

Plan and Investment Notice

CORNELL UNIVERSITY TAX DEFERRED ANNUITY PLAN

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

RIGHT TO DIRECT INVESTMENTS

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

1. Online by visiting **TIAA.org**
2. By phone at **800 842-2252**, Monday – Friday 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

RESTRICTIONS

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

ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.

INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at www.TIAA.org/planinvestmentoptions. After entering your plan ID, 101160, 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 <http://www.tiaa-cref.org/public/brokerage/pdf/pensionsdaciaa.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	Transactions (buy or sell) refer to Brokerage Services Agreement.
Retirement plan loan	The cost to you based upon the difference between what you earn on collateral and what you pay in interest.
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

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 summarized below. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to www.fidelity.com/atwork or call 800-558-9179.

RESTRICTIONS

There may be certain restrictions on how investment directions may be made in the Plan, summarized as follows:

- *Exchanges into any investment option within the Roth Basic source are not allowed.
- *Exchanges into any investment option within the Roth Rollover source are not allowed.
- * Investment elections for any investment option are not allowed within the Roth Basic source.

* Investment elections for any investment option are not allowed within the Roth Rollover source.

*The initial exchange into BrokerageLink requires a \$500 *Additional exchanges into Brokeragelink require a \$500 minimum.

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:

-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.

Fidelity BrokerageLink®

The Plan also provides access to Fidelity BrokerageLink®, which allows you to choose from investments beyond those options offered by the Plan. The Plan's fiduciaries do not monitor the investments available in BrokerageLink. This feature is intended for those who

are comfortable managing a portfolio of expanded investment choices. To utilize this feature, you must first open a separate brokerage account within the Plan. To open an account or if you have any questions about Fidelity BrokerageLink, please log onto www.fidelity.com/atwork or call 800-558-9179. Once you have opened an account, you may access, monitor, or change investments in BrokerageLink by contacting Fidelity. Any Plan-imposed restrictions related to BrokerageLink will be specified in the Restrictions section of this Notice; any individual administration fees associated with BrokerageLink are reflected in the Individual Fees section of this Notice. When you access BrokerageLink, there is additional information regarding available investment choices, which you should read before making any investment decisions. If purchasing a mutual fund through

BrokerageLink, mutual fund minimums generally still apply. Prior to initiating a trade in BrokerageLink, you should review any fees associated with your transaction; please refer to the Appendix at the end of this Notice for brokerage fees.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative fees may include legal, accounting, trustee, recordkeeping, and other administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan.

Based on the information and direction Fidelity had on file at the time this mailing was prepared, no plan administrative fees were to be deducted from accounts in the Plan. Please keep in mind that fees are subject to change. 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

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 this Notice for information about the Plan's 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

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- * Asset-based fees
- * Plan administrative fees and expenses
- * Individual fees and expenses

Individual fees and expenses include those associated with a service or transaction that an individual may select. 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 mailing 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 Amount

Overnight Mailing Fee \$25.00 per transaction

Qualified Domestic Relations Order - (QDRO) \$300.00 per standard Fidelity web-generated order, \$1,200.00 per modified Fidelity web-generated or custom order or \$1,800.00 per order covering more than one plan.

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.

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

Investment Options Comparative Chart

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

Part A – Performance and Fee Information

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

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at www.dol.gov/ebsa/publications/401k_employee.html. Fees are only one of many factors to consider when making an investment decision.

Part B – Annuity Income Information

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

Part A. Performance and Fee Information

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



For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit www.TIAA.org/planinvestmentoptions. After entering your plan ID, 101160, you'll be directed to plan and investment information.

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

Table 1 – Variable Return Investment Performance as of June 30, 2017

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									
MFS International Value Fund R5	Foreign Large Blend	MINJX	04/28/2006	15.71%	12.98%	5.91%	0.66% \$6.60	0.66% \$6.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				25.71%	8.70%	0.50%			
TIAA-CREF International Equity Index Fund Institutional	Foreign Large Blend	TCIEX	10/01/2002	20.06%	8.82%	1.25%	0.06% \$0.60	0.06% \$0.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				20.27%	8.69%	1.03%	Contractual Cap Exp: 02/28/2018		
Vanguard Total International Stock Index Fund Admiral	Foreign Large Blend	VTIAX	11/29/2010	20.05%	7.68%	4.94%	0.11% \$1.10	0.11% \$1.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				20.45%	7.22%	4.64%			
American Funds EuroPacific Growth Fund R6	Foreign Large Growth	REGRX	05/01/2009	22.18%	9.61%	9.92%	0.50% \$5.00	0.50% \$5.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				20.45%	7.22%	8.49%			
TIAA-CREF International Equity Fund Institutional	Foreign Large Growth	TIIEEX	07/01/1999	22.57%	10.38%	1.14%	0.49% \$4.90	0.49% \$4.90	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	
MSCI EAFE Index				20.27%	8.69%	1.03%			
TIAA-CREF Equity Index Fund Institutional	Large Blend	TIEIX	07/01/1999	18.49%	14.56%	7.24%	0.05%	0.05%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	7.26%	Contractual Cap Exp: 02/28/2018		
TIAA-CREF S&P 500 Index Fund Institutional	Large Blend	TISPX	10/01/2002	17.81%	14.54%	7.12%	0.05%	0.05%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				17.90%	14.63%	7.18%	Contractual Cap Exp: 02/28/2018		
TIAA-CREF Social Choice Equity Fund Institutional	Large Blend	TISCX	07/01/1999	18.85%	14.14%	7.04%	0.19%	0.19%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	7.26%	Contractual Cap Exp: 02/28/2018		
Vanguard Institutional Index Fund Institutional	Large Blend	VINIX	07/31/1990	17.86%	14.60%	7.18%	0.04%	0.04%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				17.90%	14.63%	7.18%			
T. Rowe Price Institutional Large Cap Growth Fund Institutional	Large Growth	TRLGX	10/31/2001	31.51%	17.53%	10.14%	0.56%	0.56%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Growth Index				20.42%	15.30%	8.91%			
TIAA-CREF Growth & Income Fund Institutional	Large Growth	TIGRX	07/01/1999	18.80%	14.52%	8.34%	0.42%	0.42%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				17.90%	14.63%	7.18%	Contractual Cap Exp: 02/28/2018		
TIAA-CREF Large-Cap Growth Fund Institutional	Large Growth	TILGX	03/31/2006	21.06%	16.07%	8.96%	0.43%	0.43%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Growth Index				20.42%	15.30%	8.91%	Contractual Cap Exp: 02/28/2018		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)			Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net		
TIAA-CREF Large-Cap Growth Index Fund Institutional	Large Growth	TILIX	10/01/2002	20.34%	15.23%	8.84%	0.06%	0.06%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>Russell 1000 Growth Index</i>				20.42%	15.30%	8.91%		Contractual Cap Exp: 02/28/2018		
American Funds Washington Mutual Investors Fund R6	Large Value	RWMGX	05/01/2009	15.44%	13.61%	15.05%	0.30%	0.30%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>S&P 500 Index</i>				17.90%	14.63%	15.68%				
MFS Value Fund R5	Large Value	MEIKX	04/28/2006	16.78%	15.03%	7.00%	0.51%	0.51%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>Russell 1000 Value Index</i>				15.53%	13.94%	5.57%				
TIAA-CREF Large-Cap Value Fund Institutional	Large Value	TRLIX	10/01/2002	17.50%	13.45%	5.18%	0.41%	0.41%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>Russell 1000 Value Index</i>				15.53%	13.94%	5.57%		Contractual Cap Exp: 02/28/2018		
TIAA-CREF Large-Cap Value Index Fund Institutional	Large Value	TILVX	10/01/2002	15.48%	13.84%	5.51%	0.06%	0.06%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>Russell 1000 Value Index</i>				15.53%	13.94%	5.57%		Contractual Cap Exp: 02/28/2018		
John Hancock Disciplined Value Mid Cap Fund R6	Mid-Cap Blend	JVMRX	08/31/2011	18.80%	16.92%	16.87%	0.77%	0.77%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>Russell Midcap Value Index</i>				15.93%	15.14%	15.20%				
Vanguard Mid-Cap Index Fund Institutional	Mid-Cap Blend	VMCIX	05/21/1998	17.25%	14.79%	7.51%	0.05%	0.05%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.	
<i>CRSP U.S. Mid Cap Index</i>				17.31%	14.79%	7.47%				
Eagle Mid Cap Growth Fund R6	Mid-Cap Growth	HRAUX	08/15/2011	24.35%	15.91%	14.56%	0.73%	0.73%	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)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions
Russell Midcap Growth Index				17.05%	14.19%	13.72%			
TIAA-CREF Mid-Cap Growth Fund Institutional	Mid-Cap Growth	TRPWX	10/01/2002	16.73%	12.25%	7.26%	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.
Russell Midcap Growth Index				17.05%	14.19%	7.87%	Contractual Cap Exp: 02/28/2018		
TIAA-CREF Mid-Cap Value Fund Institutional	Mid-Cap Value	TIMVX	10/01/2002	15.11%	13.34%	6.46%	0.41% \$4.10	0.41% \$4.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Midcap Value Index				15.93%	15.14%	7.23%	Contractual Cap Exp: 02/28/2018		
TIAA-CREF Real Estate Securities Fund Institutional	Real Estate	TIREX	10/01/2002	2.21%	9.36%	5.61%	0.51% \$5.10	0.51% \$5.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
FTSE NAREIT All Equity REITs Index				0.22%	9.95%	6.21%	Contractual Cap Exp: 07/31/2017		
Goldman Sachs Small Cap Value Fund Institutional	Small Blend	GSSIX	08/15/1997	20.85%	14.34%	8.35%	1.01% \$10.10	0.97% \$9.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2000 Value Index				24.86%	13.39%	5.92%	Contractual Waiver Exp: 04/28/2018		
TIAA-CREF Small-Cap Blend Index Fund Institutional	Small Blend	TISBX	10/01/2002	24.79%	13.95%	7.07%	0.06% \$0.60	0.06% \$0.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2000 Index				24.60%	13.70%	6.92%	Contractual Cap Exp: 02/28/2018		
Vanguard Small-Cap Index Fund Institutional	Small Blend	VSCIX	07/07/1997	19.13%	14.14%	7.86%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP U.S. Small Cap Index				19.09%	14.34%	8.19%			
Prudential Jennison Small Company Fund Q	Small Growth	PJSQX	11/29/2010	21.17%	13.41%	11.63%	0.69% \$6.90	0.69% \$6.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2500 Index				19.84%	14.04%	12.55%			

