

February 15, 2023

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](https://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. Under "Investment Finder" select your plan name and click on the Plan and Investment Notice link.

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](https://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](https://TIAA.org/fees), or by calling TIAA at 800-842-2252/ weekdays, 8 a.m. to 10 p.m. (ET).

Sincerely,  
*Robyn Salvo, AVP for 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.

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# Plan and Investment Notice

## MONMOUTH UNIVERSITY DC RETIREMENT PLAN (BASIC)

February 15, 2023

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**, weekdays, 8 a.m. to 10 p.m. (ET)

### RESTRICTIONS

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

### ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with 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](http://www.TIAA.org/planinvestmentoptions). After entering a plan ID, 103588, 103589, you'll be directed to plan and investment information.

### 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
Retirement Plan Loan - Origination Fee	\$75.00 per loan initiated for general purpose, \$125 for a residential loan. This applies to plan (s): 103588 103589
Loan Maintenance	\$25.00 annual fee per active loan. 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.

## 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, access the NetBenefits mobile app or log on to [www.fidelity.com/atwork](http://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 recordkeeping, legal, accounting, trustee 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).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive),

and the risks and complexities of the option's strategy. 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 <https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=55186&client=701513>. 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. Fidelity's government and US Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors. Changes in real estate values or economic downturns can have significant negative effect on issuers in the real estate industry. Investments in smaller companies may involve greater risk than those in larger, more well know companies.

# 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](http://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.

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## Part A. Performance and Fee Information

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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](http://www.TIAA.org/planinvestmentoptions). After entering a plan ID, 103588,103589, you'll be directed to plan and investment information.

Visit [www.tiaa.org](http://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 8008422252 or write to us at TIAA, P.O. Box 1259 Charlotte NC 28201.

Table 1 – Variable Return Investment Performance as of December 31, 2022

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>MFS International Diversification Fund R6</b>	Foreign Large Blend	MDIZX	10/02/2017	-17.02%	3.00%	3.98%	0.73% \$7.30	0.72% \$7.20	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>MSCI ACWI Ex USA NR USD</b>				-16.00%	0.88%	1.79%	Contractual Waiver Exp: 09/30/2023		
<b>Vanguard Total International Stock Index Fund Admiral</b>	Foreign Large Blend	VTIAX	11/29/2010	-16.01%	1.09%	4.06%	0.11% \$1.10	0.11% \$1.10	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>MSCI ACWI Ex USA NR USD</b>				-16.00%	0.88%	3.80%			
<b>American Funds Capital World Growth and Income Fund R6</b>	Global Large-Stock Blend	RWIGX	05/01/2009	-17.01%	4.61%	7.94%	0.42% \$4.20	0.42% \$4.20	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>MSCI ACWI NR USD</b>				-18.36%	5.23%	7.98%			
<b>Vanguard FTSE Social Index Fund Admiral</b>	Large Blend	VFTAX	02/07/2019	-24.22%	-	10.34%	0.14% \$1.40	0.14% \$1.40	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>Russell 1000 TR USD</b>				-19.13%		10.90%			



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	
<b>Vanguard Institutional Index Fund Institutional</b>	Large Blend	VINIX	07/31/1990	-18.14%	9.40%	12.53%	0.04%	0.04%	Available in all plans. An annual plan servicing fee of 00.085% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%	\$0.40	\$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>T. Rowe Price Blue Chip Growth Fund I</b>	Large Growth	TBCIX	12/17/2015	-38.51%	5.38%	8.67%	0.56%	0.56%	Available in all plans. An annual plan servicing fee of 00.085% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	11.44%	\$5.60	\$5.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Vanguard Growth Index Fund Admiral</b>	Large Growth	VIGAX	11/13/2000	-33.14%	9.61%	12.80%	0.05%	0.05%	Available in all plans. An annual plan servicing fee of 00.085% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
<b>CRSP US Large Cap Growth TR USD</b>				-33.13%	9.65%	12.79%	\$0.50	\$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>JPMorgan Equity Income Fund R6</b>	Large Value	OIEJX	01/31/2012	-1.64%	9.21%	12.01%	0.45%	0.45%	Available in all plans. An annual plan servicing fee of 00.085% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
<b>Russell 1000 Value TR USD</b>				-7.54%	6.67%	10.29%	\$4.50	\$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Columbia Mid Cap Index Fund Institutional 2</b>	Mid-Cap Blend	CPXRX	11/09/2012	-13.25%	6.46%	10.54%	0.28%	0.20%	Available in all plans. An annual plan servicing credit of 00.015% is credited on a quarterly basis. Applies to all plans.
<b>S&amp;P MidCap 400 TR</b>				-13.06%	6.71%	10.78%	\$2.80	\$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Pioneer Select Mid Cap Growth Fund K</b>	Mid-Cap Growth	PSMKX	12/31/2014	-31.04%	5.48%	7.61%	0.65%	0.65%	Available in all plans. An annual plan servicing fee of 00.085% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
<b>Russell Mid Cap Growth TR USD</b>				-26.72%	7.64%	8.63%	\$6.50	\$6.50	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	
<b>Victory Sycamore Established Value Fund R6</b>	Mid-Cap Value	VEVRX	03/04/2014	-2.48%	10.05%	11.01%	0.54%	0.54%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>Russell Mid Cap Value TR USD</b>				-12.03%	5.72%	7.41%	\$5.40	\$5.40	
<b>TIAA-CREF Small-Cap Blend Index Fund Institutional</b>	Small Blend	TISBX	10/01/2002	-20.29%	4.25%	9.19%	0.05%	0.05%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>Russell 2000 TR USD</b>				-20.44%	4.13%	9.01%	Contractual Cap Exp: 02/28/2023	\$0.50	
<b>Federated Hermes MDT Small Cap Growth Fund R6</b>	Small Growth	QLSGX	06/29/2016	-28.31%	4.49%	10.19%	0.97%	0.88%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>Russell 2000 Growth TR USD</b>				-26.36%	3.51%	8.20%	\$9.70	\$8.80	
<b>Victory Sycamore Small Company Opportunity Fund R6</b>	Small Value	VSORX	12/15/2015	-6.52%	7.48%	10.96%	0.85%	0.85%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>Russell 2000 Value TR USD</b>				-14.48%	4.13%	8.26%	\$8.50	\$8.50	
<b>Variable Annuity</b>									
<b>CREF Stock Account R2</b>	Allocation--85%+ Equity	QCSTPX	04/24/2015	-18.49%	5.60%	9.06%	0.29%	0.29%	Available in all plans. An annual plan servicing credit of 00.065% 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.
<b>Morningstar Aggressive Target Risk TR USD</b>				-15.93%	5.25%	8.38%	\$2.90	\$2.90	
<b>CREF Stock Account R4</b>	Allocation--85%+ Equity	QCSTFX	09/16/2022	-18.42%	5.66%	9.12%	0.11%	0.11%	Available in all plans. An annual plan servicing fee of 00.085% is charged and deducted 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.
<b>Morningstar Aggressive Target Risk TR USD</b>				-15.93%	5.25%	8.38%	\$1.10	\$1.10	

