

Plan and Investment Notice

JOHNS HOPKINS UNIVERSITY 403(B) PLAN

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 403(B) PLAN – Plan ID 103250

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,(103250), 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.

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:

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

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 certain restrictions. Your rights under the Plan, and any restrictions, are subject to the terms of the Plan. To access your Plan account with Fidelity, log onto www.fidelity.com/atwork or call 800-558-9179.

RESTRICTIONS

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in the Investment Options Comparative Chart of this notice. Keep in mind, restrictions are subject to change. The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs.

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.

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.

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), please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

INVESTMENT MANAGERS

Strategic Advisors, Inc., a registered investment advisor and Fidelity Investments company, has been appointed to provide discretionary management through Fidelity Portfolio Advisory Service at Work (PASW).

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, unenroll, or request additional information, please contact Fidelity.

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:

An annual net loan maintenance fee of 2% or 3% for outstanding loans, which is the difference between the loan interest rate and the interest credited

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Separate Accounts Fees (annuity products)

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

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

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

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

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

-The first \$100,000, the annual participant fee is 0.60% on assets

-The next \$150,000, the annual participant fee is 0.50% on assets

-And amounts over \$250,000, the annual participant fee is 0.45% on assets.

Withdrawal or surrender charges, if any, are described in the Investment Options

Comparative Chart contained in this Notice.

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

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: 09452.

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. If calling from outside the United States, contact Vanguard at 610-669-1000.

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.

Effective 07/10/2019, a 0.50% purchase fee will be added for Vanguard LongTerm Bond Index Fund Investor. After the market close on 11/07/2019, the following investment options will be added to your plan:

Vanguard FTSE All World exUS Index Fund Admiral Shares ; Vanguard Dividend Appreciation Index Fund Admiral Shares ; Vanguard FTSE Social Index Fund Admiral Shares ; Vanguard FTSE all World ex US Small Cap Index Fund Admiral Shares ; Vanguard High Dividend Yield Index Fund Admiral Shares ; Vanguard Long Term Bond Index Fund Admiral Shares ; Vanguard Total World Stock Index Fund Admiral Shares

After the market close on 11/07/2019, the following investments will be removed from your plan:

Vanguard FTSE All World exUS ; Index Fund Investor Shares
Vanguard Dividend Appreciation Index Fund Investor Shares ; Vanguard FTSE Social Index Fund Investor Shares ; Vanguard FTSE all World ex US Small Cap Index Fund Investor Shares ; Vanguard High Dividend Yield Index Fund Investor Shares ; Vanguard Long Term Bond Index Fund Investor Shares ; Vanguard Total World Stock Index Fund Investor Shares ; Vanguard Global Capital Cycles Fund

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 \$75.00 will be deducted from your account balance for each hardship withdrawal that is processed.

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, (103250), 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 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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				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% \$0.20	0.02% \$0.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Total Market TR USD				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% \$2.40	0.24% \$2.40	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Morningstar Aggressive Target Risk TR USD				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% \$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.
Russell 3000 TR USD				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	
CREF Growth Account R3	Large Growth	QCGRIX	04/24/2015	25.61%	21.81%	19.19%	0.19%	0.19%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%			
CREF Global Equities Account R3	World Large-Stock Blend	QCGLIX	04/24/2015	26.37%	13.82%	12.74%	0.22%	0.22%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>MSCI ACWI NR USD</i>				27.44%	13.20%	11.90%			
Fixed Income									
Mutual Fund									
Vanguard Inflation-Protected Securities Fund Institutional	Inflation-Protected Bond	VIPIX	12/12/2003	5.18%	4.19%	3.05%	0.07%	0.07%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Treasury US TIPS TR USD</i>				5.19%	4.34%	3.12%			
Vanguard Total Bond Market Index Fund Institutional	Intermediate-Term Bond	VBTIX	09/18/1995	-0.91%	2.95%	2.98%	0.04%	0.04%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Aggregate Float Adjusted TR USD</i>				-0.93%	2.99%	3.05%			
Variable Annuity									
CREF Inflation-Linked Bond Account R3	Inflation-Protected Bond	QCILIX	04/24/2015	5.35%	3.56%	2.44%	0.18%	0.18%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD</i>				5.75%	3.84%	2.58%			
CREF Bond Market Account R3	Intermediate-Term Bond	QCBMIX	04/24/2015	0.52%	3.33%	3.35%	0.21%	0.21%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Bloomberg US Aggregate Bond TR USD</i>				-0.90%	2.94%	3.01%			
Money Market									
Mutual Fund									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
Vanguard Federal Money Market Fund Investor 7-day current annualized yield 0.01% as of 09/30/2021 7-day effective annualized yield 0.01% as of 09/30/2021	Money Market- Taxable	VMFXX	07/13/1981	0.02%	1.05%	0.55%	0.11%	0.11%	\$1.10 \$1.10
FTSE Treasury Bill 3 Month USD				0.06%	1.13%	0.60%			
Variable Annuity									
CREF Money Market Account R3 7-day current annualized yield 0.00% as of 09/28/2021 7-day effective annualized yield 0.00% as of 09/28/2021	Money Market- Taxable	QCMMIX	04/24/2015	0.00%	0.88%	0.45%	0.19%	0.19%	\$1.90 \$1.90
iMoneyNet Money Fund Averages - All Government				0.01%	0.80%	0.41%			
Multi-Asset Mutual Fund									
TIAA-CREF Lifecycle Retirement Income Fund Institutional	Allocation--30% to 50% Equity	TLRIX	11/30/2007	11.73%	7.56%	7.53%	0.53%	0.37%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. \$5.30 \$3.70
S&P Target Date Retirement Income TR USD				8.14%	5.94%	5.80%	Contractual Waiver Exp: 09/30/2022		
Vanguard Institutional Target Retirement Income Fund Institutional	Retirement Income	VITRX	06/26/2015	8.59%	6.28%	5.81%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. \$0.90 \$0.90
Morningstar Lifetime Allocation Moderate Income TR USD				11.61%	6.72%	6.01%			This fund will be merged into Vanguard Target Income Fund Investor on 2/11/2022
TIAA-CREF Lifecycle 2010 Fund Institutional	Target Date 2000- 2010	TCTIX	01/17/2007	11.78%	7.73%	8.02%	0.52%	0.37%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. \$5.20 \$3.70
S&P Target Date 2010 TR USD				10.20%	6.78%	6.84%	Contractual Waiver Exp: 09/30/2022		

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 fund Inception if less than 10 years	Gross	Net	
TIAA-CREF Lifecycle 2015 Fund Institutional	Target-Date 2015	TCNIX	01/17/2007	13.04%	8.28%	8.66%	0.53%	0.38%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2015 TR USD				11.93%	7.46%	7.77%	Contractual Waiver Exp: 09/30/2022		
Vanguard Institutional Target Retirement 2015 Fund Institutional	Target-Date 2015	VITVX	06/26/2015	9.65%	7.21%	6.38%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
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.
TIAA-CREF Lifecycle 2020 Fund Institutional	Target-Date 2020	TCWIX	01/17/2007	14.29%	8.91%	9.41%	0.53%	0.39%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2020 TR USD				12.92%	7.98%	8.51%	Contractual Waiver Exp: 09/30/2022		
Vanguard Institutional Target Retirement 2020 Fund Institutional	Target-Date 2020	VITWX	06/26/2015	13.43%	8.64%	7.47%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2020 TR USD				14.14%	8.58%	7.56%			This fund will be merged into Vanguard Target Retirement 2020 Fund Investor on 2/11/2022.
TIAA-CREF Lifecycle 2025 Fund Institutional	Target-Date 2025	TCYIX	01/17/2007	16.45%	9.82%	10.29%	0.56%	0.41%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2025 TR USD				16.17%	9.01%	9.42%	Contractual Waiver Exp: 09/30/2022		
Vanguard Institutional Target Retirement 2025 Fund Institutional	Target-Date 2025	VRIVX	06/26/2015	16.06%	9.68%	8.21%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2025 TR USD				16.07%	9.35%	8.08%			This fund will be merged into Vanguard Target Retirement 2025 Fund Investor on 2/11/2022.
TIAA-CREF Lifecycle 2030 Fund Institutional	Target-Date 2030	TCRIX	01/17/2007	18.72%	10.71%	11.13%	0.58%	0.42%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since 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.
Morningstar Lifetime Allocation Moderate 2030 TR USD				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.
S&P Target Date 2035 TR USD				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.
Morningstar Lifetime Allocation Moderate 2035 TR USD				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.
S&P Target Date 2040 TR USD				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.
Morningstar Lifetime Allocation Moderate 2040 TR USD				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.
S&P Target Date 2045 TR USD				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	
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	25.49%	12.65%	10.22%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2045 TR USD</i>				27.69%	11.96%	9.69%			This fund will be merged into Vanguard Target Retirement 2045 Fund Investor on 2/11/2022.
TIAA-CREF Lifecycle 2050 Fund Institutional	Target-Date 2050	TFTIX	11/30/2007	26.42%	13.22%	12.90%	0.65%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P Target Date 2050 TR USD</i>				27.11%	12.19%	12.16%	Contractual Waiver Exp: 09/30/2022		
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VTRLX	06/26/2015	25.78%	12.70%	10.26%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2050 TR USD</i>				28.42%	11.99%	9.70%			This fund will be merged into Vanguard Target Retirement 2050 Fund Investor on 2/11/2022.
TIAA-CREF Lifecycle 2055 Fund Institutional	Target-Date 2055	TTRIX	04/29/2011	26.81%	13.32%	12.99%	0.68%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P Target Date 2055 TR USD</i>				27.47%	12.33%	12.33%	Contractual Waiver Exp: 09/30/2022		
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	25.78%	12.72%	10.27%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2055 TR USD</i>				28.59%	11.96%	9.65%			This fund will be merged into Vanguard Target Retirement 2055 Fund Investor on 2/11/2022.
TIAA-CREF Lifecycle 2060 Fund Institutional	Target-Date 2060+	TLXNX	09/26/2014	27.09%	13.43%	10.69%	0.71%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P Target Date 2060 TR USD</i>				27.33%	12.46%	9.96%	Contractual Waiver Exp: 09/30/2022		
Vanguard Institutional Target Retirement 2060 Fund Institutional	Target-Date 2060+	VILVX	06/26/2015	25.79%	12.72%	10.27%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
									This fund will be merged into Vanguard Target Retirement 2060 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 fund Inception if less than 10 years	Gross	Net	
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				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	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				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.
<i>Morningstar Moderate Target Risk TR USD</i>				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.
<i>S&P 500 TR USD</i>				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%	0.91%	
							\$9.10	\$9.10	
				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%	0.70%	
							\$7.00	\$7.00	
				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%	0.44%	
							\$5.30	\$4.40	
				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%	0.82%	
							\$8.20	\$8.20	
				33.27%	15.34%	13.71%			
MFS International Diversification Fund R6	Foreign Large Blend	MDIZX	10/02/2017	18.64%	-	9.41%	0.75%	0.73%	
							\$7.50	\$7.30	
				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%	0.68%	
							\$6.80	\$6.80	
				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%	0.05%	
							\$0.50	\$0.50	
				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 fund Inception if less than 10 years	Gross	Net	
Vanguard Emerging Markets Stock Index Fund Institutional	Diversified Emerging Mkts	VEMIX	06/22/2000	18.42%	8.71%	6.06%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI EM NR USD</i>				18.20%	9.23%	6.09%			
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	
<i>Russell 1000 Value TR USD</i>				35.01%	10.94%	13.51%			
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	
<i>Russell 1000 TR USD</i>				30.96%	17.11%	16.76%			
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	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Vanguard PRIMECAP Fund Admiral	Large Blend	VPMAX	11/12/2001	29.83%	17.32%	17.97%	0.31% \$3.10	0.31% \$3.10	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Vanguard Long-Term Bond Index Fund Institutional	Long-Term Bond	VBLLX	02/02/2006	-2.80%	5.18%	5.75%	0.05% \$0.50	0.05% \$0.50	
<i>Bloomberg US Government/Credit Long TR USD</i>				-2.97%	5.21%	5.76%			
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	
<i>CRSP US Mid Cap Growth TR USD</i>				31.88%	18.23%	16.82%			
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	
<i>CRSP US Mid Cap TR USD</i>				36.12%	14.61%	15.57%			
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	
<i>CRSP US Mid Cap Value TR USD</i>				40.63%	10.84%	14.23%			