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 Small-Cap Equity Fund Institutional	Small Growth	TISEX	10/01/2002	26.94%	14.86%	7.07%	0.42% \$4.20	0.42% \$4.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2000 Index</i>				24.60%	13.70%	6.92%		Contractual Cap Exp: 02/28/2018	
Variable Annuity									
CREF Equity Index Account R3	Large Blend	QCEQIX	04/24/2015	18.26%	14.24%	6.90%	0.23% \$2.30	0.23% \$2.30	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 Index</i>				18.51%	14.58%	7.26%			
CREF Stock Account R3	Large Blend	QCSTIX	04/24/2015	19.19%	12.17%	5.24%	0.32% \$3.20	0.32% \$3.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 Index</i>				18.51%	14.58%	7.26%			
CREF Growth Account R3	Large Growth	QCGRIX	04/24/2015	20.97%	15.21%	8.70%	0.27% \$2.70	0.27% \$2.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 1000 Growth Index</i>				20.42%	15.30%	8.91%			
CREF Global Equities Account R3	World Stock	QCGLIX	04/24/2015	18.81%	11.11%	3.93%	0.33% \$3.30	0.33% \$3.30	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>MSCI World Index</i>				18.20%	11.38%	3.97%			
Fixed Income									
Mutual Fund									
Vanguard Long-Term Investment-Grade Fund Admiral	Corporate Bond	VWETX	02/12/2001	1.34%	5.70%	7.88%	0.11% \$1.10	0.11% \$1.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Long Government/Credit A+ Long Index</i>				1.04%	5.09%	7.28%			
TIAA-CREF High-Yield Fund Institutional	High Yield Bond	TIHYX	03/31/2006	11.82%	6.24%	7.28%	0.36% \$3.60	0.36% \$3.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>BofA Merrill Lynch BB-B U.S. Cash Pay High Yield Constrained Index</i>				11.15%	6.66%	7.15%		Contractual Cap Exp: 07/31/2017	

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	
Prudential Total Return Bond Fund Q	Intermediate- Term Bond	PTRQX	12/27/2010	2.39%	4.07%	5.13%	0.43% \$4.30	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	3.32%			
TIAA-CREF Bond Plus Fund Institutional	Intermediate- Term Bond	TIBFX	03/31/2006	1.99%	3.47%	4.86%	0.31% \$3.10	0.31% \$3.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.48%		Contractual Cap Exp: 07/31/2017	
Vanguard Total Bond Market Index Fund Institutional	Intermediate- Term Bond	VBTIX	09/18/1995	-0.43%	2.15%	4.48%	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 Barclays U.S. Aggregate Float Adjusted Index				-0.33%	2.23%				
Western Asset Core Plus Bond Fund Institutional	Intermediate- Term Bond	WACPX	07/08/1998	3.86%	4.19%	5.97%	0.52% \$5.20	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.48%		Contractual Waiver Exp: 12/31/2018	
Federated Short Term Income Fund Institutional	Short-Term Bond	FSTIX	07/01/1986	1.17%	1.19%	2.50%	0.85% \$8.50	0.53% \$5.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. 1-3 Year Government/Credit Bond Index				0.35%	0.95%	2.30%			
TIAA-CREF Short-Term Bond Fund Institutional	Short-Term Bond	TISIX	03/31/2006	1.41%	1.47%	2.83%	0.27% \$2.70	0.27% \$2.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. 1-3 Year Government/Credit Bond Index				0.35%	0.95%	2.30%		Contractual Cap Exp: 07/31/2017	
Variable Annuity									
CREF Inflation-Linked Bond Account R3	Inflation-Protected Bond	QCILIX	04/24/2015	-0.45%	-0.10%	3.83%	0.24% \$2.40	0.24% \$2.40	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions
Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) 1-10 Year Index				-0.26%	0.28%	3.57%			
CREF Bond Market Account R3	Intermediate- Term Bond	QCBMIX	04/24/2015	0.59%	2.47%	4.21%	0.29% \$2.90	0.29% \$2.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.48%			
Money Market									
Mutual Fund									
Vanguard Federal Money Market Fund Investor 7-day current annualized yield 0.87% as of 06/30/2017 7-day effective annualized yield 0.87% as of 06/30/2017	Money Market- Taxable	VMFXX	07/13/1981	0.46%	0.14%	0.61%	0.11% \$1.10	0.11% \$1.10	
Citi 3-Month Treasury Bill Index				0.46%	0.15%	0.51%			
Variable Annuity									
CREF Money Market Account R3 7-day current annualized yield 0.55% as of 06/27/2017 7-day effective annualized yield 0.55% as of 06/27/2017	Money Market- Taxable	QCMMIX	04/24/2015	0.25%	0.06%	0.52%	0.23% \$2.30	0.23% \$2.30	
iMoneyNet Money Fund Averages - All Government				0.20%	0.05%	0.41%			
Multi-Asset									
Mutual Fund									
TIAA-CREF Managed Allocation Fund Institutional Russell 3000 Index	Allocation--50% to 70% Equity	TIMIX	03/31/2006	12.92%	8.99%	5.28%	0.43% \$4.30	0.40% \$4.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
TIAA-CREF Lifecycle Index Retirement Income Fund Institutional Bloomberg Barclays U.S. Aggregate Bond Index	Retirement Income	TRILX	09/30/2009	7.10%	5.96%	6.63%	0.41% \$4.10	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				-0.31%	2.21%	3.60%	Contractual Waiver Exp: 09/30/2017		

