



November 20, 2021

Re: Important information about your retirement plan

Re: Important decisions when making investment decisions regarding the fees and expenses of your annuity and other information about your annuity (The Plan)

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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Fee Disclosure - (2/2021)

Summary of Plan Services and Costs

TIAA has been selected to provide 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.

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. After entering your plan ID, 150776, you'll be directed to plan and investment information.

PLAN DESIGNATED INVESTMENT MANAGER

The Plan has appointed a registered investment advisor(s) to assist you in your retirement plan investment decisions. Please contact your Benefits Office for details of these advisory services and descriptions of any applicable fees.

SELF-DIRECTED BROKERAGE

A TIAA Brokerage Service is available that permits you to use investments that have not been selected for your plan and are not monitored. This service permits you to use a wide variety of investments but you are expected to prudently select and monitor any investments that you make through the brokerage service. This means that you must have the skill and experience or use an independent expert to advise you. Depending upon your

plan's characteristics, investments available within the brokerage service may or may not include mutual funds, equities, bonds and certificate of deposits (403(b) plans are limited to mutual funds). Generally, there are fees associated with investment transactions (purchasing or selling), as well as minimum transaction amount requirements. Before purchasing or selling an investment you should understand any applicable fees, including fees that will be associated with your transaction such as commissions or other charges for purchasing and selling the investment. To request a transaction, and to learn more about the brokerage service including fees call 800-927-3059 or visit https://www.tiaa.org/public/pdf/forms/SDA_Customer_Account_Agreement.pdf.

COST OF PLAN SERVICES

There are three categories of services provided to your plan:

1. GENERAL ADMINISTRATIVE SERVICES

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

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA.

2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in Section II: Investment Options Comparative Chart.

3. PERSONALIZED SERVICES

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

Brokerage

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): 150776

Retirement Plan Loan - Origination Fee	\$75.00 per loan initiated for general purpose, \$125 for a residential loan. This applies to plan(s): 150776
Loan Maintenance	\$25.00 annual fee per active loan. This applies to plan(s): 150776
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): 150776
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.
Advisor Fee	Please refer to your advisor's fee schedule

Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. Fees are only one of many factors to consider when making an investment decision.

Part B – Annuity Income Information

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

Part A. Performance and Fee Information

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

For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit www.TIAA.org/planinvestmentoptions. After entering your plan ID, 150776, you'll be directed to plan and investment information.

Visit www.tiaa.org for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 8008422252 or write to us at TIAA, P.O. Box 1259 Charlotte NC 28201.

Table 1 – Variable Return Investment Performance as of September 30, 2021

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Mutual Fund									
Invesco Developing Markets Fund R6	Diversified Emerging Mkts	ODVIX	12/29/2011	15.21%	9.96%	7.30%	0.82% \$8.20	0.82% \$8.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EM NR USD				18.20%	9.23%	5.80%			
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	24.40%	9.05%	7.92%	0.08% \$0.80	0.08% \$0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				23.92%	8.94%	7.48%			
American Funds EuroPacific Growth Fund R6	Foreign Large Growth	RERGX	05/01/2009	24.76%	12.17%	10.63%	0.46% \$4.60	0.46% \$4.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				23.92%	8.94%	7.48%			
TIAA-CREF Social Choice Equity Fund Institutional	Large Blend	TISCX							

