

## Purpose

The purpose of this summary is to provide you with general information regarding your participation in the Auburn University supplemental retirement Plans; however, the summary details are general in nature and are not intended as investment, legal, or tax advice. You should always consult with an attorney, tax specialist or financial professional before making any legal, tax, or investment decision.

The Plans are available to help you save money for retirement. When making investment decisions there are many factors to consider, including but not limited to:

- When you plan to retire
- Your investment risk tolerance
- The impact of fees on your investments
- How this retirement plan fits into your overall financial goals

## Your Retirement Plan

Your Plans offer a range of investment options available from Corebridge, Fidelity, Lincoln, and TIAA. Contributions are an important element of your retirement plan. You may specify how your contributions to the Plans are invested or make changes to existing investments in your plan. Investment changes are made by contacting a vendor representative, the vendor's call center, or through the Plan's web-site. Note that the cumulative effect of fees and expenses may substantially reduce the growth of your retirement savings. For more information on the long term impact of fees visit the Department of Labor's website at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only two of many factors to consider as you make investment decisions.

	Representative(s)	Phone Number	E-mail	Vendor Call Center	Website
Fidelity	John Schultz	678-929-1442	john.schultz@fmr.com	800-343-0860	<a href="http://www.fidelity.com/schedule">http://www.fidelity.com/schedule</a>
	Brigham Barker	205-813-1326	Brigham.Barker@FMR.com		
Lincoln	Scott Chassereau	803-317-1591	jscott.chassereau@osaicfa.com	800-341-0441	<a href="http://www.auburnlincoln.com/">www.auburnlincoln.com/</a>
TIAA	Joshua Haines	205-645-5598	Joshua.haines@tiaa.org	800-842-2252	<a href="http://www.tiaa.org/auburn">www.tiaa.org/auburn</a>
Corebridge	Cindy Haynes	334-734-0823	cindy.haynes@Corebridge.com	800-448-2542	<a href="https://www.corebridgefinancial.com/rs/auburn">https://www.corebridgefinancial.com/rs/auburn</a>
	Brian Ledbetter	334-201-4861	brian.ledbetter@Corebridge.com		
	Jessica Mask	334-740-7835	jessica.mask@Corebridge.com		
	Michael Probst (AUM)	334-235-0654	michael.probst@Corebridge.com		

## Cost of Plan Services

Fee Type	Description	Corebridge	Fidelity	Lincoln	TIAA
Loan Setup	Fee to setup a new loan	\$50	\$50	\$50	\$75-\$125
Loan Maintenance	Annual fee to maintain a loan (billed per quarterly)	\$50	\$25	\$0	\$0
Systematic withdrawal	Withdrawal from account in specified amounts for a specified payment frequency	\$0	\$0	\$30	\$0
Overnight Mailing	Express delivery of distribution check (optional)	\$7.43	\$25	\$25	\$0
Wiring Funds	Express delivery of distribution check (optional)	\$35	\$0	\$25	\$0

## Investment Options Comparative Chart - as of 12/31/24<sup>1</sup>

Investment Name/Benchmark	Plan	Vendor	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns <sup>2</sup>			Since Inception	Net Vendor and Investment Expense <sup>3</sup>		Short-term Trading Fee % / Days	Restrictions
						1 Year	5 Year	10 Year		%	Per \$1,000		

### Multi-Asset

#### Target Date 2000-2020<sup>8</sup>

Fidelity Freedom Income K6	403(b)/457(b)	Fidelity	US Target-Date Retirement	FYTKX	6/7/2017	4.60	2.54	3.41	3.27	0.24	2.40	--	--
Nuveen Lifecycle Retire Inc. R6	403(b)/457(b)	TIAA	US Moderately Conservative Allocation	TLRIX	11/30/2007	7.66	4.43	5.08	5.00	0.37	3.70	--	See footnote 5
Vanguard Target Retirement Inc.	403(b)/457(b)	Corebridge	US Target-Date Retirement	VTINX	10/27/2003	6.58	3.58	4.19	4.95	0.08	0.80	--	See footnote 7
Benchmark <sup>4</sup> - US Fund Target-Date Retirement						3/1/1994	6.38	3.38	3.89				

Fidelity Freedom 2010 K6	403(b)/457(b)	Fidelity	US Target-Date 2000-2010	FOTKX	6/7/2017	5.55	3.48	4.59	4.36	0.25	2.50	--	--
Nuveen Lifecycle 2010 R6	403(b)/457(b)	TIAA	US Target-Date 2000-2010	TCTIX	1/17/2007	7.59	4.46	5.19	5.20	0.37	3.70	--	See footnote 5
Benchmark <sup>4</sup> - US Fund Target-Date 2000-2010						2/1/1990	6.70	3.90	4.56				

