

Plan and Investment Notice

MONMOUTH UNIVERSITY DC RETIREMENT PLAN (BASIC)

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
Fidelity Investments

TIAA

HOW TIAA RECORDKEEPS YOUR PLAN

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

- MONMOUTH UNIVERSITY DC RETIREMENT PLAN (BASIC) – Plan ID 103588
- MONMOUTH UNIVERSITY DC RETIREMENT PLAN (SUPPLEMENTAL) – Plan ID 103589

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

RIGHT TO DIRECT INVESTMENTS

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

1. Online by visiting **TIAA.org**
2. By phone at **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 the 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, 103588, 103589, you'll be directed to plan and investment information.

SELF-DIRECTED BROKERAGE

A TIAA Brokerage Service is available that permits you to use investments that have not been selected for your plan and are not monitored. This service permits you to use a wide variety of investments but you are expected to prudently select and monitor any investments that you make through the brokerage service. This means that you must have the skill and experience or use an independent expert to advise you. Depending upon your plan's characteristics, investments available within the brokerage service may or may not include mutual funds, equities, bonds and certificate of deposits (403(b) plans are limited to mutual funds). Generally, there are fees associated with investment transactions (purchasing or selling), as well as minimum transaction amount requirements. Before purchasing or selling an investment you should understand any applicable fees, including fees that will be associated with your transaction such as commissions or other charges for purchasing and selling the investment. To request a transaction, and to learn more about the brokerage service including fees call 800-927-3059 or visit <http://www.tiaa-cref.org/public/brokerage/pdf/pensionsdacia.pdf> Available in all plans.

COST OF PLAN SERVICES

There are three categories of services provided to your plan:

1. GENERAL ADMINISTRATIVE SERVICES

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

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 plan designated investment option is listed in Section II: Investment Options Comparative Chart.

3. PERSONALIZED SERVICES

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

Brokerage	Transactions (buy or sell) refer to Brokerage Services Agreement. Applies to all plans.
Collateralized loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. Applies to all plans.
Qualified Domestic Relations Orders (QDRO)	No charge
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.

FIDELITY INVESTMENTS

RIGHT TO DIRECT INVESTMENTS

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

RESTRICTIONS

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

change.

ADDITIONAL RIGHTS AND PRIVILEGES

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 - Mutual Funds

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. The Plan's investment options, along with certain information about each of them, are listed in Section 3 of this Notice.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative fees may include legal, accounting, trustee, 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.

Based on the information and direction Fidelity had on file at the time this Notice was prepared, the following plan administrative fee(s) may be deducted from Plan accounts. The Plan's administrative services may also be paid for through offsets and/or payments associated with one or more of the Plan's investment options. As you review this information, please keep in mind that fees are subject to change and that certain plan administrative fees may not be deducted from accounts in some circumstances.

Type of Plan Administrative Fee-Recordkeeping Fee
Amount-\$20.00 per year deducted quarterly

If any Plan administrative fees are actually deducted from your account, they will be reflected on your Plan account statement.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an expense ratio. You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to Section 3 of this notice for information about the Plans investment options, including their expense ratios (where applicable).

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 options strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options.

COST OF PLAN SERVICES - PERSONALIZED SERVICES

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee-Overnight Mailing Fee

Amount-\$25.00 per transaction

Type of Individual Fee- Participant Hired Advisory (Adv)

Amount-Fee varies based on advisor

Also please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plans investment options. Please see Section 3 for details regarding the specific fees that may apply to the investment options available under the Plan.

If any individual fees are actually deducted from your account, they will be reflected on your Plan account statement.

INVESTMENT RISK

Additional information regarding an investment option's risks, as well as its strategy and objectives, including a prospectus or fact sheet if available, can be obtained at <http://requireddisclosureinfo.com> (Password: 55186). Please consider all investment information prior to directing your Plan account.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Fidelity Freedom Funds are designed for investors expecting to retire around the year indicated in each fund's name. Except for the Freedom Income Fund, the funds' asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. Ultimately, they are expected to merge with the Freedom Income Fund. The investment risks of each Fidelity Freedom Fund change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and, commodity-related, foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Foreign investments, especially those in emerging markets, involve greater risk and may offer

greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation.

Lower-quality debt securities involve greater risk of default or price changes due to

potential

changes in the credit quality of the issuer.

In general the bond market is volatile and bonds entail interest rate risk (as interest rates rise bond

prices usually fall and vice versa). This effect is usually pronounced for longer-term securities.

Bonds also entail the risk of issuer default, issuer credit risk and inflation risk.

Investments in mid-sized companies may involve greater risk than those of larger, more well known

companies, but may be less volatile than investments in smaller companies.

Because of their narrow focus, sector funds may be more volatile than funds that diversify across

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. an investment in the fund is not insured or guaranteed by the FDIC or any other government agency. The fund's sponsor has no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.

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/ebsa/publications/401k_employee.html. Fees are only one of many factors to consider when making an investment decision.

Part B – Annuity Income Information

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

Part A. Performance and Fee Information

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



For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit www.TIAA.org/planinvestmentoptions. After entering a plan ID, 103588,103589, you'll be directed to plan and investment information.

Visit www.tiaa.org for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 800 842-2252 or write to us at TIAA, P.O. Box 1259, Charlotte, NC, 28201.

Table 1 – Variable Return Investment Performance as of June 30, 2018

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									
TIAA-CREF International Equity Fund Institutional	Foreign Large Blend	TIIEX	07/01/1999	6.82%	6.81%	3.49%	0.49%	0.49%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE Index				6.84%	6.44%	2.84%	Contractual Cap Exp: 02/28/2019		
Neuberger Berman Socially Responsive Fund R6	Large Blend	NRSRX	03/15/2013	13.04%	12.26%	12.08%	0.59%	0.59%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				14.37%	13.42%	13.37%			
TIAA-CREF S&P 500 Index Fund Institutional	Large Blend	TISPX	10/01/2002	14.31%	13.34%	10.10%	0.06%	0.06%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				14.37%	13.42%	10.17%	Contractual Cap Exp: 02/28/2019		

