \$1.50	This fund will be available effective 2/11/2022.
Acfb]b [ghUf' @]ZYh] a Y' 5'' cWUh]cb' AcXYfUhY' &\$* \$' HF USD				28.62%		11.23%			
Real Estate									
Mutual Fund									
Vanguard Real Estate Index Investor	Real Estate	VGSIX	05/13/1996	33.33%	7.39%	11.39%	0.26% \$2.60	0.26% \$2.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
S&P United States REIT TR USD				37.03%	6.61%	11.10%			

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.

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			
TIAA Traditional-Group Retirement Annuity	3.00%	Through 02/28/2022	<p>The current rate shown applies to premiums remitted during the month of October 2021 and will be credited through 2/28/2022. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you.</p> <p>For Group Retirement Annuity (GRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, income for a fixed period, interest-only payments and IRS required minimum distributions.</p>
TIAA Traditional-Group Supplemental Retirement Annuity	3.00%	Through 02/28/2022	<p>The current rate shown applies to premiums remitted during the month of October 2021 and will be credited through 2/28/2022. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>For Group Supplemental Retirement Annuity (GSRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Annuity	3.00%	Through 02/28/2022	<p>The current rate shown applies to premiums remitted during the month of October 2021 and will be credited through 2/28/2022. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you.</p> <p>For Retirement Annuity (RA) contracts, lump-sum withdrawals are not available from the TIAA Traditional account. Subject to the terms of your plan, all withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, interest-only payments, and IRS required minimum distribution payments.</p>
TIAA Traditional-Supplemental Retirement Annuity	3.00%	Through 02/28/2022	<p>The current rate shown applies to premiums remitted during the month of October 2021 and will be credited through 2/28/2022. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>For Supplemental Retirement Annuity (SRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>

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

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

VALIC

Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
SHORT TERM FIXED ACCOUNT PORTFOLIO DIRECTOR (A048)	1.00%		Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
FIXED ACCOUNT PLUS PORTFOLIO DIRECTOR (A048)	1.80%	NA	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another VALIC investment, transfers to another service provider and in-service withdrawals of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. A transfer from Fixed Account Plus to another investment option counts as a transfer or withdrawal under this section. Waivers may apply. Please refer to your contract or certificate for specific guarantee info.
MULTI-YEAR ENHANCED FIXED 10YR PORTFOLIO DIRECTOR (A048)	1.70%		This option provides a guaranteed interest rate for a guaranteed period (ten years). Rates are declared not less frequently than annually and are guaranteed for the term of the investment. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Withdrawals prior to the contract end of the guaranteed period date may be subject to a market value adjustment. Please refer to your contract or certificate for specific information.

Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

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

TIAA Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS

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

PRICING FACTORS

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

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

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

RESTRICTIONS / FEES

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

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

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS

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

PRICING FACTORS

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

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

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

RESTRICTIONS / FEES

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

- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
- Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization. The R3 Class has the lowest expense of all the CREF Classes.

Please visit www.TIAA.org/public/support/help/glossary/index.html for a glossary of investment terms relevant to the investment options under this plan.

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

Other service provider important additional information:

Contacts for More Information:

TIAA-CREF: The most up-to-date information about your investment options can be found online at www.tiaa-cref.org/planinvestmentoptions, enter your plan ID, 103371, 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.

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

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

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

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

TIAA important additional information:

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

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

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

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

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

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

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

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