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 les than 10 year:	Gross	Net	
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	
<i>CRSP US Small Cap Growth TR USD</i>				30.98%	17.09%	15.93%			
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	
<i>CRSP US Small Cap TR USD</i>				44.04%	13.95%	15.34%			
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	
<i>CRSP US Small Cap Value TR USD</i>				55.75%	11.03%	14.63%			
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	
<i>CRSP US Large Cap Value TR USD</i>				32.53%	12.16%	14.18%			
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	
<i>Russell 2000 Value TR USD</i>				63.92%	11.03%	9.25%			
Vanguard Growth Index Fund Institutional	Large Growth	VIGIX	05/14/1998	28.09%	22.17%	19.33%	0.04% \$0.40	0.04% \$0.40	
<i>CRSP US Large Cap Growth TR USD</i>				28.13%	22.20%	19.16%			
Fixed Income									
Mutual Fund									
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	
<i>Bloomberg US Aggregate Bond TR USD</i>				-0.90%	2.94%	3.01%	Contractual Waiver Exp: 02/28/2022		
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	
<i>Bloomberg US 1-5 year Government/Credit Float Adju</i>				0.08%	2.19%	1.89%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
Vanguard 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	
<i>Bloomberg US Treasury US TIPS TR USD</i>				5.19%	4.34%	2.50%			
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	
<i>Bloomberg US Aggregate Float Adjusted TR USD</i>				-0.93%	2.99%	3.05%			
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	
<i>Bloomberg Global Aggregate ex-USD Float Adjusted R</i>				-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	
<i>FTSE Treasury Bill 3 Month USD</i>				0.06%	1.13%	0.60%			

TIAA - New Investment Options Effective February 11, 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	
Multi-Asset									
Mutual Fund									
Vanguard Target Retirement 2015 Fund Investor	Target-Date 2015	VTXVX	10/27/2003	9.49%	7.13%	7.87%	0.12% \$1.20	0.12% \$1.20	
<i>Morningstar Lifetime Allocation Moderate 2015 TR USD</i>				12.85%	7.94%	7.86%			
Vanguard Target Retirement 2020 Fund Investor	Target-Date 2020	VTWNX	06/07/2006	13.37%	8.60%	9.11%	0.13% \$1.30	0.13% \$1.30	
<i>Morningstar Lifetime Allocation Moderate 2020 TR USD</i>				14.14%	8.58%	8.65%			
Vanguard Target Retirement 2025 Fund Investor	Target-Date 2025	VTTVX	10/27/2003	15.93%	9.61%	10.00%	0.13% \$1.30	0.13% \$1.30	
<i>Morningstar Lifetime Allocation Moderate 2025 TR USD</i>				16.07%	9.35%	9.57%			
Vanguard Target Retirement 2030 Fund Investor	Target-Date 2030	VTHRX	06/07/2006	18.29%	10.44%	10.78%	0.14% \$1.40	0.14% \$1.40	
<i>Morningstar Lifetime Allocation Moderate 2030 TR USD</i>				18.97%	10.26%	10.49%			
Vanguard Target Retirement 2035 Fund Investor	Target-Date 2035	VTTHX	10/27/2003	20.60%	11.24%	11.54%	0.14% \$1.40	0.14% \$1.40	
<i>Morningstar Lifetime Allocation Moderate 2035 TR USD</i>				22.53%	11.10%	11.20%			
Vanguard Target Retirement 2040 Fund Investor	Target-Date 2040	VFORX	06/07/2006	23.00%	12.03%	12.08%	0.14% \$1.40	0.14% \$1.40	
<i>Morningstar Lifetime Allocation Moderate 2040 TR USD</i>				25.71%	11.69%	11.58%			

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 Target Retirement 2045 Fund Investor	Target-Date 2045	VTIVX	10/27/2003	25.42%	12.62%	12.38%	0.15% \$1.50	0.15% \$1.50	
<i>Morningstar Lifetime Allocation Moderate 2045 TR USD</i>				27.69%	11.96%	11.68%			
Vanguard Target Retirement 2050 Fund Investor	Target-Date 2050	VFIFX	06/07/2006	25.65%	12.66%	12.40%	0.15% \$1.50	0.15% \$1.50	
<i>Morningstar Lifetime Allocation Moderate 2050 TR USD</i>				28.42%	11.99%	11.64%			
Vanguard Target Retirement 2055 Fund Investor	Target-Date 2055	VFFVX	08/18/2010	25.61%	12.65%	12.39%	0.15% \$1.50	0.15% \$1.50	
<i>Morningstar Lifetime Allocation Moderate 2055 TR USD</i>				28.59%	11.96%	11.55%			
Vanguard Target Retirement 2060 Fund Investor	Target-Date 2060+	VTTSX	01/19/2012	25.60%	12.64%	11.31%	0.15% \$1.50	0.15% \$1.50	
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				28.62%	11.89%	10.43%			
Vanguard Target Retirement 2065 Fund Investor	Target-Date 2065+	VLXVX	07/12/2017	25.59%	-	11.96%	0.15% \$1.50	0.15% \$1.50	
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				28.62%		11.23%			