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	
TIAA-CREF Growth & Income Fund Institutional	Large Growth	TIGRX	07/01/1999	17.07%	13.91%	10.53%	0.41%	0.41%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
S&P 500 Index				14.37%	13.42%	10.17%		Contractual Cap Exp: 02/28/2019	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Growth Index Fund Admiral	Large Growth	VIGAX	11/13/2000	19.34%	15.34%	11.17%	0.05%	0.05%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Large Cap Growth TR USD				19.37%	15.40%	10.58%			
JPMorgan Equity Income Fund R6	Large Value	OIEJX	01/31/2012	10.49%	11.39%	12.99%	0.50%	0.50%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell 1000 Value Index				6.77%	10.34%	12.65%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
TIAA-CREF Large-Cap Value Fund Institutional	Large Value	TRLIX	10/01/2002	7.07%	9.71%	8.67%	0.40%	0.40%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell 1000 Value Index				6.77%	10.34%	8.49%		Contractual Cap Exp: 02/28/2019	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Columbia Mid Cap Index Fund Institutional 2	Mid-Cap Blend	CPXRX	11/09/2012	13.21%	12.44%	14.77%	0.27%	0.20%	Available in all plans. An annual service fee of 0.05% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
S&P MidCap 400 Index				13.50%	12.69%	15.01%		Contractual Waiver Exp: 06/30/2019	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Prudential Jennison Mid- Cap Growth Fund Q	Mid-Cap Growth	PJGQX	01/18/2011	13.41%	10.69%	10.67%	0.58%	0.58%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell Midcap Growth Index				18.52%	13.37%	12.23%			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	
TIAA-CREF Mid-Cap Growth Fund Institutional	Mid-Cap Growth	TRPWX	10/01/2002	17.67%	11.48%	9.25%	0.47%	0.47%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell Midcap Growth Index				18.52%	13.37%	10.45%		Contractual Cap Exp: 02/28/2019	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
TIAA-CREF Mid-Cap Value Fund Institutional	Mid-Cap Value	TIMVX	10/01/2002	7.49%	10.11%	8.73%	0.41%	0.41%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell Midcap Value Index				7.60%	11.27%	10.06%		Contractual Cap Exp: 02/28/2019	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Victory Sycamore Established Value Fund R6	Mid-Cap Value	VEVRX	03/04/2014	11.60%	-	11.15%	0.54%	0.54%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell Midcap Value Index				7.60%		8.47%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
TIAA-CREF Small-Cap Blend Index Fund Institutional	Small Blend	TISBX	10/01/2002	17.74%	12.69%	10.73%	0.06%	0.06%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell 2000 Index				17.57%	12.46%	10.60%		Contractual Cap Exp: 02/28/2019	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Prudential Jennison Small Company Fund Q	Small Growth	PJSQX	11/29/2010	16.65%	12.45%	12.28%	0.68%	0.68%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell 2500 Index				16.24%	12.29%	13.03%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
TIAA-CREF Quant Small- Cap Equity Fund Institutional	Small Growth	TISEX	10/01/2002	15.08%	13.14%	10.76%	0.41%	0.41%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell 2000 Index				17.57%	12.46%	10.60%		Contractual Cap Exp: 02/28/2019	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	
Janus Henderson Small Cap Value Fund I	Small Value	JSCOX	07/06/2009	8.85%	11.56%	13.41%	1.03% \$10.30	1.03% \$10.30	Available in all plans. An annual service fee of 0.05% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2000 Value Index</i>				13.10%	11.18%	15.03%			
American Funds Capital World Growth and Income Fund R6	World Stock	RWIGX	05/01/2009	11.18%	9.92%	11.80%	0.45% \$4.50	0.45% \$4.50	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI All Country World Index (NR USD)</i>				10.73%	9.41%	11.49%			
Variable Annuity									
CREF Stock Account R2	Allocation--85%+ Equity	QCSTPX	04/24/2015	12.26%	10.87%	7.75%	0.37% \$3.70	0.37% \$3.70	Available in all plans. 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 Aggressive Target Risk Index</i>				11.42%	9.93%	7.55%			
CREF Equity Index Account R2	Large Blend	QCEQPX	04/24/2015	14.45%	12.92%	9.85%	0.30% \$3.00	0.30% \$3.00	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 Index</i>				14.78%	13.29%	10.23%			
CREF Growth Account R2	Large Growth	QCGRPX	04/24/2015	23.93%	16.54%	11.36%	0.32% \$3.20	0.32% \$3.20	Available in all plans. 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 Index</i>				22.51%	16.36%	11.83%			
CREF Global Equities Account R2	World Stock	QCGLPX	04/24/2015	11.33%	9.65%	6.14%	0.40% \$4.00	0.40% \$4.00	Available in all plans. 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 All Country World Index (NR USD)</i>				10.73%	9.41%	5.80%			
Fixed Income 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 Inception	Gross	Net	
Dodge & Cox Income Fund	Intermediate-Term Bond	DODIX	01/03/1989	0.37%	3.09%	4.86%	0.43% \$4.30	0.43% \$4.30	Available in all plans. An annual service fee of 0.07% is charged and deducted on a quarterly basis. Applies to all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.40%	2.27%	3.72%			
Variable Annuity									
CREF Inflation-Linked Bond Account R2	Inflation-Protected Bond	QCILPX	04/24/2015	1.22%	1.18%	2.53%	0.31% \$3.10	0.31% \$3.10	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) 1-10 Year Index				1.45%	1.21%	2.26%			
CREF Bond Market Account R2	Intermediate-Term Bond	QCBMPX	04/24/2015	-0.26%	2.48%	3.60%	0.37% \$3.70	0.37% \$3.70	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.40%	2.27%	3.72%			
Money Market									
Variable Annuity									
CREF Money Market Account R2	Money Market-Taxable	QCMMPX	04/24/2015	0.79%	0.20%	0.22%	0.30% \$3.00	0.30% \$3.00	Available in all plans.
7-day current annualized yield 1.23% as of 06/26/2018 7-day effective annualized yield 1.24% as of 06/26/2018									
iMoneyNet Money Fund Averages - All Government				0.89%	0.23%	0.18%			
Multi-Asset									
Mutual Fund									
TIAA-CREF Lifecycle Retirement Income Fund Institutional	Retirement Income	TLRIX	11/30/2007	5.70%	6.06%	5.78%	0.54% \$5.40	0.38% \$3.80	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
S&P Target Date Retirement Income Index				4.23%	4.56%	4.50%	Contractual Waiver Exp: 09/30/2020		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	
TIAA-CREF Lifecycle 2010 Fund Institutional	Target Date 2000- 2010	TCTIX	01/17/2007	6.09%	6.52%	5.91%	0.50%	0.38%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
S&P Target Date 2010 Index				4.82%	5.38%	5.08%	Contractual Waiver Exp: 09/30/2020		Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
TIAA-CREF Lifecycle 2015 Fund Institutional	Target-Date 2015	TCNIX	01/17/2007	6.66%	7.05%	6.15%	0.51%	0.39%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
S&P Target Date 2015 Index				5.55%	6.20%	5.63%	Contractual Waiver Exp: 09/30/2020		Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
TIAA-CREF Lifecycle 2020 Fund Institutional	Target-Date 2020	TCWIX	01/17/2007	7.55%	7.73%	6.45%	0.51%	0.40%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
S&P Target Date 2020 Index				6.27%	6.93%	6.06%	Contractual Waiver Exp: 09/30/2020		Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
TIAA-CREF Lifecycle 2025 Fund Institutional	Target-Date 2025	TCYIX	01/17/2007	8.73%	8.45%	6.78%	0.52%	0.41%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
S&P Target Date 2025 Index				7.38%	7.60%	6.43%	Contractual Waiver Exp: 09/30/2020		Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
TIAA-CREF Lifecycle 2030 Fund Institutional	Target-Date 2030	TCRIX	01/17/2007	9.92%	9.15%	7.03%	0.53%	0.42%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
S&P Target Date 2030 Index				8.47%	8.26%	6.73%	Contractual Waiver Exp: 09/30/2020		Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
TIAA-CREF Lifecycle 2035 Fund Institutional	Target-Date 2035	TCIIX	01/17/2007	11.04%	9.80%	7.38%	0.54%	0.43%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
S&P Target Date 2035 Index				9.47%	8.88%	7.00%	Contractual Waiver Exp: 09/30/2020		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	
TIAA-CREF Lifecycle 2040 Fund Institutional	Target-Date 2040	TCOIX	01/17/2007	12.24%	10.34%	7.73%	0.55%	0.44%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2040 Index				10.20%	9.30%	7.20%		Contractual Waiver Exp: 09/30/2020	
TIAA-CREF Lifecycle 2045 Fund Institutional	Target-Date 2045	TTFIX	11/30/2007	12.94%	10.58%	7.66%	0.57%	0.45%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2045 Index				10.55%	9.59%	7.27%		Contractual Waiver Exp: 09/30/2020	
TIAA-CREF Lifecycle 2050 Fund Institutional	Target-Date 2050	TFTIX	11/30/2007	13.06%	10.65%	7.58%	0.57%	0.45%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2050 Index				10.85%	9.89%	7.44%		Contractual Waiver Exp: 09/30/2020	
TIAA-CREF Lifecycle 2055 Fund Institutional	Target-Date 2055	TTRIX	04/29/2011	13.23%	10.73%	9.20%	0.61%	0.45%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2055 TR USD				10.96%	10.06%	8.68%		Contractual Waiver Exp: 09/30/2020	
TIAA-CREF Lifecycle 2060 Fund Institutional	Target-Date 2060+	TLXNX	09/26/2014	13.40%	-	9.17%	1.20%	0.45%	Available in all plans. An annual service fee of 0.15% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2060+ TR USD				11.17%		8.28%		Contractual Waiver Exp: 09/30/2020	
Variable Annuity									
CREF Social Choice Account R2	Allocation--50% to 70% Equity	QCSCPX	04/24/2015	6.76%	7.26%	6.67%	0.33%	0.33%	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Morningstar Moderate Target Risk Index				6.92%	6.92%	6.28%			

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 Inception	Gross	Net	Shareholder Fees & Restrictions*
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	5.05%	7.49%	2.66%	0.79% \$7.90	0.79% \$7.90	Available in all plans. Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 Index				14.37%	13.42%	10.17%			