Investment Name/Benchmark	Plan	Vendor	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns <sup>2</sup>			Net Vendor and Investment Expense <sup>3</sup>		Short-term Trading Fee % / Days	Restrictions	
						1 Year	5 Year	10 Year	Since Inception	%			Per \$1,000
Target Date 2000-2020 <sup>8</sup> - continued													
Fidelity Freedom 2015 K6	403(b)/457(b)	Fidelity	US Target-Date 2015	FPTKX	6/7/2017	6.61	4.22	5.28	5.08	0.26	2.60	--	--
Nuveen Lifecycle 2015 R6	403(b)/457(b)	TIAA	US Target-Date 2015	TCNIX	1/17/2007	7.86	4.69	5.48	5.35	0.38	3.80	--	See footnote 5
Benchmark <sup>4</sup> - US Fund Target-Date 2015					9/1/1990	7.05	4.25	4.93					
Fidelity Freedom 2020 K6	403(b)/457(b)	Fidelity	US Target-Date 2020	FATKX	6/7/2017	7.61	4.94	5.87	5.73	0.29	2.90	--	--
Nuveen Lifecycle 2020 R6	403(b)/457(b)	TIAA	US Target-Date 2020	TCWIX	1/17/2007	8.33	5.05	5.87	5.53	0.39	3.90	--	See footnote 5
Vanguard Target Retirement 2020	403(b)/457(b)	Corebridge	US Target-Date 2020	VTWNX	6/7/2006	7.75	4.75	5.58	6.01	0.08	0.80	--	See footnote 7
Benchmark <sup>4</sup> - US Fund Target-Date 2020					3/1/1994	7.64	4.61	5.29					
Target Date 2021-2030 <sup>8</sup>													
Fidelity Freedom 2025 K6	403(b)/457(b)	Fidelity	US Target-Date 2025	FDTKX	6/7/2017	8.48	5.59	6.40	6.32	0.33	3.30	--	--
Nuveen Lifecycle 2025 R6	403(b)/457(b)	TIAA	US Target-Date 2025	TCYIX	1/17/2007	9.06	5.67	6.43	5.82	0.40	4.00	--	See footnote 5
Vanguard Target Retirement 2025	403(b)/457(b)	Corebridge	US Target-Date 2025	VTTVX	10/27/2003	9.44	5.66	6.32	6.66	0.08	0.80	--	See footnote 7
Benchmark <sup>4</sup> - US Fund Target-Date 2025					10/1/2003	8.23	4.96	5.71					
Fidelity Freedom 2030 K6	403(b)/457(b)	Fidelity	US Target-Date 2030	FGTKX	6/7/2017	9.51	6.42	7.23	7.15	0.36	3.60	--	--
Nuveen Lifecycle 2030 R6	403(b)/457(b)	TIAA	US Target-Date 2030	TCRIX	1/17/2007	10.16	6.41	7.04	6.11	0.41	4.10	--	See footnote 5
Vanguard Target Retirement 2030	403(b)/457(b)	Corebridge	US Target-Date 2030	VTHRX	6/7/2006	10.64	6.44	6.92	6.78	0.08	0.80	--	See footnote 7
Benchmark <sup>4</sup> - US Fund Target-Date 2030					3/1/1994	9.46	5.93	6.48					
Target Date 2031-2040 <sup>8</sup>													
Fidelity Freedom 2035 K6	403(b)/457(b)	Fidelity	US Target-Date 2035	FWTKX	6/7/2017	11.33	7.84	8.27	8.34	0.40	4.00	--	--
Nuveen Lifecycle 2035 R6	403(b)/457(b)	TIAA	US Target-Date 2035	TCIIX	1/17/2007	11.36	7.22	7.67	6.52	0.42	4.20	--	See footnote 5
Vanguard Target Retirement 2035	403(b)/457(b)	Corebridge	US Target-Date 2035	VTTHX	10/27/2003	11.78	7.20	7.51	7.53	0.08	0.80	--	See footnote 7
Benchmark <sup>4</sup> - US Fund Target-Date 2035					10/1/2003	11.05	6.97	7.20					
Fidelity Freedom 2040 K6	403(b)/457(b)	Fidelity	US Target-Date 2040	FHTKX	6/7/2017	13.61	9.14	8.95	9.24	0.45	4.50	--	--
Nuveen Lifecycle 2040 R6	403(b)/457(b)	TIAA	US Target-Date 2040	TCOIX	1/17/2007	12.76	8.17	8.34	7.00	0.43	4.30	--	See footnote 5