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	
<b>CREF Global Equities Account R2</b>	Global Large- Stock Blend	QCGLPX	04/24/2015	-18.53%	5.35%	8.42%	0.28% \$2.80	0.28% \$2.80	Available in all plans. An annual plan servicing credit of 00.065% is credited on a quarterly basis. This applies to plan (s): 103588 103589
<b>MSCI ACWI NR USD</b>				-18.36%	5.23%	7.98%			Contributions and Transfers in not allowed. 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.
<b>CREF Equity Index Account R2</b>	Large Blend	QCEQPX	04/24/2015	-19.29%	8.57%	11.83%	0.22% \$2.20	0.22% \$2.20	Available in all plans. An annual plan servicing credit of 00.065% is credited on a quarterly basis. This applies to plan (s): 103588 103589
<b>Russell 3000 TR USD</b>				-19.21%	8.79%	12.13%			Contributions and Transfers in not allowed. 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.
<b>CREF Growth Account R2</b>	Large Growth	QCGRPX	04/24/2015	-32.37%	8.00%	12.50%	0.27% \$2.70	0.27% \$2.70	Available in all plans. An annual plan servicing credit of 00.065% is credited on a quarterly basis. This applies to plan (s): 103588 103589
<b>Russell 1000 Growth TR USD</b>				-29.14%	10.96%	14.10%			Contributions and Transfers in not allowed. 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.
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>Vanguard Inflation Protected Securities Fund Admiral</b>	Inflation-Protected Bond	VAIPX	06/10/2005	-11.89%	1.96%	1.00%	0.10% \$1.00	0.10% \$1.00	Available in all plans. An annual plan servicing fee of 00.085% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
<b>Bloomberg US Treasury US TIPS TR USD</b>				-11.85%	2.11%	1.12%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Dodge &amp; Cox Income Fund I</b>	Intermediate Core-Plus Bond	DODIX	01/03/1989	-10.86%	1.13%	2.09%	0.41% \$4.10	0.41% \$4.10	Available in all plans. An annual plan servicing fee of 00.005% is charged and deducted on a quarterly basis. A pplies to all plans.
<b>Bloomberg US Aggregate Bond TR USD</b>				-13.01%	0.02%	1.06%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Variable Annuity</b>									

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	
<b>CREF Inflation-Linked Bond Account R2</b>	Inflation-Protected Bond	QCILPX	04/24/2015	-6.39%	2.41%	0.98%	0.23% \$2.30	0.23% \$2.30	Available in all plans. An annual plan servicing credit of 00.065% is credited on a quarterly basis. This applies to plan (s): 103588 103589
<b>Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD</b>				-7.34%	2.50%	1.29%			Contributions and Transfers in not allowed. 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.
<b>CREF Core Bond Account R2</b>	Intermediate- Term Bond	QCBMPX	04/24/2015	-13.19%	0.10%	1.16%	0.28% \$2.80	0.28% \$2.80	Available in all plans. An annual plan servicing credit of 00.065% is credited on a quarterly basis. This applies to plan (s): 103588 103589
<b>Bloomberg US Aggregate Bond TR USD</b>				-13.01%	0.02%	1.06%			Contributions and Transfers in not allowed. 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.
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Vanguard Treasury Money Market Fund Investor</b>	Money Market- Taxable	VUSXX	12/14/1992	1.50%	1.18%	0.70%	0.09% \$0.90	0.09% \$0.90	Available in all plans. An annual plan servicing fee of 00.085% is charged and deducted on a quarterly basis. This applies to plan(s): 103588 103589
7-day current annualized yield 3.98% as of 12/31/2022 7-day effective annualized yield 3.98% as of 12/31/2022									
<b>FTSE Treasury Bill 3 Month USD</b>				1.50%	1.25%	0.74%			
<b>Variable Annuity</b>									
<b>CREF Money Market Account R2</b>	Money Market- Taxable	QCMPX	04/24/2015	1.07%	0.94%	0.52%	0.24% \$2.40	0.24% \$2.40	Available in all plans. An annual plan servicing credit of 00.065% is credited on a quarterly basis. This applies to plan (s): 103588 103589
7-day current annualized yield 3.93% as of 12/27/2022 7-day effective annualized yield 4.01% as of 12/27/2022									
<b>iMoneyNet Money Fund Averages - All Government</b>				1.33%	0.96%	0.54%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									

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*
<b>TIAA-CREF Lifecycle Retirement Income Fund Institutional</b>	Allocation--30% to 50% Equity	TLRIX	11/30/2007	-12.51%	2.91%	4.67%	0.54%	0.37%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date Retirement Income TR USD</b>				-11.17%	2.33%	3.59%	Contractual Waiver Exp: 09/30/2023		
<b>TIAA-CREF Lifecycle 2010 Fund Institutional</b>	Target Date 2000-2010	TCTIX	01/17/2007	-12.40%	2.93%	4.98%	0.52%	0.37%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2010 TR USD</b>				-11.44%	2.82%	4.37%	Contractual Waiver Exp: 09/30/2023		
<b>TIAA-CREF Lifecycle 2015 Fund Institutional</b>	Target-Date 2015	TCNIX	01/17/2007	-12.85%	3.17%	5.44%	0.53%	0.38%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2015 TR USD</b>				-12.16%	3.07%	5.01%	Contractual Waiver Exp: 09/30/2023		
<b>TIAA-CREF Lifecycle 2020 Fund Institutional</b>	Target-Date 2020	TCWIX	01/17/2007	-13.52%	3.32%	5.94%	0.54%	0.39%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2020 TR USD</b>				-12.81%	3.14%	5.50%	Contractual Waiver Exp: 09/30/2023		
<b>TIAA-CREF Lifecycle 2025 Fund Institutional</b>	Target-Date 2025	TCYIX	01/17/2007	-14.32%	3.68%	6.57%	0.55%	0.41%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2025 TR USD</b>				-13.13%	3.75%	6.23%	Contractual Waiver Exp: 09/30/2023		
<b>TIAA-CREF Lifecycle 2030 Fund Institutional</b>	Target-Date 2030	TCRIX	01/17/2007	-15.16%	4.02%	7.17%	0.57%	0.42%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2030 TR USD</b>				-13.96%	4.17%	6.84%	Contractual Waiver Exp: 09/30/2023		

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	
<b>TIAA-CREF Lifecycle 2035 Fund Institutional</b>	Target-Date 2035	TCIIX	01/17/2007	-15.98%	4.35%	7.75%	0.60%	0.43%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2035 TR USD</b>				-14.99%	4.63%	7.42%		Contractual Waiver Exp: 09/30/2023	
<b>TIAA-CREF Lifecycle 2040 Fund Institutional</b>	Target-Date 2040	TCOIX	01/17/2007	-16.67%	4.71%	8.23%	0.63%	0.44%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2040 TR USD</b>				-15.56%	4.97%	7.84%		Contractual Waiver Exp: 09/30/2023	
<b>TIAA-CREF Lifecycle 2045 Fund Institutional</b>	Target-Date 2045	TTFIX	11/30/2007	-17.32%	5.06%	8.50%	0.64%	0.45%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2045 TR USD</b>				-15.84%	5.16%	8.11%		Contractual Waiver Exp: 09/30/2023	
<b>TIAA-CREF Lifecycle 2050 Fund Institutional</b>	Target-Date 2050	TFTIX	11/30/2007	-17.65%	5.09%	8.56%	0.65%	0.45%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2050 TR USD</b>				-15.97%	5.26%	8.33%		Contractual Waiver Exp: 09/30/2023	
<b>TIAA-CREF Lifecycle 2055 Fund Institutional</b>	Target-Date 2055	TTRIX	04/29/2011	-17.73%	5.13%	8.61%	0.66%	0.45%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2055 TR USD</b>				-15.97%	5.31%	8.46%		Contractual Waiver Exp: 09/30/2023	
<b>TIAA-CREF Lifecycle 2060 Fund Institutional</b>	Target-Date 2060	TLXNX	09/26/2014	-17.79%	5.20%	7.12%	0.69%	0.45%	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2060 TR USD</b>				-16.01%	5.35%	6.90%		Contractual Waiver Exp: 09/30/2023	