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
103588	MONMOUTH UNIVERSITY DC RETIREMENT PLAN (BASIC)
103589	MONMOUTH UNIVERSITY DC RETIREMENT PLAN (SUPPLEMENTAL)

FIDELITY INVESTMENTS

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: PO Box 770002
Cincinnati, OH 45277-0090
Tel: 800-868-1023
www.fidelity.com

Table 1 – Variable Return Investment Performance as of June 30, 2018

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	3.25%	3.94%	4.40%	0.53% \$5.30	0.53% \$5.30	
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%			
Fidelity Asset Manager® 30%	Allocation-- 15% to 30% Equity	FTANX	10/09/2007	4.41%	5.09%	5.15%	0.55% \$5.50	0.55% \$5.50	
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%			
Fidelity® Strategic Real Return	Allocation-- 15% to 30% Equity	FSRRX	09/07/2005	5.00%	1.60%	1.97%	0.83% \$8.30	0.83% \$8.30	
BBgBarc US Treasury US TIPS TR USD				2.11%	1.68%	3.03%			
Fidelity Asset Manager® 40%	Allocation-- 30% to 50% Equity	FFANX	10/09/2007	5.73%	6.12%	5.79%	0.56% \$5.60	0.56% \$5.60	
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%			
Fidelity Asset Manager® 50%	Allocation-- 30% to 50% Equity	FASMX	12/28/1988	6.95%	7.06%	6.41%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				14.37%	13.42%	10.17%			

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 Asset Manager® 60%	Allocation-- 50% to 70% Equity	FSANX	10/09/2007	8.27%	7.97%	6.96%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity Asset Manager® 70%	Allocation-- 50% to 70% Equity	FASGX	12/30/1991	9.73%	8.88%	7.19%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Balanced	Allocation-- 50% to 70% Equity	FBALX	11/06/1986	10.81%	9.98%	7.77%	0.55% \$5.50	0.55% \$5.50	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Puritan®	Allocation-- 50% to 70% Equity	FPURX	04/16/1947	12.66%	10.40%	8.29%	0.55% \$5.50	0.55% \$5.50	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity Asset Manager® 85%	Allocation-- 70% to 85% Equity	FAMRX	09/24/1999	11.75%	10.26%	7.81%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Four-in-One Index	Allocation-- 70% to 85% Equity	FFNOX	06/29/1999	10.34%	9.82%	7.59%	0.13% \$1.30	0.11% \$1.10	
Morningstar Mod Agg Tgt Risk TR USD				9.33%	8.60%	7.06%	Contractual Waiver Exp: 04/30/2019		
Fidelity Freedom® 2005	Target-Date 2000-2010	FFFVX	11/06/2003	4.56%	5.24%	4.50%	0.49% \$4.90	0.49% \$4.90	
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%			
Fidelity Freedom® 2010	Target-Date 2000-2010	FFFCX	10/17/1996	5.52%	6.21%	5.28%	0.53% \$5.30	0.53% \$5.30	
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%			
Fidelity Freedom® Index 2005 Investor	Target-Date 2000-2010	FJIFX	10/02/2009	4.21%	4.55%	5.28%	0.18% \$1.80	0.14% \$1.40	

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	
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%	Contractual Waiver Exp: 06/30/2021		
Fidelity Freedom® Index 2010 Investor	Target-Date 2000-2010	FKIFX	10/02/2009	5.21%	5.51%	6.29%	0.18% \$1.80	0.14% \$1.40	
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%	Contractual Waiver Exp: 06/30/2021		
Fidelity Freedom® 2015	Target-Date 2015	FFVFX	11/06/2003	6.50%	6.88%	5.55%	0.57% \$5.70	0.57% \$5.70	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity Freedom® Index 2015 Investor	Target-Date 2015	FLIFX	10/02/2009	6.20%	6.23%	6.77%	0.18% \$1.80	0.14% \$1.40	
S&P 500 TR USD				14.37%	13.42%	10.17%	Contractual Waiver Exp: 06/30/2021		
Fidelity Freedom® 2020	Target-Date 2020	FFFDX	10/17/1996	7.25%	7.42%	5.65%	0.61% \$6.10	0.61% \$6.10	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity Freedom® Index 2020 Investor	Target-Date 2020	FPIFX	10/02/2009	7.01%	6.77%	7.42%	0.18% \$1.80	0.14% \$1.40	
S&P 500 TR USD				14.37%	13.42%	10.17%	Contractual Waiver Exp: 06/30/2021		
Fidelity Freedom® 2025	Target-Date 2025	FFTWX	11/06/2003	7.91%	8.15%	6.11%	0.66% \$6.60	0.66% \$6.60	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity Freedom® Index 2025 Investor	Target-Date 2025	FQIFX	10/02/2009	7.69%	7.55%	8.21%	0.18% \$1.80	0.14% \$1.40	
S&P 500 TR USD				14.37%	13.42%	10.17%	Contractual Waiver Exp: 06/30/2021		
Fidelity Freedom® 2030	Target-Date 2030	FFFEX	10/17/1996	9.41%	9.08%	6.27%	0.70% \$7.00	0.70% \$7.00	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity Freedom® Index 2030 Investor	Target-Date 2030	FXIFX	10/02/2009	9.13%	8.50%	8.89%	0.19% \$1.90	0.14% \$1.40	
S&P 500 TR USD				14.37%	13.42%	10.17%	Contractual Waiver Exp: 06/30/2021		
Fidelity Freedom® 2035	Target-Date 2035	FFTHX	11/06/2003	10.81%	9.89%	6.69%	0.74% \$7.40	0.74% \$7.40	

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	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity Freedom® Index 2035 Investor	Target-Date 2035	FIHFX	10/02/2009	10.67%	9.36%	9.62%	0.19% \$1.90	0.14% \$1.40	
S&P 500 TR USD				14.37%	13.42%	10.17%	Contractual Waiver Exp: 06/30/2021		
Fidelity Freedom® 2040	Target-Date 2040	FFFFX	09/06/2000	10.89%	9.95%	6.63%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity Freedom® Index 2040 Investor	Target-Date 2040	FBIFX	10/02/2009	10.92%	9.47%	9.73%	0.19% \$1.90	0.14% \$1.40	
S&P 500 TR USD				14.37%	13.42%	10.17%	Contractual Waiver Exp: 06/30/2021		
Fidelity Freedom® 2045	Target-Date 2045	FFFGX	06/01/2006	10.88%	10.01%	6.69%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity Freedom® Index 2045 Investor	Target-Date 2045	FIOFX	10/02/2009	10.90%	9.51%	9.80%	0.19% \$1.90	0.14% \$1.40	
S&P 500 TR USD				14.37%	13.42%	10.17%	Contractual Waiver Exp: 06/30/2021		
Fidelity Freedom® 2050	Target-Date 2050	FFFHX	06/01/2006	10.90%	10.04%	6.52%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity Freedom® Index 2050 Investor	Target-Date 2050	FIPFX	10/02/2009	10.93%	9.54%	9.86%	0.19% \$1.90	0.14% \$1.40	
S&P 500 TR USD				14.37%	13.42%	10.17%	Contractual Waiver Exp: 06/30/2021		
Fidelity Freedom® 2055	Target-Date 2055	FDEEX	06/01/2011	10.95%	10.13%	8.62%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity Freedom® Index 2055 Investor	Target-Date 2055	FDEWX	06/01/2011	10.91%	9.62%	8.33%	0.19% \$1.90	0.14% \$1.40	
S&P 500 TR USD				14.37%	13.42%	10.17%	Contractual Waiver Exp: 06/30/2021		
Fidelity Freedom® Index 2060 Investor	Target-Date 2060+	FDKLX	08/05/2014	10.96%	-	7.84%	0.19% \$1.90	0.14% \$1.40	