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 Retirement Income Fund Institutional	Retirement Income	TLRIX	11/30/2007	8.76%	6.52%	4.90%	0.52% \$5.20	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.08%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle 2010 Fund Institutional	Target Date 2000-2010	TCTIX	01/17/2007	9.48%	7.18%	4.89%	0.49% \$4.90	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.48%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle Index 2010 Fund Institutional	Target Date 2000-2010	TLTIX	09/30/2009	7.75%	6.64%	7.15%	0.27% \$2.70	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	3.60%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle 2015 Fund Institutional	Target-Date 2015	TCNIX	01/17/2007	10.50%	7.81%	4.88%	0.50% \$5.00	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.48%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle Index 2015 Fund Institutional	Target-Date 2015	TLFIX	09/30/2009	8.79%	7.33%	7.64%	0.25% \$2.50	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	3.60%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle 2020 Fund Institutional	Target-Date 2020	TCWIX	01/17/2007	11.90%	8.66%	4.90%	0.52% \$5.20	0.40% \$4.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	7.26%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle Index 2020 Fund Institutional	Target-Date 2020	TLWIX	09/30/2009	10.17%	8.20%	8.24%	0.22% \$2.20	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle 2025 Fund Institutional	Target-Date 2025	TCYIX	01/17/2007	13.56%	9.50%	4.93%	0.53% \$5.30	0.41% \$4.10	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	
Russell 3000 Index				18.51%	14.58%	7.26%			
TIAA-CREF Lifecycle Index 2025 Fund Institutional	Target-Date 2025	TLQIX	09/30/2009	11.71%	9.07%	8.86%	0.22%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle 2030 Fund Institutional	Target-Date 2030	TCRIX	01/17/2007	15.09%	10.28%	4.90%	0.54%	0.42%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	7.26%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle Index 2030 Fund Institutional	Target-Date 2030	TLHIX	09/30/2009	13.36%	9.95%	9.48%	0.21%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle 2035 Fund Institutional	Target-Date 2035	TCIIX	01/17/2007	16.63%	11.01%	5.05%	0.55%	0.43%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	7.26%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle Index 2035 Fund Institutional	Target-Date 2035	TLYIX	09/30/2009	14.95%	10.78%	10.05%	0.21%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle 2040 Fund Institutional	Target-Date 2040	TCOIX	01/17/2007	18.18%	11.49%	5.29%	0.55%	0.44%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	7.26%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle Index 2040 Fund Institutional	Target-Date 2040	TLZIX	09/30/2009	16.57%	11.35%	10.40%	0.20%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017		

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 2045 Fund Institutional	Target-Date 2045	TTFIX	11/30/2007	18.81%	11.56%	5.23%	0.57% \$5.70	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 Index</i>				18.51%	14.58%	7.72%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle Index 2045 Fund Institutional	Target-Date 2045	TLXIX	09/30/2009	17.28%	11.46%	10.47%	0.22% \$2.20	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 Index</i>				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle 2050 Fund Institutional	Target-Date 2050	TFTIX	11/30/2007	19.03%	11.63%	5.24%	0.58% \$5.80	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 Index</i>				18.51%	14.58%	7.72%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle Index 2050 Fund Institutional	Target-Date 2050	TLLIX	09/30/2009	17.50%	11.53%	10.53%	0.23% \$2.30	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 Index</i>				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle 2055 Fund Institutional	Target-Date 2055	TTRIX	04/29/2011	19.27%	11.69%	8.56%	0.64% \$6.40	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 Index</i>				18.51%	14.58%	11.81%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle Index 2055 Fund Institutional	Target-Date 2055	TTIIX	04/29/2011	17.75%	11.60%	8.80%	0.40% \$4.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 Index</i>				18.51%	14.58%	11.81%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle 2060 Fund Institutional	Target-Date 2060+	TLXNX	09/26/2014	19.43%	-	7.67%	1.60% \$16.00	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 Index</i>				18.51%		9.68%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle Index 2060 Fund Institutional	Target-Date 2060+	TVIIX	09/26/2014	17.95%	-	7.57%	1.27% \$12.70	0.10% \$1.00	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	
Russell 3000 Index				18.51%		9.68%		Contractual Waiver Exp: 09/30/2017	
Variable Annuity									
CREF Social Choice Account R3	Allocation--50% to 70% Equity	QCSCIX	04/24/2015	11.01%	8.54%	5.44%	0.27% \$2.70	0.27% \$2.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Russell 3000 Index				18.51%	14.58%	7.26%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	3.93%	8.21%	2.84%	0.85% \$8.50	0.85% \$8.50	Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 Index				17.90%	14.63%	7.18%			

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.

FIDELITY INVESTMENTS

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Table 1 – Variable Return Investment Performance as of June 30, 2017

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Allocation Mutual Fund									
Fidelity Asset Manager® 20%	Allocation--15% to 30% Equity	FASIX	10/01/1992	4.59%	4.05%	3.97%	0.53% \$5.30	0.53% \$5.30	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity Asset Manager® 30%	Allocation--15% to 30% Equity	FTANX	10/09/2007	6.65%	5.35%	4.25%	0.54% \$5.40	0.54% \$5.40	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity® Strategic Real Return	Allocation--15% to 30% Equity	FSRRX	09/07/2005	1.33%	0.84%	2.33%	0.82% \$8.20	0.82% \$8.20	
BBgBarc US Treasury US TIPS TR USD				-0.63%	0.27%	4.27%			
Fidelity Asset Manager® 40%	Allocation--30% to 50% Equity	FFANX	10/09/2007	8.66%	6.49%	4.54%	0.55% \$5.50	0.55% \$5.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity Asset Manager® 50%	Allocation--30% to 50% Equity	FASMX	12/28/1988	10.54%	7.54%	5.04%	0.66% \$6.60	0.66% \$6.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Asset Manager® 60%	Allocation--	FSANX	10/09/2007	12.51%	8.54%	4.99%	0.72%	0.72%	