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	
<b>TIAA-CREF Lifecycle 2065 Fund Institutional</b>	Target-Date 2065+	TSFTX	09/30/2020	-17.70%	-	4.58%	2.06% \$20.60	0.45% \$4.50	Available in all plans. An annual plan servicing fee of 00.085% 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.
<b>S&amp;P Target Date 2065+ TR USD</b>				-15.95%		5.90%	Contractual Waiver Exp: 09/30/2023		
<b>Variable Annuity</b>									
<b>CREF Social Choice Account R2</b>	Allocation--50% to 70% Equity	QCSCPX	04/24/2015	-15.51%	4.51%	6.55%	0.25% \$2.50	0.25% \$2.50	Available in all plans. An annual plan servicing credit of 00.065% 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.
<b>Morningstar Moderate Target Risk TR USD</b>				-14.77%	3.73%	5.82%			
<b>CREF Social Choice Account R4</b>	Allocation--50% to 70% Equity	QSCCFX	09/16/2022	-15.43%	4.57%	6.61%	0.07% \$0.70	0.07% \$0.70	Available in all plans. An annual plan servicing fee of 00.085% is charged and deducted 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.
<b>Morningstar Moderate Target Risk TR USD</b>				-14.77%	3.73%	5.82%			
<b>Real Estate</b>									
<b>Variable Annuity</b>									
<b>TIAA Real Estate Account</b>	N/A	QREARX	10/02/1995	8.19%	6.93%	7.41%	0.77% \$7.70	0.77% \$7.70	Available in all plans. An annual plan servicing credit of 00.155% 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.
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			

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 December 31, 2022

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Allocation</b>									
<b>Mutual Fund</b>									
<b>Fidelity Asset Manager® 20%</b>	Allocation-- 15% to 30% Equity	FASIX	10/01/1992	-10.21%	2.00%	3.05%	0.51% \$5.10	0.51% \$5.10	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity Asset Manager® 30%</b>	Allocation-- 30% to 50% Equity	FTANX	10/09/2007	-12.31%	2.62%	4.02%	0.52% \$5.20	0.52% \$5.20	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity® Strategic Real Return</b>	Allocation-- 30% to 50% Equity	FSRRX	09/07/2005	-3.33%	4.26%	2.51%	0.78% \$7.80	0.70% \$7.00	
<b>Bloomberg US Treasury US TIPS TR USD</b>				-11.85%	2.11%	1.12%	Contractual Waiver Exp: 31-JAN-24		
<b>Fidelity Asset Manager® 50%</b>	Allocation-- 50% to 70% Equity	FASMX	12/28/1988	-14.97%	3.70%	5.71%	0.61% \$6.10	0.61% \$6.10	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Asset Manager® 60%</b>	Allocation-- 50% to 70% Equity	FSANX	10/09/2007	-16.30%	4.15%	6.47%	0.68% \$6.80	0.68% \$6.80	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			



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	
<b>Fidelity® Balanced</b>	Allocation-- 50% to 70% Equity	FBALX	11/06/1986	-18.19%	7.18%	8.94%	0.50% \$5.00	0.50% \$5.00	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Puritan®</b>	Allocation-- 50% to 70% Equity	FPURX	04/16/1947	-17.24%	6.64%	8.84%	0.50% \$5.00	0.50% \$5.00	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Asset Manager® 70%</b>	Allocation-- 70% to 85% Equity	FASGX	12/30/1991	-16.90%	4.71%	7.28%	0.67% \$6.70	0.67% \$6.70	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Strategic Dividend &amp; Income®</b>	Allocation-- 70% to 85% Equity	FSDIX	12/23/2003	-9.84%	6.91%	8.82%	0.68% \$6.80	0.68% \$6.80	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Asset Manager® 85%</b>	Allocation-- 85%+ Equity	FAMRX	09/24/1999	-18.61%	5.45%	8.48%	0.69% \$6.90	0.69% \$6.90	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Freedom® 2005</b>	Target-Date 2000-2010	FFVFX	11/06/2003	-11.85%	1.91%	3.76%	0.47% \$4.70	0.47% \$4.70	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity Freedom® 2010</b>	Target-Date 2000-2010	FFFCX	10/17/1996	-13.21%	2.34%	4.55%	0.49% \$4.90	0.49% \$4.90	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity Freedom® Blend 2010 K6</b>	Target-Date 2000-2010	FHPDX	08/31/2018	-13.42%	-	2.36%	0.21% \$2.10	0.21% \$2.10	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity Freedom® Index 2010 Instl Prem</b>	Target-Date 2000-2010	FFWTX	06/24/2015	-12.99%	2.46%	3.37%	0.08% \$0.80	0.08% \$0.80	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity Freedom® 2015</b>	Target-Date	FFVFX	11/06/2003	-14.62%	2.73%	5.08%	0.54%	0.54%	

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	
	2015						\$5.40	\$5.40	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity Freedom® Index 2015 Investor</b>	Target-Date 2015	FLIFX	10/02/2009	-14.42%	2.81%	4.72%	0.12% \$1.20	0.12% \$1.20	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity Freedom® 2020</b>	Target-Date 2020	FFFDX	10/17/1996	-16.05%	3.07%	5.55%	0.58% \$5.80	0.58% \$5.80	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity Freedom® Index 2020 Investor</b>	Target-Date 2020	FPIFX	10/02/2009	-15.96%	3.13%	5.18%	0.12% \$1.20	0.12% \$1.20	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Freedom® Index 2025 Instl Prem</b>	Target-Date 2025	FFEDX	06/24/2015	-16.58%	3.51%	4.65%	0.08% \$0.80	0.08% \$0.80	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Freedom® Index 2030 Instl Prem</b>	Target-Date 2030	FFEGX	06/24/2015	-16.83%	4.04%	5.36%	0.08% \$0.80	0.08% \$0.80	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Freedom® Index 2035 Instl Prem</b>	Target-Date 2035	FFEZX	06/24/2015	-17.57%	4.80%	6.16%	0.08% \$0.80	0.08% \$0.80	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Freedom® Index 2035 Investor</b>	Target-Date 2035	FIHFX	10/02/2009	-17.60%	4.74%	7.50%	0.12% \$1.20	0.12% \$1.20	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Freedom® Index 2040 Instl Prem</b>	Target-Date 2040	FFIZX	06/24/2015	-18.17%	5.29%	6.52%	0.08% \$0.80	0.08% \$0.80	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Freedom® Index 2045 Instl Prem</b>	Target-Date 2045	FFOLX	06/24/2015	-18.20%	5.29%	6.52%	0.08% \$0.80	0.08% \$0.80	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Freedom® Index</b>	Target-Date	FIOFX	10/02/2009	-18.24%	5.24%	7.85%	0.12%	0.12%	