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	
S&P 500 TR USD				14.37%	13.42%	10.17%			Contractual Waiver Exp: 06/30/2021
Fidelity Freedom® Income	Target-Date Retirement	FFFAX	10/17/1996	3.35%	4.06%	4.02%	0.47%	0.47%	\$4.70 \$4.70
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%			
Fidelity Freedom® Index Income Investor	Target-Date Retirement	FIKFX	10/02/2009	2.97%	3.35%	3.67%	0.17%	0.14%	\$1.70 \$1.40
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%			Contractual Waiver Exp: 06/30/2021
Equities									
Mutual Fund									
Fidelity® China Region	China Region	FHKCX	11/01/1995	18.85%	11.37%	8.04%	1.00%	1.00%	\$10.00 \$10.00
MSCI Golden Dragon NR USD				14.49%	10.87%	6.43%			
Fidelity® Select Telecommunications Port	Communicatio ns	FSTCX	07/29/1985	-0.47%	6.86%	7.69%	0.82%	0.82%	\$8.20 \$8.20
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Wireless	Communicatio ns	FWRLX	09/21/2000	8.33%	10.15%	8.57%	0.83%	0.83%	\$8.30 \$8.30
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Automotive Port	Consumer Cyclical	FSAVX	06/30/1986	15.86%	7.51%	10.63%	0.97%	0.97%	\$9.70 \$9.70
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Leisure	Consumer Cyclical	FDLSX	05/08/1984	9.70%	12.84%	14.34%	0.77%	0.77%	\$7.70 \$7.70
S&P 500 TR USD				14.37%	13.42%	10.17%			Voluntary Waiver
Fidelity® Select Multimedia	Consumer Cyclical	FBMPX	06/30/1986	5.94%	10.07%	13.67%	0.80%	0.80%	\$8.00 \$8.00
S&P 500 TR USD				14.37%	13.42%	10.17%			Voluntary Waiver
Fidelity® Select Retailing	Consumer Cyclical	FSRPX	12/16/1985	34.88%	19.97%	19.84%	0.78%	0.78%	\$7.80 \$7.80
S&P 500 TR USD				14.37%	13.42%	10.17%			Voluntary Waiver

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 Consumer Staples Port	Consumer Defensive	FDFAX	07/29/1985	-8.81%	6.13%	8.48%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				14.37%	13.42%	10.17%	Voluntary Waiver		
Fidelity® EMEA	Diversified Emerging Mkts	FEMEX	05/08/2008	11.75%	4.57%	1.99%	1.39% \$13.90	1.39% \$13.90	
MSCI EM EMEA NR USD				5.61%	-0.26%	-2.05%			
Fidelity® Emerging Markets	Diversified Emerging Mkts	FEMKX	11/01/1990	10.64%	7.18%	1.30%	0.97% \$9.70	0.97% \$9.70	
MSCI EM NR USD				8.20%	5.01%	2.26%			
Fidelity® Emerging Markets Discovery	Diversified Emerging Mkts	FEDDX	11/01/2011	6.18%	5.66%	7.16%	1.35% \$13.50	1.35% \$13.50	
MSCI EM NR USD				8.20%	5.01%	2.26%			
Fidelity® Emerging Markets Idx Premium	Diversified Emerging Mkts	FPMAX	09/08/2011	7.80%	5.02%	2.74%	0.13% \$1.30	0.13% \$1.30	
MSCI EM NR USD				8.20%	5.01%	2.26%			
Fidelity® Emerging Markets Idx Premium	Diversified Emerging Mkts	FPMAX	09/08/2011	7.80%	5.02%	2.74%	0.13% \$1.30	0.13% \$1.30	
MSCI EM NR USD				8.20%	5.01%	2.26%			
Fidelity® Total Emerg Mkts	Diversified Emerging Mkts	FTEMX	11/01/2011	4.13%	6.25%	5.43%	1.26% \$12.60	1.26% \$12.60	
MSCI EM NR USD				8.20%	5.01%	2.26%			
Strategic Advisers® Emg Mkts Fd of Fds	Diversified Emerging Mkts	FLILX	05/02/2012	6.86%	4.41%	3.10%	2.10% \$21.00	1.31% \$13.10	
MSCI EM NR USD				8.20%	5.01%	2.26%	Contractual Waiver Exp: 04/30/2019		
Fidelity® Pacific Basin	Diversified Pacific/Asia	FPBFX	10/01/1986	12.72%	11.26%	8.30%	1.11% \$11.10	1.11% \$11.10	
MSCI Pacific NR USD				9.91%	6.93%	3.96%			
Fidelity® Select Energy	Equity Energy	FSENX	07/14/1981	26.11%	1.86%	-1.85%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Energy Service Port	Equity Energy	FSESX	12/16/1985	10.29%	-5.60%	-7.05%	0.84% \$8.40	0.84% \$8.40	

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	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Natural Gas	Equity Energy	FSNGX	04/21/1993	14.38%	-3.02%	-6.38%	0.89% \$8.90	0.89% \$8.90	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Natural Resources Port	Equity Energy	FNARX	03/03/1997	21.81%	0.86%	-2.38%	0.83% \$8.30	0.83% \$8.30	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Europe	Europe Stock	FIEUX	10/01/1986	4.82%	6.45%	2.78%	1.00% \$10.00	1.00% \$10.00	
MSCI Europe NR USD				5.28%	6.21%	2.36%			
Fidelity® Select Banking	Financial	FSRBX	06/30/1986	10.41%	12.66%	9.86%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Consumer Finance Port	Financial	FSVLX	12/16/1985	16.77%	10.55%	5.41%	0.90% \$9.00	0.90% \$9.00	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Financial Services Port	Financial	FIDSX	12/10/1981	10.45%	11.52%	6.57%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Insurance Port	Financial	FSPCX	12/16/1985	-0.24%	11.08%	10.06%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Global ex US Index Premium	Foreign Large Blend	FSGDX	09/08/2011	6.92%	5.89%	5.98%	0.10% \$1.00	0.10% \$1.00	
MSCI ACWI Ex USA NR USD				7.28%	5.99%	2.54%			
Fidelity® International Index Premium	Foreign Large Blend	FSIVX	10/14/2005	6.60%	6.47%	2.99%	0.06% \$0.60	0.06% \$0.60	
MSCI EAFE NR USD				6.84%	6.44%	2.84%			
Fidelity® Intl Sustainability Idx Inv	Foreign Large Blend	FNIYX	05/09/2017	6.01%	-	6.99%	0.30% \$3.00	0.30% \$3.00	
MSCI ACWI Ex USA NR USD				7.28%	5.99%	2.54%			