Investment Name / Benchmark	Morningstar Category 50% to 70% Equity	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$7.20	Net \$7.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Asset Manager® 70%	Allocation-- 50% to 70% Equity	FASGX	12/30/1991	14.59%	9.55%	5.20%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Balanced K	Allocation-- 50% to 70% Equity	FBAKX	05/09/2008	13.61%	10.44%	6.90%	0.46% \$4.60	0.46% \$4.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Puritan® K	Allocation-- 50% to 70% Equity	FPUKX	05/09/2008	13.05%	10.38%	7.29%	0.46% \$4.60	0.46% \$4.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Janus Henderson Balanced I	Allocation-- 50% to 70% Equity	JBALX	07/06/2009	13.92%	9.57%	10.01%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Asset Manager® 85%	Allocation-- 70% to 85% Equity	FAMRX	09/24/1999	17.54%	11.11%	5.38%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Four-in-One Index	Allocation-- 70% to 85% Equity	FFNOX	06/29/1999	15.94%	11.14%	5.43%	0.17% \$1.70	0.15% \$1.50	
Morningstar Mod Agg Tgt Risk TR USD				15.13%	9.72%	5.46%			
Fidelity® Strategic Dividend & Income®	Allocation-- 70% to 85% Equity	FSDIX	12/23/2003	9.35%	10.55%	5.47%	0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom K® 2005	Target-Date 2000-2010	FFKVX	07/02/2009	8.21%	5.63%	7.39%	0.49% \$4.90	0.49% \$4.90	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity Freedom K® 2010	Target-Date 2000-2010	FFKCX	07/02/2009	10.01%	6.77%	8.41%	0.52% \$5.20	0.52% \$5.20	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity Freedom® Index 2005 Investor	Target-Date 2000-2010	FJIFX	10/02/2009	5.91%	4.68%	5.42%	0.22% \$2.20	0.15% \$1.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%		Contractual Waiver Exp: 05/31/2020	
Fidelity Freedom® Index 2010 Investor	Target-Date 2000-2010	FKIFX	10/02/2009	7.53%	5.82%	6.43%	0.22% \$2.20	0.15% \$1.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%		Contractual Waiver Exp: 05/31/2020	
Fidelity Freedom K® 2015	Target-Date 2015	FKVFX	07/02/2009	11.75%	7.32%	8.85%	0.55% \$5.50	0.55% \$5.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2015 Investor	Target-Date 2015	FLIFX	10/02/2009	9.28%	6.36%	6.84%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%		Contractual Waiver Exp: 05/31/2020	
Fidelity Freedom K® 2020	Target-Date 2020	FFKDX	07/02/2009	12.88%	7.90%	9.62%	0.59% \$5.90	0.59% \$5.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2020 Investor	Target-Date 2020	FPIFX	10/02/2009	10.38%	6.93%	7.47%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%		Contractual Waiver Exp: 05/31/2020	
Fidelity Freedom K® 2025	Target-Date 2025	FKTWX	07/02/2009	14.07%	8.91%	10.40%	0.62% \$6.20	0.62% \$6.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2025 Investor	Target-Date 2025	FQIFX	10/02/2009	11.51%	7.97%	8.28%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%		Contractual Waiver Exp: 05/31/2020	
Fidelity Freedom K® 2030	Target-Date 2030	FFKEX	07/02/2009	17.07%	9.70%	11.03%	0.66% \$6.60	0.66% \$6.60	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2030 Investor	Target-Date 2030	FXIFX	10/02/2009	14.38%	8.76%	8.86%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom K® 2035	Target-Date 2035	FKTHX	07/02/2009	19.04%	10.58%	11.58%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2035 Investor	Target-Date 2035	FIHFX	10/02/2009	16.49%	9.71%	9.49%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom K® 2040	Target-Date 2040	FFKFX	07/02/2009	19.13%	10.68%	11.70%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2040 Investor	Target-Date 2040	FBIFX	10/02/2009	16.57%	9.81%	9.57%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom K® 2045	Target-Date 2045	FFKGX	07/02/2009	19.20%	10.84%	11.83%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2045 Investor	Target-Date 2045	FIOFX	10/02/2009	16.56%	9.92%	9.66%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom K® 2050	Target-Date 2050	FFKHX	07/02/2009	19.16%	10.89%	11.87%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2050 Investor	Target-Date 2050	FIPFX	10/02/2009	16.50%	9.98%	9.72%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom K® 2055	Target-Date 2055	FDENX	06/01/2011	19.13%	11.08%	8.36%	0.69% \$6.90	0.69% \$6.90	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2055 Investor	Target-Date 2055	FDEWX	06/01/2011	16.51%	10.18%	7.91%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom K® 2060	Target-Date 2060+	FDKNX	08/05/2014	18.98%	-	7.68%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2060 Investor	Target-Date 2060+	FDKLX	08/05/2014	16.47%	-	6.79%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom K® Income	Target-Date Retirement	FFKAX	07/02/2009	5.99%	4.17%	5.50%	0.47% \$4.70	0.47% \$4.70	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity Freedom® Index Income Investor	Target-Date Retirement	FIKFX	10/02/2009	3.94%	3.23%	3.76%	0.23% \$2.30	0.15% \$1.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%	Contractual Waiver Exp: 05/31/2020		
Fidelity® Global Balanced	World Allocation	FGBLX	02/01/1993	7.54%	6.24%	4.57%	1.02% \$10.20	1.02% \$10.20	
MSCI World NR USD				18.20%	11.38%	3.97%			
Fidelity® Global Strategies	World Allocation	FDYSX	10/31/2007	12.91%	6.28%	3.74%	1.21% \$12.10	1.11% \$11.10	
MSCI ACWI NR USD				18.78%	10.54%	3.71%	Contractual Waiver Exp: 07/31/2017		
Equities									
Mutual Fund									
Fidelity® China Region	China Region	FHKCX	11/01/1995	29.84%	11.46%	7.03%	1.02% \$10.20	1.02% \$10.20	Redemption Fee: 1.50% if held < 90 days
MSCI Golden Dragon NR USD				30.56%	10.09%	4.77%			
Fidelity® Select Telecommunications Port	Communicatio ns	FSTCX	07/29/1985	2.91%	10.94%	4.22%	0.80% \$8.00	0.80% \$8.00	

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				17.90%	14.63%	7.18%			
Fidelity® Select Wireless	Communications	FWRLX	09/21/2000	21.42%	12.68%	5.90%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Automotive Port	Consumer Cyclical	FSAVX	06/30/1986	18.58%	12.76%	4.17%	0.96% \$9.60	0.96% \$9.60	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Consumer Discret Port	Consumer Cyclical	FSCPX	06/29/1990	14.04%	14.69%	8.61%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Leisure	Consumer Cyclical	FDLSX	05/08/1984	24.58%	15.16%	10.71%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%		Voluntary Waiver	
Fidelity® Select Multimedia	Consumer Cyclical	FBMPX	06/30/1986	20.21%	15.98%	9.85%	0.82% \$8.20	0.82% \$8.20	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%		Voluntary Waiver	
Fidelity® Select Consumer Staples Port	Consumer Defensive	FDFAV	07/29/1985	5.92%	11.56%	9.64%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%		Voluntary Waiver	
Fidelity® EMEA	Diversified Emerging Mkts	FEMEX	05/08/2008	16.45%	2.94%	0.15%	1.46% \$14.60	1.46% \$14.60	Redemption Fee: 1.50% if held < 90 days
MSCI EM EMEA NR USD				12.89%	-1.46%	-1.62%			
Fidelity® Emerging Markets Discovery	Diversified Emerging Mkts	FEDDX	11/01/2011	25.04%	6.86%	7.34%	1.55% \$15.50	1.45% \$14.50	Redemption Fee: 2.00% if held < 90 days
MSCI EM NR USD				23.75%	3.96%	1.91%		Contractual Waiver Exp: 12/31/2017	
Fidelity® Emerging Markets Idx Premium	Diversified Emerging Mkts	FPMAX	09/08/2011	22.89%	3.87%	1.89%	0.14% \$1.40	0.14% \$1.40	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				23.75%	3.96%	1.91%			
Fidelity® Emerging Markets K	Diversified Emerging Mkts	FKEMX	05/09/2008	21.33%	6.80%	-0.30%	0.84% \$8.40	0.84% \$8.40	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				23.75%	3.96%	1.91%			
Fidelity® Total Emerg Mkts	Diversified	FTEMX	11/01/2011	19.50%	6.05%	5.66%	1.62%	1.40%	Redemption Fee: 1.50% if held < 90 days

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
	Emerging Mkts						\$16.20	\$14.00	
MSCI EM NR USD				23.75%	3.96%	1.91%	Contractual Waiver Exp: 12/31/2017		
Strategic Advisers® Emg Mkts Fd of Fds	Diversified Emerging Mkts	FLILX	05/02/2012	22.87%	3.94%	2.39%	2.36%	1.36%	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				23.75%	3.96%	1.91%	Contractual Waiver Exp: 04/30/2018		
Templeton Developing Markets A	Diversified Emerging Mkts	TEDMX	10/16/1991	29.23%	3.28%	0.47%	1.80%	1.58%	
MSCI EM NR USD				23.75%	3.96%	1.91%	Contractual Waiver Exp: 04/30/2018		
Fidelity® Pacific Basin	Diversified Pacific/Asia	FPBFX	10/01/1986	17.11%	13.61%	5.23%	1.19%	1.19%	Redemption Fee: 1.50% if held < 90 days
MSCI Pacific NR USD				19.26%	8.54%	2.01%			
Fidelity® Select Energy	Equity Energy	FSENX	07/14/1981	-4.88%	0.99%	-0.98%	0.79%	0.79%	
S&P 500 TR USD				17.90%	14.63%	7.18%	\$7.90	\$7.90	
Fidelity® Select Natural Gas	Equity Energy	FSNGX	04/21/1993	-5.87%	-3.43%	-4.72%	0.87%	0.87%	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%	\$8.70	\$8.70	
Fidelity® Select Natural Resources Port	Equity Energy	FNARX	03/03/1997	-4.30%	-0.20%	-1.12%	0.84%	0.84%	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%	\$8.40	\$8.40	
Fidelity® Select Gold	Equity Precious Metals	FSAGX	12/16/1985	-18.38%	-10.13%	-2.29%	0.87%	0.84%	
S&P 500 TR USD				17.90%	14.63%	7.18%	\$8.70	\$8.40	
Fidelity® Europe	Europe Stock	FIEUX	10/01/1986	19.40%	9.95%	1.93%	Contractual Waiver Exp: 04/29/2018		
MSCI Europe NR USD				21.11%	8.82%	0.62%	1.07%	1.07%	
Fidelity® Select Banking	Financial	FSRBX	06/30/1986	39.82%	15.30%	2.89%	\$10.70	\$10.70	
S&P 500 TR USD				17.90%	14.63%	7.18%	0.79%	0.79%	Redemption Fee: 0.75% if held < 30 days
Fidelity® Select Brokerage &	Financial	FSLBX	07/29/1985	38.84%	14.42%	3.17%	\$7.90	\$7.90	
S&P 500 TR USD				17.90%	14.63%	7.18%	0.82%	0.82%	Redemption Fee: 0.75% if held < 30 days

