

October 12, 2019

Re: Important information about your retirement plan

The enclosed information is being provided to help you make informed decisions when managing your account and planning your financial goals for retirement.

While no action is required at this time, please review the notice as it contains important information regarding the fees and expenses associated with your retirement plan and its investment options. To help facilitate your review, the notice is divided into two sections:

Section I: Summary of Plan Services and Costs which provides information about administrative fees, individual transaction expenses, and your right to direct how your contributions are invested

Section II: Investment Options Comparative Chart that provides information about your plan's available investment options including their respective performance and expenses

You can access the Plan and Investment Notice, as well as up-to-date investment performance, at TIAA.org. Simply log in to your TIAA account and follow these steps:

1. Go to "Resources"
2. Select "Retirement investments" within the "Research, performance & news" section
3. Select your plan name and your Plan and Investment Notice will appear under "Helpful Links Specific To This Product"

If you prefer to receive future notices and other communications electronically, update your eDelivery preferences under "Actions". Select "Update your profile" and then "Communication preferences" to make changes. For this notice, click on "email" next to "Plan Sponsor disclosures and notices".

If you do not have a TIAA account, you can access the notice online at TIAA.org/performance and enter your Plan ID, 103588. You'll be directed to the current information.

More information about retirement plan fees and expenses is available at TIAA.org/fees, or by calling TIAA at 800-842-2252, weekdays, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).

Sincerely,
Robyn Salvo, Director of Human Resources

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

© 2019 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF). 730 Third Avenue, New York, NY 10017.

Fee Disclosure - (2/2019)

Plan and Investment Notice

MONMOUTH UNIVERSITY DC RETIREMENT PLAN (BASIC)

October 12, 2019

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 takeplace 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 https://www.tiaa.org/public/pdf/forms/SDA_Customer_Account_Agreement.pdf. Available in all plans.

COST OF PLAN SERVICES

There are three categories of services provided to your plan:

1. GENERAL ADMINISTRATIVE SERVICES

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

In addition to investment expenses you pay, there is a Plan Servicing Fee charged to specific investments which is used to pay for your Plan's record keeping and other plan services. Also, your Plan provides credits to certain investments so that plan participants share equally in the cost of such expenses. For more details, please refer to the "Shareholder Fees & Restrictions" column of Table 1 in Section II: Investment Options Comparative Chart. Applies to all plans.

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	Certain charges may apply. Please review the Customer Account Agreement provided in the Self-Directed Brokerage section of this document. Your plan may limit the eligible investments within the self-directed brokerage account. This applies to plan(s): 103588 103589
Collateralized loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. This applies to plan(s): 103588 103589
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.

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 in 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. Some plans may deduct these fees and expenses 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).

FIDELITY INVESTMENTS

RIGHT TO DIRECT INVESTMENTS

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 Plan's 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. Fidelity Investments and its affiliates, the fund sponsor, have 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/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. Fees are only one of many factors to consider when making an investment decision.

Part B – Annuity Income Information

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

Part A. Performance and Fee Information

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

TIAA

For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit www.TIAA.org/planinvestmentoptions. After entering a plan ID, 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 September 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	
Equities									
Mutual Fund									
TIAA-CREF International Equity Fund Institutional	Foreign Large Blend	TIIEIX	07/01/1999	-7.73%	2.10%	4.98%	0.48% \$4.80	0.48% \$4.80	Available in all plans. An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
MSCI EAFE NR USD				-1.34%	3.27%	4.90%	Contractual Cap Exp: 02/29/2020		Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Total International Stock Index Fund Admiral	Foreign Large Blend	VTIAX	11/29/2010	-1.56%	3.16%	4.34%	0.11% \$1.10	0.11% \$1.10	Available in all plans. An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
MSCI ACWI Ex USA NR USD				-1.23%	2.90%	4.20%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Neuberger Berman Socially Responsive Fund R6	Large Blend	NRSRX	03/15/2013	1.10%	8.78%	10.62%	0.57% \$5.70	0.57% \$5.70	Available in all plans. An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
S&P 500 TR USD				4.25%	10.84%	12.66%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Institutional Index Fund Institutional	Large Blend	VINIX	07/31/1990	4.23%	10.81%	13.22%	0.04% \$0.40	0.04% \$0.40	Available in all plans. An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
S&P 500 TR USD				4.25%	10.84%	13.24%			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	
T. Rowe Price Blue Chip Growth Fund I	Large Growth	TBCIX	12/17/2015	2.11%	-	14.68%	0.57% \$5.70	0.57% \$5.70	Available in all plans. An annual plan servicing fee of 0.12% 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 TR USD				4.25%		12.74%			
Vanguard Growth Index Fund Admiral	Large Growth	VIGAX	11/13/2000	4.52%	12.19%	14.38%	0.05% \$0.50	0.05% \$0.50	Available in all plans. An annual plan servicing fee of 0.12% 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.
CRSP US Large Cap Growth TR USD				4.55%	12.24%	13.87%			
JPMorgan Equity Income Fund R6	Large Value	OIEJX	01/31/2012	7.34%	9.98%	12.74%	0.50% \$5.00	0.50% \$5.00	Available in all plans. An annual plan servicing fee of 0.12% 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.
Russell 1000 Value TR USD				4.00%	7.79%	11.86%			
Columbia Mid Cap Index Fund Institutional 2	Mid-Cap Blend	CPXRX	11/09/2012	-2.69%	8.64%	12.10%	0.27% \$2.70	0.20% \$2.00	Available in all plans. An annual plan servicing fee of 0.02% 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 MidCap 400 TR				-2.49%	8.88%	12.33%	Contractual Waiver Exp: 06/30/2020		
Pioneer Select Mid Cap Growth Fund K	Mid-Cap Growth	PSMKX	12/31/2014	-0.80%	-	10.25%	0.66% \$6.60	0.66% \$6.60	Available in all plans. An annual plan servicing fee of 0.12% 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.
Russell Mid Cap Growth TR USD				5.20%		10.41%			
Victory Sycamore Established Value Fund R6	Mid-Cap Value	VEVRX	03/04/2014	3.14%	10.90%	10.06%	0.57% \$5.70	0.57% \$5.70	Available in all plans. An annual plan servicing fee of 0.12% 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.
Russell Mid Cap Value TR USD				1.60%	7.55%	7.43%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
TIAA-CREF Small-Cap Blend Index Fund Institutional	Small Blend	TISBX	10/01/2002	-8.85%	8.39%	11.35%	0.06%	0.06%	Available in all plans. An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell 2000 TR USD				-8.89%	8.19%	11.19%		Contractual Cap Exp: 02/29/2020	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Federated MDT Small Cap Growth Fund R6	Small Growth	QLSGX	06/29/2016	-14.63%	-	14.82%	1.02%	0.88%	Available in all plans. An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell 2000 Growth TR USD				-9.63%		12.57%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Janus Henderson Small Cap Value Fund I	Small Value	JSCOX	07/06/2009	1.49%	8.83%	10.11%	0.88%	0.88%	Available in all plans. An annual plan servicing fee of 0.02% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Russell 2000 Value TR USD				-8.24%	7.17%	10.06%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
American Funds Capital World Growth and Income Fund R6	World Stock	RWIGX	05/01/2009	1.64%	6.31%	8.28%	0.44%	0.44%	Available in all plans. An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
MSCI ACWI NR USD				1.38%	6.65%	8.35%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Variable Annuity									
CREF Stock Account R2	Allocation--85%+ Equity	QCSTPX	04/24/2015	-0.06%	7.59%	10.00%	0.35%	0.35%	Available in all plans. An annual plan servicing credit of 0.08% is credited on a quarterly basis. This applies to plan(s): 103588 103589
Morningstar Aggressive Target Risk TR USD				2.44%	7.45%	9.76%			Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
CREF Equity Index Account R2	Large Blend	QCEQPX	04/24/2015	2.73%	10.14%	12.71%	0.27%	0.27%	Available in all plans. Contributions and Transfers in not allowed. This applies to plan(s): 103588 103589
Russell 3000 TR USD				2.92%	10.44%	13.08%			Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.