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	
Strategic Advisers® Intl Multi-Mgr	Foreign Large Blend	FMJDX	05/02/2012	7.32%	6.52%	7.53%	1.14%	1.02%	
MSCI EAFE NR USD				6.84%	6.44%	2.84%	Contractual Waiver Exp: 04/30/2019		
Fidelity® Diversified International	Foreign Large Growth	FDIVX	12/27/1991	6.04%	7.17%	2.96%	0.94%	0.94%	
MSCI EAFE NR USD				6.84%	6.44%	2.84%	\$9.40	\$9.40	
Fidelity® International Capital Apprec	Foreign Large Growth	FIVFX	11/01/1994	11.84%	10.33%	6.25%	1.12%	1.12%	
MSCI ACWI Ex USA NR USD				7.28%	5.99%	2.54%	\$11.20	\$11.20	
Fidelity® International Discovery	Foreign Large Growth	FIGRX	12/31/1986	8.21%	7.24%	3.43%	0.94%	0.94%	
MSCI EAFE NR USD				6.84%	6.44%	2.84%	\$9.40	\$9.40	
Fidelity® International Growth	Foreign Large Growth	FIGFX	11/01/2007	7.68%	7.94%	5.53%	1.03%	1.03%	
MSCI EAFE Growth NR USD				9.41%	7.43%	3.45%	\$10.30	\$10.30	
Fidelity® Overseas	Foreign Large Growth	FOSFX	12/04/1984	7.34%	9.43%	3.66%	1.00%	1.00%	
MSCI EAFE NR USD				6.84%	6.44%	2.84%	\$10.00	\$10.00	
Fidelity® Total International Equity	Foreign Large Growth	FTIEX	11/01/2007	7.22%	6.67%	3.18%	1.15%	1.15%	
MSCI ACWI Ex USA NR USD				7.28%	5.99%	2.54%	\$11.50	\$11.50	
Fidelity® International Enhanced Index	Foreign Large Value	FIENX	12/20/2007	7.45%	7.79%	3.22%	0.59%	0.59%	
MSCI EAFE NR USD				6.84%	6.44%	2.84%	\$5.90	\$5.90	
Fidelity® International Value	Foreign Large Value	FIVLX	05/18/2006	1.92%	4.33%	1.00%	0.97%	0.97%	
MSCI EAFE Value NR USD				4.25%	5.37%	2.17%	\$9.70	\$9.70	
Fidelity® International Small Cap	Foreign Small/Mid Blend	FISMX	09/18/2002	9.38%	11.37%	7.15%	1.25%	1.25%	
MSCI ACWI Ex USA Small NR USD				10.57%	8.98%	5.77%	\$12.50	\$12.50	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® International Small Cap Opp	Foreign Small/Mid Growth	FSCOX	08/02/2005	12.80%	11.29%	5.67%	1.13% \$11.30	1.13% \$11.30	
MSCI EAFE Small Cap NR USD				12.45%	11.32%	6.81%	Voluntary Waiver		
Fidelity® Select Biotechnology	Health	FBIOX	12/16/1985	14.54%	15.89%	17.15%	0.74% \$7.40	0.74% \$7.40	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Health Care Svcs Port	Health	FSHCX	06/30/1986	14.92%	16.38%	14.56%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Medical Tech and Devcs	Health	FSMEX	04/28/1998	18.19%	21.45%	14.82%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Medical Tech and Devcs	Health	FSMEX	04/28/1998	18.19%	21.45%	14.82%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Pharmaceuticals Port	Health	FPHAX	06/18/2001	1.97%	9.16%	11.92%	0.81% \$8.10	0.81% \$8.10	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Air Transportation Port	Industrials	FSAIX	12/16/1985	8.82%	16.00%	16.31%	0.82% \$8.20	0.82% \$8.20	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Industrials	Industrials	FCYIX	03/03/1997	9.58%	11.19%	10.30%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Transportation	Industrials	FSRFX	09/29/1986	10.48%	14.82%	13.20%	0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Japan	Japan Stock	FJPNX	09/15/1992	12.00%	7.18%	3.04%	0.82% \$8.20	0.82% \$8.20	
TOPIX TR JPY				9.67%	11.07%	4.90%			
Fidelity® Japan Smaller	Japan Stock	FJSCX	11/01/1995	14.78%	11.51%	8.90%	0.95%	0.95%	

Investment Name / Benchmark Companies	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 \$9.50	Net \$9.50	
<i>MSCI Japan NR USD</i>				10.51%	7.37%	3.54%			
Fidelity® 500 Index Premium	Large Blend	FUSVX	10/14/2005	14.34%	13.38%	10.14%	0.04% \$0.40	0.04% \$0.40	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® 500 Index Premium	Large Blend	FUSVX	10/14/2005	14.34%	13.38%	10.14%	0.04% \$0.40	0.04% \$0.40	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Disciplined Equity	Large Blend	FDEQX	12/28/1988	11.71%	11.64%	7.09%	0.54% \$5.40	0.54% \$5.40	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Dividend Growth	Large Blend	FDGFX	04/27/1993	10.27%	10.96%	9.30%	0.52% \$5.20	0.52% \$5.20	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Export and Multinational	Large Blend	FEXPX	10/04/1994	10.00%	10.60%	7.00%	0.76% \$7.60	0.76% \$7.60	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Growth & Income	Large Blend	FGRIX	12/30/1985	10.69%	11.13%	7.35%	0.63% \$6.30	0.63% \$6.30	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Large Cap Core Enhanced Index	Large Blend	FLCEX	04/19/2007	16.68%	12.99%	9.77%	0.39% \$3.90	0.39% \$3.90	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Large Cap Stock	Large Blend	FLCSX	06/22/1995	12.11%	12.26%	10.80%	0.67% \$6.70	0.67% \$6.70	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Mega Cap Stock	Large Blend	FGRTX	12/28/1998	10.86%	11.51%	9.73%	0.68% \$6.80	0.68% \$6.80	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® New Millennium	Large Blend	FMILX	12/28/1992	16.80%	12.21%	10.87%	0.54% \$5.40	0.54% \$5.40	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			

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® Total Market Index Premium	Large Blend	FSTVX	10/14/2005	14.79%	13.22%	10.26%	0.04% \$0.40	0.04% \$0.40	
<i>DJ US Total Stock Market TR USD</i>				14.79%	13.22%	10.28%			
Fidelity® U.S. Sustainability Index Inv	Large Blend	FENSX	05/09/2017	13.36%	-	13.37%	0.21% \$2.10	0.21% \$2.10	
<i>Russell 1000 TR USD</i>				14.54%	13.37%	10.20%			
Strategic Advisers® Core Multi-Mgr	Large Blend	FLAUX	11/16/2011	13.10%	12.39%	13.93%	1.11% \$11.10	0.91% \$9.10	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
AB FlexFee US Thematic Advisor	Large Growth	FFTYX	06/28/2017	16.47%	-	15.35%	34.48% \$344.80	0.34% \$3.40	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity®	Large Growth	FFIDX	04/30/1930	17.51%	12.74%	8.30%	0.52% \$5.20	0.52% \$5.20	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Blue Chip Growth	Large Growth	FBGRX	12/31/1987	28.19%	18.47%	13.65%	0.70% \$7.00	0.70% \$7.00	
<i>Russell 1000 Growth TR USD</i>				22.51%	16.36%	11.83%			
Fidelity® Capital Appreciation	Large Growth	FDCAX	11/26/1986	21.93%	13.37%	10.33%	0.51% \$5.10	0.51% \$5.10	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Contrafund®	Large Growth	FCNTX	05/17/1967	23.99%	16.02%	10.89%	0.74% \$7.40	0.74% \$7.40	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Focused Stock	Large Growth	FTQGX	11/12/1996	30.02%	14.50%	10.64%	0.57% \$5.70	0.57% \$5.70	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Growth Company	Large Growth	FDGRX	01/17/1983	27.98%	19.44%	13.28%	0.85% \$8.50	0.85% \$8.50	
<i>Russell 3000 Growth TR USD</i>				22.47%	16.14%	11.78%			
Fidelity® Growth Discovery	Large Growth	FDSVX	03/31/1998	22.94%	16.71%	10.26%	0.66% \$6.60	0.66% \$6.60	

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 \$6.60	Net \$6.60	
Russell 3000 Growth TR USD				22.47%	16.14%	11.78%			
Fidelity® Independence	Large Growth	FDFFX	03/25/1983	19.53%	12.94%	6.33%	0.48% \$4.80	0.48% \$4.80	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Large Cap Growth Enhanced Idx	Large Growth	FLGEX	04/19/2007	21.46%	15.25%	11.30%	0.39% \$3.90	0.39% \$3.90	
Russell 1000 Growth TR USD				22.51%	16.36%	11.83%			
Fidelity® Magellan®	Large Growth	FMAGX	05/02/1963	20.29%	14.98%	7.92%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® NASDAQ Composite Index®	Large Growth	FNCMX	09/25/2003	23.10%	18.31%	13.67%	0.42% \$4.20	0.30% \$3.00	
NASDAQ Composite TR USD				23.60%	18.54%	13.87%	Contractual Waiver Exp: 01/31/2019		
Fidelity® OTC	Large Growth	FOCPX	12/31/1984	26.04%	21.16%	15.03%	0.81% \$8.10	0.81% \$8.10	
NASDAQ Composite TR USD				23.60%	18.54%	13.87%			
Fidelity® Stock Selec All Cp	Large Growth	FDSSX	09/28/1990	16.70%	13.63%	9.30%	0.63% \$6.30	0.63% \$6.30	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Trend	Large Growth	FTRNX	06/16/1958	22.37%	16.28%	11.67%	0.67% \$6.70	0.67% \$6.70	
Russell 1000 Growth TR USD				22.51%	16.36%	11.83%			
Strategic Advisers® Growth Multi-Mgr	Large Growth	FMELX	11/16/2011	19.70%	14.93%	14.98%	0.85% \$8.50	0.85% \$8.50	
Russell 1000 Growth TR USD				22.51%	16.36%	11.83%			
Fidelity® Blue Chip Value	Large Value	FBCVX	06/17/2003	6.12%	10.13%	6.10%	0.79% \$7.90	0.79% \$7.90	
Russell 1000 Value TR USD				6.77%	10.34%	8.49%			
Fidelity® Equity Dividend Income	Large Value	FEQTX	08/21/1990	7.19%	9.77%	7.32%	0.71% \$7.10	0.71% \$7.10	