Investment Name / Benchmark Invmt Mgmt	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 \$8.20	Net \$8.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Financial Services Port	Financial	FIDSX	12/10/1981	28.73%	14.64%	0.43%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Insurance Port	Financial	FSPCX	12/16/1985	23.62%	18.16%	5.35%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Global ex US Index Premium	Foreign Large Blend	FSGDX	09/08/2011	20.02%	7.10%	5.81%	0.11% \$1.10	0.11% \$1.10	
MSCI ACWI Ex USA NR USD				20.45%	7.22%	1.13%			
Fidelity® International Index Premium	Foreign Large Blend	FSIVX	10/14/2005	20.02%	8.78%	1.18%	0.08% \$0.80	0.08% \$0.80	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
MFS International Value Fund R5	Foreign Large Blend	MINJX	04/28/2006	15.71%	12.98%	5.91%	0.66% \$6.60	0.66% \$6.60	
MSCI EAFE Value Index (GR USD)				25.71%	8.70%	0.50%			
Strategic Advisers® Intl Multi-Mgr	Foreign Large Blend	FMJDX	05/02/2012	17.44%	8.80%	7.58%	1.19% \$11.90	1.01% \$10.10	Redemption Fee: 1.00% if held < 30 days
MSCI EAFE NR USD				20.27%	8.69%	1.03%		Contractual Waiver Exp: 04/30/2018	
Fidelity® Diversified International K	Foreign Large Growth	FDIKX	05/09/2008	18.16%	9.69%	2.04%	0.92% \$9.20	0.92% \$9.20	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® International Capital Apprec	Foreign Large Growth	FIVFX	11/01/1994	15.17%	11.59%	3.35%	1.14% \$11.40	1.14% \$11.40	
MSCI ACWI Ex USA NR USD				20.45%	7.22%	1.13%			
Fidelity® International Discovery K	Foreign Large Growth	FIDKX	05/09/2008	18.77%	9.70%	2.39%	0.86% \$8.60	0.86% \$8.60	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® International Growth	Foreign Large Growth	FIGFX	11/01/2007	16.36%	9.47%	3.45%	0.99% \$9.90	0.99% \$9.90	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
MSCI EAFE Growth NR USD				15.70%	9.19%	2.06%			
Fidelity® Overseas K	Foreign Large Growth	FOSKX	05/09/2008	21.15%	12.45%	2.46%	0.91% \$9.10	0.91% \$9.10	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® Total International Equity	Foreign Large Growth	FTIEX	11/01/2007	18.07%	8.30%	0.80%	1.11% \$11.10	1.11% \$11.10	Redemption Fee: 1.00% if held < 30 days
MSCI ACWI Ex USA NR USD				20.45%	7.22%	1.13%			
American Beacon International Equity Fund Institutional	Foreign Large Value	AAIEX	08/07/1991	19.17%	8.44%	1.34%	0.70% \$7.00	0.70% \$7.00	
MSCI EAFE Index				20.27%	8.69%	1.03%			
Fidelity® International Enhanced Index	Foreign Large Value	FIENX	12/20/2007	22.10%	10.13%	1.61%	0.59% \$5.90	0.59% \$5.90	Redemption Fee: 1.00% if held < 30 days
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® International Value	Foreign Large Value	FIVLX	05/18/2006	17.24%	7.78%	-0.49%	1.03% \$10.30	1.03% \$10.30	Redemption Fee: 1.00% if held < 30 days
MSCI EAFE Value NR USD				25.01%	8.12%	-0.08%			
Fidelity® International Small Cap	Foreign Small/Mid Blend	FISMX	09/18/2002	24.65%	14.56%	5.01%	1.34% \$13.40	1.34% \$13.40	Redemption Fee: 2.00% if held < 90 days
MSCI ACWI Ex USA Small NR USD				20.32%	10.02%	2.91%			
Fidelity® International Small Cap Opp	Foreign Small/Mid Growth	FSCOX	08/02/2005	22.65%	13.22%	2.09%	1.17% \$11.70	1.17% \$11.70	Redemption Fee: 2.00% if held < 90 days
MSCI EAFE Small Cap NR USD				23.18%	12.94%	3.41%	Voluntary Waiver		
Fidelity® Select Biotechnology	Health	FBIOX	12/16/1985	24.95%	20.16%	15.68%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Health Care	Health	FSPHX	07/14/1981	16.68%	20.77%	13.14%	0.74% \$7.40	0.74% \$7.40	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Health Care	Health	FSHCX	06/30/1986	16.85%	16.39%	10.29%	0.78%	0.78%	Redemption Fee: 0.75% if held < 30 days

Investment Name / Benchmark Svc Port	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				17.90%	14.63%	7.18%	\$7.80	\$7.80	
Fidelity® Select Medical Equip & Systems	Health	FSMEX	04/28/1998	22.05%	21.84%	13.91%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Air Transportation Port	Industrials	FSAIX	12/16/1985	34.56%	19.79%	10.05%	0.85% \$8.50	0.85% \$8.50	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Defense & Aero Port	Industrials	FSDAX	05/08/1984	25.10%	17.41%	9.26%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Envir and Alt Engy Port	Industrials	FSLEX	06/29/1989	31.35%	15.00%	5.86%	0.94% \$9.40	0.94% \$9.40	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Industrial Equip Port	Industrials	FSCGX	09/29/1986	13.85%	12.32%	6.78%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Transportation	Industrials	FSRFX	09/29/1986	33.32%	17.30%	10.14%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Japan	Japan Stock	FJPNX	09/15/1992	19.79%	8.66%	0.38%	0.78% \$7.80	0.78% \$7.80	Redemption Fee: 1.50% if held < 90 days
Topix TR JPY				32.22%	18.34%	1.07%			
Fidelity® Japan Smaller Companies	Japan Stock	FJSCX	11/01/1995	17.69%	16.74%	4.93%	0.96% \$9.60	0.96% \$9.60	Redemption Fee: 1.50% if held < 90 days
MSCI Japan NR USD				19.18%	9.56%	1.21%			
Fidelity 130/30 Large Cap	Large Blend	FOTTX	03/31/2008	-	-	-			
S&P 500 TR									
Fidelity® 500 Index Institutional	Large Blend	FXSIX	05/04/2011	17.85%	14.60%	12.36%	0.04% \$0.40	0.04% \$0.40	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Disciplined Equity K	Large Blend	FDEKX	05/09/2008	15.77%	13.81%	6.11%	0.57% \$5.70	0.57% \$5.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Growth & Income K	Large Blend	FGIKX	05/09/2008	21.34%	14.09%	5.35%	0.53% \$5.30	0.53% \$5.30	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Large Cap Core Enhanced Index	Large Blend	FLCEX	04/19/2007	16.45%	13.92%	6.73%	0.39% \$3.90	0.39% \$3.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Large Cap Stock	Large Blend	FLCSX	06/22/1995	23.12%	15.25%	7.66%	0.62% \$6.20	0.62% \$6.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Mega Cap Stock	Large Blend	FGRTX	12/28/1998	20.87%	14.07%	7.14%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Total Market Index Instl	Large Blend	FSKTX	09/08/2011	18.55%	14.51%	15.34%	0.04% \$0.40	0.04% \$0.40	
DJ US Total Stock Market TR USD				18.52%	14.51%	7.32%			
Strategic Advisers® Core Multi-Mgr	Large Blend	FLAUX	11/16/2011	17.88%	13.76%	14.08%	1.20% \$12.00	0.90% \$9.00	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity K	Large Growth	FFDKX	05/09/2008	14.46%	12.75%	6.77%	0.41% \$4.10	0.41% \$4.10	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Blue Chip Growth K	Large Growth	FBGKX	05/09/2008	28.51%	17.23%	11.45%	0.70% \$7.00	0.70% \$7.00	
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
Fidelity® Capital Appreciation K	Large Growth	FCAXX	05/09/2008	18.67%	13.12%	8.69%	0.50% \$5.00	0.50% \$5.00	
S&P 500 TR USD				17.90%	14.63%	7.18%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® Contrafund® K	Large Growth	FCNKX	05/09/2008	22.29%	14.76%	9.12%	0.58% \$5.80	0.58% \$5.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Export and Multinational K	Large Growth	FEXKX	05/09/2008	14.77%	12.07%	6.25%	0.64% \$6.40	0.64% \$6.40	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Focused Stock	Large Growth	FTQGX	11/12/1996	13.92%	12.58%	8.16%	0.62% \$6.20	0.62% \$6.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Growth Company K	Large Growth	FGCKX	05/09/2008	32.71%	17.65%	11.42%	0.66% \$6.60	0.66% \$6.60	
Russell 3000 Growth TR USD				20.72%	15.20%	8.82%			
Fidelity® Growth Discovery K	Large Growth	FGDKX	05/09/2008	25.23%	15.54%	8.70%	0.66% \$6.60	0.66% \$6.60	
Russell 3000 Growth TR USD				20.72%	15.20%	8.82%			
Fidelity® Large Cap Growth Enhanced Idx	Large Growth	FLGEX	04/19/2007	18.48%	14.47%	8.10%	0.39% \$3.90	0.39% \$3.90	
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
Fidelity® Nasdaq Composite Index®	Large Growth	FNCMX	09/25/2003	28.01%	17.18%	9.99%	0.43% \$4.30	0.30% \$3.00	
NASDAQ Composite TR USD				28.30%	17.36%	10.15%	Contractual Waiver Exp: 01/31/2018		
Fidelity® New Millennium	Large Growth	FMLX	12/28/1992	19.46%	13.14%	8.11%	0.54% \$5.40	0.54% \$5.40	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® OTC K	Large Growth	FOCKX	05/09/2008	36.61%	20.40%	13.22%	0.79% \$7.90	0.79% \$7.90	
NASDAQ Composite TR USD				28.30%	17.36%	10.15%			
Fidelity® Trend	Large Growth	FTRNX	06/16/1958	21.25%	15.29%	9.11%	0.74% \$7.40	0.74% \$7.40	
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
Janus Henderson Forty Fund T	Large Growth	JAVLX	04/30/1985	-	-	-			