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

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

Plans	Plan Names
103250	JOHNS HOPKINS UNIVERSITY 403(B) PLAN

AMERICAN CENTURY

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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	
Allocation									
Mutual Fund									
American Century Strat Allc: Cnsrv Inv	Allocation-- 30% to 50% Equity	TWSCX	02/15/1996	14.64%	7.87%	7.51%	1.11% \$11.10	0.86% \$8.60	
S&P 500 TR USD				30.00%	16.90%	16.63%	Contractual Waiver Exp: 11/30/2021		
American Century Balanced Inv	Allocation-- 50% to 70% Equity	TWBIX	10/20/1988	15.32%	9.99%	9.98%	0.91% \$9.10	0.91% \$9.10	
S&P 500 TR USD				30.00%	16.90%	16.63%			
American Century One Choice Cnsrv Inv	Allocation-- 30% to 50% Equity	AOCIX	09/30/2004	13.87%	7.73%	7.63%	0.81% \$8.10	0.81% \$8.10	
Russell 3000 TR USD				31.88%	16.85%	16.60%			
American Century One Choice Mod Inv	Allocation-- 50% to 70% Equity	AOMIX	09/30/2004	19.11%	10.09%	9.84%	0.89% \$8.90	0.89% \$8.90	
Russell 3000 TR USD				31.88%	16.85%	16.60%			
American Century Strat Allc: Mod Inv	Allocation-- 50% to 70% Equity	TWSMX	02/15/1996	20.27%	10.28%	9.80%	1.24% \$12.40	0.86% \$8.60	
S&P 500 TR USD				30.00%	16.90%	16.63%	Contractual Waiver Exp: 11/30/2021		
American Century One Choice Agrsv Inv	Allocation-- 70% to 85% Equity	AOGIX	09/30/2004	23.24%	11.89%	11.58%	0.94% \$9.40	0.94% \$9.40	
Russell 3000 TR USD				31.88%	16.85%	16.60%			
American Century One Choice VryAgrsv Inv	Allocation-- 85%+ Equity	AOVIX	09/30/2004	27.82%	13.78%	13.28%	1.05% \$10.50	1.05% \$10.50	
Russell 3000 TR USD				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 Inception	Gross	Net	
Equities									
Mutual Fund									
American Century Emerging Markets Fund Investor	Diversified Emerging Mkts	TWMIX	09/30/1997	14.77%	10.03%	8.27%	1.26% \$12.60	1.26% \$12.60	
MSCI EM NR USD				18.20%	9.23%	6.09%			
AC Alternatives® Market Neutral Val Inv	Equity Market Neutral	ACVVX	10/31/2011	-2.15%	-1.62%	0.81%	3.78% \$37.80	3.78% \$37.80	
Bloomberg US Treasury Bill 1-3 M TR USD				0.05%	1.09%	0.58%			
American Century Global Gold Inv	Equity Precious Metals	BGEIX	08/17/1988	-24.46%	1.84%	-4.80%	0.69% \$6.90	0.69% \$6.90	
MSCI World NR USD				28.82%	13.74%	12.68%			
American Century International Opps Inv	Foreign Small/Mid Growth	AIOIX	06/01/2001	24.54%	13.15%	13.02%	1.40% \$14.00	1.40% \$14.00	
MSCI World Ex USA SMID Growth NR USD						7.34%			
American Century International Gr Inv	Foreign Large Growth	TWIEX	05/09/1991	20.44%	12.34%	10.31%	1.18% \$11.80	1.18% \$11.80	
MSCI EAFE NR USD				25.73%	8.81%	8.10%			
American Century Equity Growth Fund Investor	Large Blend	BEQGX	05/09/1991	26.65%	14.79%	14.97%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				30.00%	16.90%	16.63%			
American Century Sustainable Equity Inv	Large Blend	AFDIX	07/29/2005	28.34%	17.66%	16.45%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				30.00%	16.90%	16.63%			
American Century Disciplined Growth Fund Investor	Large Growth	ADSIX	09/30/2005	21.65%	18.52%	16.94%	1.02% \$10.20	1.01% \$10.10	
Russell 1000 Growth TR USD				27.32%	22.84%	19.68%			
American Century Growth Fund Investor	Large Growth	TWCGX	06/30/1971	26.22%	21.67%	18.14%	0.97% \$9.70	0.97% \$9.70	
Russell 1000 Growth TR USD				27.32%	22.84%	19.68%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
American Century Focused Dynamic Gr Inv	Large Growth	ACFOX	05/31/2006	26.25%	28.20%	20.97%	1.02% \$10.20	0.85% \$8.50	
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%	Contractual Waiver Exp: 11/30/2021		
American Century Select Inv	Large Growth	TWCIX	06/30/1971	27.38%	21.43%	18.29%	0.99% \$9.90	0.97% \$9.70	
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%	Contractual Waiver Exp: 02/28/2022		
American Century Ultra® Inv	Large Growth	TWCUX	11/02/1981	29.08%	25.00%	20.42%	0.97% \$9.70	0.97% \$9.70	
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%			
American Century Disciplined Core Value Fund Investor	Large Value	BIGRX	12/17/1990	29.28%	13.14%	14.24%	0.67% \$6.70	0.67% \$6.70	
<i>Russell 1000 Value TR USD</i>				35.01%	10.94%	13.51%			
American Century Equity Income Fund Investor	Large Value	TWEIX	08/01/1994	20.80%	9.16%	11.47%	0.92% \$9.20	0.92% \$9.20	
<i>Russell 3000 Value TR USD</i>				36.64%	10.94%	13.48%			
American Century Large Company Value Fund Investor	Large Value	ALVIX	07/30/1999	26.18%	9.71%	12.45%	0.83% \$8.30	0.83% \$8.30	
<i>Russell 1000 Value TR USD</i>				35.01%	10.94%	13.51%			
American Century Mid Cap Value Fund Investor	Mid-Cap Value	ACMVX	03/31/2004	34.01%	9.41%	13.27%	0.98% \$9.80	0.98% \$9.80	
<i>Russell Mid Cap Value TR USD</i>				42.40%	10.59%	13.93%			
American Century Real Estate Fund Investor	Real Estate	REACX	09/21/1995	29.66%	6.74%	10.92%	1.16% \$11.60	1.16% \$11.60	
<i>FTSE Nareit All Equity REITs TR USD</i>				31.54%	8.41%	12.13%			
American Century Small Cap Growth Inv	Small Growth	ANOIX	06/01/2001	33.82%	21.82%	18.55%	1.22% \$12.20	1.22% \$12.20	
<i>Russell 2000 Growth TR USD</i>				33.27%	15.34%	15.74%			
American Century Small Cap Value Inv	Small Value	ASVIX	07/31/1998	70.18%	14.15%	14.67%	1.19% \$11.90	1.19% \$11.90	
<i>Russell 2000 Value TR USD</i>				63.92%	11.03%	13.22%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
American Century Focused Global Gr Inv	World Large- Stock Growth	TWGGX	12/01/1998	25.97%	17.39%	14.56%	1.07% \$10.70	1.07% \$10.70	
MSCI ACWI NR USD				27.44%	13.20%	11.90%			
Fixed Income									
Mutual Fund									
American Century High-Yield Inv	High Yield Bond	ABHIX	09/30/1997	9.23%	5.16%	6.16%	0.79% \$7.90	0.79% \$7.90	
Bloomberg US HY 2% Issuer Cap TR USD				11.27%	6.50%	7.42%			
American Century Inflation- Adjusted Bond Fund Investor	Inflation- Protected Bond	ACITX	02/10/1997	5.89%	3.91%	2.66%	0.47% \$4.70	0.47% \$4.70	
Bloomberg US Treasury US TIPS TR USD				5.19%	4.34%	3.12%			
American Century Diversified Bond Inv	Intermediate Core Bond	ADFIX	12/03/2001	0.46%	2.80%	2.96%	0.60% \$6.00	0.60% \$6.00	
Bloomberg US Agg Bond TR USD				-0.90%	2.94%	3.01%			
American Century Core Plus Inv	Intermediate Core-Plus Bond	ACCNX	11/30/2006	2.65%	3.45%	3.41%	0.56% \$5.60	0.56% \$5.60	
Bloomberg US Agg Bond TR USD				-0.90%	2.94%	3.01%			
American Century Ginnie Mae Fund Investor	Intermediate Government	BGNMX	09/23/1985	-0.38%	1.72%	1.83%	0.55% \$5.50	0.55% \$5.50	
Bloomberg GNMA TR USD				-0.64%	1.91%	2.16%			
American Century Zero Coupon 2025 Inv	Intermediate Government	BTTRX	02/15/1996	1.87%	3.00%	3.48%	0.55% \$5.50	0.55% \$5.50	
Bloomberg US Government TR USD				-3.20%	2.26%	2.21%			
American Century Government Bond Inv	Intermediate Government	CPTNX	05/16/1980	-1.07%	2.21%	2.01%	0.47% \$4.70	0.47% \$4.70	
Bloomberg US Govt/Mortgage TR USD				-2.07%	2.24%	2.31%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
American Century Short-Term Govt Inv	Short Government	TWUSX	12/15/1982	0.39%	1.48%	0.88%	0.55% \$5.50	0.55% \$5.50	
<i>Bloomberg US Govt 1-3 Yr TR USD</i>				0.03%	1.65%	1.18%			
American Century Short Duration Inv	Short-Term Bond	ACSNX	11/30/2006	2.48%	2.37%	1.82%	0.60% \$6.00	0.60% \$6.00	
<i>Bloomberg US Govt/Credit 1-3 Yr TR USD</i>				0.30%	1.89%	1.47%			
American Century Global Bond Inv	World Bond-USD Hedged	AGBVX	01/31/2012	1.36%	2.60%	3.09%	0.85% \$8.50	0.81% \$8.10	
<i>Bloomberg Global Aggregate TR Hdg USD</i>				-0.56%	2.89%	3.57%	Contractual Waiver Exp: 02/28/2022		
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	
<i>ICE BofA USD 3M Dep OR CM TR USD</i>				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	
<i>ICE BofA US Dollar 3-Month Deposit Offered Rate Co</i>				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	
<i>ICE BofA USD 3M Dep OR CM TR USD</i>				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	
<i>Russell 3000 TR USD</i>				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 Inception	Gross	Net	
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	
S&P 500 TR USD				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	
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	
S&P Target Date To 2025 TR				14.13%	8.20%	8.43%	Contractual Waiver Exp: 11/30/2021		
American Century One Choice 2030 Portfolio Investor	Target-Date 2030	ARCVX	05/30/2008	15.53%	8.79%	9.18%	0.83% \$8.30	0.79% \$7.90	
S&P Target Date To 2030 TR				17.73%	9.26%	9.35%	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	
S&P Target Date To 2035 TR				21.13%	10.17%	10.14%	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	
S&P Target Date To 2045 TR				25.67%	11.34%	11.25%	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	
S&P Target Date To 2040 TR				23.75%	10.88%	10.77%	Contractual Waiver Exp: 11/30/2021		

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	
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	
S&P Target Date To 2050 TR				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	
S&P Target Date To 2055 TR				27.11%	11.82%	11.85%	Contractual Waiver Exp: 11/30/2021		
Real Estate									
Mutual Fund									
American Century Global Real Estate Inv	Global Real Estate	ARYVX	04/29/2011	27.16%	8.28%	10.20%	1.12% \$11.20	1.11% \$11.10	
S&P Devlp REIT TR USD				32.92%	6.05%	10.14%	Contractual Waiver Exp: 02/28/2022		

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.

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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	
Allocation									
Mutual Fund									
Fidelity Asset Manager® 20%	Allocation-- 15% to 30% Equity	FASIX	10/01/1992	7.24%	5.16%	4.98%	0.51% \$5.10	0.51% \$5.10	
Bloomberg US Agg Bond TR USD				-0.90%	2.94%	3.01%			
Fidelity Asset Manager® 30%	Allocation-- 15% to 30% Equity	FTANX	10/09/2007	10.43%	6.66%	6.42%	0.53% \$5.30	0.53% \$5.30	
Bloomberg US Agg Bond TR USD				-0.90%	2.94%	3.01%			
Fidelity Asset Manager® 40%	Allocation-- 30% to 50% Equity	FFANX	10/09/2007	13.38%	8.01%	7.67%	0.53% \$5.30	0.53% \$5.30	
Bloomberg US Agg Bond TR USD				-0.90%	2.94%	3.01%			
Fidelity Asset Manager® 50%	Allocation-- 30% to 50% Equity	FASMX	12/28/1988	16.36%	9.22%	8.79%	0.64% \$6.40	0.64% \$6.40	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Asset Manager® 60%	Allocation-- 50% to 70% Equity	FSANX	10/09/2007	19.28%	10.41%	9.88%	0.71% \$7.10	0.71% \$7.10	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Asset Manager® 70%	Allocation-- 50% to 70% Equity	FASGX	12/30/1991	22.39%	11.56%	10.95%	0.70% \$7.00	0.70% \$7.00	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Balanced K	Allocation-- 50% to 70% Equity	FBAKX	05/09/2008	23.67%	13.81%	12.58%	0.45% \$4.50	0.45% \$4.50	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Puritan® K	Allocation-- 50% to 70% Equity	FPUKX	05/09/2008	19.80%	13.23%	12.38%	0.45% \$4.50	0.45% \$4.50	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Asset Manager® 85%	Allocation-- 70% to 85% Equity	FAMRX	09/24/1999	27.05%	13.36%	12.59%	0.72% \$7.20	0.72% \$7.20	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Four-in-One Index	Allocation-- 70% to 85% Equity	FFNOX	06/29/1999	25.14%	12.78%	12.42%	0.14% \$1.40	0.12% \$1.20	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Strategic Dividend & Income®	Allocation-- 70% to 85% Equity	FSDIX	12/23/2003	24.70%	10.51%	11.75%	0.70% \$7.00	0.70% \$7.00	Contractual Waiver Exp: 06/30/2022
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Freedom® 2005 K	Target-Date 2000-2010	FSNJX	07/20/2017	8.35%	-	6.00%	0.42% \$4.20	0.42% \$4.20	
Bloomberg US Agg Bond TR USD				-0.90%	2.94%	3.01%			
Fidelity Freedom® 2010 K	Target-Date 2000-2010	FSNKX	07/20/2017	11.15%	-	7.00%	0.44% \$4.40	0.44% \$4.40	
Bloomberg US Agg Bond TR USD				-0.90%	2.94%	3.01%			
Fidelity Freedom® 2015 K	Target-Date 2015	FSNLX	07/20/2017	13.97%	-	7.94%	0.48% \$4.80	0.48% \$4.80	
Bloomberg US Agg Bond TR USD				-0.90%	2.94%	3.01%			
Fidelity Freedom® 2020 K	Target-Date 2020	FSNOX	07/20/2017	16.59%	-	8.78%	0.51% \$5.10	0.51% \$5.10	