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 3000 Value TR USD				7.25%	10.40%	8.60%			
Fidelity® Equity-Income	Large Value	FEQIX	05/16/1966	5.57%	8.72%	7.04%	0.63% \$6.30	0.63% \$6.30	
Russell 3000 Value TR USD				7.25%	10.40%	8.60%			
Fidelity® Large Cap Value Enhanced Index	Large Value	FLVEX	04/19/2007	10.18%	11.22%	8.63%	0.39% \$3.90	0.39% \$3.90	
Russell 1000 Value TR USD				6.77%	10.34%	8.49%			
Fidelity® Stk Selec Lg Cp Val	Large Value	FSLVX	11/15/2001	6.19%	9.69%	6.59%	0.73% \$7.30	0.73% \$7.30	
Russell 1000 Value TR USD				6.77%	10.34%	8.49%			
Fidelity® Value Discovery	Large Value	FVDFX	12/10/2002	5.36%	10.57%	8.11%	0.75% \$7.50	0.75% \$7.50	
Russell 3000 Value TR USD				7.25%	10.40%	8.60%			
Fidelity® Value Strategies	Large Value	FSLSX	12/30/1983	8.10%	9.63%	8.97%	0.62% \$6.20	0.62% \$6.20	
Russell Mid Cap Value TR USD				7.60%	11.27%	10.06%			
Strategic Advisers® Value Multi-Mgr	Large Value	FKMOX	11/16/2011	10.09%	11.14%	13.49%	1.44% \$14.40	0.91% \$9.10	
Russell 1000 Value TR USD				6.77%	10.34%	8.49%			
Fidelity® Latin America	Latin America Stock	FLATX	04/19/1993	-3.08%	-5.19%	-6.14%	1.09% \$10.90	1.09% \$10.90	
MSCI EM Latin America NR USD				-0.16%	-2.39%	-3.68%			
Fidelity® Extended Market Index Premium	Mid-Cap Blend	FSEVX	10/14/2005	16.83%	12.60%	10.82%	0.07% \$0.70	0.07% \$0.70	
DJ US Completion Total Stock Mkt TR USD				16.71%	12.46%	10.69%			
Fidelity® Leveraged Company Stock	Mid-Cap Blend	FLVCX	12/19/2000	14.30%	8.96%	5.62%	0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Mid Cap Enhanced Index	Mid-Cap Blend	FMEIX	12/20/2007	11.49%	12.25%	10.16%	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				12.33%	12.22%	10.23%			
Fidelity® Mid Cap Index Premium	Mid-Cap Blend	FSCX	09/08/2011	12.30%	12.17%	14.45%	0.05% \$0.50	0.05% \$0.50	
Russell Mid Cap TR USD				12.33%	12.22%	10.23%			
Fidelity® Mid Cap Index Premium	Mid-Cap Blend	FSCX	09/08/2011	12.30%	12.17%	14.45%	0.05% \$0.50	0.05% \$0.50	
Russell Mid Cap TR USD				12.33%	12.22%	10.23%			
Fidelity® Growth Strategies	Mid-Cap Growth	FDEGX	12/28/1990	14.48%	12.61%	8.34%	0.78% \$7.80	0.78% \$7.80	
Russell Mid Cap Growth TR USD				18.52%	13.37%	10.45%			
Fidelity® Mid-Cap Stock	Mid-Cap Growth	FMCSX	03/29/1994	13.70%	11.85%	9.00%	0.61% \$6.10	0.61% \$6.10	
S&P MidCap 400 TR				13.50%	12.69%	10.78%			
Fidelity® Stock Selector Mid Cap	Mid-Cap Growth	FSSMX	06/06/2012	16.04%	11.73%	13.73%	0.70% \$7.00	0.70% \$7.00	
S&P MidCap 400 TR				13.50%	12.69%	10.78%			
Fidelity® Low-Priced Stock	Mid-Cap Value	FLPSX	12/27/1989	12.98%	10.55%	10.17%	0.68% \$6.80	0.68% \$6.80	
Russell 2000 TR USD				17.57%	12.46%	10.60%			
Fidelity® Mid Cap Value	Mid-Cap Value	FSMVX	11/15/2001	6.14%	10.40%	9.55%	0.69% \$6.90	0.69% \$6.90	
Russell Mid Cap Value TR USD				7.60%	11.27%	10.06%			
Fidelity® Value	Mid-Cap Value	FDVLX	12/01/1978	7.06%	10.29%	8.71%	0.61% \$6.10	0.61% \$6.10	
Russell Mid Cap Value TR USD				7.60%	11.27%	10.06%			
Fidelity® Global Commodity Stock	Natural Resources	FFGCX	03/25/2009	23.94%	3.86%	4.81%	1.10% \$11.00	1.10% \$11.00	
MSCI ACWI NR USD				10.73%	9.41%	5.80%			
Fidelity® Select Chemicals	Natural Resources	FSCHX	07/29/1985	12.77%	12.63%	11.16%	0.77% \$7.70	0.77% \$7.70	

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	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Select Materials	Natural Resources	FSDPX	09/29/1986	9.55%	7.85%	6.56%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Emerging Asia	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	11.37%	9.96%	5.13%	1.10% \$11.00	1.10% \$11.00	
MSCI AC Asia Ex Japan NR USD				9.90%	8.18%	5.80%			
Fidelity® Small Cap Discovery	Small Blend	FSCRX	09/26/2000	7.37%	9.41%	13.54%	0.69% \$6.90	0.69% \$6.90	
Russell 2000 TR USD				17.57%	12.46%	10.60%			
Fidelity® Small Cap Enhanced Index	Small Blend	FCPEX	12/20/2007	13.35%	11.95%	10.51%	0.64% \$6.40	0.64% \$6.40	
Russell 2000 TR USD				17.57%	12.46%	10.60%			
Fidelity® Small Cap Index Premium	Small Blend	FSSVX	09/08/2011	17.73%	12.67%	15.19%	0.05% \$0.50	0.05% \$0.50	
Russell 2000 TR USD				17.57%	12.46%	10.60%			
Fidelity® Small Cap Index Premium	Small Blend	FSSVX	09/08/2011	17.73%	12.67%	15.19%	0.05% \$0.50	0.05% \$0.50	
Russell 2000 TR USD				17.57%	12.46%	10.60%			
Fidelity® Small Cap Stock	Small Blend	FSLCX	03/12/1998	14.18%	11.72%	8.86%	0.82% \$8.20	0.82% \$8.20	
Russell 2000 TR USD				17.57%	12.46%	10.60%			
Fidelity® Stock Selector Small Cap	Small Blend	FDSCX	06/28/1993	17.14%	11.13%	8.73%	0.75% \$7.50	0.75% \$7.50	
Russell 2000 TR USD				17.57%	12.46%	10.60%			
Fidelity® Small Cap Growth	Small Growth	FCPGX	11/03/2004	30.22%	16.95%	12.29%	1.09% \$10.90	1.09% \$10.90	
Russell 2000 Growth TR USD				21.86%	13.65%	11.24%			
Strategic Advisers® S-M Cp Multi-Mgr	Small Growth	FNAPX	12/20/2011	15.33%	11.35%	13.44%	1.95% \$19.50	1.18% \$11.80	
Russell 2500 TR USD				16.24%	12.29%	10.74%	Contractual Waiver Exp: 04/30/2019		