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	
CREF Growth Account R2	Large Growth	QCGRPX	04/24/2015	0.58%	12.42%	14.24%	0.29%	0.29%	Available in all plans. Contributions and Transfers in not allowed. This applies to plan(s): 103588 103589
Russell 1000 Growth TR USD				3.71%	13.39%	14.94%	\$2.90	\$2.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
CREF Global Equities Account R2	World Stock	QCGLPX	04/24/2015	-0.92%	6.24%	8.53%	0.32%	0.32%	Available in all plans. Contributions and Transfers in not allowed. This applies to plan(s): 103588 103589
MSCI ACWI NR USD				1.38%	6.65%	8.35%	\$3.20	\$3.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Fixed Income									
Mutual Fund									
Vanguard Inflation Protected Securities Fund Admiral	Inflation-Protected Bond	VAIPX	06/10/2005	7.03%	2.38%	3.39%	0.10%	0.10%	Available in all plans. An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
Bloomberg Barclays US Treasury US TIPS TR USD				7.13%	2.45%	3.46%	\$1.00	\$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Dodge & Cox Income Fund	Intermediate Core-Plus Bond	DODIX	01/03/1989	9.13%	3.70%	4.52%	0.42%	0.42%	Available in all plans. An annual plan servicing fee of 0.04% is charged and deducted on a quarterly basis. Applies to all plans.
Bloomberg Barclays US Aggregate Bond TR USD				10.30%	3.38%	3.75%	\$4.20	\$4.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Variable Annuity									
CREF Inflation-Linked Bond Account R2	Inflation-Protected Bond	QCILPX	04/24/2015	5.52%	1.79%	2.94%	0.27%	0.27%	Available in all plans. Contributions and Transfers in not allowed. This applies to plan(s): 103588 103589
Bloomberg Barclays US Treasury Inflation Notes 1-10 Yr TR USD				5.75%	1.95%	2.69%	\$2.70	\$2.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
CREF Bond Market Account R2	Intermediate-Term Bond	QCBMPX	04/24/2015	10.27%	3.53%	3.88%	0.32%	0.32%	Available in all plans. Contributions and Transfers in not allowed. This applies to plan(s): 103588 103589
Bloomberg Barclays US Aggregate Bond TR USD				10.30%	3.38%	3.75%	\$3.20	\$3.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
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	
Vanguard Admiral Treasury Money Market Fund Investor 7-day current annualized yield 1.93% as of 09/30/2019 7-day effective annualized yield 1.93% as of 09/30/2019	Money Market- Taxable	VUSXX	12/14/1992	2.25%	0.91%	0.46%	0.09%	0.09%	Available in all plans. An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
ICE BofAML US Dollar 3- Month Deposit Offered Rate Constant Maturity				2.64%	1.24%	0.78%			
Variable Annuity									
CREF Money Market Account R2 7-day current annualized yield 1.87% as of 09/24/2019 7-day effective annualized yield 1.89% as of 09/24/2019	Money Market- Taxable	QCMMPX	04/24/2015	2.08%	0.68%	0.34%	0.28%	0.28%	Available in all plans. An annual plan servicing credit of 0.08% is credited on a quarterly basis. This applies to plan(s): 103588 103589
iMoneyNet Money Fund Averages - All Government				1.91%	0.68%	0.35%			
Multi-Asset									
Mutual Fund									
TIAA-CREF Lifecycle Retirement Income Fund Institutional S&P Target Date Retirement Income TR USD	Retirement Income	TLRIX	11/30/2007	5.24%	5.27%	6.61%	0.53%	0.37%	Available in all plans. An annual plan servicing fee of 0.12% 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.
TIAA-CREF Lifecycle 2010 Fund Institutional S&P Target Date 2010 TR USD	Target Date 2000- 2010	TCTIX	01/17/2007	5.14%	5.49%	7.09%	0.50%	0.37%	Available in all plans. An annual plan servicing fee of 0.12% 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.
TIAA-CREF Lifecycle 2015 Fund Institutional S&P Target Date 2015 TR USD	Target-Date 2015	TCNIX	01/17/2007	4.65%	5.76%	7.51%	0.50%	0.38%	Available in all plans. An annual plan servicing fee of 0.12% 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.