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	
2045 Investor	2045						\$1.20	\$1.20	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2050 Instl Prem	Target-Date 2050	FFOPX	06/24/2015	-18.22%	5.29%	6.52%	0.08% \$0.80	0.08% \$0.80	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2050 Investor	Target-Date 2050	FIPFX	10/02/2009	-18.24%	5.24%	7.87%	0.12% \$1.20	0.12% \$1.20	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
Fidelity Freedom® 2055	Target-Date 2055	FDEEX	06/01/2011	-18.31%	5.12%	8.24%	0.75% \$7.50	0.75% \$7.50	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2055 Instl Prem	Target-Date 2055	FFLDX	06/24/2015	-18.18%	5.29%	6.52%	0.08% \$0.80	0.08% \$0.80	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2055 Investor	Target-Date 2055	FDEWX	06/01/2011	-18.22%	5.24%	7.95%	0.12% \$1.20	0.12% \$1.20	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2060 Instl Prem	Target-Date 2060	FFLEX	06/24/2015	-18.22%	5.29%	6.52%	0.08% \$0.80	0.08% \$0.80	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2060 Investor	Target-Date 2060	FDK LX	08/05/2014	-18.20%	5.24%	6.66%	0.12% \$1.20	0.12% \$1.20	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2065 Instl Prm	Target-Date 2065+	FFIKX	06/28/2019	-18.18%	-	5.33%	0.08% \$0.80	0.08% \$0.80	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index Inc Instl Prem	Target-Date Retirement	FFGZX	06/24/2015	-11.08%	1.75%	2.35%	0.08% \$0.80	0.08% \$0.80	
<i>Bloomberg US Agg Bond TR USD</i>				-13.01%	0.02%	1.06%			
Fidelity Freedom® Index Inc Instl Prem	Target-Date Retirement	FFGZX	06/24/2015	-11.08%	1.75%	2.35%	0.08% \$0.80	0.08% \$0.80	

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	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity Freedom® Index Income Investor</b>	Target-Date Retirement	FIKFX	10/02/2009	-11.10%	1.71%	2.55%	0.12% \$1.20	0.12% \$1.20	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>Fidelity® China Region</b>	China Region	FHKCX	11/01/1995	-23.88%	1.67%	6.67%	0.94% \$9.40	0.94% \$9.40	
<b>MSCI Golden Dragon NR USD</b>				-22.34%	-1.01%	4.38%			
<b>Fidelity® Select Communication Services</b>	Communicatio ns	FBMPX	06/30/1986	-38.30%	4.45%	8.99%	0.75% \$7.50	0.75% \$7.50	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Telecommunications Port</b>	Communicatio ns	FSTCX	07/29/1985	-16.99%	1.51%	5.66%	0.79% \$7.90	0.79% \$7.90	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Wireless</b>	Communicatio ns	FWRLX	09/21/2000	-27.81%	7.21%	9.57%	0.77% \$7.70	0.77% \$7.70	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Automotive Port</b>	Consumer Cyclical	FSAVX	06/30/1986	-37.43%	7.88%	9.92%	0.80% \$8.00	0.80% \$8.00	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Construction &amp; Hsg Port</b>	Consumer Cyclical	FSHOX	09/29/1986	-22.75%	12.73%	13.73%	0.75% \$7.50	0.75% \$7.50	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Consumer Discret Port</b>	Consumer Cyclical	FSCPX	06/29/1990	-34.83%	5.81%	10.72%	0.73% \$7.30	0.73% \$7.30	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Leisure</b>	Consumer Cyclical	FDLSX	05/08/1984	-15.24%	7.84%	12.25%	0.73% \$7.30	0.73% \$7.30	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			

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	
<b>Fidelity® Select Retailing</b>	Consumer Cyclical	FSRPX	12/16/1985	-29.44%	9.72%	14.84%	0.70% \$7.00	0.70% \$7.00	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity Emerging Markets</b>	Diversified Emerging Mkts	FEMKX	11/01/1990	-27.48%	1.32%	4.44%	0.90% \$9.00	0.90% \$9.00	
<b>MSCI EM NR USD</b>				-20.09%	-1.40%	1.44%			
<b>Fidelity® Emerging Markets Discovery</b>	Diversified Emerging Mkts	FEDDX	11/01/2011	-11.83%	1.31%	3.54%	1.19% \$11.90	1.19% \$11.90	
<b>MSCI EM NR USD</b>				-20.09%	-1.40%	1.44%			
<b>Fidelity® Emerging Markets Idx</b>	Diversified Emerging Mkts	FPADX	09/08/2011	-20.07%	-1.61%	1.31%	0.08% \$0.80	0.08% \$0.80	
<b>MSCI EM NR USD</b>				-20.09%	-1.40%	1.44%			
<b>Fidelity® Total Emerg Mkts</b>	Diversified Emerging Mkts	FTEMX	11/01/2011	-22.46%	-2.03%	1.84%	1.12% \$11.20	1.12% \$11.20	
<b>MSCI EM NR USD</b>				-20.09%	-1.40%	1.44%			
<b>Fidelity® Natural Resources Fund</b>	Equity Energy	FNARX	03/03/1997	41.03%	7.02%	3.96%	0.82% \$8.20	0.82% \$8.20	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Energy</b>	Equity Energy	FSENX	07/14/1981	63.03%	7.11%	4.71%	0.77% \$7.70	0.77% \$7.70	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Gold</b>	Equity Precious Metals	FSAGX	12/16/1985	-13.46%	2.99%	-3.83%	0.76% \$7.60	0.76% \$7.60	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Europe</b>	Europe Stock	FIEUX	10/01/1986	-20.62%	0.67%	4.43%	0.88% \$8.80	0.88% \$8.80	
<b>MSCI Europe NR USD</b>				-15.06%	1.87%	4.58%			
<b>Fidelity® Select Banking</b>	Financial	FSRBX	06/30/1986	-12.60%	3.31%	9.76%	0.73% \$7.30	0.73% \$7.30	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Financial Services Port</b>	Financial	FIDSX	12/10/1981	-8.17%	6.88%	11.03%	0.73% \$7.30	0.73% \$7.30	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Fintech Port</b>	Financial	FSVLX	12/16/1985	-29.75%	1.14%	7.25%	0.81% \$8.10	0.81% \$8.10	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Insurance Port</b>	Financial	FSPCX	12/16/1985	7.76%	9.92%	13.59%	0.78% \$7.80	0.78% \$7.80	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Global ex US Index</b>	Foreign Large Blend	FSGGX	09/08/2011	-15.74%	0.98%	3.74%	0.06% \$0.60	0.06% \$0.60	
<b>MSCI ACWI Ex USA NR USD</b>				-16.00%	0.88%	3.80%			
<b>Fidelity® International Enhanced Index</b>	Foreign Large Blend	FIENX	12/20/2007	-13.98%	0.81%	4.99%	0.55% \$5.50	0.55% \$5.50	
<b>MSCI EAFE NR USD</b>				-14.45%	1.54%	4.67%			
<b>Fidelity® International Index</b>	Foreign Large Blend	FSPSX	09/08/2011	-14.24%	1.75%	4.73%	0.04% \$0.40	0.04% \$0.40	
<b>MSCI EAFE NR USD</b>				-14.45%	1.54%	4.67%			
<b>Fidelity® Intl Sustainability Idx</b>	Foreign Large Blend	FNIDX	05/09/2017	-18.88%	0.73%	2.84%	0.20% \$2.00	0.20% \$2.00	
<b>MSCI ACWI Ex USA NR USD</b>				-16.00%	0.88%	3.80%			
<b>Fidelity® Total International Equity</b>	Foreign Large Blend	FTIEX	11/01/2007	-17.03%	3.32%	5.42%	1.23% \$12.30	1.05% \$10.50	
<b>MSCI ACWI Ex USA NR USD</b>				-16.00%	0.88%	3.80%			
<b>Fidelity® Diversified International</b>	Foreign Large Growth	FDIVX	12/27/1991	-23.86%	2.35%	5.52%	0.99% \$9.90	0.99% \$9.90	Contractual Waiver Exp: 29-FEB-24
<b>MSCI EAFE NR USD</b>				-14.45%	1.54%	4.67%			
<b>Fidelity® International Capital Apprec</b>	Foreign Large Growth	FIVFX	11/01/1994	-26.48%	3.19%	7.15%	0.99% \$9.90	0.99% \$9.90	
<b>MSCI ACWI Ex USA NR USD</b>				-16.00%	0.88%	3.80%			
<b>Fidelity® International Discovery</b>	Foreign Large Growth	FIGRX	12/31/1986	-24.83%	1.40%	5.10%	0.98% \$9.80	0.98% \$9.80	
<b>MSCI EAFE NR USD</b>				-14.45%	1.54%	4.67%			