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)			Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net		
TIAA-CREF Large-Cap Growth Index Fund Institutional	Large Growth	TILIX	10/01/2002	27.25%	22.76%	19.59%	0.05%	0.05%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>Russell 1000 Growth TR USD</i>				27.32%	22.84%	19.68%	Contractual Cap Exp: 02/28/2022			
T. Rowe Price Equity Income Fund I	Large Value	REIPX	12/17/2015	41.91%	11.31%	11.87%	0.55%	0.55%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>Russell 1000 Value TR USD</i>				35.01%	10.94%	11.29%	Contractual Cap Exp: 02/28/2022			
TIAA-CREF Large-Cap Value Index Fund Institutional	Large Value	TILVX	10/01/2002	34.93%	10.89%	13.44%	0.05%	0.05%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>Russell 1000 Value TR USD</i>				35.01%	10.94%	13.51%	Contractual Cap Exp: 02/28/2022			
Vanguard Mid-Cap Index Fund Institutional	Mid-Cap Blend	VMCIX	05/21/1998	36.11%	14.60%	15.57%	0.04%	0.04%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>CRSP US Mid Cap TR USD</i>				36.12%	14.61%	15.57%				
Vanguard REIT Index Fund Institutional	Real Estate	VGSNX	12/02/2003	33.48%	7.56%	11.56%	0.10%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>S&P United States REIT TR USD</i>				37.03%	6.61%	11.10%				
TIAA-CREF Small-Cap Blend Index Fund Institutional	Small Blend	TISBX	10/01/2002	47.66%	13.58%	14.83%	0.06%	0.06%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>Russell 2000 TR USD</i>				47.68%	13.45%	14.63%	Contractual Cap Exp: 02/28/2022			
Invesco Global Fund R6	World Large-Stock Growth	OGLIX	01/27/2012	31.80%	17.7Rwith64.14a644 3 Tm /F2 f (47.682 2.27 Tm (0.10%)Tj 1 0 0 1 r 5c.272.396 n00 0 1 23.75 189.601 0 1 218 21					

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
Morningstar Aggressive Target Risk TR USD				28.92%	12.68%	12.28%			
CREF Equity Index Account R2	Large Blend	QCEQPX	04/24/2015	31.63%	16.56%	16.25%	0.22% \$2.20	0.22% \$2.20	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Russell 3000 TR USD				31.88%	16.85%	16.60%			
CREF Growth Account R2	Large Growth	QCGRPX	04/24/2015	25.54%	21.74%	19.14%	0.24% \$2.40	0.24% \$2.40	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Russell 1000 Growth TR USD				27.32%	22.84%	19.68%			
CREF Global Equities Account R2	World Large-Stock Blend	QCGLPX	04/24/2015	26.30%	13.76%	12.69%	0.27% \$2.70	0.27% \$2.70	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
MSCI ACWI NR USD				27.44%	13.20%	11.90%			
Fixed Income									
Mutual Fund									
PIMCO Real Return Fund Institutional	Inflation-Protected Bond	PRRIX	01/29/1997	5.57%	4.59%	3.28%	0.47% \$4.70	0.47% \$4.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Treasury US TIPS TR USD				5.19%	4.34%	3.12%			
Vanguard Inflation-Protected Securities Fund Institutional	Inflation-Protected Bond	VIPIX	12/12/2003	5.18%	4.19%	3.05%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Treasury US TIPS TR USD				5.19%	4.34%	3.12%			
PIMCO Total Return Fund Institutional	Intermediate Core-Plus Bond	PTRRX	05/11/1987	0.28%	3.65%	3.92%	0.47% \$4.70	0.47% \$4.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				-0.90%	2.94%	3.01%			
Vanguard Total Bond Market Index Fund Institutional	Intermediate-Term Bond	VBTIX	09/18/1995	-0.91%	2.95%	2.98%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Float Adjusted TR USD				-0.93%	2.99%	3.05%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
T. Rowe Price Short Term Bond Fund I	Short-Term Bond	TBSIX	12/17/2015	1.42%	2.41%	2.46%	0.35% \$3.50	0.35% \$3.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Government/Credit 1-3 Yr TR USD Variable Annuity				0.30%	1.89%	1.93%			
CREF Inflation-Linked Bond Account R2	Inflation-Protected Bond	QCILPX	04/24/2015	5.29%	3.50%	2.39%	0.23% \$2.30	0.23% \$2.30	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD				5.75%	3.84%	2.58%			
CREF Bond Market Account R2	Intermediate-Term Bond	QCBMPX	04/24/2015	0.46%	3.27%	3.30%	0.26% \$2.60	0.26% \$2.60	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg US Aggregate Bond TR USD				-0.90%	2.94%	3.01%			
Money Market									
Variable Annuity CREF Money Market Account R2	Money Market-Taxable	QCMMPX	04/24/2015	0.00%	0.82%	0.41%	0.24% \$2.40	0.24% \$2.40	
7-day current annualized yield 0.00% as of 09/28/2021 7-day effective annualized yield 0.00% as of 09/28/2021									
iMoneyNet Money Fund Averages - All 0.23%									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				30.00%		17.09%			
TIAA-CREF Lifecycle Index 2010 Fund Institutional	Target Date 2000- 2010	TLTIX	09/30/2009	11.01%	7.70%	7.78%	0.22%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2010 TR USD				10.20%	6.78%	6.84%			
TIAA-CREF Lifecycle Index 2015 Fund Institutional	Target-Date 2015	TLFIX	09/30/2009	12.35%	8.30%	8.46%	0.20%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2015 TR USD				11.93%	7.46%	7.77%			
TIAA-CREF Lifecycle Index 2020 Fund Institutional	Target-Date 2020	TLWIX	09/30/2009	13.67%	8.97%	9.24%	0.19%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2020 TR USD				12.92%	7.98%	8.51%			
TIAA-CREF Lifecycle Index 2025 Fund Institutional	Target-Date 2025	TLQIX	09/30/2009	15.81%	9.88%	10.13%	0.19%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2025 TR USD				16.17%	9.01%	9.42%			
TIAA-CREF Lifecycle Index 2030 Fund Institutional	Target-Date 2030	TLHIX	09/30/2009	18.06%	10.79%	11.03%	0.18%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2030 TR USD				19.16%	9.93%	10.25%			
TIAA-CREF Lifecycle Index 2035 Fund Institutional	Target-Date 2035	TLYIX	09/30/2009	20.34%	11.70%	11.90%	0.18%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2035 TR USD				22.56%	10.88%	11.01%			
TIAA-CREF Lifecycle Index 2040 Fund Institutional	Target-Date 2040	TLZIX	09/30/2009	22.82%	12.58%	12.55%	0.17%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2040 TR USD				24.96%	11.54%	11.55%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
TIAA-CREF Lifecycle Index 2045 Fund Institutional	Target-Date 2045	TLXIX	09/30/2009	25.32%	13.25%	12.88%	0.17% \$1.70	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P Target Date 2045 TR USD</i>				26.36%	11.93%	11.90%	Contractual Waiver Exp: 09/30/2022		
TIAA-CREF Lifecycle Index 2050 Fund Institutional	Target-Date 2050	TLLIX	09/30/2009	25.96%	13.43%	12.98%	0.17% \$1.70	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P Target Date 2050 TR USD</i>				27.11%	12.19%	12.16%	Contractual Waiver Exp: 09/30/2022		
TIAA-CREF Lifecycle									