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® Small Cap Value	Small Value	FCPVX	11/03/2004	9.62%	11.04%	12.42%	0.99% \$9.90	0.99% \$9.90	
<i>Russell 2000 Value TR USD</i>				13.10%	11.18%	9.88%			
Fidelity® Select Comms Equip Port	Technology	FSDCX	06/29/1990	18.29%	12.60%	8.76%	0.85% \$8.50	0.85% \$8.50	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Select Computers	Technology	FDCPX	07/29/1985	22.14%	13.88%	12.44%	0.79% \$7.90	0.79% \$7.90	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Select IT Services	Technology	FB SOX	02/04/1998	34.73%	20.03%	16.78%	0.77% \$7.70	0.77% \$7.70	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Select Semiconductors	Technology	FSELX	07/29/1985	30.24%	26.08%	16.41%	0.75% \$7.50	0.75% \$7.50	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Select Semiconductors	Technology	FSELX	07/29/1985	30.24%	26.08%	16.41%	0.75% \$7.50	0.75% \$7.50	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Select Software & IT Svcs Port	Technology	FSCSX	07/29/1985	32.62%	21.69%	17.06%	0.73% \$7.30	0.73% \$7.30	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Select Technology	Technology	FSPTX	07/14/1981	29.83%	21.96%	15.75%	0.75% \$7.50	0.75% \$7.50	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Select Utilities	Utilities	FSUTX	12/10/1981	14.17%	11.42%	6.79%	0.78% \$7.80	0.78% \$7.80	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Telecom and Utilities	Utilities	FIUIX	11/27/1987	9.82%	9.97%	7.33%	0.55% \$5.50	0.55% \$5.50	
<i>S&P 500 TR USD</i>				14.37%	13.42%	10.17%			
Fidelity® Global Equity Income	World Large Stock	FGILX	05/02/2012	8.17%	9.19%	9.55%	1.13% \$11.30	1.13% \$11.30	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
MSCI ACWI NR USD				10.73%	9.41%	5.80%			
Fidelity® Worldwide	World Large Stock	FWWFX	05/30/1990	19.94%	11.36%	7.21%	0.81% \$8.10	0.81% \$8.10	
MSCI World NR USD				11.09%	9.94%	6.26%			
Fixed Income									
Mutual Fund									
Fidelity® Corporate Bond	Corporate Bond	FCBFX	05/04/2010	-0.49%	3.72%	5.03%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Credit TR USD				-0.65%	3.37%	5.15%			
Fidelity® New Markets Income	Emerging Markets Bond	FN MIX	05/04/1993	-3.02%	4.73%	7.01%	0.82% \$8.20	0.82% \$8.20	
JPM EMBI Global TR USD				-2.45%	4.42%	6.50%			
Fidelity® Capital & Income	High Yield Bond	FAGIX	11/01/1977	5.69%	7.04%	8.55%	0.67% \$6.70	0.67% \$6.70	
ICE BofAML US HY Constnd TR USD				2.54%	5.51%	8.08%			
Fidelity® Focused High Income	High Yield Bond	FHIFX	09/08/2004	1.16%	4.24%	5.88%	0.80% \$8.00	0.80% \$8.00	
ICE BofAML US High Yield TR USD				2.53%	5.51%	8.03%			
Fidelity® High Income	High Yield Bond	SPHIX	08/29/1990	4.08%	5.20%	7.26%	0.70% \$7.00	0.70% \$7.00	
ICE BofAML US HY Constnd TR USD				2.54%	5.51%	8.08%			
Fidelity® Inflation-Prot Bd Idx Prem	Inflation- Protected Bond	FSIYX	05/16/2012	2.08%	1.62%	0.58%	0.09% \$0.90	0.09% \$0.90	
BBgBarc US Treasury US TIPS TR USD				2.11%	1.68%	3.03%			
Fidelity® Inflation-Protected Bond	Inflation- Protected Bond	FINPX	06/26/2002	1.72%	1.26%	2.56%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Treasury US TIPS TR USD				2.11%	1.68%	3.03%			
Fidelity® Inflation-Protected Bond	Inflation- Protected	FINPX	06/26/2002	1.72%	1.26%	2.56%	0.45%	0.45%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$4.50	Net \$4.50	
BBgBarc US Treasury US TIPS TR USD	Bond			2.11%	1.68%	3.03%			
Fidelity® GNMA	Intermediate Government	FGMNX	11/08/1985	-0.25%	2.06%	3.70%	0.45% \$4.50	0.45% \$4.50	
BBgBarc GNMA TR USD				0.10%	2.08%	3.56%			
Fidelity® Government Income	Intermediate Government	FGOVX	04/04/1979	-0.76%	1.51%	3.04%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Government TR USD				-0.63%	1.48%	2.91%			
Fidelity® Intermediate Trs Bd Idx Prem	Intermediate Government	FIBAX	12/20/2005	-1.67%	1.61%	3.65%	0.06% \$0.60	0.06% \$0.60	
BBgBarc US Government TR USD				-0.63%	1.48%	2.91%			
Fidelity® Intermediate Bond	Intermediate- Term Bond	FTHRX	05/23/1975	-0.67%	1.78%	3.61%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Govt/Credit Interm TR USD				-0.58%	1.60%	3.08%			
Fidelity® Investment Grade Bond	Intermediate- Term Bond	FBNDX	08/06/1971	-0.26%	2.50%	4.07%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%			
Fidelity® Mortgage Securities	Intermediate- Term Bond	FMSFX	12/31/1984	-0.18%	2.27%	3.81%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US MBS TR USD				0.15%	2.25%	3.54%			
Fidelity® Total Bond Fund	Intermediate- Term Bond	FTBFX	10/15/2002	0.13%	2.98%	4.71%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%			
Fidelity® US Bond Index Premium	Intermediate- Term Bond	FSITX	05/04/2011	-0.62%	2.19%	2.51%	0.05% \$0.50	0.05% \$0.50	
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%			
Strategic Advisers® Core Inc Multi-Mgr	Intermediate- Term Bond	FWHBX	06/19/2012	-0.22%	2.53%	2.23%	1.01% \$10.10	0.58% \$5.80	

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	
BBgBarc US Agg Bond TR USD				-0.40%	2.27%	3.72%	Contractual Waiver Exp: 04/30/2019		
Fidelity® Long-Term Treasury Bd Idx Prem	Long Government	FLBAX	12/20/2005	-0.40%	4.39%	5.94%	0.06% \$0.60	0.06% \$0.60	
BBgBarc US Treasury Long TR USD				-0.13%	4.55%	6.05%			
Fidelity® Strategic Income	Multisector Bond	FSICX	05/01/1998	-	-	-			
BBgBarc US Universal TR USD									
Fidelity® Limited Term Government	Short Government	FFXSX	11/10/1986	-0.60%	0.57%	1.68%	0.45% \$4.50	0.45% \$4.50	
BBgBarc Government 1-5 Yr TR USD				-0.38%	0.79%	1.81%			
Fidelity® Shrt-Term Trs Bd Idx Prem	Short Government	FSBAX	12/20/2005	-0.44%	0.68%	1.68%	0.06% \$0.60	0.06% \$0.60	
BBgBarc Government 1-5 Yr TR USD				-0.38%	0.79%	1.81%			
Fidelity® Shrt-Term Trs Bd Idx Prem	Short Government	FSBAX	12/20/2005	-0.44%	0.68%	1.68%	0.06% \$0.60	0.06% \$0.60	
BBgBarc Government 1-5 Yr TR USD				-0.38%	0.79%	1.81%			
Fidelity® Short-Term Bond	Short-Term Bond	FSHBX	09/15/1986	0.22%	0.99%	1.70%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Govt/Credit 1-3 Yr TR USD				0.21%	0.84%	1.65%			
Fidelity® Conservative Income Bond	Ultrashort Bond	FCONX	03/03/2011	1.50%	0.79%	0.77%	0.40% \$4.00	0.35% \$3.50	
BBgBarc Govt/Corp 1 Yr Duration TR USD				0.92%	0.62%	0.93%	Contractual Waiver Exp: 10/31/2018		
Fidelity® Global Credit	World Bond	FGBFX	05/22/2012	-0.39%	1.11%	0.52%	1.30% \$13.00	0.75% \$7.50	
BBgBarc Gbl Agg Credit TR Hdg USD				0.79%	3.69%	4.98%	Contractual Waiver Exp: 02/28/2019		