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	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Freedom® 2025 K	Target-Date 2025	FSNPX	07/20/2017	18.66%	-	9.43%	0.55% \$5.50	0.55% \$5.50	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Freedom® 2030 K	Target-Date 2030	FSNQX	07/20/2017	21.24%	-	10.35%	0.58% \$5.80	0.58% \$5.80	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Freedom® 2035 K	Target-Date 2035	FSNUX	07/20/2017	26.12%	-	11.56%	0.62% \$6.20	0.62% \$6.20	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Freedom® 2040 K	Target-Date 2040	FSNVX	07/20/2017	29.33%	-	12.22%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Freedom® 2045 K	Target-Date 2045	FSNZX	07/20/2017	29.34%	-	12.21%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Freedom® 2050 K	Target-Date 2050	FNSBX	07/20/2017	29.37%	-	12.21%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Freedom® 2055 K	Target-Date 2055	FNSDX	07/20/2017	29.35%	-	12.22%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Freedom® 2060 K	Target-Date 2060	FNSFX	07/20/2017	29.24%	-	12.20%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Freedom® 2065 K	Target-Date 2065+	FFSDX	06/28/2019	29.29%	-	17.43%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity Freedom® Income K	Target-Date Retirement	FNSHX	07/20/2017	6.98%	-	5.36%	0.42% \$4.20	0.42% \$4.20	
Bloomberg US Agg Bond TR USD				-0.90%	2.94%	3.01%			

Equities

Investment Name / Benchmark Mutual Fund	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® China Region	China Region	FHKCX	11/01/1995	4.61%	15.08%	12.73%	0.93% \$9.30	0.93% \$9.30	
MSCI Golden Dragon NR USD				5.32%	10.94%	9.97%			
Fidelity® Select Telecommunications Port	Communications	FSTCX	07/29/1985	12.18%	8.11%	10.77%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Wireless	Communications	FWRLX	09/21/2000	19.04%	18.13%	14.84%	0.81% \$8.10	0.81% \$8.10	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Automotive Port	Consumer Cyclical	FSAVX	06/30/1986	48.93%	21.23%	17.32%	0.88% \$8.80	0.88% \$8.80	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Construction & Hsg Port	Consumer Cyclical	FSHOX	09/29/1986	40.90%	20.02%	20.70%	0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				30.00%	16.90%	16.63%		Voluntary Waiver	
Fidelity® Select Consumer Discret Port	Consumer Cyclical	FSCPX	06/29/1990	25.39%	18.01%	17.98%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Leisure	Consumer Cyclical	FDLSX	05/08/1984	38.39%	17.09%	16.41%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				30.00%	16.90%	16.63%		Voluntary Waiver	
Fidelity® Select Retailing	Consumer Cyclical	FSRPX	12/16/1985	26.99%	21.56%	21.34%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				30.00%	16.90%	16.63%		Voluntary Waiver	
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	This fund will be available effective 1/14/2022.
MSCI EM NR USD				18.20%	9.23%	5.73%			
Fidelity Emerging Markets K	Diversified Emerging Mkts	FKEMX	05/09/2008	18.86%	14.72%	9.94%	0.80% \$8.00	0.80% \$8.00	
MSCI EM NR USD				18.20%	9.23%	6.09%			
Fidelity® EMEA	Diversified	FEMEX	05/08/2008	-	-	-			

Investment Name / Benchmark	Morningstar Category Emerging Mkts	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 EM EMEA NR USD							Contractual Waiver Exp: 02/28/2022			
Fidelity® Emerging Markets Discovery	Diversified Emerging Mkts	FEDDX	11/01/2011	32.53%	10.01%	7.84%	1.24% \$12.40	1.24% \$12.40		
MSCI EM NR USD							18.20%	9.23%	6.09%	
Fidelity® Emerging Markets Idx	Diversified Emerging Mkts	FPADX	09/08/2011	16.65%	8.82%	5.88%	0.08% \$0.80	0.08% \$0.80		
MSCI EM NR USD							18.20%	9.23%	6.09%	
Fidelity® Total Emerg Mkts	Diversified Emerging Mkts	FTEMX	11/01/2011	14.80%	8.12%	6.30%	1.16% \$11.60	1.16% \$11.60		
MSCI EM NR USD							18.20%	9.23%	6.09%	
Vanguard Emerging Markets Stock Index Fund Institutional	Diversified Emerging Mkts	VEMIX	06/22/2000	18.42%	8.71%	6.06%	0.10% \$1.00	0.10% \$1.00	This fund will be available effective 1/14/2022.	
MSCI EM NR USD							18.20%	9.23%	6.09%	
Fidelity® Pacific Basin	Diversified Pacific/Asia	FPBFX	10/01/1986	19.02%	13.71%	13.48%	1.11% \$11.10	1.11% \$11.10		
MSCI Pacific NR USD							23.14%	8.85%	8.08%	
Fidelity® Select Natural Gas	Equity Energy	FSNGX	04/21/1993	84.08%	-8.77%	-3.75%	0.92% \$9.20	0.92% \$9.20		
S&P 500 TR USD							30.00%	16.90%	16.63%	
Fidelity® Select Gold	Equity Precious Metals	FSAGX	12/16/1985	-21.87%	1.46%	-5.08%	0.76% \$7.60	0.76% \$7.60		
S&P 500 TR USD							30.00%	16.90%	16.63%	
Fidelity® Europe	Europe Stock	FIEUX	10/01/1986	22.18%	9.20%	9.75%	1.03% \$10.30	1.03% \$10.30		
MSCI Europe NR USD							27.25%	8.85%	8.15%	
Fidelity® Select Banking	Financial	FSRBX	06/30/1986	86.73%	13.35%	15.01%	0.79% \$7.90	0.79% \$7.90		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Brokerage & Invmt Mgmt	Financial	FSLBX	07/29/1985	57.61%	20.87%	17.06%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Consumer Finance Port	Financial	FSVLX	12/16/1985	69.97%	17.39%	16.30%	0.89% \$8.90	0.89% \$8.90	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Financial Services Port	Financial	FIDSX	12/10/1981	68.48%	15.80%	15.39%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Insurance Port	Financial	FSPCX	12/16/1985	43.63%	11.95%	15.46%	0.83% \$8.30	0.83% \$8.30	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Global ex US Index	Foreign Large Blend	FSGGX	09/08/2011	22.94%	8.79%	7.53%	0.06% \$0.60	0.06% \$0.60	
MSCI ACWI Ex USA NR USD				23.92%	8.94%	7.48%			
Fidelity® International Index	Foreign Large Blend	FSPSX	09/08/2011	25.11%	8.81%	8.27%	0.04% \$0.40	0.04% \$0.40	
MSCI EAFE NR USD				25.73%	8.81%	8.10%			
Fidelity® Total International Equity	Foreign Large Blend	FTIEX	11/01/2007	26.59%	11.16%	9.77%	1.10% \$11.00	1.10% \$11.00	
MSCI ACWI Ex USA NR USD				23.92%	8.94%	7.48%			
MFS International Diversification Fund R6	Foreign Large Blend	MDIZX	10/02/2017	18.64%	-	9.41%	0.75% \$7.50	0.73% \$7.30	This fund will be available effective 1/14/2022.
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.
MSCI ACWI Ex USA NR USD				23.92%	8.94%	7.48%			
Fidelity® Diversified International K	Foreign Large Growth	FDIKX	05/09/2008	21.15%	11.46%	10.60%	0.94% \$9.40	0.94% \$9.40	

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 EAFE NR USD				25.73%	8.81%	8.10%			
Fidelity® International Capital Apprec	Foreign Large Growth	FIVFX	11/01/1994	18.08%	13.28%	13.27%	1.03% \$10.30	1.03% \$10.30	
MSCI ACWI Ex USA NR USD				23.92%	8.94%	7.48%			
Fidelity® International Discovery K	Foreign Large Growth	FIDKX	05/09/2008	26.20%	11.83%	10.62%	0.91% \$9.10	0.91% \$9.10	
MSCI EAFE NR USD				25.73%	8.81%	8.10%			
Fidelity® International Growth	Foreign Large Growth	FIGFX	11/01/2007	20.70%	13.07%	11.66%	1.01% \$10.10	1.01% \$10.10	
MSCI EAFE Growth NR USD				20.87%	11.41%	10.06%			
Fidelity® Overseas K	Foreign Large Growth	FOSKX	05/09/2008	25.56%	12.08%	12.40%	0.94% \$9.40	0.94% \$9.40	
MSCI EAFE NR USD				25.73%	8.81%	8.10%			
Fidelity® International Enhanced Index	Foreign Large Value	FIENX	12/20/2007	25.78%	8.39%	8.48%	0.59% \$5.90	0.59% \$5.90	
MSCI EAFE NR USD				25.73%	8.81%	8.10%			
Fidelity® International Small Cap	Foreign Small/Mid Blend	FISMX	09/18/2002	35.23%	9.93%	11.22%	1.08% \$10.80	1.08% \$10.80	
MSCI ACWI Ex USA Small NR USD				33.06%	10.28%	9.44%			
Fidelity® International Small Cap Opp	Foreign Small/Mid Growth	FSCOX	08/02/2005	31.07%	14.17%	13.52%	1.28% \$12.80	1.28% \$12.80	
MSCI EAFE Small Cap NR USD				29.02%	10.38%	10.73%	Voluntary Waiver		
Fidelity® Select Health Care	Health	FSPHX	07/14/1981	17.22%	16.47%	19.92%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Health Care Svcs Port	Health	FSHCX	06/30/1986	19.46%	15.94%	16.55%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Medical Tech and Devcs	Health	FSMEX	04/28/1998	33.09%	21.82%	21.87%	0.70% \$7.00	0.70% \$7.00	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Envir and Alt Engy Fund	Industrials	FSLEX	06/29/1989	40.89%	15.15%	13.90%	0.85% \$8.50	0.85% \$8.50	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Defense & Aero Port	Industrials	FSDAX	05/08/1984	29.32%	12.32%	14.55%	0.77% \$7.70	0.77% \$7.70	This fund will no longer be available effective 1/14/2022.
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Industrials	Industrials	FCYIX	03/03/1997	25.46%	10.91%	13.57%	0.76% \$7.60	0.76% \$7.60	This fund will no longer be available effective 1/14/2022.
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Transportation	Industrials	FSRFX	09/29/1986	25.71%	13.27%	15.76%	0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Japan	Japan Stock	FJPNX	09/15/1992	22.18%	12.08%	9.63%	1.06% \$10.60	1.06% \$10.60	
TOPIX TR JPY				27.52%	11.42%	12.72%			
Fidelity® Japan Smaller Companies	Japan Stock	FJSCX	11/01/1995	9.45%	8.09%	11.27%	0.93% \$9.30	0.93% \$9.30	
MSCI Japan NR USD				22.07%	9.36%	8.35%			
Fidelity® 500 Index	Large Blend	FXAIX	05/04/2011	29.99%	16.88%	16.62%	0.02% \$0.20	0.02% \$0.20	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Large Cap Core Enhanced Index	Large Blend	FLCEX	04/19/2007	31.98%	16.81%	16.26%	0.39% \$3.90	0.39% \$3.90	
S&P 500 TR USD				30.00%	16.90%	16.63%			