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	
<b>Fidelity® International Growth</b>	Foreign Large Growth	FIGFX	11/01/2007	-23.19%	4.22%	6.60%	1.01% \$10.10	1.01% \$10.10	
<b>MSCI EAFE Growth NR USD</b>				-22.95%	2.49%	5.59%			
<b>Fidelity® Overseas</b>	Foreign Large Growth	FOSFX	12/04/1984	-24.79%	2.57%	6.75%	0.95% \$9.50	0.95% \$9.50	
<b>MSCI EAFE NR USD</b>				-14.45%	1.54%	4.67%			
<b>Fidelity® International Value</b>	Foreign Large Value	FIVLX	05/18/2006	-7.99%	1.48%	3.79%	1.13% \$11.30	1.05% \$10.50	
<b>MSCI EAFE Value NR USD</b>				-5.58%	0.17%	3.51%			
<b>Fidelity® International Small Cap</b>	Foreign Small/Mid Blend	FISMX	09/18/2002	-16.67%	1.17%	7.56%	1.01% \$10.10	1.01% \$10.10	
<b>MSCI ACWI Ex USA Small NR USD</b>				-19.97%	0.67%	5.24%			
<b>Fidelity® International Small Cap Opp</b>	Foreign Small/Mid Growth	FSCOX	08/02/2005	-28.95%	2.10%	7.30%	1.20% \$12.00	1.20% \$12.00	
<b>MSCI EAFE Small Cap NR USD</b>				-21.39%	-0.05%	6.21%			
<b>Fidelity® Global Equity Income</b>	Global Large- Stock Blend	FGILX	05/02/2012	-11.92%	6.84%	9.13%	0.98% \$9.80	0.98% \$9.80	
<b>MSCI ACWI NR USD</b>				-18.36%	5.23%	7.98%			
<b>Fidelity® Select Biotechnology</b>	Health	FBIOX	12/16/1985	-15.87%	4.36%	11.87%	0.69% \$6.90	0.69% \$6.90	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Health Care Svcs Port</b>	Health	FSHCX	06/30/1986	0.84%	13.72%	15.78%	0.71% \$7.10	0.71% \$7.10	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Medical Tech and Devcs</b>	Health	FSMEX	04/28/1998	-24.83%	12.87%	17.06%	0.68% \$6.80	0.68% \$6.80	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Pharmaceuticals Port</b>	Health	FPHAX	06/18/2001	0.98%	11.80%	11.85%	0.75% \$7.50	0.75% \$7.50	



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				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Envir and Alt Engy Fund</b>	Industrials	FSLEX	06/29/1989	-26.04%	5.12%	9.79%	0.79% \$7.90	0.79% \$7.90	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Defense &amp; Aero Port</b>	Industrials	FSDAX	05/08/1984	6.94%	5.18%	12.40%	0.74% \$7.40	0.74% \$7.40	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Industrials</b>	Industrials	FCYIX	03/03/1997	-10.44%	4.91%	9.85%	0.74% \$7.40	0.74% \$7.40	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Transportation</b>	Industrials	FSRFX	09/29/1986	-10.16%	6.34%	12.98%	0.77% \$7.70	0.77% \$7.70	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Japan</b>	Japan Stock	FJPNX	09/15/1992	-22.23%	1.47%	5.86%	1.13% \$11.30	1.13% \$11.30	
<b>TOPIX TR JPY</b>				-2.45%	3.23%	10.61%			
<b>Fidelity® 500 Index</b>	Large Blend	FXAIX	05/04/2011	-18.13%	9.41%	12.55%	0.02% \$0.20	0.02% \$0.20	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Large Cap Core Enhanced Index</b>	Large Blend	FLCEX	04/19/2007	-16.20%	9.73%	12.52%	0.39% \$3.90	0.39% \$3.90	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Leveraged Company Stock</b>	Large Blend	FLVCX	12/19/2000	-23.14%	6.85%	9.25%	0.74% \$7.40	0.74% \$7.40	
<b>Russell Mid Cap TR USD</b>				-17.32%	7.10%	10.96%			
<b>Fidelity® Mega Cap Stock</b>	Large Blend	FGRTX	12/28/1998	-8.98%	9.57%	11.98%	0.61% \$6.10	0.61% \$6.10	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Total Market Index</b>	Large Blend	FSKAX	09/08/2011	-19.51%	8.66%	12.04%	0.02% \$0.20	0.02% \$0.20	
<b>DJ US Total Stock Market TR USD</b>				-19.53%	8.65%	12.03%			
<b>Fidelity® U.S. Sustainability</b>	Large Blend	FITLX	05/09/2017	-20.27%	9.63%	10.87%	0.11%	0.11%	

Investment Name / Benchmark Index	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 \$1.10	Net \$1.10	
<i>Russell 1000 TR USD</i>				-19.13%	9.13%	12.37%			
<b>Fidelity® U.S. Sustainability Index</b>	Large Blend	FITLX	05/09/2017	-20.27%	9.63%	10.87%	0.11% \$1.10	0.11% \$1.10	
<i>Russell 1000 TR USD</i>				-19.13%	9.13%	12.37%			
<b>Fidelity®</b>	Large Growth	FFIDX	04/30/1930	-25.87%	9.57%	11.92%	0.45% \$4.50	0.45% \$4.50	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
<b>Fidelity® Blue Chip Growth</b>	Large Growth	FBGRX	12/31/1987	-38.46%	10.56%	14.55%	0.76% \$7.60	0.76% \$7.60	
<i>Russell 1000 Growth TR USD</i>				-29.14%	10.96%	14.10%			
<b>Fidelity® Capital Appreciation</b>	Large Growth	FDCAX	11/26/1986	-21.17%	10.12%	12.24%	0.83% \$8.30	0.83% \$8.30	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
<b>Fidelity® Disciplined Equity</b>	Large Growth	FDEQX	12/28/1988	-28.04%	7.19%	10.85%	0.71% \$7.10	0.71% \$7.10	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
<b>Fidelity® Focused Stock</b>	Large Growth	FTQGX	11/12/1996	-26.61%	11.46%	13.07%	0.80% \$8.00	0.80% \$8.00	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
<b>Fidelity® Growth Company</b>	Large Growth	FDGRX	01/17/1983	-33.78%	12.45%	16.04%	0.79% \$7.90	0.79% \$7.90	
<i>Russell 3000 Growth TR USD</i>				-28.97%	10.45%	13.75%			
<b>Fidelity® Growth Discovery</b>	Large Growth	FDSVX	03/31/1998	-24.44%	12.22%	14.67%	0.77% \$7.70	0.77% \$7.70	
<i>Russell 3000 Growth TR USD</i>				-28.97%	10.45%	13.75%			
<b>Fidelity® Large Cap Growth Enhanced Idx</b>	Large Growth	FLGEX	04/19/2007	-26.57%	10.31%	13.57%	0.39% \$3.90	0.39% \$3.90	
<i>Russell 1000 Growth TR USD</i>				-29.14%	10.96%	14.10%			
<b>Fidelity® Magellan®</b>	Large Growth	FMAGX	05/02/1963	-27.15%	8.01%	12.13%	0.68% \$6.80	0.68% \$6.80	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			