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	
Morgan Stanley Institutional Fund, Inc. Growth Portfolio I	Large Growth	MSEQX	04/02/1991	30.46%	18.16%	10.65%	0.63% \$6.30	0.63% \$6.30	
<i>Russell 1000 Growth Index</i>				20.42%	15.30%	8.91%			
Neuberger Berman Socially Responsive Fund Institutional	Large Growth	NBSLX	11/28/2007	19.10%	14.66%	7.37%	0.68% \$6.80	0.68% \$6.80	
<i>S&P 500 Index</i>				17.90%	14.63%	7.67%			
Strategic Advisers® Growth Multi-Mgr	Large Growth	FMELX	11/16/2011	20.50%	14.50%	14.16%	0.86% \$8.60	0.86% \$8.60	
<i>Russell 1000 Growth TR USD</i>				20.42%	15.30%	8.91%			
Fidelity® Blue Chip Value	Large Value	FBCVX	06/17/2003	18.98%	13.98%	3.27%	0.88% \$8.80	0.88% \$8.80	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
Fidelity® Equity Dividend Income K	Large Value	FETKX	05/09/2008	14.19%	12.48%	6.13%	0.61% \$6.10	0.61% \$6.10	
<i>Russell 3000 Value TR USD</i>				16.21%	13.89%	5.59%			
Fidelity® Equity-Income K	Large Value	FEIKX	05/09/2008	17.09%	12.34%	5.97%	0.56% \$5.60	0.56% \$5.60	
<i>Russell 3000 Value TR USD</i>				16.21%	13.89%	5.59%			
Fidelity® Large Cap Value Enhanced Index	Large Value	FLVEX	04/19/2007	16.29%	14.32%	5.40%	0.39% \$3.90	0.39% \$3.90	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
Fidelity® Stk Selec Lg Cp Val	Large Value	FSLVX	11/15/2001	13.98%	13.44%	4.00%	0.77% \$7.70	0.77% \$7.70	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
Fidelity® Value Discovery K	Large Value	FVDKX	05/09/2008	19.42%	14.39%	7.31%	0.70% \$7.00	0.70% \$7.00	
<i>Russell 3000 Value TR USD</i>				16.21%	13.89%	5.59%			
Strategic Advisers® Value Multi-Mgr	Large Value	FKMOX	11/16/2011	20.43%	13.49%	14.11%	1.32% \$13.20	0.90% \$9.00	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%	Contractual Waiver Exp: 07/31/2018		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® Extended Market Index Premium	Mid-Cap Blend	FSEVX	10/14/2005	21.58%	14.20%	7.81%	0.07% \$0.70	0.07% \$0.70	
DJ US Completion Total Stock Mkt TR USD				21.37%	14.04%	7.68%			
John Hancock Disciplined Value Mid Cap Fund R6	Mid-Cap Blend	JVMRX	08/31/2011	18.80%	16.92%	16.87%	0.77% \$7.70	0.77% \$7.70	
Russell Midcap Value Index				15.93%	15.14%	15.20%			
Vanguard Mid-Cap Index Fund Institutional	Mid-Cap Blend	VMCIX	05/21/1998	17.25%	14.79%	7.51%	0.05% \$0.50	0.05% \$0.50	
CRSP U.S. Mid Cap Index				17.31%	14.79%	7.47%			
Alger Mid Cap Growth Institutional I	Mid-Cap Growth	ALMRX	11/08/1993	22.30%	13.05%	4.79%	1.25% \$12.50	1.25% \$12.50	
Russell Mid Cap Growth TR USD				17.05%	14.19%	7.87%			
Baron Asset Instl	Mid-Cap Growth	BARIX	05/29/2009	24.85%	15.81%	15.82%	1.04% \$10.40	1.04% \$10.40	
Russell Mid Cap Growth TR USD				17.05%	14.19%	7.87%			
Eagle Mid Cap Growth Fund R6	Mid-Cap Growth	HRAUX	08/15/2011	24.35%	15.91%	14.56%	0.73% \$7.30	0.73% \$7.30	
Russell Midcap Growth Index				17.05%	14.19%	13.72%			
Fidelity® Growth Strategies K	Mid-Cap Growth	FAGKX	05/09/2008	13.13%	14.56%	7.47%	0.73% \$7.30	0.73% \$7.30	
Russell Mid Cap Growth TR USD				17.05%	14.19%	7.87%			
Fidelity® Mid-Cap Stock K	Mid-Cap Growth	FKMCX	05/09/2008	17.90%	13.78%	8.53%	0.46% \$4.60	0.46% \$4.60	
S&P MidCap 400 TR				18.57%	14.92%	8.56%			
Fidelity® Select Construction & Hsg Port	Mid-Cap Growth	FSHOX	09/29/1986	12.45%	15.30%	8.45%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%	Voluntary Waiver		
Fidelity® Stock Selector Mid Cap	Mid-Cap Growth	FSSMX	06/06/2012	20.45%	13.00%	13.28%	0.64% \$6.40	0.64% \$6.40	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P MidCap 400 TR				18.57%	14.92%	8.56%			
Franklin Small-Mid Cap Growth Fund A	Mid-Cap Growth	FRSGX	02/14/1992	16.17%	12.11%	6.36%	0.97% \$9.70	0.96% \$9.60	
S&P 500 Index				17.90%	14.63%	7.18%			
Morgan Stanley Inst Fund Trust Mid Cap Growth Portfolio I	Mid-Cap Growth	MPEGX	03/30/1990	19.31%	8.36%	6.18%	0.74% \$7.40	0.74% \$7.40	
Russell Midcap Growth Index				17.05%	14.19%	7.87%			
Ariel Appreciation Fund	Mid-Cap Value	CAAPX	12/01/1989	20.18%	14.71%	7.55%	1.12% \$11.20	1.12% \$11.20	
Russell Midcap Value Index				15.93%	15.14%	7.23%			
Ariel Fund Investor	Mid-Cap Value	ARGFX	11/06/1986	26.10%	16.06%	6.57%	1.02% \$10.20	1.02% \$10.20	
Russell 2500 Value Index				18.36%	13.69%	6.52%			
Fidelity® Leveraged Company Stock K	Mid-Cap Value	FLCKX	05/09/2008	19.36%	12.39%	4.97%	0.68% \$6.80	0.68% \$6.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Mid Cap Value	Mid-Cap Value	FSMVX	11/15/2001	16.32%	14.93%	6.91%	0.73% \$7.30	0.73% \$7.30	
Russell Mid Cap Value TR USD				15.93%	15.14%	7.23%			
Fidelity® Value K	Mid-Cap Value	FVLKX	05/09/2008	19.48%	15.04%	7.87%	0.55% \$5.50	0.55% \$5.50	
Russell Mid Cap Value TR USD				15.93%	15.14%	7.23%			
Fidelity® Global Commodity Stock	Natural Resources	FFGCX	03/25/2009	10.92%	-2.12%	2.71%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.00% if held < 30 days
MSCI ACWI NR USD				18.78%	10.54%	3.71%			
Fidelity® Select Chemicals	Natural Resources	FSCHX	07/29/1985	25.00%	14.00%	11.54%	0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Materials	Natural Resources	FSDPX	09/29/1986	20.91%	8.94%	6.96%	0.81% \$8.10	0.81% \$8.10	