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® Mega Cap Stock	Large Blend	FGRTX	12/28/1998	40.56%	15.26%	15.69%	0.63% \$6.30	0.63% \$6.30	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Fidelity® Total Market Index	Large Blend	FSKAX	09/08/2011	32.11%	16.83%	16.56%	0.02% \$0.20	0.02% \$0.20	
<i>DJ US Total Stock Market TR USD</i>				32.13%	16.82%	16.56%			
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.
<i>Russell 1000 TR USD</i>				30.96%	17.11%	16.76%			
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	This fund will be available effective 1/14/2022.
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Vanguard PRIMECAP Fund Admiral	Large Blend	VPMAX	11/12/2001	29.83%	17.32%	17.97%	0.31% \$3.10	0.31% \$3.10	This fund will be available effective 1/14/2022.
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Fidelity® Blue Chip Growth K	Large Growth	FBGKX	05/09/2008	33.91%	27.55%	22.41%	0.71% \$7.10	0.71% \$7.10	
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%			
Fidelity® Contrafund® K	Large Growth	FCNKX	05/09/2008	24.49%	20.68%	18.08%	0.78% \$7.80	0.78% \$7.80	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Fidelity® Focused Stock	Large Growth	FTQGX	11/12/1996	25.35%	22.01%	18.35%	0.88% \$8.80	0.88% \$8.80	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Fidelity® Growth Company K	Large Growth	FGCKX	05/09/2008	32.35%	28.98%	23.26%	0.75% \$7.50	0.75% \$7.50	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>Russell 3000 Growth TR USD</i>				27.57%	22.30%	19.40%			
Fidelity® Growth Discovery K	Large Growth	FGDKX	05/09/2008	27.66%	23.65%	19.77%	0.69% \$6.90	0.69% \$6.90	
<i>Russell 3000 Growth TR USD</i>				27.57%	22.30%	19.40%			
Fidelity® K	Large Growth	FFDKX	05/09/2008	28.66%	19.12%	16.73%	0.39% \$3.90	0.39% \$3.90	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Fidelity® Large Cap Growth Enhanced Idx	Large Growth	FLGEX	04/19/2007	28.05%	21.00%	18.60%	0.39% \$3.90	0.39% \$3.90	
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%			
Fidelity® Magellan® K	Large Growth	FMGKX	05/09/2008	22.79%	18.58%	17.41%	0.72% \$7.20	0.72% \$7.20	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Fidelity® NASDAQ Composite Index®	Large Growth	FNCMX	09/25/2003	30.08%	23.11%	20.72%	0.35% \$3.50	0.29% \$2.90	
<i>NASDAQ Composite TR USD</i>				30.26%	23.37%	20.93%			
Fidelity® OTC K	Large Growth	FOCKX	05/09/2008	33.02%	26.04%	22.30%	0.72% \$7.20	0.72% \$7.20	
<i>NASDAQ Composite TR USD</i>				30.26%	23.37%	20.93%			
Fidelity® Trend	Large Growth	FTRNX	06/16/1958	27.57%	22.86%	19.58%	0.73% \$7.30	0.73% \$7.30	
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%			
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	This fund will be available effective 1/14/2022.
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%			
Vanguard Growth Index Fund Institutional	Large Growth	VIGIX	05/14/1998	28.09%	22.17%	19.33%	0.04% \$0.40	0.04% \$0.40	This fund will be available effective 1/14/2022.
<i>CRSP US Large Cap Growth TR USD</i>				28.13%	22.20%	19.16%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® Equity Dividend Income K	Large Value	FETKX	05/09/2008	33.85%	10.23%	12.69%	0.51% \$5.10	0.51% \$5.10	
<i>Russell 3000 Value TR USD</i>				36.64%	10.94%	13.48%			
Fidelity® Equity-Income K	Large Value	FEIKX	05/09/2008	33.55%	11.84%	13.13%	0.51% \$5.10	0.51% \$5.10	
<i>Russell 3000 Value TR USD</i>				36.64%	10.94%	13.48%			
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	
<i>Russell 1000 Value TR USD</i>				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	
<i>Russell 1000 Value TR USD</i>				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	
<i>Russell 3000 Value TR USD</i>				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.
<i>Russell 1000 Value TR USD</i>				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.
<i>CRSP US Large Cap Value TR USD</i>				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	
<i>MSCI EM Latin America NR USD</i>				27.34%	1.85%	-1.08%			

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® Mid Cap Index	Mid-Cap Blend	FSMDX	09/08/2011	38.06%	14.37%	15.51%	0.03% \$0.30	0.03% \$0.30	
<i>Russell Mid Cap TR USD</i>				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	
<i>S&P MidCap 400 TR</i>				43.68%	12.97%	14.72%			
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.
<i>CRSP US Mid Cap TR USD</i>				36.12%	14.61%	15.57%			
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.
<i>Russell Mid Cap Growth TR USD</i>				30.45%	19.27%	19.03%			
Fidelity® Extended Market Index	Mid-Cap Growth	FSMAX	09/08/2011	42.22%	16.41%	16.30%	0.04% \$0.40	0.04% \$0.40	
<i>DJ US Completion Total Stock Mkt TR USD</i>				42.20%	16.30%	16.16%			
Fidelity® Growth Strategies K	Mid-Cap Growth	FAGKX	05/09/2008	30.52%	17.87%	16.70%	0.52% \$5.20	0.52% \$5.20	
<i>Russell Mid Cap Growth TR USD</i>				30.45%	19.27%	17.54%			
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.
<i>CRSP US Mid Cap Growth TR USD</i>				31.88%	18.23%	16.82%			
Fidelity Advisor® Value Strategies K	Mid-Cap Value	FVSKX	05/09/2008	56.51%	12.93%	14.30%	0.62% \$6.20	0.62% \$6.20	
<i>Russell Mid Cap Value TR USD</i>				42.40%	10.59%	13.93%			
Fidelity® Low-Priced Stock K	Mid-Cap Value	FLPKX	05/09/2008	38.77%	12.52%	13.53%	0.56% \$5.60	0.56% \$5.60	
<i>Russell 2000 TR USD</i>				47.68%	13.45%	14.63%			
Fidelity® Mid Cap Enhanced Index	Mid-Cap Value	FMEIX	12/20/2007	38.84%	13.45%	15.06%	0.59% \$5.90	0.59% \$5.90	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Russell Mid Cap TR USD				38.11%	14.39%	15.52%			
Fidelity® Value K	Mid-Cap Value	FVLKX	05/09/2008	61.88%	12.70%	14.71%	0.47% \$4.70	0.47% \$4.70	
Russell Mid Cap Value TR USD				42.40%	10.59%	13.93%			
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.
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.
CRSP US Mid Cap Value TR USD				40.63%	10.84%	14.23%			
Fidelity® Global Commodity Stock	Natural Resources	FFGCX	03/25/2009	43.74%	9.41%	3.48%	1.02% \$10.20	1.02% \$10.20	
MSCI ACWI NR USD				27.44%	13.20%	11.90%			
Fidelity® Select Chemicals	Natural Resources	FSCHX	07/29/1985	35.59%	9.87%	13.22%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Materials	Natural Resources	FSDPX	09/29/1986	36.86%	9.46%	10.14%	0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Emerging Asia	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	18.36%	19.27%	13.71%	1.13% \$11.30	1.13% \$11.30	
MSCI AC Asia Ex Japan NR USD				14.42%	10.13%	8.50%			
Fidelity® Small Cap Enhanced Index	Small Blend	FCPEX	12/20/2007	53.27%	12.18%	14.50%	0.64% \$6.40	0.64% \$6.40	
Russell 2000 TR USD				47.68%	13.45%	14.63%			
Fidelity® Small Cap Index	Small Blend	FSSNX	09/08/2011	47.50%	13.56%	14.76%	0.03% \$0.30	0.03% \$0.30	
Russell 2000 TR USD				47.68%	13.45%	14.63%			
Fidelity® Small Cap Stock	Small Blend	FSLCX	03/12/1998	39.08%	12.87%	13.38%	0.91% \$9.10	0.91% \$9.10	

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	
Russell 2000 TR USD				47.68%	13.45%	14.63%			
Fidelity® Stock Selector Small Cap	Small Blend	FDSCX	06/28/1993	48.63%	15.35%	14.94%	1.02% \$10.20	1.02% \$10.20	
Russell 2000 TR USD				47.68%	13.45%	14.63%			
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.
CRSP US Small Cap TR USD				44.04%	13.95%	15.34%			
Fidelity® Small Cap Growth	Small Growth	FCPGX	11/03/2004	37.82%	20.85%	19.03%	1.00% \$10.00	1.00% \$10.00	
Russell 2000 Growth TR USD				33.27%	15.34%	15.74%			
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.
Russell 2000 Growth TR USD				33.27%	15.34%	13.71%			
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.
CRSP US Small Cap Growth TR USD				30.98%	17.09%	15.93%			
Fidelity® Small Cap Value	Small Value	FCPVX	11/03/2004	74.04%	13.15%	15.23%	0.98% \$9.80	0.98% \$9.80	
Russell 2000 Value TR USD				63.92%	11.03%	13.22%			
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.
CRSP US Small Cap Value TR USD				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.
Russell 2000 Value TR USD				63.92%	11.03%	9.25%			
Fidelity® Select IT Services	Technology	FBXOX	02/04/1998	20.40%	22.89%	21.69%	0.72% \$7.20	0.72% \$7.20	
S&P 500 TR USD				30.00%	16.90%	16.63%			
Fidelity® Select Semiconductors	Technology	FSELX	07/29/1985	52.03%	29.43%	25.85%	0.70% \$7.00	0.70% \$7.00	
S&P 500 TR USD				30.00%	16.90%	16.63%			