Vanguard Target Retirement 2040	403(b)/457(b)	Corebridge	US Target-Date 2040	VFORX	6/7/2006	12.88	7.97	8.08	7.52	0.08	0.80	--	See footnote 7
Benchmark <sup>4</sup> - US Fund Target-Date 2040					3/1/1994	12.53	7.87	7.81					
Target Date 2041-2050 <sup>8</sup>													
Fidelity Freedom 2045 K6	403(b)/457(b)	Fidelity	US Target-Date 2045	FJTKX	6/7/2017	14.40	9.39	9.09	9.30	0.46	4.60	--	--
TIAA-CREF Lifecycle 2045 Instl	403(b)/457(b)	TIAA	US Target-Date 2045	TTFIX	11/30/2007	13.80	8.86	8.81	6.96	0.44	4.40	--	See footnote 5
Vanguard Target Retirement 2045	403(b)/457(b)	Corebridge	US Target-Date 2045	VTIVX	10/27/2003	13.91	8.73	8.57	8.24	0.08	0.80	--	See footnote 7
Benchmark <sup>4</sup> - US Fund Target-Date 2045					10/1/2003	13.71	8.47	8.17					
Fidelity Freedom 2050 K6	403(b)/457(b)	Fidelity	US Target-Date 2050	FZTKX	6/7/2017	14.44	9.41	9.08	9.42	0.46	4.60	--	--
Nuveen Lifecycle 2050 R6	403(b)/457(b)	TIAA	US Target-Date 2050	TFTIX	11/30/2007	14.27	9.09	8.97	7.04	0.45	4.50	--	See footnote 5
Vanguard Target Retirement 2050	403(b)/457(b)	Corebridge	US Target-Date 2050	VFIFX	6/7/2006	14.64	9.03	8.72	7.89	0.08	0.80	--	See footnote 7
Benchmark <sup>10</sup> - US Fund Target-Date 2050					3/2/2001	14.26	8.72	8.34					
Target Date 2051+ <sup>8</sup>													
Fidelity Freedom 2055 K6	403(b)/457(b)	Fidelity	US Target-Date 2055	FCTKX	6/7/2017	14.43	9.40	9.08	9.42	0.46	4.60	--	--
Nuveen Lifecycle 2055 R6	403(b)/457(b)	TIAA	US Target-Date 2055	TTRIX	4/29/2011	14.46	9.19	9.06	9.06	0.45	4.50	--	See footnote 5
Vanguard Target Retirement 2055	403(b)/457(b)	Corebridge	US Target-Date 2055	VFFVX	8/18/2010	14.64	9.02	8.70	10.10	0.08	0.80	--	See footnote 7
Benchmark <sup>4</sup> - US Fund Target-Date 2055					3/1/2001	14.52	8.83	8.40					
Fidelity Freedom 2060 K6	403(b)/457(b)	Fidelity	US Target-Date 2060	FVTKX	6/7/2017	14.39	9.40	9.08	9.41	0.46	4.60	--	--
Nuveen Lifecycle 2060 R6	403(b)/457(b)	TIAA	US Target-Date 2060	TLXNX	9/26/2014	14.56	9.31	9.16	9.06	0.45	4.50	--	See footnote 5
Vanguard Target Retirement 2060	403(b)/457(b)	Corebridge	US Target-Date 2060	VTTSX	1/19/2012	14.63	9.02	8.70	9.90	0.08	0.80	--	See footnote 7
Benchmark <sup>4</sup> - US Fund Target-Date 2060					1/19/2012	14.58	8.93	8.56					
Fidelity Freedom 2065 K6	403(b)/457(b)	Fidelity	US Target-Date 2065+	FFSZX	6/28/2019	14.43	9.37	--	10.21	0.46	4.60	--	--
Fidelity Freedom 2070 K6	403(b)/457(b)	Fidelity	US Target-Date 2065+	FRBHX	6/28/2024	--	--	--	3.64	0.45	--	--	--
Nuveen Lifecycle 2065 R6	403(b)/457(b)	TIAA	US Target-Date 2065+	TSFTX	9/30/2020	14.71	--	--	10.52	0.45	4.50	--	See footnote 5
Vanguard Target Retirement 2065	403(b)/457(b)	Corebridge	US Target-Date 2065+	VLXVX	7/12/2017	14.62	9.01	--	9.24	0.08	0.80	--	See footnote 7
Benchmark <sup>4</sup> - US Fund Target-Date 2065+					7/12/2017	14.38	9.05	--					