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	
<b>Fidelity® NASDAQ Composite Index®</b>	Large Growth	FNCMX	09/25/2003	-32.39%	9.59%	14.29%	0.35%	0.29%	
<i>NASDAQ Composite TR USD</i>				-32.54%	9.67%	14.43%	\$3.50	\$2.90	
<b>Fidelity® OTC</b>	Large Growth	FOCPX	12/31/1984	-32.12%	10.92%	16.34%	Contractual Waiver Exp: 31-MAR-23	0.81%	0.81%
<i>NASDAQ Composite TR USD</i>				-32.54%	9.67%	14.43%	\$8.10	\$8.10	
<b>Fidelity® Stock Selec All Cp</b>	Large Growth	FDSSX	09/28/1990	-19.56%	8.38%	11.82%	0.66%	0.66%	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%	\$6.60	\$6.60	
<b>Fidelity® Trend</b>	Large Growth	FTRNX	06/16/1958	-33.64%	9.59%	13.08%	0.73%	0.73%	
<i>Russell 1000 Growth TR USD</i>				-29.14%	10.96%	14.10%	\$7.30	\$7.30	
<b>Fidelity® Blue Chip Value</b>	Large Value	FBCVX	06/17/2003	1.52%	6.10%	9.96%	0.63%	0.63%	
<i>Russell 1000 Value TR USD</i>				-7.54%	6.67%	10.29%	\$6.30	\$6.30	
<b>Fidelity® Dividend Growth</b>	Large Value	FDGFX	04/27/1993	-11.70%	6.65%	10.11%	0.48%	0.48%	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%	\$4.80	\$4.80	
<b>Fidelity® Equity-Income</b>	Large Value	FEQIX	05/16/1966	-5.07%	8.11%	10.16%	0.57%	0.57%	
<i>Russell 3000 Value TR USD</i>				-7.98%	6.50%	10.16%	\$5.70	\$5.70	
<b>Fidelity® Growth &amp; Income</b>	Large Value	FGRIX	12/30/1985	-5.00%	8.90%	11.57%	0.57%	0.57%	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%	\$5.70	\$5.70	
<b>Fidelity® Large Cap Stock</b>	Large Value	FLCSX	06/22/1995	-7.95%	8.58%	11.94%	0.54%	0.54%	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%	\$5.40	\$5.40	
<b>Fidelity® Large Cap Value Enhanced Index</b>	Large Value	FLVEX	04/19/2007	-6.47%	7.55%	11.10%	0.39%	0.39%	
<i>Russell 1000 Value TR USD</i>				-7.54%	6.67%	10.29%	\$3.90	\$3.90	
<b>Fidelity® New Millennium</b>	Large Value	FMILX	12/28/1992	-1.56%	8.64%	11.49%	0.59%	0.59%	
							\$5.90	\$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	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Stk Selec Lg Cp Val</b>	Large Value	FSLVX	11/15/2001	-5.48%	6.97%	10.17%	0.76% \$7.60	0.76% \$7.60	
<b>Russell 1000 Value TR USD</b>				-7.54%	6.67%	10.29%			
<b>Fidelity® Value Discovery</b>	Large Value	FVDFX	12/10/2002	-3.78%	7.82%	11.01%	0.80% \$8.00	0.80% \$8.00	
<b>Russell 3000 Value TR USD</b>				-7.98%	6.50%	10.16%			
<b>Fidelity® Latin America</b>	Latin America Stock	FLATX	04/19/1993	1.37%	-3.06%	-4.23%	1.06% \$10.60	1.06% \$10.60	
<b>MSCI EM Latin America NR USD</b>				8.92%	-1.08%	-2.15%			
<b>Fidelity® Mid Cap Enhanced Index</b>	Mid-Cap Blend	FMEIX	12/20/2007	-14.21%	6.67%	11.10%	0.45% \$4.50	0.45% \$4.50	
<b>Russell Mid Cap TR USD</b>				-17.32%	7.10%	10.96%			
<b>Fidelity® Mid Cap Index</b>	Mid-Cap Blend	FSMDX	09/08/2011	-17.28%	7.10%	10.95%	0.03% \$0.30	0.03% \$0.30	
<b>Russell Mid Cap TR USD</b>				-17.32%	7.10%	10.96%			
<b>Fidelity® Mid-Cap Stock</b>	Mid-Cap Blend	FMCSX	03/29/1994	-6.29%	9.50%	11.97%	0.85% \$8.50	0.85% \$8.50	
<b>S&amp;P MidCap 400 TR</b>				-13.06%	6.71%	10.78%			
<b>Fidelity® Stock Selector Mid Cap</b>	Mid-Cap Blend	FSSMX	06/06/2012	-13.89%	7.29%	10.20%	0.79% \$7.90	0.79% \$7.90	
<b>S&amp;P MidCap 400 TR</b>				-13.06%	6.71%	10.78%			
<b>Fidelity® Extended Market Index</b>	Mid-Cap Growth	FSMAX	09/08/2011	-26.43%	4.87%	9.62%	0.04% \$0.40	0.04% \$0.40	
<b>DJ US Completion Total Stock Mkt TR USD</b>				-26.54%	4.76%	9.49%			
<b>Fidelity® Growth Strategies</b>	Mid-Cap Growth	FDEGX	12/28/1990	-26.50%	7.98%	11.47%	0.63% \$6.30	0.63% \$6.30	
<b>Russell Mid Cap Growth TR USD</b>				-26.72%	7.64%	11.41%			
<b>Fidelity® Low-Priced Stock</b>	Mid-Cap Value	FLPSX	12/27/1989	-5.80%	7.54%	10.50%	0.82% \$8.20	0.82% \$8.20	
<b>Russell 2000 TR USD</b>				-20.44%	4.13%	9.01%			