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 2020 Fund Institutional	Target-Date 2020	TCWIX	01/17/2007	4.25%	6.13%	8.03%	0.51%	0.39%	Available in all plans. An annual plan servicing fee of 0.12% 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 2020 TR USD				4.57%	5.70%	7.49%		Contractual Waiver Exp: 09/30/2022	
TIAA-CREF Lifecycle 2025 Fund Institutional	Target-Date 2025	TCYIX	01/17/2007	3.44%	6.50%	8.55%	0.52%	0.41%	Available in all plans. An annual plan servicing fee of 0.12% 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 2025 TR USD				3.96%	6.10%	8.03%		Contractual Waiver Exp: 09/30/2022	
TIAA-CREF Lifecycle 2030 Fund Institutional	Target-Date 2030	TCRIX	01/17/2007	2.64%	6.83%	9.02%	0.53%	0.42%	Available in all plans. An annual plan servicing fee of 0.12% 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 2030 TR USD				3.23%	6.48%	8.51%		Contractual Waiver Exp: 09/30/2022	
TIAA-CREF Lifecycle 2035 Fund Institutional	Target-Date 2035	TCIIX	01/17/2007	1.81%	7.16%	9.45%	0.54%	0.43%	Available in all plans. An annual plan servicing fee of 0.12% 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 2035 TR USD				2.52%	6.82%	8.91%		Contractual Waiver Exp: 09/30/2022	
TIAA-CREF Lifecycle 2040 Fund Institutional	Target-Date 2040	TCOIX	01/17/2007	0.76%	7.41%	9.71%	0.55%	0.44%	Available in all plans. An annual plan servicing fee of 0.12% 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 TR USD				2.09%	7.06%	9.19%		Contractual Waiver Exp: 09/30/2022	
TIAA-CREF Lifecycle 2045 Fund Institutional	Target-Date 2045	TTFIX	11/30/2007	-0.07%	7.52%	9.74%	0.56%	0.45%	Available in all plans. An annual plan servicing fee of 0.12% 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 TR USD				1.83%	7.21%	9.38%		Contractual Waiver Exp: 09/30/2022	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
TIAA-CREF Lifecycle 2050 Fund Institutional	Target-Date 2050	TFTIX	11/30/2007	-0.19%	7.57%	9.77%	0.57%	0.45%	Available in all plans. An annual plan servicing fee of 0.12% 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 TR USD				1.59%	7.34%	9.54%		Contractual Waiver Exp: 09/30/2022	
TIAA-CREF Lifecycle 2055 Fund Institutional	Target-Date 2055	TTRIX	04/29/2011	-0.38%	7.61%	8.21%	0.59%	0.45%	Available in all plans. An annual plan servicing fee of 0.12% 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				1.57%	7.41%	8.03%		Contractual Waiver Exp: 09/30/2022	
TIAA-CREF Lifecycle 2060 Fund Institutional	Target-Date 2060+	TLXNX	09/26/2014	-0.47%	7.68%	7.51%	0.71%	0.45%	Available in all plans. An annual plan servicing fee of 0.12% 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				1.56%	7.49%	7.31%		Contractual Waiver Exp: 09/30/2022	
Variable Annuity									
CREF Social Choice Account R2	Allocation--50% to 70% Equity	QCSCPX	04/24/2015	6.33%	6.35%	8.11%	0.29%	0.29%	Available in all plans. An annual plan servicing credit of 0.08% is credited on a quarterly basis. This applies to plan(s): 103588 103589 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Morningstar Moderate Target Risk TR USD				5.41%	5.91%	7.51%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	5.26%	6.12%	7.89%	0.83%	0.83%	Available in all plans. An annual plan servicing credit of 0.12% is credited on a quarterly basis. Applies to all plans. Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 TR USD				4.25%	10.84%	13.24%			

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 September 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	
		FINPX		-	-	-			
		FNIYX		-	-	-			
		FSICX		-	-	-			
Mutual Fund									
Fidelity&reg; Canada	Miscellaneous Region	FICDX	11/17/1987	5.43%	2.23%	4.56%	0.89% \$8.90	0.89% \$8.90	
MSCI ACWI Ex USA NR USD				-1.23%	2.90%	4.45%			
Fidelity&reg; Nordic	Miscellaneous Region	FNORX	11/01/1995	-6.81%	4.01%	8.68%	0.98% \$9.80	0.98% \$9.80	
MSCI ACWI Ex USA NR USD				-1.23%	2.90%	4.45%			
Allocation									
Mutual Fund									
Fidelity Asset Manager&reg; 20%	Allocation-- 15% to 30% Equity	FASIX	10/01/1992	5.17%	3.73%	4.72%	0.53% \$5.30	0.53% \$5.30	

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	
BBgBarc US Agg Bond TR USD				10.30%	3.38%	3.75%			
Fidelity®; Strategic Real Return	Allocation-- 15% to 30% Equity	FSRRX	09/07/2005	3.10%	1.60%	3.64%	0.83% \$8.30	0.83% \$8.30	
BBgBarc US Treasury US TIPS TR USD				7.13%	2.45%	3.46%			
Fidelity Asset Manager®; 40%	Allocation-- 30% to 50% Equity	FFANX	10/09/2007	4.15%	5.00%	6.52%	0.55% \$5.50	0.55% \$5.50	
BBgBarc US Agg Bond TR USD				10.30%	3.38%	3.75%			
Fidelity Asset Manager®; 50%	Allocation-- 30% to 50% Equity	FASMX	12/28/1988	3.37%	5.47%	7.22%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Asset Manager®; 60%	Allocation-- 50% to 70% Equity	FSANX	10/09/2007	2.60%	5.92%	7.81%	0.72% \$7.20	0.72% \$7.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Asset Manager®; 70%	Allocation-- 50% to 70% Equity	FASGX	12/30/1991	1.51%	6.34%	8.44%	0.71% \$7.10	0.71% \$7.10	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Balanced	Allocation-- 50% to 70% Equity	FBALX	11/06/1986	3.69%	7.53%	9.65%	0.53% \$5.30	0.53% \$5.30	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Asset Manager®; 85%	Allocation-- 70% to 85% Equity	FAMRX	09/24/1999	0.21%	7.00%	9.28%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Four-in-One Index	Allocation-- 70% to 85% Equity	FFNOX	06/29/1999	3.01%	7.58%	9.64%	0.13% \$1.30	0.11% \$1.10	
Morningstar Mod Agg Tgt Risk TR USD				3.91%	6.79%	8.80%	Contractual Waiver Exp: 06/30/2020		