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 Inception	Gross	Net	
Fidelity Select Money Market	Money Market- Taxable	FSLXX	08/30/1985	-	-	-			
<i>BofAML USD LIBOR 3 Mon CM</i>									
Fidelity Treasury Only Money Market	Money Market- Taxable	FDLXX	01/05/1988	0.94%	0.22%	0.17%	0.42% \$4.20	0.42% \$4.20	
<i>ICE BofAML USD 3M Dep OR CM TR USD</i>									
Fidelity® Government Cash Reserves	Money Market- Taxable	FDRXX	05/10/1979	1.00%	0.26%	0.32%	0.37% \$3.70	0.37% \$3.70	
<i>ICE BofAML USD 3M Dep OR CM TR USD</i>									
Fidelity® Government MMkt Prm	Money Market- Taxable	FZCXX	04/06/2015	1.05%	-	0.43%	0.36% \$3.60	0.32% \$3.20	
<i>ICE BofAML USD 3M Dep OR CM TR USD</i>									
Fidelity® MMT Retirement Govt Mny Mkt II	Money Market- Taxable	FRTXX	12/02/1988	-	-	-			
<i>BofAML USD LIBOR 3 Mon CM</i>									
Other									
Mutual Fund									
Fidelity® Floating Rate High Income	Bank Loan	FFRHX	09/19/2002	3.80%	3.44%	4.14%	0.70% \$7.00	0.70% \$7.00	
<i>S&P/LSTA Leveraged Loan TR</i>									
Fidelity® Convertible Securities	Convertibles	FCVSX	01/05/1987	9.19%	6.24%	4.91%	0.45% \$4.50	0.45% \$4.50	
<i>ICE BofAML AII US Convertible TR USD</i>									
Fidelity® Canada	Miscellaneous Region	FICDX	11/17/1987	7.58%	4.54%	0.81%	1.02% \$10.20	1.02% \$10.20	
<i>MSCI ACWI Ex USA NR USD</i>									
Fidelity® Nordic	Miscellaneous Region	FNORX	11/01/1995	1.44%	11.01%	5.20%	0.99% \$9.90	0.99% \$9.90	

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	
MSCI ACWI Ex USA NR USD				7.28%	5.99%	2.54%			
Real Estate									
Mutual Fund									
Fidelity® Intl Real Estate	Global Real Estate	FIREX	09/08/2004	10.59%	7.46%	4.74%	1.12% \$11.20	1.12% \$11.20	
MSCI EAFE NR USD				6.84%	6.44%	2.84%	Voluntary Waiver		
Fidelity® Intl Real Estate	Global Real Estate	FIREX	09/08/2004	10.59%	7.46%	4.74%	1.12% \$11.20	1.12% \$11.20	
MSCI EAFE NR USD				6.84%	6.44%	2.84%	Voluntary Waiver		
Fidelity® Real Estate Income	Real Estate	FRIFX	02/04/2003	2.63%	6.50%	8.47%	0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				14.37%	13.42%	10.17%			
Fidelity® Real Estate Index Premium	Real Estate	FSRVX	09/08/2011	4.28%	8.21%	9.85%	0.09% \$0.90	0.09% \$0.90	
DJ US Select RESI TR USD				4.23%	8.27%	7.54%			
Fidelity® Real Estate Investment Port	Real Estate	FRESX	11/17/1986	3.83%	8.63%	8.28%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				14.37%	13.42%	10.17%			

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 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>Available in all plans.</p> <p>The current rate shown applies to premiums remitted during the month of September 2018 and will be credited through 2/28/2019. 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. 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. 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. For Retirement Annuity (RA) contracts, lump-sum withdrawals are not available from the TIAA Traditional account. Subject to the terms of your plan, all withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, interest-only payments, and IRS required minimum distribution payments.</p>
TIAA Traditional-Retirement Annuity	4.00%	Through 02/28/2019	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Choice	4.25%	Through 02/28/2019	<p>Available in plan(s): 103588</p> <p>The current rate shown applies to premiums remitted during the month of September 2018 and will be credited through 2/28/2019. 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. TIAA Traditional guarantees your principal and a minimum annual interest rate. The current guaranteed minimum interest rate for premiums remitted in 2018 is 1.00%, and is effective through 2027. The account also offers the opportunity for additional amounts in excess of the minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. 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. For Retirement Choice (RC) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in 84 monthly installments (7 years). If the Contractholder elects to remove TIAA Traditional, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments without any surrender charge.</p>
TIAA Traditional-Group Supplemental Retirement Annuity	3.25%	Through 02/28/2019	<p>Available in plan(s): 103589</p> <p>The current rate shown applies to premiums remitted during the month of September 2018 and will be credited through 2/28/2019. 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. 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. For Group Supplemental Retirement Annuity (GSRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Choice Plus	3.50%	Through 02/28/2019	<p>Available in plan(s): 103589 The current rate shown applies to premiums remitted during the month of September 2018 and will be credited through 2/28/2019. 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. TIAA Traditional guarantees your principal and a minimum annual interest rate. The current guaranteed minimum interest rate is 1.15% for premiums remitted in March 2018 through February 2019, and is effective through February 2019. The account also offers the opportunity for additional amounts in excess of the minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. For Retirement Choice Plus (RCP) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any surrender charges. For certain RCP contracts, any transfer from TIAA Traditional to a competing fund must first be directed to a non-competing fund for a period of 90 days. After 90 days, transfers may be made to a competing fund, including transferring back to TIAA Traditional. (TIAA Contract form IGRSP-02-ACC/TIAA Certificate form IGRSP-CERT3-ACC). After termination of employment additional income options may be available including income for life and IRS required minimum distribution payments. The Contractholder (typically your employer as the sponsor of your plan) has the right to remove TIAA Traditional as a plan option. If elected, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments, without any surrender charge and will be reinvested at the direction of your plan sponsor. Please refer to your contract certificate for additional de</p>
TIAA Traditional-Supplemental Retirement Annuity	3.25%	Through 02/28/2019	<p>Available in plan(s): 103589 The current rate shown applies to premiums remitted during the month of September 2018 and will be credited through 2/28/2019. 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. 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. 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
103588	MONMOUTH UNIVERSITY DC RETIREMENT PLAN (BASIC)
103589	MONMOUTH UNIVERSITY DC RETIREMENT PLAN (SUPPLEMENTAL)

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

TIAA Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS

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

PRICING FACTORS

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

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

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

RESTRICTIONS / FEES

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

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

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS

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

PRICING FACTORS

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

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

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

RESTRICTIONS / FEES

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

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

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

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

Other service provider important additional information:

Footnotes to Fidelity funds

Investment Restrictions

Excessive trading in this investment option and/or other investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange day per calendar quarter for a 12-month period.

Additional Investment Information

* Performance provided is Life of Fund, which is since the inception date noted, when the investment option has been in existence for less than 10 years. Life of fund figures are from the inception date to the period shown. For unitized funds, the inception date shown may be that of the fund's underlying investment option. For non-mutual fund pools and trusts whose strategies may be offered to multiple clients and whose returns may be based on a composite, the inception date shown may be the beginning date of the composite's returns.

Total returns are historical and include change in share price and reinvestment of dividends and capital gains, if any. These figures do not include the effect of sales charges, if any, as these fees are waived for contributions made through your retirement plan. If sales charges were included, returns would have been lower.

The current yield reflects the current earnings of the fund, while the total return refers to a specific past holding period. The 7-Day Yield is based on a calculation prescribed by the SEC. It is the average income return over the previous seven days, assuming the rate stays the same for one year and that dividends are reinvested. It is the Funds total income net of expenses, divided by the total number of outstanding shares. This yield does not allow for the inclusion of capital gains or losses.

A portion of the fund's expenses was voluntarily reimbursed and/or waived. "Restated Yield" is the 7-Day Yield without applicable waivers or reimbursements. Please see the disclosure section at the back of this brochure for additional performance and index disclosures.

Expense Ratio

Expense ratio 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, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus and has been provided by FMR LLC for Fidelity mutual funds and Morningstar, LLC for non-Fidelity mutual funds. For non-mutual fund investment options, the information has been provided by Morningstar, LLC, the products investment manager or trustee, the plan sponsor or other third party.

In certain instances, there may be fee waivers and/or expense reimbursements which could result in a temporary reduction to the gross expense ratios listed in the chart. More information is available online at <http://mv.participantdisclosure.com> (Password: 55186).

TIAA important additional information:

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

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

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

TIAA provides information on restrictions on recordkept 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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