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						1 Year	5 Year	10 Year		%	Per \$1,000		
Multi-Asset													
Moderate													
CREF Social Choice R4 <sup>9</sup>	403(b)/457(b)	TIAA	US Insurance Moderate Allocation	QSCCFX	9/16/2022	9.04	6.28	6.67	11.18	0.07	0.65	--	See footnote 6
Oakmark Equity & Income Inv	403(b)/457(b)	Fidelity	US Moderate Allocation	OAKBX	11/1/1995	8.72	7.98	6.88	9.56	0.86	8.60	--	--
Benchmark <sup>4</sup> - Morningstar Moderately Aggressive Target Risk					2/18/2009	10.66	7.02	7.49					
Stock Investments													
US Equity Large Cap Blend													
American Funds Washington Mutual R6	403(b)/457(b)	TIAA	US Large Blend	RWMGX	5/1/2009	19.34	12.41	11.69	13.99	0.26	2.60	--	See footnote 5
CREF Equity Index R4 <sup>9</sup>	403(b)/457(b)	TIAA	US Insurance Large Blend	QCEQFX	9/16/2022	23.71	13.77	12.38	20.95	0.03	0.30	--	See footnote 6
CREF Stock Account R4 <sup>9</sup>	403(b)/457(b)	TIAA	US Insurance Aggressive Allocation	QCSTFX	7/31/1952 <sup>6</sup>	16.78	10.36	9.68	17.96	0.10	1.00	--	See footnote 6
Fidelity 500 Index	403(b)/457(b)	Corebridge/ Fidelity	US Large Blend	FXAIX	5/4/2011	25.00	14.51	13.09	13.53	0.02	0.15	--	--
MFS Massachusetts Investors Tr R6	403(b)/457(b)	Fidelity	US Large Blend	MITJX	6/1/2012	20.05	11.91	11.62	13.89	0.38	3.80	--	--
Vanguard Dividend Growth Inv	403(b)/457(b)	Corebridge	US Large Blend	VDIGX	5/15/1992	9.03	9.42	10.48	9.04	0.29	2.90	--	See footnote 7
Vanguard FTSE Social Index Adm <sup>2</sup>	403(b)/457(b)	Corebridge	US Large Blend	VFTAX	2/7/2019	25.97	14.53	13.46	16.30	0.14	1.40	--	See footnote 7
Benchmark <sup>4</sup> - S&P 500					1/30/1970	25.02	14.53	13.10					
US Equity Large Cap Growth													
American Funds Grwth Fund Amer R6	403(b)/457(b)	Corebridge	US Large Growth	RGAGX	5/1/2009	28.84	15.33	14.03	15.11	0.30	3.00	--	See footnote 7
CREF Growth Account R4 <sup>9</sup>	403(b)/457(b)	TIAA	US Insurance Large Growth	QCGRFX	9/16/2022	32.21	17.29	15.20	31.00	0.07	0.70	--	See footnote 6
Fidelity Contrafund® Class K6	403(b)/457(b)	Fidelity	US Large Growth	FLCNX	5/25/2017	35.37	17.14	--	16.61	0.45	4.50	--	--
Benchmark <sup>4</sup> - Russell 1000 Growth TR USD					1/1/1987	33.36	18.96	16.78					
US Equity Large Cap Value													
Invesco Diversified Dividend R5	403(b)/457(b)	Fidelity	US Large Value	DDFIX	10/25/2005	13.45	7.90	7.98	8.52	0.54	5.40	--	--
Nuveen Large-Cap Value R6	403(b)/457(b)	TIAA	US Large Value	TRLIX	10/1/2002	14.80	9.94	8.50	9.53	0.41	4.10	--	See footnote 5