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 Freedom®; 2005	Target-Date 2000-2010	FFFVX	11/06/2003	5.42%	4.65%	5.69%	0.48% \$4.80	0.48% \$4.80	
BBgBarc US Agg Bond TR USD				10.30%	3.38%	3.75%			
Fidelity Freedom®; 2010	Target-Date 2000-2010	FFFCX	10/17/1996	4.82%	5.14%	6.48%	0.52% \$5.20	0.52% \$5.20	
BBgBarc US Agg Bond TR USD				10.30%	3.38%	3.75%			
Fidelity Freedom®; Index 2005 Investor	Target-Date 2000-2010	FJIFX	10/02/2009	6.64%	4.46%	5.42%	0.12% \$1.20	0.12% \$1.20	
BBgBarc US Agg Bond TR USD				10.30%	3.38%	3.75%			
Fidelity Freedom®; Index 2010 Investor	Target-Date 2000-2010	FKIFX	10/02/2009	6.32%	5.03%	6.33%	0.12% \$1.20	0.12% \$1.20	
BBgBarc US Agg Bond TR USD				10.30%	3.38%	3.75%			
Fidelity Freedom®; 2015	Target-Date 2015	FFVFX	11/06/2003	4.11%	5.62%	6.84%	0.56% \$5.60	0.56% \$5.60	
BBgBarc US Agg Bond TR USD				10.30%	3.38%	3.75%			
Fidelity Freedom®; Index 2015 Investor	Target-Date 2015	FLIFX	10/02/2009	5.91%	5.58%	6.76%	0.12% \$1.20	0.12% \$1.20	
BBgBarc US Agg Bond TR USD				10.30%	3.38%	3.75%			
Fidelity Freedom®; 2020	Target-Date 2020	FFFDX	10/17/1996	3.65%	5.92%	7.29%	0.60% \$6.00	0.60% \$6.00	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; Index 2020 Investor	Target-Date 2020	FPIFX	10/02/2009	5.58%	5.96%	7.33%	0.12% \$1.20	0.12% \$1.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; 2025	Target-Date 2025	FFTWX	11/06/2003	3.11%	6.18%	7.85%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; 2030	Target-Date 2030	FFFEX	10/17/1996	2.18%	6.82%	8.34%	0.69% \$6.90	0.69% \$6.90	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; 2035	Target-Date 2035	FFTHX	11/06/2003	0.71%	7.16%	8.73%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; Index 2035 Investor	Target-Date 2035	FIHFX	10/02/2009	3.39%	7.51%	9.19%	0.12% \$1.20	0.12% \$1.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; 2040	Target-Date 2040	FFFFX	09/06/2000	-0.03%	7.09%	8.73%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; Index 2040 Investor	Target-Date 2040	FBIFX	10/02/2009	2.94%	7.52%	9.25%	0.12% \$1.20	0.12% \$1.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; 2045	Target-Date 2045	FFFGX	06/01/2006	-0.07%	7.08%	8.80%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; Index 2045 Investor	Target-Date 2045	FIOFX	10/02/2009	2.97%	7.52%	9.31%	0.12% \$1.20	0.12% \$1.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; 2050	Target-Date 2050	FFFHX	06/01/2006	-0.05%	7.09%	8.80%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; Index 2050 Investor	Target-Date 2050	FIPFX	10/02/2009	2.92%	7.52%	9.36%	0.12% \$1.20	0.12% \$1.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; 2055	Target-Date 2055	FDEEX	06/01/2011	-0.04%	7.07%	7.70%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; Index 2055 Investor	Target-Date 2055	FDEWX	06/01/2011	2.93%	7.51%	7.97%	0.12% \$1.20	0.12% \$1.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom®; 2065	Target-Date	FFSFX	06/28/2019	-	-	-0.50%	0.75%	0.75%	

Investment Name / Benchmark	Morningstar Category 2060+	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 \$7.50	Net \$7.50	
Morningstar Lifetime Mod 2060 TR USD				2.22%	6.71%	9.11%			
Fidelity Freedom&reg; Index 2060 Investor	Target-Date 2060+	FDK LX	08/05/2014	2.94%	7.51%	7.38%	0.12% \$1.20	0.12% \$1.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity Freedom&reg; Index 2065 Investor	Target-Date 2060+	FFIJX	06/28/2019	-	-	0.60%	0.12% \$1.20	0.12% \$1.20	
Morningstar Lifetime Mod 2060 TR USD				2.22%	6.71%	9.11%			
Fidelity Freedom&reg; Index Income	Target-Date Retirement	FFFAX	10/17/1996	5.95%	4.01%	4.57%	0.47% \$4.70	0.47% \$4.70	
BBgBarc US Agg Bond TR USD				10.30%	3.38%	3.75%			
Fidelity Freedom&reg; Index Income Investor	Target-Date Retirement	FIKFX	10/02/2009	7.01%	3.75%	4.01%	0.12% \$1.20	0.12% \$1.20	
BBgBarc US Agg Bond TR USD				10.30%	3.38%	3.75%			
Equities									
Mutual Fund									
Fidelity&reg; China Region	China Region	FHKCX	11/01/1995	4.10%	7.04%	7.77%	0.96% \$9.60	0.96% \$9.60	
MSCI Golden Dragon NR USD				-2.75%	6.28%	6.11%			
Fidelity&reg; Select Communication Services	Communicatio ns	FBMPX	06/30/1986	9.26%	8.59%	15.63%	0.82% \$8.20	0.82% \$8.20	
S&P 500 TR USD				4.25%	10.84%	13.24%	Voluntary Waiver		
Fidelity&reg; Select Telecommunications Port	Communicatio ns	FSTCX	07/29/1985	0.47%	6.42%	9.35%	0.84% \$8.40	0.84% \$8.40	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity&reg; Select Automotive Port	Consumer Cyclical	FSAVX	06/30/1986	4.67%	4.26%	10.23%	0.97% \$9.70	0.97% \$9.70	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity&reg; Select Leisure	Consumer	FDLSX	05/08/1984	11.58%	11.69%	15.37%	0.76%	0.76%	