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	
<b>Fidelity® Mid Cap Value</b>	Mid-Cap Value	FSMVX	11/15/2001	-10.54%	3.96%	9.46%	0.57% \$5.70	0.57% \$5.70	
<i>Russell Mid Cap Value TR USD</i>				-12.03%	5.72%	10.11%			
<b>Fidelity® Value</b>	Mid-Cap Value	FDVLX	12/01/1978	-9.01%	7.93%	10.91%	0.83% \$8.30	0.83% \$8.30	
<i>Russell Mid Cap Value TR USD</i>				-12.03%	5.72%	10.11%			
<b>Fidelity® Value Strategies</b>	Mid-Cap Value	FSLSX	12/30/1983	-7.37%	8.23%	10.29%	0.86% \$8.60	0.86% \$8.60	
<i>Russell Mid Cap Value TR USD</i>				-12.03%	5.72%	10.11%			
<b>Fidelity® Global Commodity Stock</b>	Natural Resources	FFGCX	03/25/2009	20.71%	10.53%	4.81%	0.94% \$9.40	0.94% \$9.40	
<i>MSCI ACWI NR USD</i>				-18.36%	5.23%	7.98%			
<b>Fidelity® Global Commodity Stock</b>	Natural Resources	FFGCX	03/25/2009	20.71%	10.53%	4.81%	0.94% \$9.40	0.94% \$9.40	
<i>MSCI ACWI NR USD</i>				-18.36%	5.23%	7.98%			
<b>Fidelity® Select Chemicals</b>	Natural Resources	FSCHX	07/29/1985	-13.80%	2.40%	8.47%	0.74% \$7.40	0.74% \$7.40	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Materials</b>	Natural Resources	FSDPX	09/29/1986	-9.85%	4.41%	6.91%	0.75% \$7.50	0.75% \$7.50	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
<b>Fidelity® Emerging Asia</b>	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	-31.26%	2.45%	5.95%	1.18% \$11.80	1.18% \$11.80	
<i>MSCI AC Asia Ex Japan NR USD</i>				-19.67%	-0.64%	3.57%			
<b>Fidelity® Small Cap Discovery</b>	Small Blend	FSCRX	09/26/2000	-16.46%	5.87%	9.13%	0.98% \$9.80	0.98% \$9.80	
<i>Russell 2000 TR USD</i>				-20.44%	4.13%	9.01%			
<b>Fidelity® Small Cap Enhanced Index</b>	Small Blend	FCPEX	12/20/2007	-18.28%	4.66%	9.03%	0.55% \$5.50	0.55% \$5.50	
<i>Russell 2000 TR USD</i>				-20.44%	4.13%	9.01%			

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	
<b>Fidelity® Small Cap Index</b>	Small Blend	FSSNX	09/08/2011	-20.27%	4.22%	9.17%	0.03% \$0.30	0.03% \$0.30	
<i>Russell 2000 TR USD</i>				-20.44%	4.13%	9.01%			
<b>Fidelity® Small Cap Index</b>	Small Blend	FSSNX	09/08/2011	-20.27%	4.22%	9.17%	0.03% \$0.30	0.03% \$0.30	
<i>Russell 2000 TR USD</i>				-20.44%	4.13%	9.01%			
<b>Fidelity® Small Cap Stock</b>	Small Blend	FSLCX	03/12/1998	-22.54%	3.94%	8.31%	0.90% \$9.00	0.90% \$9.00	
<i>Russell 2000 TR USD</i>				-20.44%	4.13%	9.01%			
<b>Fidelity® Stock Selector Small Cap</b>	Small Blend	FDSCX	06/28/1993	-18.28%	8.22%	10.44%	0.93% \$9.30	0.93% \$9.30	
<i>Russell 2000 TR USD</i>				-20.44%	4.13%	9.01%			
<b>Fidelity® Small Cap Value</b>	Small Value	FCPVX	11/03/2004	-13.16%	6.49%	10.37%	0.99% \$9.90	0.99% \$9.90	
<i>Russell 2000 Value TR USD</i>				-14.48%	4.13%	8.48%			
<b>Fidelity® Select IT Services</b>	Technology	FBSOX	02/04/1998	-28.83%	7.28%	13.96%	0.70% \$7.00	0.70% \$7.00	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Semiconductors</b>	Technology	FSELX	07/29/1985	-35.18%	16.62%	22.47%	0.68% \$6.80	0.68% \$6.80	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Software &amp; IT Svcs Port</b>	Technology	FSCSX	07/29/1985	-29.07%	12.00%	17.14%	0.67% \$6.70	0.67% \$6.70	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Tech Hardware Port</b>	Technology	FDCPX	07/29/1985	-28.55%	11.17%	13.05%	0.72% \$7.20	0.72% \$7.20	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Technology</b>	Technology	FSPTX	07/14/1981	-36.87%	11.67%	16.39%	0.67% \$6.70	0.67% \$6.70	
<i>S&amp;P 500 TR USD</i>				-18.11%	9.42%	12.56%			
<b>Fidelity® Select Utilities</b>	Utilities	FSUTX	12/10/1981	5.22%	10.65%	11.30%	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	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Telecom and Utilities</b>	Utilities	FIUIX	11/27/1987	5.01%	7.70%	9.37%	0.60% \$6.00	0.60% \$6.00	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>Fidelity® Corporate Bond</b>	Corporate Bond	FCBFX	05/04/2010	-16.44%	0.39%	1.97%	0.44% \$4.40	0.44% \$4.40	
<b>Bloomberg US Credit TR USD</b>				-15.26%	0.42%	1.82%			
<b>Fidelity® New Markets Income</b>	Emerging Markets Bond	FNMIK	05/04/1993	-15.03%	-2.26%	0.99%	0.80% \$8.00	0.80% \$8.00	
<b>JPM EMBI Global TR USD</b>				-16.45%	-1.00%	1.35%			
<b>Fidelity® Capital &amp; Income</b>	High Yield Bond	FAGIX	11/01/1977	-10.46%	4.31%	5.82%	0.67% \$6.70	0.67% \$6.70	
<b>ICE BofA US HY Constnd TR USD</b>				-11.21%	2.10%	3.94%			
<b>Fidelity® Focused High Income</b>	High Yield Bond	FHIFX	09/08/2004	-11.28%	1.39%	2.93%	0.75% \$7.50	0.75% \$7.50	
<b>ICE BofA US High Yield TR USD</b>				-11.22%	2.12%	3.94%			
<b>Fidelity® High Income</b>	High Yield Bond	SPHIX	08/29/1990	-12.36%	0.84%	3.01%	0.70% \$7.00	0.70% \$7.00	
<b>ICE BofA US HY Constnd TR USD</b>				-11.21%	2.10%	3.94%			
<b>Fidelity® Inflation-Prot Bd Index</b>	Inflation- Protected Bond	FIPDX	05/16/2012	-12.05%	1.99%	1.05%	0.05% \$0.50	0.05% \$0.50	
<b>Bloomberg US Treasury US TIPS TR USD</b>				-11.85%	2.11%	1.12%			
<b>Fidelity® Intermediate Bond</b>	Intermediate Core Bond	FTHRZ	05/23/1975	-8.72%	0.79%	1.23%	0.45% \$4.50	0.45% \$4.50	
<b>Bloomberg US Govt/Credit Interm TR USD</b>				-8.23%	0.73%	1.12%			
<b>Fidelity® Investment Grade Bond</b>	Intermediate Core Bond	FBNDX	08/06/1971	-13.47%	0.61%	1.45%	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	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity® Mortgage Securities</b>	Intermediate Core Bond	FMSFX	12/31/1984	-12.21%	-0.56%	0.72%	0.45% \$4.50	0.45% \$4.50	
<b>Bloomberg US MBS TR USD</b>				-11.81%	-0.53%	0.74%			
<b>Fidelity® US Bond Index</b>	Intermediate Core Bond	FXNAX	05/04/2011	-13.03%	-0.02%	1.01%	0.03% \$0.30	0.03% \$0.30	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity® Total Bond Fund</b>	Intermediate Core-Plus Bond	FTBFX	10/15/2002	-12.90%	0.75%	1.77%	0.45% \$4.50	0.45% \$4.50	
<b>Bloomberg US Agg Bond TR USD</b>				-13.01%	0.02%	1.06%			
<b>Fidelity® Interm Trs Bd Index</b>	Intermediate Government	FUAMX	10/04/2017	-12.72%	0.06%	-0.03%	0.03% \$0.30	0.03% \$0.30	
<b>Bloomberg US Government TR USD</b>				-12.32%	-0.06%	0.60%			
<b>Fidelity® Intermediate Government Income</b>	Intermediate Government	FSTGX	05/02/1988	-8.44%	0.04%	0.42%	0.45% \$4.50	0.45% \$4.50	
<b>Bloomberg US Govt Interm TR USD</b>				-7.73%	0.46%	0.69%			
<b>Fidelity® Long-Term Trs Bd Index</b>	Long Government	FNBGX	10/04/2017	-29.41%	-2.33%	-1.78%	0.03% \$0.30	0.03% \$0.30	
<b>Bloomberg US Treasury Long TR USD</b>				-29.26%	-2.20%	0.60%			
<b>Fidelity® Strategic Income Fund</b>	Multisector Bond	FADMX	04/13/2018	-11.13%	-	1.52%	0.66% \$6.60	0.66% \$6.60	
<b>Bloomberg US Universal TR USD</b>				-12.99%	0.18%	1.33%			
<b>Fidelity® Shrt-Term Trs Bd Index</b>	Short Government	FUMBX	10/04/2017	-5.61%	0.57%	0.46%	0.03% \$0.30	0.03% \$0.30	
<b>Bloomberg US Govt 1-3 Yr TR USD</b>				-3.81%	0.74%	0.66%			
<b>Fidelity® Short-Term Bond</b>	Short-Term Bond	FSHBX	09/15/1986	-3.61%	0.91%	0.93%	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	
<b>Bloomberg US Govt/Credit 1-3 Yr TR USD</b>				-3.69%	0.92%	0.88%			
<b>RBB Free Market Fixed Income Instl</b>	Short-Term Bond	FMFIX	12/31/2007	-6.52%	0.15%	0.29%	0.68% \$6.80	0.68% \$6.80	
<b>Bloomberg US Govt/Credit 1-3 Yr TR USD</b>				-3.69%	0.92%	0.88%			
<b>Fidelity® Conservative Income Bond</b>	Ultrashort Bond	FCONX	03/03/2011	1.17%	1.34%	1.01%	0.40% \$4.00	0.35% \$3.50	
<b>Bloomberg Govt/Corp 1 Yr Duration TR USD</b>				-2.95%	0.85%	0.69%	Contractual Waiver Exp: 31-DEC-23		
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Fidelity Treasury Only Money Market</b>	Money Market-Taxable	FDLXX	01/05/1988	1.01%	0.91%	0.51%	0.42% \$4.20	0.42% \$4.20	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				1.21%	1.43%	0.96%			
<b>Fidelity® Government Cash Reserves</b>	Money Market-Taxable	FDRXX	05/10/1979	1.35%	1.01%	0.57%	0.33% \$3.30	0.33% \$3.30	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				1.21%	1.43%	0.96%			
<b>Fidelity® Government MMkt</b>	Money Market-Taxable	SPAXX	02/05/1990	1.05%	0.92%	0.52%	0.42% \$4.20	0.42% \$4.20	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				1.21%	1.43%	0.96%			
<b>Other</b>									
<b>Mutual Fund</b>									
<b>Fidelity® Floating Rate High Income</b>	Bank Loan	FFRHX	09/19/2002	-0.31%	3.06%	3.19%	0.68% \$6.80	0.68% \$6.80	
<b>Morningstar LSTA US LL TR USD</b>				-0.60%	3.31%	3.67%			
<b>Fidelity® Convertible Securities</b>	Convertibles	FCVSX	01/05/1987	-15.32%	10.97%	9.16%	0.67% \$6.70	0.67% \$6.70	
<b>ICE BofA All US Convertible TR USD</b>				-18.71%	9.29%	10.01%			
<b>Real Estate</b>									

