



# Monmouth University Retirement Plan Investment Menu from TIAA

Monmouth University has developed the following investment menu to offer you choices for your retirement savings needs. The menu's broad range of options may allow you to build a portfolio that's right for your unique needs. Investment choices are arranged in tiers below for your convenience.

## One-Step Investing - Lifecycle Funds

**TIAA-CREF Lifecycle Funds<sup>1</sup>** are target-date or age-based investments in which a professional manager/team broadly diversifies the investment in a variety of asset classes. In addition, the allocation automatically becomes more conservative as the target date of the fund approaches. As with all mutual funds, the principal value in a target date fund is not guaranteed. The target date of the fund represents an approximate date when investors may plan to begin withdrawing from the fund.

TIAA-CREF Lifecycle Funds <sup>1</sup>	Ticker symbol
TIAA-CREF Lifecycle 2010 Fund - Institutional Class	TCTIX
TIAA-CREF Lifecycle 2015 Fund - Institutional Class	TCNIX
TIAA-CREF Lifecycle 2020 Fund - Institutional Class	TCWIX
TIAA-CREF Lifecycle 2025 Fund - Institutional Class	TCYIX
TIAA-CREF Lifecycle 2030 Fund - Institutional Class	TCRIX
TIAA-CREF Lifecycle 2035 Fund - Institutional Class	TCIIX
TIAA-CREF Lifecycle 2040 Fund - Institutional Class	TCOIX
TIAA-CREF Lifecycle 2045 Fund - Institutional Class	TTFIX
TIAA-CREF Lifecycle 2050 Fund - Institutional Class	TFTIX
TIAA-CREF Lifecycle 2055 Fund - Institutional Class	TTRIX
TIAA-CREF Lifecycle 2060 Fund - Institutional Class	TLXNX
TIAA-CREF Lifecycle Retirement Income Fund - Institutional Class	TLRIX

### Advice from TIAA— at no additional cost

You don't have to go it alone. A TIAA financial consultant can help you select a mix of investment options for your retirement savings goals and risk tolerance. To schedule a session, visit [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) or call TIAA at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).

As with all mutual funds, the principal value of a Lifecycle Fund isn't guaranteed at anytime and will fluctuate with market changes. The target date approximates when investors may plan to start making withdrawals. However, you are not required to withdraw the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation.\* A TIAA financial consultant can help you decide whether a Lifecycle Fund is right for you.



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### Pick Your Own Investment Mix

If you prefer to take a more active role in developing and managing your portfolio, you can choose investments from the various asset classes to match your time horizon and risk tolerance. If you enjoy researching investments, staying in the loop on economic trends, and prefer to customize your asset allocation and make adjustments as market conditions and your preferences change, you can choose from the following investments.

Investment type	Investment name	Ticker symbol
<b>Fixed Account</b> Guaranteed	TIAA Traditional Annuity <sup>3</sup>	Guaranteed Annuity
<b>Money Market</b>	CREF Money Market Account R2	Variable Annuity
<b>U.S. Fixed Income</b> Passive Management Active Management	CREF Bond Market Account R2 <sup>4</sup> CREF Inflation-Linked Bond Account R2 <sup>4</sup> Dodge and Cox Income Fund	Variable Annuity Variable Annuity DODIX
<b>U.S. Large-Cap Equity</b> Blend	CREF Equity Index Account R2 CREF Stock Account R2 TIAA-CREF S&P 500 Index Fund Institutional	Variable Annuity Variable Annuity TISPX
Growth	CREF Growth Account R2 Vanguard Growth Index Fund Admiral Shares	Variable Annuity VIGAX
Value	JPMorgan Equity Income Fund R6 TIAA-CREF Growth & Income Fund Institutional TIAA-CREF Large Cap Value Fund Institutional	OIEJX TIGRX TRLIX
<b>U.S. Mid-Cap Equity</b> Value	TIAA-CREF Mid-Cap Value Fund Institutional <sup>5</sup> Victory Sycamore Established Value Fund R6 <sup>5</sup>	TIMVX VEVRX
Blend	Columbia Mid Cap Index Fund R5 <sup>5</sup>	CPXRX
Growth	Prudential Jennison Mid Cap Growth Fund Q <sup>5</sup> TIAA-CREF Mid-Cap Growth Fund Institutional <sup>5</sup>	PJGQX TRPWX
<b>U.S. Small-Cap Equity</b> Blend	TIAA-CREF Small-Cap Blend Index Fund Institutional <sup>5</sup>	TISBX
Growth	Prudential Jennison Small Company Fund Q <sup>5</sup> TIAA-CREF Small-Cap Equity Fund Institutional <sup>5</sup>	PJSQX TISEX
Value	Janus Perkins Small Cap Value Fund I <sup>5</sup>	JSCOX
<b>Global Equity</b>	American Funds Capital World Growth and Income Fund R6 CREF Global Equities Account R2	RWIGX Variable Annuity
<b>International Equity</b> Developed Markets	TIAA-CREF International Equity Fund Institutional <sup>6</sup>	TIIEX
<b>Real Estate</b>	TIAA Real Estate Account	Variable Annuity
<b>Socially Responsible</b>	CREF Social Choice Account R2 Neuberger Berman Socially Responsible Fund R6	Variable Annuity NRSRX

### TIAA Brokerage Services

A Brokerage Window can offer access to a broad array of investments, such as mutual funds, equities, and exchange traded funds, in your plan. Investment option availability varies depending on plan type and lineup selection made by Monmouth University.

Please note: For some plans, allocations to mutual funds are available. In the event that your selected mutual fund allocations do not meet the fund investment minimums, contributions for your account instead will be transferred to the default money market investment option for your account.

\*There are conditions or fee waivers and expirations relevant to the net expense ratios disclosed. Please refer to the fund's most recent prospectus for additional information. It is important to understand that your Plan Sponsor will not monitor the performance of the funds offered through Brokerage Services account and TIAA does not offer investment advice for brokerage assets. Plan participants will bear the risk of investing through the Brokerage account. You should exercise caution and consider seeking professional guidance when investing through a TIAA Brokerage Services Account.



This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made in consultation with an investor's personal advisor based on the investor's own objectives and circumstances.

**IMPORTANT:** Projections and other information generated through the Retirement Advisor advice tool regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results and are not a guarantee of future results. The projections are dependent in part of subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets or individual personal circumstances can cause substantial deviation from the estimates. This could result in declines in an account's value over short or even extended periods of time.

1. TIAA-CREF Lifecycle Funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the Lifecycle Funds, there is exposure to the fees and expenses associated with the underlying mutual funds as well.
2. Because their social screens exclude some investments, the socially responsible funds and annuities may not be able to take advantage of the same opportunities or market trends as portfolios that do not use such criteria.
3. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. TIAA Traditional is a guaranteed insurance contract and not an investment for Federal Securities Law purposes.
4. Fixed-income funds are subject to interest rates, inflation and credit risks.
5. Small-cap and mid-cap stocks may have limited marketability and may be subject to more abrupt or erratic market movements than large-cap stocks.
6. Funds that invest in foreign securities are subject to special risks, including currency fluctuation, and political and economic instability.

Brokerage Services are provided by TIAA Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC. Member FINRA/SIPC.

Annuity account options are available through contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals, and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

**Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit [TIAA.org/monmouth](http://TIAA.org/monmouth) for details.

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/monmouth](http://TIAA.org/monmouth) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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