Vanguard Windsor II Adm	403(b)/457(b)	Corebridge	US Large Value	VWNAX	5/14/2001	14.29	12.18	10.43	8.27	0.26	2.60	--	See footnote 7
Benchmark <sup>4</sup> - Russell 1000 Value TR USD					1/1/1987	14.37	8.68	8.49					
US Equity Mid Cap													
BlackRock Mid-Cap Growth Equity K	403(b)/457(b)	Fidelity	US Mid-Cap Growth	BMGKX	3/28/2016	12.55	8.71	12.21	14.17	0.71	7.10	--	--
Fidelity Extended Market Idx	403(b)/457(b)	Corebridge/ Fidelity	US Mid-Cap Blend	FSMAX	9/8/2011	16.98	9.90	9.46	12.03	0.04	0.35	--	See footnote 7
Nuveen Mid-Cap Growth R6	403(b)/457(b)	TIAA	US Mid-Cap Growth	TRPWX	10/1/2002	8.50	5.70	7.53	10.25	0.49	4.90	--	See footnote 5
Nuveen Mid-Cap Value R6	403(b)/457(b)	TIAA	US Mid-Cap Value	TIMVX	10/1/2002	14.49	7.69	6.91	10.36	0.46	4.60	--	See footnote 5
Vanguard Mid-Cap Growth Inv	403(b)/457(b)	Corebridge	US Mid-Cap Growth	VMGRX	12/31/1997	17.81	8.40	8.91	10.01	0.37	3.70	--	See footnote 7
Vanguard Selected Value Inv	403(b)/457(b)	Corebridge	US Mid-Cap Value	VASVX	2/15/1996	7.18	10.95	8.86	9.16	0.43	4.30	--	See footnote 7
Virtus Ceredex Mid-Cap Value Eqty R6	403(b)/457(b)	Fidelity	US Mid-Cap Value	SMVZX	8/1/2014	10.24	6.25	7.83	8.11	0.79	7.90	--	--
Benchmark <sup>4</sup> -S&P MidCap 400 TR					8/30/1991	13.93	10.34	9.68					
US Equity Small Cap													
Columbia Small-Cap Index Z	403(b)/457(b)	Corebridge	US Small Blend	NMSCX	10/15/1996	8.52	8.13	8.73	9.32	0.20	2.00	--	See footnote 7
Fidelity Small-Cap Discovery	403(b)/457(b)	Fidelity	US Small Blend	FSCRX	9/26/2000	2.85	8.61	7.29	10.05	1.03	10.30	--	--
Fidelity Small Cap Index Fund	403(b)/457(b)	Fidelity	US Small Blend	FSSNX	9/8/2011	11.69	7.50	7.96	10.80	0.03	0.25	--	--
Invesco Small-Cap Growth R6	403(b)/457(b)	TIAA	US Small Growth	GTSFX	9/24/2012	16.66	7.73	8.65	10.89	0.75	7.50	--	See footnote 5
Loomis Sayles Small-Cap Growth N	403(b)/457(b)	Fidelity	US Small Growth	LSSNX	2/1/2013	15.13	8.05	9.83	11.24	0.83	8.30	--	--
Nuveen Small-Cap Blend Idx R6	403(b)/457(b)	TIAA	US Small Blend	TISBX	10/1/2002	11.57	7.52	7.97	9.97	0.05	0.50	--	See footnote 5
Vanguard Small-Cap Growth Idx Adm	403(b)/457(b)	Corebridge	US Small Growth	VSGAX	9/27/2011	16.49	7.69	9.09	11.74	0.07	0.70	--	See footnote 7
Vanguard Small-Cap Value Idx Adm	403(b)/457(b)	Corebridge	US Small Value	VSIAX	9/27/2011	12.39	9.90	8.67	12.07	0.07	0.70	--	See footnote 7
Benchmark <sup>4</sup> - S&P SmallCap 600 TR USD					10/28/1994	8.70	8.36	8.96					