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® Select Software & IT Svcs Port	Technology	FSCSX	07/29/1985	28.26%	26.73%	24.02%	0.70% \$7.00	0.70% \$7.00	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Fidelity® Select Technology	Technology	FSPTX	07/14/1981	28.66%	29.68%	23.26%	0.69% \$6.90	0.69% \$6.90	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Fidelity® Select Utilities	Utilities	FSUTX	12/10/1981	16.17%	10.08%	10.77%	0.76% \$7.60	0.76% \$7.60	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Fidelity® Telecom and Utilities	Utilities	FIUIX	11/27/1987	10.89%	7.80%	9.99%	0.67% \$6.70	0.67% \$6.70	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
Fidelity® Worldwide	World Large- Stock Growth	FWWFX	05/30/1990	24.85%	17.70%	14.87%	1.05% \$10.50	1.05% \$10.50	
<i>MSCI World NR USD</i>				28.82%	13.74%	12.68%			
Fixed Income									
Mutual Fund									
Fidelity® Corporate Bond	Corporate Bond	FCBFX	05/04/2010	1.75%	4.89%	5.04%	0.45% \$4.50	0.45% \$4.50	
<i>Bloomberg US Credit TR USD</i>				1.45%	4.37%	4.60%			
Fidelity® New Markets Income	Emerging Markets Bond	FNMIX	05/04/1993	5.81%	2.70%	5.20%	0.81% \$8.10	0.81% \$8.10	
<i>JPM EMBI Global TR USD</i>				3.88%	3.57%	5.48%			
Fidelity® Capital & Income	High Yield Bond	FAGIX	11/01/1977	20.30%	8.94%	8.96%	0.68% \$6.80	0.68% \$6.80	
<i>ICE BofA US HY Constnd TR USD</i>				11.46%	6.34%	7.29%			
Fidelity® Focused High Income	High Yield Bond	FHIFX	09/08/2004	6.84%	5.35%	5.81%	0.75% \$7.50	0.75% \$7.50	
<i>ICE BofA US High Yield TR USD</i>				11.46%	6.35%	7.30%			
Fidelity® Global High Income	High Yield Bond	FGHNX	05/11/2011	10.79%	5.49%	6.53%	1.04% \$10.40	0.90% \$9.00	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>ICE BofA Gbl HY&Crossv CtyCp&Gv TR USD</i>				7.53%	5.14%	6.40%	Contractual Waiver Exp: 08/31/2021		
Fidelity® High Income	High Yield Bond	SPHIX	08/29/1990	8.86%	5.52%	6.44%	0.70% \$7.00	0.70% \$7.00	
<i>ICE BofA US HY Constnd TR USD</i>				11.46%	6.34%	7.29%			
Fidelity® Inflation-Prot Bd Index	Inflation- Protected Bond	FIPDX	05/16/2012	5.18%	4.23%	2.63%	0.05% \$0.50	0.05% \$0.50	
<i>Bloomberg US Treasury US TIPS TR USD</i>				5.19%	4.34%	3.12%			
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 1/4/2022.
<i>Bloomberg US Treasury US TIPS TR USD</i>				5.19%	4.34%	2.50%			
Fidelity® Investment Grade Bond	Intermediate Core Bond	FBNDX	08/06/1971	0.35%	3.83%	3.67%	0.45% \$4.50	0.45% \$4.50	
<i>Bloomberg US Agg Bond TR USD</i>				-0.90%	2.94%	3.01%			
Fidelity® Mortgage Securities	Intermediate Core Bond	FMSFX	12/31/1984	-0.23%	2.26%	2.61%	0.45% \$4.50	0.45% \$4.50	
<i>Bloomberg US MBS TR USD</i>				-0.43%	2.17%	2.41%			
Fidelity® US Bond Index	Intermediate Core Bond	FXNAX	05/04/2011	-0.94%	2.89%	2.97%	0.03% \$0.30	0.03% \$0.30	
<i>Bloomberg US Agg Bond TR USD</i>				-0.90%	2.94%	3.01%			
Fidelity® Total Bond Fund	Intermediate Core-Plus Bond	FTBFX	10/15/2002	1.72%	3.95%	4.01%	0.45% \$4.50	0.45% \$4.50	
<i>Bloomberg US Agg Bond TR USD</i>				-0.90%	2.94%	3.01%			
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 1/4/2022.
<i>Bloomberg US Aggregate Bond TR USD</i>				-0.90%	2.94%	3.01%	Contractual Waiver Exp: 02/28/2022		

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	
Fidelity® GNMA	Intermediate Government	FGMNX	11/08/1985	-0.02%	1.94%	2.22%	0.45% \$4.50	0.45% \$4.50	
Bloomberg GNMA TR USD				-0.64%	1.91%	2.16%			
Fidelity® Government Income	Intermediate Government	FGOVX	04/04/1979	-2.66%	2.04%	2.13%	0.45% \$4.50	0.45% \$4.50	
Bloomberg US Government TR USD				-3.20%	2.26%	2.21%			
Fidelity® Interm Trs Bd Index	Intermediate Government	FUAMX	10/04/2017	-3.56%	-	3.49%	0.03% \$0.30	0.03% \$0.30	
Bloomberg US Government TR USD				-3.20%	2.26%	2.21%			
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 1/4/2022.
Bloomberg US Aggregate Float Adjusted TR USD				-0.93%	2.99%	3.05%			
Fidelity® Long-Term Trs Bd Index	Long Government	FNBGX	10/04/2017	-10.19%	-	5.87%	0.03% \$0.30	0.03% \$0.30	
Bloomberg US Treasury Long TR USD				-10.27%	3.31%	4.39%			
Vanguard Long-Term Bond Index Fund Institutional	Long-Term Bond	VBLLX	02/02/2006	-2.80%	5.18%	5.75%	0.05% \$0.50	0.05% \$0.50	This fund will be available effective 1/4/2022.
Bloomberg US Government/Credit Long TR USD				-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	
Bloomberg US Universal TR USD				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	
Bloomberg Government 1-5 Yr TR USD				-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	
Bloomberg US Govt 1-3 Yr TR USD				0.03%	1.65%	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	
Fidelity® Intermediate Bond	Short-Term Bond	FTHRX	05/23/1975	0.27%	2.83%	2.81%	0.45% \$4.50	0.45% \$4.50	
<i>Bloomberg US Govt/Credit Interm TR USD</i>				-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	
<i>Bloomberg US Govt/Credit 1- 3 Yr TR USD</i>				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 1/4/2022.
<i>Bloomberg US 1-5 year Government/Credit Float Adju</i>				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	
<i>Bloomberg Gbl Agg Credit TR Hdg USD</i>				1.46%	4.12%	4.69%	Contractual Waiver Exp: 04/30/2022		
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 1/4/2022.
<i>Bloomberg Global Aggregate ex-USD Float Adjusted R</i>				-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	
<i>ICE BofA USD 3M Dep OR CM TR USD</i>				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	
<i>ICE BofA USD 3M Dep OR CM TR USD</i>				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	
<i>ICE BofA USD 3M Dep OR CM TR USD</i>				0.21%	1.44%	0.90%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
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	
ICE BofA USD 3M Dep OR CM TR USD				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 1/4/2022.
FTSE Treasury Bill 3 Month USD				0.06%	1.13%	0.60%			
Multi-Asset									
Mutual Fund									
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 1/4/2022 then will be merged into Vanguard Target Income Investor on 2/11/2022.
Morningstar Lifetime Allocation Moderate Income TR				11.61%	6.72%	6.01%			
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	This fund will be open to participant directed investments on 1/4/2022 then will be merged into Vanguard 2015 Target Fund Investor on 2/11/2022.
Morningstar Lifetime Allocation Moderate 2015 TR USD				12.85%	7.94%	7.07%			
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 1/4/2022 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 1/4/2022 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	Target-Date	VTTWX	06/26/2015	18.40%	10.49%	8.74%	0.09%	0.09%	This fund will be open to participant directed investments on 1/4/2022 then will be merged into Vanguard 2030 Target 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	
Retirement 2030 Fund Institutional	2030						\$0.90	\$0.90	
<i>Morningstar Lifetime Allocation Moderate 2030 TR USD</i>				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 1/4/2022 then will be merged into Vanguard 2035 Target Fund Investor on 2/11/2022.
<i>Morningstar Lifetime Allocation Moderate 2035 TR USD</i>				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 1/4/2022 then will be merged into Vanguard 2040 Target Fund Investor on 2/11/2022.
<i>Morningstar Lifetime Allocation Moderate 2040 TR USD</i>				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 1/4/2022 then will be merged into Vanguard 2045 Target Fund Investor on 2/11/2022.
<i>Morningstar Lifetime Allocation Moderate 2045 TR USD</i>				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	This fund will be open to participant directed investments on 1/4/2022 then will be merged into Vanguard 2050 Target Fund Investor on 2/11/2022.
<i>Morningstar Lifetime Allocation Moderate 2050 TR USD</i>				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 1/4/2022 then will be merged into Vanguard 2055 Target Fund Investor on 2/11/2022.
<i>Morningstar Lifetime Allocation Moderate 2055 TR USD</i>				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 1/4/2022 then will be merged into Vanguard 2060 Target 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	
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				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 1/4/2022 then will be merged into Vanguard 2065 Target Fund Investor on 2/11/2022.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				28.62%		11.23%			
Vanguard Target Retirement 2015 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2015 TR USD</i>				12.85%	7.94%	7.86%			
Vanguard Target Retirement 2020 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2020 TR USD</i>				14.14%	8.58%	8.65%			
Vanguard Target Retirement 2025 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2025 TR USD</i>				16.07%	9.35%	9.57%			
Vanguard Target Retirement 2030 Fund Investor	Target-Date 2030	VTHR X	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.
<i>Morningstar Lifetime Allocation Moderate 2030 TR USD</i>				18.97%	10.26%	10.49%			
Vanguard Target Retirement 2035 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2035 TR USD</i>				22.53%	11.10%	11.20%			
Vanguard Target Retirement 2040 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2040 TR USD</i>				25.71%	11.69%	11.58%			

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 Target Retirement 2045 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2045 TR USD</i>				27.69%	11.96%	11.68%			
Vanguard Target Retirement 2050 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2050 TR USD</i>				28.42%	11.99%	11.64%			
Vanguard Target Retirement 2055 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2055 TR USD</i>				28.59%	11.96%	11.55%			
Vanguard Target Retirement 2060 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				28.62%	11.89%	10.43%			
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	
<i>S&P/LSTA Leveraged Loan TR</i>				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	This fund will no longer be available effective 1/4/2022.
<i>MSCI ACWI Ex USA NR USD</i>				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	
<i>MSCI ACWI Ex USA NR USD</i>				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	
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	
MSCI EAFE NR USD				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	
S&P 500 TR USD				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	
S&P United States REIT TR USD				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	
S&P 500 TR USD				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.

