

INVESTMENT STRUCTURE

Recordkeeper	TIAA-CREF	VANGUARD	FIDELITY
Target Date	TIAA-CREF Lifecycle Index	Vanguard Target Retirement Series	Fidelity Freedom Index
Core Funds	<i>(4 Index / 11 Active)</i>	<i>(6 Index / 9 Active)</i>	<i>(4 Index / 11 Active)</i>
Money Market	TIAA-CREF Money Market	Vanguard Prime Money Market	Fidelity Select Money Market
Diversified Bond	TIAA-CREF Bond Index PIMCO Total Return Fund Prudential Total Return Bond Fund	Vanguard Total Bond Index PIMCO Total Return Fund Prudential Total Return Bond Fund	Vanguard Total Bond Index PIMCO Total Return Fund Prudential Total Return Bond Fund
Inflation-Protected	PIMCO Real Return	Vanguard Inflation-Protected Securities	PIMCO Real Return Fund
REITS	Cohen & Steers Inst'l Realty Shares	Vanguard Reit Index	Cohen & Steers Inst'l Realty Shares
Large Cap Equity	TIAA-CREF S&P 500 Index T. Rowe Price Large Cap Growth Fund T. Rowe Large Cap Value	Vanguard 500 Index TIAA-Cref Large-Cap Growth Instl Vanguard Windsor II	Fidelity Spartan 500 Index Fidelity Contrafund T. Rowe Large Cap Value
Small/Mid-Cap	TIAA-CREF Small Cap Blend Index Lord Abbett Developing Growth CRM Small /Mid Value Fund	Vanguard Extended Market Index Lord Abbett Developing Growth CRM Small/Mid Value Fund	Fidelity Spartan Extended Market Index Lord Abbett Developing Growth CRM Small/Mid Value Fund
Non-U.S. Equity	TIAA-CREF Int'l Equity Index American Funds EuroPacific Growth	Vanguard FTSE All-World ex U.S. Index Vanguard Int'l Growth Fund	Fidelity Spartan Int'l Index Fund Fidelity Diversified Int'l Fund
Emerging Markets	DFA Emerging Markets Value Portfolio	Vanguard Emerging Markets Index	DFA Emerging Markets Value Portfolio
Annuities	TIAA Traditional, CREF Money Markey, CREF Inflation Linked Bond, CREF Social Choice Balanced, CREF Stock, CREF Growth, CREF Global Equity, TIAA Real Estate		
Brokerage Window	TIAA-CREF Mutual Fund Brokerage Window	Vanguard Mutual Fund Brokerage Window	Fidelity Mutual Fund Brokerage Window
Total	24 Options	16 Options	16 Options