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						1 Year	5 Year	10 Year	Since Inception	%	Per \$1,000		
Global Equity													
American Funds Capital World G/I R6 <sup>2</sup>	403(b)/457(b)	Corebridge	US Global Large-Stock Blend	RWIGX	5/1/2009	14.26	8.91	8.57	10.52	0.41	4.10	--	See footnote 7
American Funds EuroPacific Gr R6	403(b)/457(b)	Corebridge/ TIAA	US Foreign Large Growth	RERGX	5/1/2009	5.04	3.95	5.66	7.65	0.47	4.70	--	See footnote 7
CREF Global Equities R4 <sup>9</sup>	403(b)/457(b)	TIAA	US Insurance Global Large-Stock Blend	QCGLFX	9/16/2022	19.27	11.38	9.68	19.97	0.10	0.95	--	See footnote 6
Fidelity International Index Fund	403(b)/457(b)	Corebridge/ Fidelity	US Foreign Large Blend	FSPSX	9/8/2011	3.71	4.87	5.38	6.38	0.04	0.35	--	See footnote 7
Harbor International Instl	403(b)/457(b)	Fidelity	US Foreign Large Blend	HAIX	12/29/1987	4.23	4.89	4.22	9.40	0.80	8.00	--	--
Invesco EQV International Equity R5	403(b)/457(b)	Fidelity	US Foreign Large Growth	AIEVX	3/15/2002	0.59	3.16	4.30	6.54	0.92	9.20	--	--
Nuveen International Equity R6	403(b)/457(b)	TIAA	US Foreign Large Blend	TIIEX	7/1/1999	4.00	5.22	4.84	4.82	0.46	4.60	--	See footnote 5
Benchmark <sup>4</sup> - MSCI All Country World Index X - US					1/1/2001	5.53	4.10	4.80					
Emerging Markets Equity													
Invesco Developing Markets R6	403(b)/457(b)	Fidelity	US Diversified Emerging Mkts	ODVIX	12/29/2011	-0.98	-1.93	2.26	3.60	0.88	8.80	--	--
Benchmark <sup>4</sup> - MSCI EM NR USD					1/1/2001	7.50	1.70	3.64					
Sector Equity													
Cohen & Steers Realty Shares L	403(b)/457(b)	Fidelity	US Real Estate	CSRSX	7/2/1991	6.50	4.51	6.55	10.71	0.88	8.80	--	--
Investment Name/Benchmark	Plan	Vendor	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns <sup>2</sup>				Net Vendor and Investment Expense <sup>3</sup>		Short-term Trading Fee	Restrictions
						1 Year	5 Year	10 Year	Since Inception	%	Per \$1,000	% / Days	
Sector Equity - continued													
TIAA Real Estate Account	403(b)/457(b)	TIAA	US Insurance Real Estate	QREARX	10/2/1995	-4.12	0.93	3.24	5.32	1.02	10.15	--	Transfers out: 1 per quarter, limitations may apply to transaction resulting in balance > \$150,000
Vanguard REIT Index Admiral	403(b)/457(b)	Corebridge	US Real Estate	VGSLX	11/12/2001	4.92	2.99	5.06	8.95	0.13	1.30	--	See footnote 7
Benchmark <sup>4</sup> - MSCI US REIT GR USD					12/30/1994	8.75	4.31	5.66					
Bond Investments													
US Fixed Income													
BNY Mellon Bond Market Index I	403(b)/457(b)	Corebridge	US Intermediate Core Bond	DBIRX	11/30/1993	1.16	-0.48	1.17	4.05	0.15	1.50	--	See footnote 7
CREF Core Bond Account R4 <sup>9</sup>	403(b)/457(b)	TIAA	US Insurance Intermediate Core Bond	QCBMFX	9/16/2022	2.51	0.22	1.76	3.48	0.10	0.95	--	See footnote 6
Fidelity US Bond Market Index	403(b)/457(b)	Fidelity	US Intermediate Core Bond	FXNAX	5/4/2011	1.34	-0.31	1.33	1.96	0.03	0.25	--	--
Nuveen Bond Index Fund R6	403(b)/457(b)	TIAA	US Intermediate Core Bond	TBIIX	9/14/2009	1.43	-0.38	1.24	2.23	0.07	0.70	--	See footnote 5
Vanguard GNMA Adm	403(b)/457(b)	Corebridge	US Intermediate Government	VFIJX	2/12/2001	1.16	-0.47	0.97	3.40	0.11	1.10	--	See footnote 7
Benchmark <sup>4</sup> - Bloomberg US Agg Bond TR USD					1/3/1980	1.25	-0.33	1.35					
Global Fixed Income													
BlackRock Strategic Global Bond I	403(b)/457(b)	TIAA	US Global Bond	MAWIX	9/29/1988	0.45	-0.27	1.30	3.48	0.55	5.50	--	See footnote 5
Fidelity International Bond Index Fund	403(b)/457(b)	Fidelity	US Global Bond-USD Hedged	FBIIIX	10/10/2019	4.64	0.55	--	0.31	0.06	0.60	--	--
Vanguard Total Intl Bond Index	403(b)/457(b)	Corebridge	US Global Bond-USD Hedged	VTABX	5/31/2013	3.67	0.08	1.90	2.38	0.11	1.10	--	See footnote 7
Benchmark <sup>4</sup> - Bloomberg Global Aggregate Ex USD TR Hdg					12/31/1998	3.40	0.48	2.01					
Inflation Linked													
CREF Inflation-Linked Bond R4 <sup>9</sup>	403(b)/457(b)	TIAA	US Insurance Inflation-Protected Bond	QCILFX	9/16/2022	3.59	2.95	2.50	3.00	0.06	0.60	--	See footnote 6
American Century Short Infl Prot Bond R6	403(b)/457(b)	Fidelity	US Short-Term Inflation Protected Bond	APODX	7/26/2013	4.37	3.27	2.59	2.13	0.45	4.50	--	--
Benchmark <sup>4</sup> - Bloomberg US Treasury US TIPS TR USD					4/15/1998	1.84	1.87	2.24					
Investment Name/Benchmark	Plan	Vendor	Morningstar Category	Symbol	Inception Date	Current Rate <sup>10</sup>	Average Annual Total Returns <sup>2</sup>				Net Vendor and Investment Expense <sup>3</sup>		
							1 Year	5 Year	10 Year	Since Inception	%	Per \$1,000	
Money Market													
US Money Market													
Fidelity Government Money Market	403(b)/457(b)	Fidelity	US Money Market - Taxable	SPAXX	2/5/1990	--	4.92	2.23	1.50	2.68	0.42	4.20	--
CREF Money Market Account R4	403(b)/457(b)	TIAA	US Money Market - Taxable	QCMMFX	9/16/2022	--	5.29	2.39	1.60	4.95	0.04	0.35	--
Vanguard Federal Money Market	403(b)/457(b)	Corebridge/ TIAA	US Money Market - Taxable	VMFXX	7/13/1981	--	5.23	2.44	1.72	3.93	0.11	1.10	See footnote 7