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	
	Cyclical						\$7.60	\$7.60	
S&P 500 TR USD				4.25%	10.84%	13.24%			Voluntary Waiver
Fidelity&reg; Select Retailing	Consumer Cyclical	FSRPX	12/16/1985	0.26%	17.40%	19.00%	0.76%	0.76%	\$7.60 \$7.60
S&P 500 TR USD				4.25%	10.84%	13.24%			Voluntary Waiver
Fidelity&reg; Select Consumer Staples Port	Consumer Defensive	FDFAX	07/29/1985	11.83%	5.67%	10.04%	0.77%	0.77%	\$7.70 \$7.70
S&P 500 TR USD				4.25%	10.84%	13.24%			Voluntary Waiver
Fidelity&reg; EMEA	Diversified Emerging Mkts	FEMEX	05/08/2008	3.38%	3.04%	4.63%	1.34%	1.34%	\$13.40 \$13.40
MSCI EM EMEA NR USD				0.85%	-1.08%	1.06%			
Fidelity&reg; Emerging Markets	Diversified Emerging Mkts	FEMKX	11/01/1990	8.50%	5.80%	5.12%	0.96%	0.96%	\$9.60 \$9.60
MSCI EM NR USD				-2.02%	2.33%	3.37%			
Fidelity&reg; Emerging Markets Discovery	Diversified Emerging Mkts	FEDDX	11/01/2011	2.96%	2.64%	5.31%	1.22%	1.22%	\$12.20 \$12.20
MSCI EM NR USD				-2.02%	2.33%	3.37%			
Fidelity&reg; Pacific Basin	Diversified Pacific/Asia	FPBFX	10/01/1986	4.91%	8.18%	10.22%	1.07%	1.07%	\$10.70 \$10.70
MSCI Pacific NR USD				-2.17%	5.11%	5.61%			
Fidelity&reg; Select Energy Service Port	Equity Energy	FSESX	12/16/1985	-50.72%	-20.67%	-6.81%	0.84%	0.84%	\$8.40 \$8.40
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity&reg; Europe	Europe Stock	FIEUX	10/01/1986	-5.71%	2.69%	4.82%	0.96%	0.96%	\$9.60 \$9.60
MSCI Europe NR USD				-0.75%	2.38%	4.61%			
Fidelity&reg; Select Banking	Financial	FSRBX	06/30/1986	-1.75%	8.52%	10.45%	0.77%	0.77%	\$7.70 \$7.70
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity&reg; Select Financial Services Port	Financial	FIDSX	12/10/1981	4.88%	8.51%	8.39%	0.76%	0.76%	\$7.60 \$7.60
S&P 500 TR USD				4.25%	10.84%	13.24%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity®; Intl Sustainability Idx	Foreign Large Blend	FNIDX	05/09/2017	-0.32%	-	3.61%	0.20% \$2.00	0.20% \$2.00	
MSCI ACWI Ex USA NR USD				-1.23%	2.90%	4.45%			
Fidelity®; Diversified International	Foreign Large Growth	FDIVX	12/27/1991	1.20%	4.44%	5.91%	0.81% \$8.10	0.81% \$8.10	
MSCI EAFE NR USD				-1.34%	3.27%	4.90%			
Fidelity®; International Capital Apprec	Foreign Large Growth	FIVFX	11/01/1994	7.66%	8.31%	9.15%	1.06% \$10.60	1.06% \$10.60	
MSCI ACWI Ex USA NR USD				-1.23%	2.90%	4.45%			
Fidelity®; International Discovery	Foreign Large Growth	FIGRX	12/31/1986	-1.63%	4.20%	5.74%	0.88% \$8.80	0.88% \$8.80	
MSCI EAFE NR USD				-1.34%	3.27%	4.90%			
Fidelity®; International Growth	Foreign Large Growth	FIGFX	11/01/2007	6.28%	6.77%	8.40%	0.95% \$9.50	0.95% \$9.50	
MSCI EAFE Growth NR USD				2.21%	5.49%	6.52%			
Fidelity®; Overseas	Foreign Large Growth	FOSFX	12/04/1984	0.36%	6.68%	6.68%	0.97% \$9.70	0.97% \$9.70	
MSCI EAFE NR USD				-1.34%	3.27%	4.90%			
Fidelity®; Total International Equity	Foreign Large Growth	FTIEX	11/01/2007	1.76%	4.70%	5.81%	1.29% \$12.90	1.20% \$12.00	
MSCI ACWI Ex USA NR USD				-1.23%	2.90%	4.45%	Contractual Waiver Exp: 02/29/2020		
Fidelity®; International Enhanced Index	Foreign Large Value	FIENX	12/20/2007	-5.16%	3.49%	5.43%	0.59% \$5.90	0.59% \$5.90	
MSCI EAFE NR USD				-1.34%	3.27%	4.90%			
Fidelity®; International Value	Foreign Large Value	FIVLX	05/18/2006	-6.89%	0.72%	2.77%	0.89% \$8.90	0.89% \$8.90	
MSCI EAFE Value NR USD				-4.92%	0.99%	3.23%			
Fidelity®; International Small Cap	Foreign Small/Mid Blend	FISMX	09/18/2002	-4.21%	6.74%	8.67%	1.20% \$12.00	1.20% \$12.00	
MSCI ACWI Ex USA Small NR USD				-5.63%	3.98%	6.13%			

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	-0.34%	7.64%	10.18%	1.11% \$11.10	1.11% \$11.10	
MSCI EAFE Small Cap NR USD				-5.93%	6.02%	7.45%	Voluntary Waiver		
Fidelity® Select Biotechnology	Health	FBIOX	12/16/1985	-16.55%	3.85%	15.48%	0.72% \$7.20	0.72% \$7.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity® Select Health Care Svcs Port	Health	FSHCX	06/30/1986	-16.91%	9.43%	14.34%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity® Select Pharmaceuticals Port	Health	FPHAX	06/18/2001	1.55%	4.28%	13.23%	0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity® Select Medical Tech and Devcs	Health	FSMEX	04/28/1998	0.52%	17.97%	16.79%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity® Select Air Transportation Port	Industrials	FSAIX	12/16/1985	-2.46%	10.40%	15.98%	0.81% \$8.10	0.81% \$8.10	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity® Select Industrials	Industrials	FCYIX	03/03/1997	-2.23%	8.53%	12.83%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity® Select Transportation	Industrials	FSRFX	09/29/1986	-7.24%	7.68%	15.19%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity® Japan	Japan Stock	FJPNX	09/15/1992	-2.75%	6.43%	5.46%	1.05% \$10.50	1.05% \$10.50	
TOPIX TR JPY				-10.37%	5.94%	8.00%			
Fidelity® Japan Smaller Companies	Japan Stock	FJSCX	11/01/1995	-2.34%	8.63%	9.51%	0.94% \$9.40	0.94% \$9.40	
MSCI Japan NR USD				-4.69%	5.61%	5.51%			
Fidelity® Disciplined	Large Blend	FDEQX	12/28/1988	1.08%	8.00%	10.51%	0.53%	0.53%	