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	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Emerging Asia	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	27.53%	9.31%	3.12%	1.16% \$11.60	1.16% \$11.60	Redemption Fee: 1.50% if held < 90 days
MSCI AC Asia Ex Japan NR USD				26.73%	7.97%	4.19%			
Cohen & Steers Institutional Realty Shares	Real Estate	CSRIX	02/14/2000	0.51%	9.81%	6.43%	0.76% \$7.60	0.75% \$7.50	
FTSE NAREIT Equity REITs Index				-1.70%	9.52%	6.00%			
Fidelity® Small Cap Discovery	Small Blend	FSCRX	09/26/2000	17.65%	14.27%	10.28%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 1.50% if held < 90 days
Russell 2000 TR USD				24.60%	13.70%	6.92%			
Fidelity® Small Cap Index Premium	Small Blend	FSSVX	09/08/2011	24.83%	13.89%	14.76%	0.07% \$0.70	0.07% \$0.70	
Russell 2000 TR USD				24.60%	13.70%	6.92%			
Fidelity® Small Cap Stock	Small Blend	FSLCX	03/12/1998	15.56%	12.31%	5.76%	1.02% \$10.20	1.02% \$10.20	Redemption Fee: 2.00% if held < 90 days
Russell 2000 TR USD				24.60%	13.70%	6.92%			
Goldman Sachs Small Cap Value Fund Institutional	Small Blend	GSSIX	08/15/1997	20.85%	14.34%	8.35%	1.01% \$10.10	0.97% \$9.70	
Russell 2000 Value Index				24.86%	13.39%	5.92%	Contractual Waiver Exp: 04/28/2018		
Fidelity® Small Cap Growth	Small Growth	FCPGX	11/03/2004	24.82%	15.79%	8.13%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.50% if held < 90 days
Russell 2000 Growth TR USD				24.40%	13.98%	7.82%			
Strategic Advisers® S-M Cp Multi-Mgr	Small Growth	FNAPX	12/20/2011	22.55%	12.65%	13.10%	2.18% \$21.80	1.16% \$11.60	Redemption Fee: 1.50% if held < 90 days
Russell 2500 TR USD				19.84%	14.04%	7.42%	Contractual Waiver Exp: 04/30/2018		
Fidelity® Select Comms Equip Port	Technology	FSDCX	06/29/1990	23.23%	13.53%	5.41%	0.88% \$8.80	0.88% \$8.80	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select IT Services	Technology	FBSOX	02/04/1998	22.29%	18.78%	12.59%	0.79% \$7.90	0.79% \$7.90	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Semiconductors	Technology	FSELX	07/29/1985	41.15%	23.15%	10.62%	0.77% \$7.70	0.77% \$7.70	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Software & IT Svcs Port	Technology	FSCSX	07/29/1985	30.62%	19.82%	13.82%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Technology	Technology	FSPTX	07/14/1981	44.45%	18.42%	11.43%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Utilities	Utilities	FSUTX	12/10/1981	4.91%	10.77%	5.75%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Telecom and Utilities	Utilities	FIUIX	11/27/1987	2.39%	10.31%	5.07%	0.57% \$5.70	0.57% \$5.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Global Equity Income	World Large Stock	FGILX	05/02/2012	14.22%	10.94%	9.82%	1.18% \$11.80	1.18% \$11.80	Redemption Fee: 1.00% if held < 30 days
MSCI ACWI NR USD				18.78%	10.54%	3.71%			
Fidelity® Worldwide	World Large Stock	FWWFX	05/30/1990	16.27%	11.36%	5.09%	0.91% \$9.10	0.91% \$9.10	
MSCI World NR USD				18.20%	11.38%	3.97%			
Morgan Stanley Inst Global Franchise I	World Large Stock	MSFAX	11/28/2001	15.14%	11.87%	8.15%	0.98% \$9.80	0.98% \$9.80	
MSCI World NR USD				18.20%	11.38%	3.97%			
Fixed Income									
Mutual Fund									
BlackRock Managed Income Fund Institutional	Allocation-- 15% to 30% Equity	BLDIX	10/19/2007	4.92%	3.29%	6.92%	1.45% \$14.50	0.49% \$4.90	
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.20%	Contractual Waiver Exp: 04/30/2018		
Fidelity® Corporate Bond	Corporate	FCBFX	05/04/2010	3.66%	4.02%	5.82%	0.45%	0.45%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
BBgBarc US Credit TR USD	Bond			1.84%	3.68%	5.61%	\$4.50	\$4.50	
Fidelity® New Markets Income	Emerging Markets Bond	FNMIX	05/04/1993	9.25%	5.86%	7.82%	0.86% \$8.60	0.86% \$8.60	Redemption Fee: 1.00% if held < 90 days
JPM EMBI Global TR USD				5.52%	5.20%	7.30%			
Fidelity® Capital & Income	High Yield Bond	FAGIX	11/01/1977	14.43%	8.00%	7.67%	0.73% \$7.30	0.73% \$7.30	Redemption Fee: 1.00% if held < 90 days
BofAML US HY Master II Constnd TR USD				12.74%	6.92%	7.63%			
Fidelity® Focused High Income	High Yield Bond	FHIFX	09/08/2004	9.88%	5.09%	5.76%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 1.00% if held < 90 days
BofAML US HY Master II TR USD				12.75%	6.91%	7.54%			
Fidelity® Global High Income	High Yield Bond	FGHNX	05/11/2011	11.57%	6.44%	5.53%	1.14% \$11.40	1.14% \$11.40	Redemption Fee: 1.00% if held < 90 days
BofAML Gbl HY&Em Mkt Plus TR USD				9.66%	6.19%	7.13%			
Fidelity® High Income	High Yield Bond	SPHIX	08/29/1990	13.09%	6.02%	6.87%	0.72% \$7.20	0.72% \$7.20	Redemption Fee: 1.00% if held < 90 days
BofAML US HY Master II Constnd TR USD				12.74%	6.92%	7.63%			
Strategic Advisers® Inc Opps Fd of Fds	High Yield Bond	FSADX	06/19/2012	12.53%	6.45%	6.60%	2.41% \$24.10	0.77% \$7.70	Redemption Fee: 1.00% if held < 90 days
BofAML US HY Master II Constnd TR USD				12.74%	6.92%	7.63%	Contractual Waiver Exp: 04/30/2018		
Fidelity® Inflation-Protected Bond	Inflation- Protected Bond	FINPX	06/26/2002	-1.06%	-0.17%	3.58%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Treasury US TIPS TR USD				-0.63%	0.27%	4.27%			
Fidelity® GNMA	Intermediate Government	FGMNX	11/08/1985	-0.09%	1.75%	4.52%	0.45% \$4.50	0.45% \$4.50	
BBgBarc GNMA TR USD				-0.20%	1.66%	4.35%			
Fidelity® Government Income	Intermediate Government	FGOVX	04/04/1979	-1.69%	1.40%	4.03%	0.45% \$4.50	0.45% \$4.50	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
BBgBarc US Government TR USD				-2.18%	1.30%	3.93%			
Fidelity® Intermediate Government Income	Intermediate Government	FSTGX	05/02/1988	-1.28%	0.98%	3.35%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Govt Interm TR USD				-1.25%	1.07%	3.39%			
Fidelity® Intermediate Trs Bd Idx Prem	Intermediate Government	FIBAX	12/20/2005	-3.07%	1.40%	5.06%	0.09% \$0.90	0.09% \$0.90	
BBgBarc US Government TR USD				-2.18%	1.30%	3.93%			
Fidelity® Intermediate Bond	Intermediate- Term Bond	FTHRX	05/23/1975	0.44%	2.05%	3.93%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Govt/Credit Interm TR USD				-0.21%	1.77%	3.87%			
Fidelity® Investment Grade Bond	Intermediate- Term Bond	FBNDX	08/06/1971	1.53%	2.56%	4.23%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity® Mortgage Securities	Intermediate- Term Bond	FMSFX	12/31/1984	0.09%	2.18%	3.76%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US MBS TR USD				-0.06%	2.00%	4.31%			
Fidelity® Total Bond	Intermediate- Term Bond	FTBFX	10/15/2002	2.27%	3.09%	5.09%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity® US Bond Index Institutional	Intermediate- Term Bond	FXSTX	05/04/2011	-0.49%	2.15%	3.06%	0.04% \$0.40	0.04% \$0.40	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
PIMCO Total Return Fund Institutional	Intermediate- Term Bond	PTTRX	05/11/1987	2.17%	2.76%	5.94%	0.47% \$4.70	0.46% \$4.60	
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.48%	Voluntary and Contractual Cap		
Strategic Advisers® Core Inc Multi-Mgr	Intermediate- Term Bond	FWHBX	06/19/2012	1.11%	2.72%	2.72%	1.02% \$10.20	0.56% \$5.60	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%	Contractual Waiver Exp: 04/30/2018		
Fidelity® Long-Term Treasury Bd Idx Prem	Long Government	FLBAX	12/20/2005	-7.41%	2.65%	7.24%	0.09% \$0.90	0.09% \$0.90	
BBgBarc US Treasury Long TR USD				-7.22%	2.76%	7.34%			
PIMCO Long-Term US Government Instl	Long Government	PGOVX	07/01/1991	-6.53%	2.61%	7.88%	0.54% \$5.40	0.48% \$4.80	
BBgBarc Long Term US Treasury TR USD				-7.22%	2.76%	7.34%			
Fidelity® Limited Term Government	Short Government	FFXSX	11/10/1986	-0.73%	0.67%	2.48%	0.45% \$4.50	0.45% \$4.50	
BBgBarc Government 1-5 Yr TR USD				-0.52%	0.87%	2.64%			
Federated Short Term Income Fund Institutional	Short-Term Bond	FSTIX	07/01/1986	1.17%	1.19%	2.50%	0.85% \$8.50	0.53% \$5.30	
Bloomberg Barclays U.S. 1-3 Year Government/Credit				0.35%	0.95%	2.30%			
PIMCO Low Duration Fund Institutional	Short-Term Bond	PTLDX	05/11/1987	1.67%	1.44%	3.51%	0.51% \$5.10	0.46% \$4.60	
Fidelity® Ultra-Short Bond	Ultrashort Bond	FUSFX	08/29/2002	-	-	-	-0.11%	0.63% 1.95% Voluntary and Contractual Cap	
Barclays Bellwether Swap 6 Mon TR USD									
Fidelity® Global Credit	World Bond	FGBFX	05/22/2012	1.44%	0.57%	0.70%	1.14% \$11.40	0.75% \$7.50	
BBgBarc Gbl Agg Credit TR Hdg USD				2.34%	4.15%	5.13%	Contractual Waiver Exp: 02/28/2018		
Money Market									
Mutual Fund									
Fidelity Select Money Market	Money Market- Taxable	FSLXX	08/30/1985	-	-	-			
BofAML USD LIBOR 3 Mon CM									
Fidelity® Government MMkt	Money Market-	SPAXX	02/05/1990	0.19%	0.05%	0.52%	0.42%	0.42%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$4.20	Net \$4.20	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%			
Fidelity® Government MMkt Prm	Money Market- Taxable	FZCXX	04/06/2015	0.29%	-	0.15%	0.37% \$3.70	0.32% \$3.20	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%	Contractual Waiver Exp: 06/30/2019		
Fidelity® MMT Retirement Govt Mny Mkt II	Money Market- Taxable	FRTXX	12/02/1988	0.21%	0.05%	0.63%	0.42% \$4.20	0.42% \$4.20	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%			
Fidelity® Money Market	Prime Money Market	SPRXX	01/23/1989	0.61%	0.15%	0.68%	0.42% \$4.20	0.42% \$4.20	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%			
Fidelity® Money Market Premium	Prime Money Market	FZDXX	04/06/2015	0.73%	-	0.43%	0.37% \$3.70	0.30% \$3.00	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%	Contractual Waiver Exp: 06/30/2019		
Multi-Asset									
Mutual Fund									
Vanguard Balanced Index Fund Admiral	Allocation-- 50% to 70% Equity	VBIAX	11/13/2000	10.59%	9.57%	6.55%	0.07% \$0.70	0.07% \$0.70	
Morningstar Moderate Target Risk Index				10.95%	7.74%	5.31%			
Other									
Mutual Fund									
Fidelity® Floating Rate High Income	Bank Loan	FFRHX	09/19/2002	7.17%	3.63%	3.80%	0.71% \$7.10	0.71% \$7.10	Redemption Fee: 1.00% if held < 60 days
S&P/LSTA Leveraged Loan TR				7.42%	4.58%	4.48%			
Fidelity® Convertible Securities	Convertibles	FCV SX	01/05/1987	10.99%	8.73%	4.42%	0.45% \$4.50	0.45% \$4.50	
BofAML US Convertible				16.79%	11.25%	6.54%			
Fidelity® Nordic	Miscellaneous	FNORX	11/01/1995	17.51%	16.08%	4.33%	0.99%	0.99%	Redemption Fee: 1.50% if held < 90 days