Table 2

Name/Type/Option	Return	Term	Additional Information
TIAA Stable Value	1.20%	Through 12/31/2021	<p>TIAA Stable Value is a guaranteed annuity product that credits interest at a net rate announced in advance of each semi-annual rate guarantee period beginning 1/1 or 7/1. Declared crediting rates (i.e. before deductions for contract fees) will not be less than the current minimum guaranteed rate. TIAA may declare additional amounts of interest above the minimum rate. When declared such amounts are in effect for the semi-annual period and are not guaranteed for future periods. The current net rate shown is credited to your existing balance and any contributions made during the period beginning July 1, 2021 and ending December 31, 2021. During this same period, the minimum declared interest rate is 1.00%. The current net rate shown may not reflect any recent changes to your plan's TIAA Stable Value contract fees, if any. Current rate of return information is available on your plan-specific website noted above or at 800-842-2733. All guarantees are subject to TIAA's claims paying ability. Any transfer to a competing fund must first be directed to a non-competing fund for a period of 90 days and transfers in may not be made for a period of 30 days following a transfer out. The Contract holder (typically your employer as the sponsor of your plan) has the right to request a transfer of the contract's entire accumulation. This might occur if your employer has elected to use a new recordkeeper and has also elected to terminate the annuity contract. In this case the TIAA Stable Value accumulation will be paid in a lump sum without any market value adjustments either within 90 days of the Discontinuance Date or two years from the Discontinuance Date based on a formula in the contract which references the movement of interest rates over time. Only if the two year payout applies a Discontinuance Fee of, at most, 0.75% will be assessed which reduces the crediting rate during such period. Please refer to your contract certificate for additional details.</p>

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 Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS

market investments. Electing a life annuity is just one of many payout options available.

PRICING FACTORS

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

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).

- The amount of accumulations converted to a life annuity.

- Your age and, if applicable, the age of your annuity partner.

- The investment performance of the variable annuity account your annuity is based upon.

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

RESTRICTIONS / FEES

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

Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.

If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.

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

Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization.

The R3 Class has the lowest expense of all the CREF Classes.

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

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

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