Investment Name / Benchmark Mutual Fund	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Fidelity® Intl Real Estate</b>	Global Real Estate	FIREX	09/08/2004	-26.66%	0.81%	4.48%	0.95% \$9.50	0.95% \$9.50	
<b>MSCI EAFE NR USD</b>				-14.45%	1.54%	4.67%			
<b>Fidelity® Real Estate Income</b>	Real Estate	FRIFX	02/04/2003	-14.54%	3.32%	5.20%	0.71% \$7.10	0.71% \$7.10	
<b>S&amp;P 500 TR USD</b>				-18.11%	9.42%	12.56%			
<b>Fidelity® Real Estate Index</b>	Real Estate	FSRNX	09/08/2011	-26.12%	1.66%	5.27%	0.07% \$0.70	0.07% \$0.70	
<b>S&amp;P United States REIT TR USD</b>				-24.36%	3.68%	6.37%			
<b>Mutual Fund</b>									
<b>Fidelity® Canada</b>	Miscellaneous Region	FICDX	11/17/1987	-6.12%	6.04%	5.32%	0.89% \$8.90	0.89% \$8.90	
<b>MSCI ACWI Ex USA NR USD</b>				-16.00%	0.88%	3.80%			
<b>Fidelity® Nordic</b>	Miscellaneous Region	FNORX	11/01/1995	-19.29%	6.25%	9.95%	0.93% \$9.30	0.93% \$9.30	
<b>MSCI ACWI Ex USA NR USD</b>				-16.00%	0.88%	3.80%			
		FDFFX		-	-	-			
<b>N/A</b>									
		FEXPX		-	-	-			
<b>N/A</b>									
		FINPX		-	-	-			
<b>N/A</b>									
		FNIYX		-	-	-			
<b>N/A</b>									

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 plan(s): 103589            An annual plan servicing credit of 00.065% 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 February 2023 and will be credited through 2/28/2023. 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 1.00% for premiums remitted in March 2022 through February 2023, and is effective through February 2023. 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-Retirement Choice Plus	5.50%	Through 02/28/2023	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Annuity	6.00%	Through 02/28/2023	<p>Available in all plans. An annual plan servicing credit of 00.065% is credited on a quarterly basis. Applies to all plans. The current rate shown applies to premiums remitted during the month of February 2023 and will be credited through 2/28/2023. 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-Supplemental Retirement Annuity	5.25%	Through 02/28/2023	<p>Available in plan(s): 103589 An annual plan servicing credit of 00.065% is credited on a quarterly basis. This applies to plan(s): 103589 The current rate shown applies to premiums remitted during the month of February 2023 and will be credited through 2/28/2023. 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>

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Group Supplemental Retirement Annuity	5.25%	Through 02/28/2023	<p>Available in plan(s): 103589</p> <p>An annual plan servicing credit of 00.065% 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 February 2023 and will be credited through 2/28/2023. 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>
TIAA Traditional-Retirement Choice	6.25%	Through 02/28/2023	<p>Available in plan(s): 103588</p> <p>An annual plan servicing credit of 00.065% 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 February 2023 and will be credited through 2/28/2023. 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 2022 is 1.00%, and is effective through 2031. 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>

**\* 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](http://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](http://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf).

**Other service provider important additional information:**

**TIAA important additional information:**

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

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

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

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

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

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

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

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