VALIC

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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									
Other									
AMER BEACON BRDWY LRG CP GRW I (0090)		NA		40.67%	19.12%	19.85%		1.93%	\$19.30
<i>Russell 1000 Growth TR USD</i>				42.50%	23.66%				
ARIEL APPRECIATION FUND PORTFOLIO DIRECTOR (0069)		NA		44.12%	9.21%	12.45%		1.95%	\$19.50
<i>Russell Mid Cap Value TR USD</i>				42.40%	10.59%	13.93%			
ARIEL FUND (0068)		NA		64.28%	12.32%	14.87%		1.84%	\$18.40
<i>Russell 2500 Value TR USD</i>				54.38%	10.49%	13.35%			
BLUE CHIP GROWTH FUND (0072)		NA		20.76%	21.17%	18.91%		1.63%	\$16.30
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
DIVIDEND VALUE (0021)		NA		30.21%	9.28%	11.31%		1.50%	\$15.00
<i>Russell 1000 Value TR USD</i>				35.01%	10.94%	13.51%			
EMERGING ECONOMIES (0087)		NA		19.05%	8.11%	5.10%		1.71%	\$17.10
<i>MSCI EM NR USD</i>				18.20%	9.23%	6.09%			
GLOBAL STRATEGY (0088)		NA		11.24%	4.43%	5.79%		1.51%	

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	
								\$15.10	
<i>60% MSCI ACWI & 40% JPMorgan GBI Global (unhdg)</i>				14.27%	8.59%	7.73%			
GROWTH FUND P(0078)		NA		24.51%	20.75%	17.24%		1.45%	\$14.50
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%			
International Growth Fund (0020)		NA		43.23%	17.57%	9.33%		1.66%	\$16.60
<i>MSCI ACWI Ex USA NR USD</i>				35.72%	11.08%	5.45%			
LARGE CAPITAL GROWTH (0079)		NA		25.74%	18.86%	15.88%		1.55%	\$15.50
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%			
MID CAP INDEX FUND (0004)		NA		42.13%	11.69%	13.46%		1.16%	\$11.60
<i>S&P MidCap 400 TR</i>				43.68%	12.97%	14.72%			
NASDAQ-100(R) INDEX FUND (0046)		NA		27.87%	24.22%	21.00%		1.33%	\$13.30
<i>NASDAQ 100 TR USD</i>				29.58%	25.93%	22.65%			
SMALL CAP SPECIAL VALUE FUND (0084)		NA		54.13%	10.08%	13.12%		1.68%	\$16.80
<i>Russell 2000 Value TR USD</i>				63.92%	11.03%	10.85%			
STOCK INDEX FUND (0010)		NA		28.34%	15.36%	15.09%		1.29%	\$12.90
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.63%			
VANGUARD WINDSOR II (0024)		NA		38.60%	13.43%	13.48%		1.39%	\$13.90
<i>Russell 1000 Value TR USD</i>				35.01%	10.94%	13.51%			
VC I CAPITAL APPRECIATION (0139)		NA		29.85%	18.18%	16.72%		1.40%	\$14.00
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%			

Fixed Income

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	
Other									
GOVERNMENT SECURITIES FUND (0008)		NA		-2.99%	1.18%	1.33%		1.46%	\$14.60
<i>BBgBarc US Government TR USD</i>				-3.20%	2.26%	2.21%			
High Yield Bond Fund (0160)		NA		9.52%	5.43%	5.93%		1.48%	\$14.80
<i>FTSE HY Market TR</i>				11.36%	6.26%	7.06%			
INTERNATIONAL GOVERNMENT BOND (0013)		NA		-1.69%	1.06%	1.34%		1.45%	\$14.50
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>				-1.07%	2.18%	2.51%			
Inflation Protected Fund (0077)		NA		3.72%	3.13%	2.09%		1.34%	\$13.40
<i>BBG Barc Us Treasury US TIPS</i>				5.19%	4.34%	3.12%			
VANGUARD LONG-TERM TREASURY (0023)		NA		-10.43%	2.41%	3.45%		1.00%	\$10.00
<i>BBgBarc US Treasury Long TR USD</i>				-10.27%	3.31%	4.39%			
VANGUARD LT INV-GRADE FUND (0022)		NA		-1.40%	4.83%	5.70%		1.02%	\$10.20
<i>BBgBarc US Credit A+ Long TR USD</i>				-0.42%	5.49%	6.22%			
Other									
Other									
ASSET ALLOCATION FUND (0005)		NA		21.40%	7.04%	7.58%		1.72%	\$17.20
<i>55% S&P 500 Index, 35% Barclays Capital Aggregate Bond, and 10% TBill 3 month Index</i>				16.92%	11.43%	11.24%			
Aggressive Growth Lifestyle (0148)		NA		26.37%	10.11%	10.21%		1.38%	\$13.80

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>54% Russell 3000,, 13% EAFE (net) 25% Barclays Capital Appreciation Aggte Bond, 8% FTSE/EPRA NAREIT Gbl Real Estate</i>				22.24%	11.58%	11.64%			
CORE BOND FUND [0158]				0.76%	2.91%	3.05%		1.32%	\$13.20
<i>Bloomberg US Agg Bond TR USD</i>				-0.90%	2.94%	3.01%			
Global Real Estate Fund (0101)		NA		20.86%	4.99%	8.18%		1.65%	\$16.50
<i>FTSE EPRA Nareit Developed</i>				30.81%	5.51%	9.27%			
Government Money Market I (0006)		NA		-0.79%	-0.09%	-0.44%		1.31%	\$13.10
<i>FTSE Treasury Bill 3</i>				0.06%	1.13%	0.60%			
INTERNATIONAL VALUE FUND (0089)		NA		24.75%	4.64%	5.21%		1.53%	\$15.53
<i>MSCI ACWI Ex USA NR USD</i>				23.92%	8.94%	7.48%			
INTL SOCIALLY RESPONSIBLE FUND [0012]				24.21%	9.94%	11.12%		1.43%	\$14.30
<i>MSCI EAFE NR USD</i>				25.73%	8.81%	8.10%			
INVESCO BAL RISK COMMOD STR (0102)		NA		33.37%	2.81%	-2.06%		1.95%	\$19.50
<i>Bloomberg Commodity TR USD</i>				42.29%	4.54%	-2.66%			
MODERATE GROWTH LIFESTYLE (0149)		NA		21.77%	8.89%	8.91%		1.38%	\$13.80
<i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>				15.71%	9.41%	9.40%			
Mid Cap Strategic Growth (0083)		NA		34.86%	18.94%	15.08%		1.61%	\$16.10
<i>Russell Mid Cap Growth TR</i>				30.45%	19.27%	17.54%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Mid Cap Value Fund (0138)		NA		46.00%	9.73%	12.56%		1.60% \$16.00	
<i>Russell Mid Cap Value</i>				42.40%	10.59%	13.93%			
NTERNATL EQUITIES INDEX FUND [0011]				23.83%	7.39%	6.70%		1.24% \$12.40	
<i>MSCI EAFE NR USD</i>				25.73%	8.81%	8.10%			
NTL OPPORTUNITIES [0133]				18.68%	9.96%	9.67%		1.75% \$17.50	
<i>MSCI ACWI Ex USA SMID NR USD</i>				28.94%	9.40%	8.69%			
SCIENCE & TECHNOLOGY FUND (0017)		NA		27.55%	25.05%	21.11%		1.77% \$17.70	
<i>S&P North American Technology TR</i>				31.57%	31.57%	23.38%			
SYSTEMATIC CORE FUND (0016)		NA		30.21%	16.17%	15.17%		1.57% \$15.70	
<i>Russell 1000 TR USD</i>				30.96%	17.11%	16.76%			
SYSTEMATIC VALUE (0075)		NA		34.35%	9.67%	11.51%		1.66% \$16.60	
<i>Russell 1000 Value TR USD</i>				35.01%	10.94%	13.51%			
Small Cap Growth Fund (0135)		NA		23.30%	22.49%	18.73%		1.68% \$16.80	
<i>Russell 2000 Growth TR</i>				33.27%	15.34%	15.74%			
Small Cap Inex Fund (0014)		NA		46.06%	12.22%	13.48%		1.24% \$12.40	
<i>Russell 2000 TR</i>				47.68%	13.45%	13.45%			
Small Cap Value Fund (0136)		NA		66.18%	9.12%	11.71%		1.57% \$15.70	
<i>Russell 2000 Value TR</i>				63.92%	11.03%	13.22%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
US SOCIALLY RESPONSIBLE FUND (0141)		NA		29.21%	15.12%	15.67%		1.16% \$11.60	
<i>S&P 500 TR USD</i>				30.00%	16.90%	16.90%			
VANGUARD LIFESTRATEGY CONSER (0054)		NA		9.13%	6.19%	6.20%		1.17% \$11.70	
<i>Vanguard LifeStrategy Conservative Growth Composite Index**</i>				10.52%	7.62%	6.99%			
VANGUARD LIFESTRATEGY MODERA [0053]				15.04%	8.33%	8.24%		1.18% \$11.80	
<i>Vanguard LifeStrategy Moderate Growth Composite Index***</i>				16.63%	9.85%	9.68%			
VANGUARD WELLINGTON FUND INC. (0025)		NA		18.96%	10.31%	10.32%		1.29% \$12.90	
<i>65% S&P 500, 35% BarCap Credit A or Better Bond</i>				18.81%	12.40%	12.30%			
VC I CONSERVATIVE GROWTH LIFESTYLE (0150)		NA		14.51%	6.39%	6.52%		1.39% \$13.90	
<i>24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate</i>				9.38%	7.00%	6.99%			
Vanguard Lifestrategy Growth (0052)		NA		21.19%	10.43%	10.26%		1.19% \$11.90	
<i>Vanguard Lifestrategy Growth Comp Inx</i>				22.99%	12.02%	11.73%			

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% \$9.10	0.91% \$9.10	This fund will be available effective 1/4/2022.
<i>MSCI EM NR USD</i>				18.20%	9.23%	5.73%			
Vanguard Emerging Markets Stock Index Fund Institutional	Diversified Emerging Mkts	VEMIX	06/22/2000	18.42%	8.71%	6.06%	0.10% \$1.00	0.10% \$1.00	This fund will be available effective 1/4/2022.
<i>MSCI EM NR USD</i>				18.20%	9.23%	6.09%			
Vanguard Emerging Markets Stock Index Fund Investor	Diversified Emerging Mkts	VEIEX	05/04/1994	18.20%	8.49%	5.85%	0.29% \$2.90	0.29% \$2.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
<i>MSCI EM NR USD</i>				18.20%	9.23%	6.09%			
Vanguard Pacific Stock Index Fund Investor	Diversified Pacific/Asia	VPACX	06/18/1990	21.85%	8.64%	8.10%	0.23% \$2.30	0.23% \$2.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI Pacific NR USD</i>				23.14%	8.85%	8.08%			
Vanguard Energy Fund Investor	Equity Energy	VGEXX	05/23/1984	36.25%	-3.27%	0.11%	0.33% \$3.30	0.33% \$3.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P 1500 Energy TR</i>				86.26%	-2.15%	1.53%			
Vanguard European Stock Index Fund Investor	Europe Stock	VEURX	06/18/1990	28.29%	9.19%	8.55%	0.23% \$2.30	0.23% \$2.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI Europe NR USD</i>				27.25%	8.85%	8.15%			
MFS International Diversification Fund R6	Foreign Large Blend	MDIZX	10/02/2017	18.64%	-	9.41%	0.75% \$7.50	0.73% \$7.30	This fund will be available effective 1/4/2022.