Investment Name/Benchmark	Plan	Vendor	Morningstar Category	Ticker Symbol	Inception Date	Current Rate <sup>10</sup>	Average Annual Total Returns <sup>2</sup>				Net Vendor and Investment Expense <sup>3</sup>		
							1 Year	5 Year	10 Year	Since Inception	%	Per \$1,000	

Money Market

US Money Market - continued

Benchmark <sup>4</sup> - FTSE Treasury Bill 3 Month USD					12/30/1977	--	5.45	2.54	1.79				
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Investment Name/Benchmark	Plan	Vendor	Category	Ticker or Code	Inception Date	Average Annual Total Returns <sup>2</sup>				Current Crediting Rate	Guaranteed Minimum Rate	Restrictions
						1 Year	5 Year	10 Year	Since Inception			

Guaranteed

Guaranteed Investments

Fixed Interest Option <sup>13</sup>	403(b)	Corebridge	Fixed Interest Option	FB124	1/1/1998	2.29	2.08	2.06	3.34	2.35	2.00	100% of the vested account balance is available in the event of disability, death or separation from service. For active employees age 59 ½ or older, 100% of the vested account balance may be moved out of the Plan. Otherwise, it will be distributed over a 5-year period.
Fixed Interest Option <sup>13</sup>	457(b)	Corebridge	Fixed Interest Option	FB124	1/1/1998	2.29	2.08	2.06	3.34	2.35	2.00	100% of the vested account balance is available in the event of disability or separation from service. For active employees age 59 ½ or older, 100% of the vested account balance may be moved out of the Plan. Otherwise, it will be distributed or transferred over a 5-year period.
Fixed Interest Option <sup>14</sup>	403(b)	Lincoln	Guaranteed Annuity	N/A	6/1/1992	N/A	N/A	N/A	N/A	4.50	4.50	100% of the vested account balance is available in the event of disability, death, separation from service, or after age 59 ½. Otherwise, it will be transferred over a 5-year period.
TIAA Stable Value <sup>15</sup>	403(b)	TIAA	Stable Value	N/A	1/31/2016	2.75	2.11	--	1.89	2.85	2.85	option and the assets remain there for 90 days before being transferred to a competing fund. Transfers in may not be made for 30 days following a transfer out.
TIAA Traditional Retirement Choice <sup>11, 12</sup>	403(b)	TIAA	Guaranteed Annuity	N/A	8/1/2005	4.66	4.23	4.20	4.38	5.25	3.00	Lump sum withdrawals of the vested account balance are only available within 120 days of termination of employment with a 2.5% surrender charge. All other withdrawals or transfers will be made over 84 months (7 years) in monthly systematic payments.
TIAA Traditional Retirement Choice Plus <sup>11, 12</sup>	403(b)/457(b)	TIAA	Guaranteed Annuity	N/A	6/1/2006	3.92	3.48	3.45	3.63	4.50	2.75	--