Investment Name / Benchmark Equity	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 \$5.30	Net \$5.30	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Dividend Growth	Large Blend	FDGFX	04/27/1993	1.05%	7.31%	10.83%	0.50% \$5.00	0.50% \$5.00	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Export and Multinational	Large Blend	FEXPX	10/04/1994	0.60%	8.25%	10.05%	0.74% \$7.40	0.74% \$7.40	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Growth & Income	Large Blend	FGRIX	12/30/1985	-0.39%	7.89%	11.70%	0.61% \$6.10	0.61% \$6.10	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Large Cap Core Enhanced Index	Large Blend	FLCEX	04/19/2007	1.73%	9.59%	12.63%	0.39% \$3.90	0.39% \$3.90	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Mega Cap Stock	Large Blend	FGRTX	12/28/1998	0.83%	8.24%	12.21%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Total Market Index	Large Blend	FSKAX	09/08/2011	2.83%	10.43%	14.11%	0.02% \$0.20	0.02% \$0.20	
DJ US Total Stock Market TR USD				2.81%	10.40%	13.09%			
Fidelity®; U.S. Sustainability Index	Large Blend	FITLX	05/09/2017	6.88%	-	12.43%	0.11% \$1.10	0.11% \$1.10	
Russell 1000 TR USD				3.87%	10.62%	13.23%			
Fidelity®;	Large Growth	FFIDX	04/30/1930	3.40%	10.28%	11.83%	0.50% \$5.00	0.50% \$5.00	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Blue Chip Growth	Large Growth	FBGRX	12/31/1987	-1.51%	12.90%	15.30%	0.80% \$8.00	0.80% \$8.00	
Russell 1000 Growth TR USD				3.71%	13.39%	14.94%			
Fidelity®; Capital Appreciation	Large Growth	FDCAX	11/26/1986	-1.01%	8.68%	12.73%	0.54% \$5.40	0.54% \$5.40	

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				4.25%	10.84%	13.24%			
Fidelity®; Contrafund®;	Large Growth	FCNTX	05/17/1967	-1.29%	11.59%	13.65%	0.82% \$8.20	0.82% \$8.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Growth Company	Large Growth	FDGRX	01/17/1983	-4.45%	13.99%	15.91%	0.85% \$8.50	0.85% \$8.50	
Russell 3000 Growth TR USD				2.70%	13.07%	14.74%			
Fidelity®; Growth Discovery	Large Growth	FDSVX	03/31/1998	1.77%	12.08%	14.92%	0.77% \$7.70	0.77% \$7.70	
Russell 3000 Growth TR USD				2.70%	13.07%	14.74%			
Fidelity®; Independence	Large Growth	FDFFX	03/25/1983	1.83%	7.89%	12.04%	0.50% \$5.00	0.50% \$5.00	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Magellan®;	Large Growth	FMAGX	05/02/1963	1.83%	10.95%	11.66%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; NASDAQ Composite Index®;	Large Growth	FNCMX	09/25/2003	0.64%	13.34%	15.31%	0.41% \$4.10	0.30% \$3.00	
NASDAQ Composite TR USD				0.52%	13.51%	15.49%			
Fidelity®; OTC	Large Growth	FOCPX	12/31/1984	-1.63%	14.79%	16.58%	0.89% \$8.90	0.89% \$8.90	Contractual Waiver Exp: 03/31/2020
NASDAQ Composite TR USD				0.52%	13.51%	15.49%			
Fidelity®; Stock Selec All Cp	Large Growth	FDSSX	09/28/1990	-0.98%	9.32%	12.23%	0.63% \$6.30	0.63% \$6.30	
DJ US Total Stock Market TR USD				2.81%	10.40%	13.09%			
Fidelity®; Trend	Large Growth	FTRNX	06/16/1958	0.96%	12.15%	14.64%	0.67% \$6.70	0.67% \$6.70	
Russell 1000 Growth TR USD				3.71%	13.39%	14.94%			
Fidelity®; Blue Chip Value	Large Value	FBCVX	06/17/2003	-1.76%	6.41%	8.74%	0.65% \$6.50	0.65% \$6.50	
Russell 1000 Value TR USD				4.00%	7.79%	11.46%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity®; Equity Dividend Income	Large Value	FEQTX	08/21/1990	2.74%	7.43%	9.95%	0.62% \$6.20	0.62% \$6.20	
<i>Russell 3000 Value TR USD</i>				3.10%	7.76%	11.36%			
Fidelity®; Equity-Income	Large Value	FEQIX	05/16/1966	5.60%	7.35%	9.97%	0.61% \$6.10	0.61% \$6.10	
<i>Russell 3000 Value TR USD</i>				3.10%	7.76%	11.36%			
Fidelity®; Large Cap Value Enhanced Index	Large Value	FLVEX	04/19/2007	2.17%	7.79%	11.63%	0.39% \$3.90	0.39% \$3.90	
<i>Russell 1000 Value TR USD</i>				4.00%	7.79%	11.46%			
Fidelity®; Latin America	Latin America Stock	FLATX	04/19/1993	28.29%	0.63%	-0.26%	1.07% \$10.70	1.07% \$10.70	
<i>MSCI EM Latin America NR USD</i>				6.70%	-0.78%	-0.48%			
Fidelity®; Leveraged Company Stock	Mid-Cap Blend	FLVCX	12/19/2000	-2.03%	4.41%	10.20%	0.78% \$7.80	0.78% \$7.80	
<i>S&P 500 TR USD</i>				4.25%	10.84%	13.24%			
Fidelity®; Mid Cap Index	Mid-Cap Blend	FSMDX	09/08/2011	3.23%	9.09%	13.23%	0.03% \$0.30	0.03% \$0.30	
<i>Russell Mid Cap TR USD</i>				3.19%	9.10%	13.07%			
Fidelity®; Mid-Cap Stock	Mid-Cap Blend	FMCSX	03/29/1994	1.32%	8.68%	12.11%	0.73% \$7.30	0.73% \$7.30	
<i>S&P MidCap 400 TR</i>				-2.49%	8.88%	12.56%			
Fidelity®; Stock Selector Mid Cap	Mid-Cap Blend	FSSMX	06/06/2012	0.03%	8.54%	11.86%	0.77% \$7.70	0.77% \$7.70	
<i>S&P MidCap 400 TR</i>				-2.49%	8.88%	12.56%			
Fidelity®; Growth Strategies	Mid-Cap Growth	FDEGX	12/28/1990	6.92%	10.10%	12.32%	0.59% \$5.90	0.59% \$5.90	
<i>Russell Mid Cap Growth TR USD</i>				5.20%	11.12%	14.08%			
Fidelity®; Mid Cap Enhanced Index	Mid-Cap Value	FMEIX	12/20/2007	0.60%	7.82%	12.36%	0.59% \$5.90	0.59% \$5.90	
<i>Russell Mid Cap TR USD</i>				3.19%	9.10%	13.07%			
Fidelity®; Mid Cap Value	Mid-Cap Value	FSMVX	11/15/2001	-3.77%	4.78%	11.04%	0.53%	0.53%	