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	
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 1/4/2022.
MSCI ACWI Ex USA NR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
MSCI ACWI Ex USA NR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI World Ex USA SMID NR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 1500 Health Care TR				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 TR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 1000 TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
<i>Russell 1000 TR USD</i>				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 1/4/2022.
<i>Russell 1000 TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P 500 TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P 500 TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Large Cap TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI US Prime Market 750 GR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P 500 TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Total Market TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P 500 TR USD</i>				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	
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%	\$5.30	\$4.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Capital Opportunity Fund Admiral	Large Growth	VHCAX	11/12/2001	34.84%	18.30%	18.95%	0.37%	0.37%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell Mid Cap Growth TR USD</i>				30.45%	19.27%	17.54%	Contractual Waiver Exp: 10/31/2021		
Vanguard Growth Index Fund Institutional	Large Growth	VIGIX	05/14/1998	28.09%	22.17%	19.33%	\$3.70	\$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Large Cap Growth TR USD</i>				28.13%	22.20%	19.16%			
Vanguard Growth Index Fund Investor	Large Growth	VIGRX	11/02/1992	28.09%	22.17%	19.33%	0.04%	0.04%	This fund will be available effective 1/4/2022.
<i>CRSP US Large Cap Growth TR USD</i>				28.13%	22.20%	19.16%	\$0.40	\$0.40	
Vanguard U.S. Growth Fund Investor	Large Growth	VWUSX	01/06/1959	28.13%	22.20%	19.16%	0.17%	0.17%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%	\$1.70	\$1.70	
Vanguard Equity Income Fund Admiral	Large Value	VEIRX	08/13/2001	28.13%	22.20%	19.16%	0.38%	0.38%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 1000 Value TR USD</i>				35.01%	10.94%	13.51%	\$3.80	\$3.80	
Vanguard Equity Income Fund I	Large Value	VEIPX	03/21/1988	30.77%	11.85%	13.74%	0.19%	0.19%	This fund will be available effective 1/4/2022.
<i>Russell 1000 Value TR USD</i>				35.01%	10.94%	13.51%	\$1.90	\$1.90	
Vanguard High Dividend Yield Index Fund Admiral	Large Value	VHYAX	02/07/2019	31.51%	-	12.34%	0.28%	0.28%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
<i>Russell 1000 Value TR USD</i>				35.01%	10.94%	13.51%	\$2.80	\$2.80	
Vanguard Value Index Fund Institutional	Large Value	VIVIX	07/02/1998	32.51%	12.16%	14.08%	0.08%	0.08%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Large Cap Value TR USD</i>				32.53%	12.16%	14.18%	\$0.80	\$0.80	
Vanguard Value Index Fund Investor	Large Value	VIVAX	11/02/1992	32.51%	12.16%	14.08%	0.04%	0.04%	This fund will be available effective 1/4/2022.
				32.33%	12.01%	13.92%	\$0.40	\$0.40	
				32.53%	12.16%	14.18%	0.17%	0.17%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
				32.33%	12.01%	13.92%	\$1.70	\$1.70	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value TR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value TR USD				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 1/4/2022.
CRSP US Mid Cap TR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
CRSP US Mid Cap TR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Mid Cap TR USD				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 1/4/2022.
Russell Mid Cap Growth TR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Completion TR USD				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 1/4/2022.
CRSP US Mid Cap Growth TR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
CRSP US Mid Cap Growth TR USD				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 1/4/2022.

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	
<i>Russell Mid Cap Value TR USD</i>				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 1/4/2022.
<i>CRSP US Mid Cap Value TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
<i>CRSP US Mid Cap Value TR USD</i>				40.63%	10.84%	14.23%			
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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell Mid Cap Value TR USD</i>				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 1/4/2022.
<i>CRSP US Small Cap TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI US Small Cap 1750 GR USD</i>				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 1/4/2022.
<i>Russell 2000 Growth TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2500 Growth TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
<i>CRSP US Small Cap Growth TR USD</i>				30.98%	17.09%	15.93%			
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 1/4/2022.

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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
CRSP US Small Cap Value TR USD				55.75%	11.03%	14.63%			
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 1/4/2022.
CRSP US Small Cap Value TR USD				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 1/4/2022.
Russell 2000 Value TR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI NR USD				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	This fund will no longer be available effective 1/4/2022.
MSCI ACWI NR USD				27.44%	13.20%	11.90%			
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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI NR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Credit 5-10 Yr TR USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Corporate High Yield TR USD				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	
<i>Bloomberg US Treasury US TIPS TR USD</i>	Bond			5.19%	4.34%	3.12%	\$0.70	\$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
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 1/4/2022.
<i>Bloomberg US Treasury US TIPS TR USD</i>				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 1/4/2022.
<i>Bloomberg US Aggregate Bond TR USD</i>				-0.90%	2.94%	3.01%	Contractual Waiver Exp: 02/28/2022		
Vanguard GNMA Fund Investor	Intermediate Government	VFIX	06/27/1980	-0.16%	1.93%	2.25%	0.21% \$2.10	0.21% \$2.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg GNMA TR USD</i>				-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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Government TR USD</i>				-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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US 5-10 year Government/Credit Float Adj</i>				-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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will be merged into Vanguard Total Bond Market Index Fund Inst. Plus on 1/4/2022.
<i>Bloomberg US Aggregate Float Adjusted TR USD</i>				-0.93%	2.99%	3.05%			
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 1/4/2022.
<i>Bloomberg US Aggregate Float Adjusted TR USD</i>				-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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Treasury Long TR USD</i>				-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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
<i>Bloomberg US Government/Credit Long TR USD</i>				-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 1/4/2022.
<i>Bloomberg US Government/Credit Long TR USD</i>				-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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Credit A+ Long TR USD</i>				-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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Government 1-5 Yr TR USD</i>				-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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Government 1-3 Yr TR USD</i>				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 1/4/2022.
<i>Bloomberg US 1-5 year Government/Credit Float Adju</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will no longer be available effective 1/4/2022.
<i>Bloomberg US 1-5 year Government/Credit Float Adju</i>				0.08%	2.19%	1.89%			
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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
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 1/4/2022.
Bloomberg Global Aggregate ex-USD Float Adjusted R				-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 1/4/2022.
FTSE Treasury Bill 3 Month USD				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	
FTSE Treasury Bill 3 Month USD				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	
FTSE Treasury Bill 3 Month USD				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				-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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				-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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Moderately Conservative Target Risk TR				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Moderate Target Risk TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Aggregate Bond TR USD</i>				-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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Moderate Target Risk TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Moderate Target Risk TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Dow Jones US Total Stock Market TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will be merged into Vanguard Target Retirement Income Fund Investor on 2/11/2022
<i>Morningstar Lifetime Allocation Moderate Income TR USD</i>				11.61%	6.72%	6.01%			
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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will be merged into Vanguard Target Retirement 2015 Fund Investor on 2/11/2022
<i>Morningstar Lifetime Allocation Moderate 2015 TR USD</i>				12.85%	7.94%	7.07%			
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 \$0.90	Net \$0.90	
Vanguard Institutional Target Retirement 2020 TR USD				14.14%	8.58%	7.56%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. 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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will be merged into Vanguard Target Retirement 2025 Fund Investor on 2/11/2022
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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will be merged into Vanguard Target Retirement 2030 Fund Investor on 2/11/2022
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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will be merged into Vanguard Target Retirement 2035 Fund Investor on 2/11/2022
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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will be merged into Vanguard Target Retirement 2040 Fund Investor on 2/11/2022
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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will be merged into Vanguard Target Retirement 2045 Fund Investor on 2/11/2022
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VRTLX	06/26/2015	25.78%	12.70%	10.26%	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. 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	
<i>Morningstar Lifetime Allocation Moderate 2050 TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will be merged into Vanguard Target Retirement 2055 Fund Investor on 2/11/2022
<i>Morningstar Lifetime Allocation Moderate 2055 TR USD</i>				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	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will be merged into Vanguard Target Retirement 2060 Fund Investor on 2/11/2022
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				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	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. This fund will be merged into Vanguard Target Retirement 2065 Fund Investor on 2/11/2022
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				28.62%		11.23%			
Vanguard Target Retirement 2015 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2015 TR USD</i>				12.85%	7.94%	7.86%			
Vanguard Target Retirement 2020 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2020 TR USD</i>				14.14%	8.58%	8.65%			
Vanguard Target Retirement 2025 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2025 TR USD</i>				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	
Vanguard Target Retirement 2030 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2030 TR USD</i>				18.97%	10.26%	10.49%			
Vanguard Target Retirement 2035 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2035 TR USD</i>				22.53%	11.10%	11.20%			
Vanguard Target Retirement 2040 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2040 TR USD</i>				25.71%	11.69%	11.58%			
Vanguard Target Retirement 2045 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2045 TR USD</i>				27.69%	11.96%	11.68%			
Vanguard Target Retirement 2050 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2050 TR USD</i>				28.42%	11.99%	11.64%			
Vanguard Target Retirement 2055 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2055 TR USD</i>				28.59%	11.96%	11.55%			
Vanguard Target Retirement 2060 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				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	
Vanguard Target Retirement 2065 Fund Investor	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.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				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: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P United States REIT TR USD</i>				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			<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 Retirement Annuity	3.00%	Through 02/28/2022	

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-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-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
103250	JOHNS HOPKINS UNIVERSITY 403(B) PLAN

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	1.00%	NA	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
FIXED ACCOUNT PLUS	1.70%	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	1.70%	NA	This option provides a guaranteed interest rate for a guaranteed period (ten years). Rates are declared not less frequently than annually and are guaranteed for the term of the investment. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Withdrawals prior to the contract end of the guaranteed period date may be subject to a market value adjustment. Please refer to your contract or certificate for specific information.

Part B. Annuity Information

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

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

TIAA Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS

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

PRICING FACTORS

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

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

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

RESTRICTIONS / FEES

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

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

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS

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

PRICING FACTORS

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

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

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

RESTRICTIONS / FEES

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

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

VALIC

Guaranteed Death Benefit

OBJECTIVES / GOALS

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

PRICING FACTORS

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

RESTRICTIONS / FEES

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

Guaranteed Income Payment Options

OBJECTIVES / GOALS

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

PRICING FACTORS

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

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

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

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

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

RESTRICTIONS / FEES

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

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

Please visit www.tiaa.org/public/support/faqs 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:

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, PO Box # 770003, Cincinnati, OH 45277-0065 or call 800-343-9179.

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: 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 800-523-1188 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_disclosureA free paper copy of the information on the websites may be obtained by contacting the Plan Administrator. Contact VALIC at 800-428-2542 or write to: The Variable Annuity Life Insurance Company, 2929 Allen Parkway, Houston, Texas

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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