Disclosures

*The performance data provided above was obtained from Plan vendors and third parties. Vendors may have obtained this information from third parties. The performance since inception was obtained from Morningstar and is cumulative if less than one year of performance history is shown. Neither the vendors, Auburn University, or Johnson Sterling, Inc. has independently verified the accuracy or completeness of this information.*

*Investment options, insurance, and annuity products are not FDIC insured. Your vendor may offer additional asset protection.*

*Past performance is no guarantee of future results. Your returns and the value of your investment will fluctuate over time. Current performance may be impacted by other factors including fees and expenses.*

Footnotes

- 1 - Investment results are after applicable investment, administrative, and distribution expenses. Investment results for the vendors do not include the record keeping and administration expense.
- 2 - Total return includes the reinvestment of all dividends and any capital gains distribution.
- 3 - Expenses are estimated each year based on projected expense and asset levels. Differences between actual expenses and the estimate are adjusted quarterly and are reflected in current investment results. Historically, adjustments have been small. The Account's total annual expense deduction appears in the Account's prospectus (if available), and may be different than that shown herein. Please refer to the prospectus for further details.
- 4 - Benchmark information was provided by Morningstar, Inc. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.
- 5 - Nuveen mutual funds = You cannot transfer into the fund within 30 calendar days of transferring out of the fund.
- 6 - CREF annuities = If round trip is made within 60 calendar days, transfers into the same account will be restricted for 90 calendar days.
- 7 - Corebridge trading policy = If sell \$5,000 or more, then you will not be able to purchase \$5,000 or more for 30 calendar days. This policy applies only to investor-initiated trades of \$5,000 or more. <https://www.corebridgefinancial.com/rs/policies/investor-trading>
- 8 - Target Retirement Date Funds are actively managed. Their asset allocations are subject to change. They invest in many underlying funds and are exposed to the risks of different areas of the market. The higher a fund's allocation to stocks, the greater the risk. After the target date has been reached, some of these funds may be merged into a fund with a more stable asset allocation. Please consult the prospectus for more complete information.
- 9 - The performance shown for Classes R1, R2, and R4 that is prior to their respective inception dates is based on the performance of the Accounts' Class R3. The performance for Classes R1 and R2 for periods prior to their inception has not been restated to reflect the current expenses of Classes R1 and R2, which may be higher or lower than Class R3 for the same period. The performance for Class R4 for the periods prior to its inception has not been restated to reflect the lower expenses of Class R4. Class R3 is now considered the oldest share class for CREF, previously it was R1.
- 10 - The current rate more closely reflects the current earnings of the money market fund than does the total average annual return. Yields are historical and do not guarantee future performance.
- 11 - For TIAA Traditional the Current Rates, Minimum Guaranteed Rates and Fees (if applicable) shown for guaranteed annuities are the rates in effect as of the first day of the month following quarter end. Depending upon the contract, these may apply to new money only or to both new money and existing accumulations. See your annuity contract or certificate for details.
- 12 - The TIAA Traditional Annuity guarantees principal and a specified interest rate (based on TIAA's claims paying ability). It also offers the potential for greater growth through additional amounts, which may be declared on a year-by-year basis by the TIAA Board of Trustees. These additional amounts, when declared, remain in effect for the "declaration year" which begins each March 1. Additional amounts are not guaranteed. For more up to date information please visit your employer's microsite or TIAA.org. TIAA Traditional is a guaranteed insurance contract and not an investment for federal securities law purposes.
- 13 - Corebridge declares a portfolio interest rate monthly for the Fixed-Interest Option. That declared portfolio interest rate is guaranteed until the end of that month and is credited to all new and old deposits as well as credited interest. The contractual lifetime minimum guaranteed interest rate is 2%. All interest is compounded daily at the declared annual effective rate. Corebridge's interest-crediting policy is subject to change, but any changes will not reduce the current rate below the contractually guaranteed minimum or money already credited to the account. For the current crediting rate, please call 1-800-448-2542 or contact one of the Plan's Corebridge representatives listed above.
- 14 - Transfers to Lincoln may be restricted. If you are actively employed and have or never had an account at Lincoln, you may transfer money to Lincoln and open an account if necessary. If you had an account at Lincoln that was previously closed (\$0 balance), you will need to open an account and make contributions prior to the transfer. If you terminated employment and have an account at Lincoln with a balance, you can transfer money to Lincoln. If you terminated employment and had an account that was closed or never opened an account at Lincoln, you are not able to open an account and transfer money to the account.
- 15 - Participant transfers from TIAA Stable Value may not be made directly to competing funds. Auburn offers two competing funds (CREF money market and TIAA Real Estate Account).