Investment Name / Benchmark	Morningstar Category Region	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$9.90	Net \$9.90	
MSCI ACWI Ex USA NR USD				20.45%	7.22%	1.13%			
Other									
BROKERAGELINK		N/A		-	-	-			
Real Estate									
Mutual Fund									
Fidelity® Intl Real Estate	Global Real Estate	FIREX	09/08/2004	11.73%	10.75%	0.85%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.50% if held < 90 days
MSCI EAFE NR USD				20.27%	8.69%	1.03%	Voluntary Waiver		
Fidelity® Real Estate Income	Real Estate	FRIFX	02/04/2003	7.55%	8.41%	6.79%	0.82% \$8.20	0.82% \$8.20	Redemption Fee: 0.75% if held < 90 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Real Estate Index Premium	Real Estate	FSRVX	09/08/2011	-2.47%	8.88%	10.84%	0.09% \$0.90	0.09% \$0.90	Redemption Fee: 0.75% if held < 90 days
DJ US Select REIT TR USD				-2.43%	9.00%	5.42%			
Fidelity® Real Estate Investment Port	Real Estate	FRESX	11/17/1986	-2.14%	9.58%	6.01%	0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			

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>The current rate shown applies to premiums remitted during the month of July 2017 and will be credited through 2/28/2018. 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.</p> <p>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.</p> <p>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.</p> <p>For Group Retirement Annuity (GRA) 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 ten annual installments. After termination of employment additional income options may be available including income for life, income for a fixed period, interest-only payments and IRS required minimum distributions.</p>
TIAA Traditional-Group Retirement Annuity	4.00%	Through 02/28/2018	<p>The current rate shown applies to premiums remitted during the month of July 2017 and will be credited through 2/28/2018. 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.</p> <p>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.</p> <p>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-Group Supplemental Retirement Annuity	3.25%	Through 02/28/2018	

Name/Type/Option	Return	Term	Additional Information
TIAA Traditional-Retirement Annuity	4.00%	Through 02/28/2018	<p>The current rate shown applies to premiums remitted during the month of July 2017 and will be credited through 2/28/2018. 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.</p> <p>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.</p> <p>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.</p> <p>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	3.25%	Through 02/28/2018	<p>The current rate shown applies to premiums remitted during the month of July 2017 and will be credited through 2/28/2018. 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.</p> <p>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.</p> <p>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>

FIDELITY INVESTMENTS

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
New York Life Guaranteed Interest Account	2.40%	12/31/2015	Expenses & Fees Glossary definition opens in new window. Exp Ratio (Gross) 0.10% (\$1.00 per \$1000) 2/12/2015 Surrender Penalty 4.00% Surrender Limit 15.00%

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.

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TIAA Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS

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

PRICING FACTORS

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

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

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

RESTRICTIONS / FEES

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

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

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS

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

PRICING FACTORS

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

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

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

RESTRICTIONS / FEES

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

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

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

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

Other service provider important additional information:

Addendum to BrokerageLink Commission and Fee Schedule

FundsNetwork

In connection with (i) access to, purchase or redemption of, and/or maintenance of positions in mutual funds and other investment products

TIAA important additional information:

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

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

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

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

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

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

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