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 \$5.30	Net \$5.30	
<i>Russell Mid Cap Value TR USD</i>				1.60%	7.55%	12.29%			
Fidelity ® Value	Mid-Cap Value	FDVLX	12/01/1978	-2.88%	5.60%	10.67%	0.59% \$5.90	0.59% \$5.90	
<i>Russell Mid Cap Value TR USD</i>				1.60%	7.55%	12.29%			
Fidelity ® Global Commodity Stock	Natural Resources	FFGCX	03/25/2009	-10.32%	-1.23%	0.30%	1.08% \$10.80	1.08% \$10.80	
<i>MSCI ACWI NR USD</i>				1.38%	6.65%	8.35%			
Fidelity ® Select Chemicals	Natural Resources	FSCHX	07/29/1985	-14.49%	2.53%	11.30%	0.77% \$7.70	0.77% \$7.70	
<i>S&P 500 TR USD</i>				4.25%	10.84%	13.24%			
Fidelity ® Select Materials	Natural Resources	FSDPX	09/29/1986	-10.14%	0.57%	7.14%	0.79% \$7.90	0.79% \$7.90	
<i>S&P 500 TR USD</i>				4.25%	10.84%	13.24%			
Fidelity ® Emerging Asia	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	8.79%	7.35%	7.53%	1.02% \$10.20	1.02% \$10.20	
<i>MSCI AC Asia Ex Japan NR USD</i>				-3.44%	4.23%	5.53%			
Fidelity ® Small Cap Discovery	Small Blend	FSCRX	09/26/2000	0.25%	6.66%	12.15%	0.61% \$6.10	0.61% \$6.10	
<i>Russell 2000 TR USD</i>				-8.89%	8.19%	11.19%			
Fidelity ® Small Cap Enhanced Index	Small Blend	FCPEX	12/20/2007	-8.47%	7.05%	11.28%	0.64% \$6.40	0.64% \$6.40	
<i>Russell 2000 TR USD</i>				-8.89%	8.19%	11.19%			
Fidelity ® Small Cap Index	Small Blend	FSSNX	09/08/2011	-8.79%	8.39%	11.94%	0.03% \$0.30	0.03% \$0.30	
<i>Russell 2000 TR USD</i>				-8.89%	8.19%	11.19%			
Fidelity ® Stock Selector Small Cap	Small Blend	FDSCX	06/28/1993	-3.29%	8.64%	11.26%	0.68% \$6.80	0.68% \$6.80	
<i>Russell 2000 TR USD</i>				-8.89%	8.19%	11.19%			
Fidelity ® Small Cap	Small Value	FCPVX	11/03/2004	-5.01%	7.73%	11.01%	0.66%	0.66%	

Investment Name / Benchmark Value	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 2000 Value TR USD				-8.24%	7.17%	10.06%			
Fidelity®; Select Comms Equip Port	Technology	FSDCX	06/29/1990	-7.19%	7.28%	8.64%	0.84% \$8.40	0.84% \$8.40	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Select Computers	Technology	FDCPX	07/29/1985	-1.64%	10.22%	12.92%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Select IT Services	Technology	FBSOX	02/04/1998	9.86%	19.73%	19.18%	0.74% \$7.40	0.74% \$7.40	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Select Semiconductors	Technology	FSELX	07/29/1985	13.39%	19.44%	17.81%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Select Software & IT Svcs Port	Technology	FSCSX	07/29/1985	7.95%	18.78%	19.51%	0.72% \$7.20	0.72% \$7.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Select Technology	Technology	FSPTX	07/14/1981	1.48%	17.08%	16.71%	0.72% \$7.20	0.72% \$7.20	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Telecom and Utilities	Utilities	FIUIX	11/27/1987	16.03%	9.46%	12.64%	0.70% \$7.00	0.70% \$7.00	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity®; Global Equity Income	World Large Stock	FGILX	05/02/2012	4.48%	6.84%	8.98%	1.06% \$10.60	1.06% \$10.60	
MSCI ACWI NR USD				1.38%	6.65%	8.35%			
Fidelity®; Worldwide	World Large Stock	FWWFX	05/30/1990	-0.89%	8.51%	10.33%	0.94% \$9.40	0.94% \$9.40	
MSCI World NR USD				1.83%	7.18%	9.01%			

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	
Fidelity&reg; Corporate Bond	Corporate Bond	FCBFX	05/04/2010	12.63%	4.78%	5.80%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US Credit TR USD</i>				12.63%	4.54%	5.32%			
Fidelity&reg; New Markets Income	Emerging Markets Bond	FNMX	05/04/1993	4.34%	3.94%	5.95%	0.84% \$8.40	0.84% \$8.40	
<i>JPM EMBI Global TR USD</i>				10.74%	5.10%	6.51%			
Fidelity&reg; Capital & Income	High Yield Bond	FAGIX	11/01/1977	5.19%	5.79%	8.31%	0.69% \$6.90	0.69% \$6.90	
<i>ICE BofAML US HY Constnd TR USD</i>				6.30%	5.37%	7.84%			
Fidelity&reg; Focused High Income	High Yield Bond	FHIFX	09/08/2004	8.85%	5.03%	6.63%	0.79% \$7.90	0.79% \$7.90	
<i>ICE BofAML US High Yield TR USD</i>				6.30%	5.36%	7.85%			
Fidelity&reg; High Income	High Yield Bond	SPHIX	08/29/1990	5.65%	5.24%	7.26%	0.70% \$7.00	0.70% \$7.00	
<i>ICE BofAML US HY Constnd TR USD</i>				6.30%	5.37%	7.84%			
Fidelity&reg; Inflation-Prot Bd Index	Inflation- Protected Bond	FIPDX	05/16/2012	7.19%	2.42%	1.36%	0.05% \$0.50	0.05% \$0.50	
<i>BBgBarc US Treasury US TIPS TR USD</i>				7.13%	2.45%	3.46%			
Fidelity&reg; Investment Grade Bond	Intermediate Core Bond	FBNDX	08/06/1971	10.48%	3.57%	4.43%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US Agg Bond TR USD</i>				10.30%	3.38%	3.75%			
Fidelity&reg; US Bond Index	Intermediate Core Bond	FXNAX	05/04/2011	10.26%	3.33%	3.38%	0.03% \$0.30	0.03% \$0.30	
<i>BBgBarc US Agg Bond TR USD</i>				10.30%	3.38%	3.75%			
Fidelity&reg; GNMA	Intermediate Government	FGMNX	11/08/1985	6.87%	2.35%	3.24%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc GNMA TR USD</i>				7.34%	2.54%	3.19%			
Fidelity&reg; Government Income	Intermediate Government	FGOVX	04/04/1979	9.58%	2.63%	2.91%	0.45% \$4.50	0.45% \$4.50	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
BBgBarc US Government TR USD				10.40%	2.90%	3.00%			
Fidelity&reg; Intern Trs Bd Index	Intermediate Government	FUAMX	10/04/2017	12.01%	-	4.48%	0.03% \$0.30	0.03% \$0.30	
BBgBarc US Government TR USD				10.40%	2.90%	3.00%			
Fidelity&reg; Limited Term Government	Short Government	FFXSX	11/10/1986	5.37%	1.38%	1.46%	0.45% \$4.50	0.45% \$4.50	
BBgBarc Government 1-5 Yr TR USD				5.69%	1.69%	1.68%			
Fidelity&reg; Shrt-Term Trs Bd Index	Short Government	FUMBX	10/04/2017	5.74%	-	2.48%	0.03% \$0.30	0.03% \$0.30	
BBgBarc US Govt 1-3 Yr TR USD				4.42%	1.34%	1.21%			
Fidelity&reg; Conservative Income Bond	Ultrashort Bond	FCONX	03/03/2011	2.47%	1.31%	1.03%	0.40% \$4.00	0.35% \$3.50	
BBgBarc Govt/Corp 1 Yr Duration TR USD				3.32%	1.26%	0.96%	Contractual Waiver Exp: 12/31/2019		
Fidelity&reg; Global Credit	World Bond- USD Hedged	FGBFX	05/22/2012	12.28%	2.95%	2.15%	1.18% \$11.80	0.75% \$7.50	
BBgBarc Gbl Agg Credit TR Hdg USD				11.60%	4.58%	5.14%	Contractual Waiver Exp: 04/30/2020		
Money Market									
Mutual Fund									
Fidelity Treasury Only Money Market	Money Market- Taxable	FDLXX	01/05/1988	1.92%	0.68%	0.35%	0.42% \$4.20	0.42% \$4.20	
ICE BofAML USD 3M Dep OR CM TR USD				2.64%	1.24%	0.78%			
Fidelity&reg; Government Cash Reserves	Money Market- Taxable	FDRXX	05/10/1979	2.01%	0.74%	0.38%	0.38% \$3.80	0.38% \$3.80	
ICE BofAML USD 3M Dep OR CM TR USD				2.64%	1.24%	0.78%			
Other									
Mutual Fund									
Fidelity&reg; Floating Rate	Bank Loan	FFRHX	09/19/2002	3.33%	3.68%	4.22%	0.69%	0.69%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
High Income							\$6.90	\$6.90	
S&P/LSTA Leveraged Loan TR				3.10%	3.98%	5.22%			
Fidelity&reg; Convertible Securities	Convertibles	FCVSX	01/05/1987	8.72%	4.92%	8.58%	0.46% \$4.60	0.46% \$4.60	
ICE BofAML All US Convertible TR USD				4.01%	7.29%	9.94%			
Other									
Fidelity International Index Fund		FSPSX	11/05/1997	-	-	-			
N/A									
Real Estate									
Mutual Fund									
Fidelity&reg; Intl Real Estate	Global Real Estate	FIREX	09/08/2004	11.65%	7.32%	8.01%	1.02% \$10.20	1.02% \$10.20	
MSCI EAFE NR USD				-1.34%	3.27%	4.90%	Voluntary Waiver		
Fidelity&reg; Real Estate Income	Real Estate	FRIFX	02/04/2003	12.70%	7.66%	9.80%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				4.25%	10.84%	13.24%			
Fidelity&reg; Real Estate Index	Real Estate	FSRNX	09/08/2011	16.30%	9.63%	10.43%	0.07% \$0.70	0.07% \$0.70	
DJ US Select RESI TR USD				16.41%	9.69%	12.65%			
Fidelity&reg; Real Estate Investment Port	Real Estate	FRESX	11/17/1986	18.47%	10.48%	13.23%	0.74% \$7.40	0.74% \$7.40	
S&P 500 TR USD				4.25%	10.84%	13.24%			

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

TIAA

Table 2 – Fixed Return Investments

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

Name/Type/Option	Return	Term	Additional Information*
Guaranteed Annuity			<p>Available in all plans.</p> <p>An annual plan servicing credit of 0.03% is credited on a quarterly basis. Applies to all plans.</p> <p>The current rate shown applies to premiums remitted during the month of October 2019 and will be credited through 2/28/2020. 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	3.25%	Through 02/29/2020	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Choice	3.50%	Through 02/29/2020	<p>Available in plan(s): 103588 An annual plan servicing credit of 0.03% is credited on a quarterly basis. This applies to plan(s): 103588</p> <p>The current rate shown applies to premiums remitted during the month of October 2019 and will be credited through 2/28/2020. 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 2019 is 1.70%, and is effective through 2028. 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	3.00%	Through 02/29/2020	<p>Available in plan(s): 103589 An annual plan servicing credit of 0.03% is credited on a quarterly basis. This applies to plan(s): 103589</p> <p>The current rate shown applies to premiums remitted during the month of October 2019 and will be credited through 2/28/2020. 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	2.75%	Through 02/29/2020	<p>Available in plan(s): 103589 An annual plan servicing credit of 0.03% is credited on a quarterly basis. This applies to plan(s): 103589</p> <p>The current rate shown applies to premiums remitted during the month of October 2019 and will be credited through 2/28/2020. 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 1.30% for premiums remitted in March 2019 through February 2020, and is effective through February 2020. 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 details.</p>
TIAA Traditional-Supplemental Retirement Annuity	3.00%	Through 02/29/2020	<p>Available in plan(s): 103589 An annual plan servicing credit of 0.03% is credited on a quarterly basis. This applies to plan(s): 103589</p> <p>The current rate shown applies to premiums remitted during the month of October 2019 and will be credited through 2/28/2020. 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.

sum.

- If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
- Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization. The R3 Class has the lowest expense of all the CREF Classes.

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

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

Other service provider important additional information:

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.

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

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

Data Provided by Morningstar, Inc. © 2019 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Neither TIAA nor its affiliates has independently verified the accuracy or completeness of this information.

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.

© 2019 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017

