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.

Section I

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

Vanguard

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, weekdays 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 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 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 TIAA.org/planinvestmentoptions. After entering your plan ID, 100432, you will be directed to plan and investment information.

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.

An annual TIAA Plan Servicing Fee of $64.00 is assessed if you maintain a Retirement Choice and/or Retirement Choice Plus account. The fee is deducted proportionally from each investment in your account quarterly and identified as “TIAA Plan Servicing Fee” on your statements.

In some cases, other investment providers may pay a portion of an investment’s expense ratio to TIAA, your plan’s record keeper, to help offset the cost of plan administration. This practice is called “revenue sharing.” If you have investments that revenue share, you’ll receive a credit in the amount of the investment’s revenue share based on your average daily balance. This will be identified as “TIAA Plan Servicing Credit” on your statements.

If you do not maintain a Retirement Choice and/or Retirement Choice Plus account and therefore no TIAA Plan Servicing Fee was assessed, your investment revenue share credit will be reduced by the amount of the fee in order to cover plan administrative services expenses. Please refer to Section II: Investment Options Comparative Chart of the Plan and Investment Notice for investment credit details.

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 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:

| 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 |
Plan and Investment Notice

Vanguard

Right to direct investments
Your plan gives you the right to direct some or all of your plan investments. You can direct your plan investments using any of the three convenient methods listed below. For a list of the designated investment alternatives offered in your plan and any designated investment managers, please refer to the complete investment fee and performance chart contained in this notice.

1. Online. Log on to your account at vanguard.com anytime. If you have not signed up for secure online account access, visit vanguard.com/register and follow the prompts. You will need your plan number: 090067.

2. By phone. Call the 24-hour interactive VOICE Network at 800-523-1188. You will need a personal identification number (PIN) to use VOICE. To create a PIN, follow the prompts.

3. With personal assistance. Vanguard Participant Services associates are available at 800-523-1188, weekdays from 8:30 a.m. to 9 p.m. (ET).

Transaction requests (e.g., a contribution, exchange or redemption) must be in good order. Good order means that Vanguard has determined that (1) your transaction request includes complete information and (2) appropriate assets are already in your account or new assets have been received.

Vanguard, as your plan’s recordkeeper, will determine the necessary processing timeframes for your transaction request before submission to the fund(s).

Your transaction will then be based on the next-determined net asset value (“NAV”) of the investment’s shares. If your transaction request is received by Vanguard in good order on a business day before the close of regular trading on the New York Stock Exchange (NYSE) (generally 4 p.m., Eastern time), you will receive that day’s NAV and trade date. If your transaction request is received in good order while the NYSE is closed, you will receive the next business day’s NAV and trade date.

If your transaction involves one or more investments with an early cutoff time for processing or another trading restriction, your entire transaction will be subject to that cutoff time when the trade date for your transaction is determined. If an early cutoff time applies to an investment available in your plan, please review the next section for additional information.

You may not cancel any transaction request once processing has begun. Please be careful when placing a transaction request.

Restrictions

Frequent Trading Policy: Note that your plan investments reserve the right to revise or terminate the exchange privilege (your ability to move money between investments), limit the amount of any exchange, or reject any exchange at any time, without notice.

Because excessive transactions can disrupt the management of an investment and increase its transaction costs, your plan investments limit exchanges and other transactions. If you move money out of an investment (other than money market funds, short-term bond funds and stable value investments and employer securities), you cannot move money back into the same investment for 60 days. This policy applies regardless of the dollar amount. Please note that the 60-day clock restarts after every exchange out of the investment.

Additional rights and privileges
The plan sponsor or other named fiduciary for the plan exercises voting, tender and similar rights with respect to the mutual funds in the plan.

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 http://retirementplans.vanguard.com/PubFundChart/columbia/6775
Cost of plan services—specific investment services

Investments available in your plan may charge additional fees to your account for investment administration and other investment transactions, such as fund administrative charges, commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, or purchase fees. Please review the complete investment fee and performance chart contained in the Investment Options Comparative Chart notice to determine whether these fees may be assessed for an investment option, and review your account statement for a detailed disclosure of the dollar amount actually charged to your account each quarter that is attributable to these fees.

The following changes to the plan are effective as of 05/23/2012: Vanguard has eliminated redemption fees for your plans Vanguard mutual fund designated investment alternatives, except Vanguard FTSE All-World ex-US Small-Cap Index Fund Investor Shares, for which Vanguard has reduced both the purchase fee and the redemption fee from 0.75% to 0.50%. The following changes to the plan are effective 05/23/2012: Vanguard has eliminated redemption fees for your plans Vanguard mutual fund designated investment alternatives.

Fund change

Please note—Effective 07/24/2020, the Vanguard Capital Value Fund will be closed and mapped to the Vanguard Windsor Fund (Adm).

Section II

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.
TIAA

For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit TIAA.org/planinvestmentoptions. After entering your plan ID, 100430, 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, 2020

<table>
<thead>
<tr>
<th>Investment Name/Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>1 Yr.</th>
<th>5 Yr.</th>
<th>10 Yr. or Since fund Inception if less than 10 years</th>
<th>Gross</th>
<th>Net</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calvert International Opportunities Fund I</td>
<td>Foreign Small/Mid Growth</td>
<td>COIX</td>
<td>05/31/2007</td>
<td>0.07%</td>
<td>5.06%</td>
<td>8.10%</td>
<td>1.12%</td>
<td>1.09%</td>
<td>$11.20</td>
</tr>
<tr>
<td>MSC EAFE SMID NR USD</td>
<td>-3.78%</td>
<td>3.31%</td>
<td>7.35%</td>
<td>Contractual Waiver Exp: 01/31/2021</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calvert US Large Cap Core Responsible Index Fund I</td>
<td>Large Blend</td>
<td>CISIX</td>
<td>06/30/2000</td>
<td>11.56%</td>
<td>10.95%</td>
<td>14.36%</td>
<td>0.37%</td>
<td>0.24%</td>
<td>$3.70</td>
</tr>
<tr>
<td>Calvert US Large Cap Core Responsible TR USD</td>
<td>11.91%</td>
<td>11.25%</td>
<td>14.68%</td>
<td>Contractual Waiver Exp: 01/31/2021</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calvert Equity Portfolio I</td>
<td>Large Growth</td>
<td>CEYIX</td>
<td>11/01/1999</td>
<td>13.21%</td>
<td>14.32%</td>
<td>15.55%</td>
<td>0.75%</td>
<td>0.74%</td>
<td>$7.50</td>
</tr>
<tr>
<td>Russell 1000 Growth TR USD</td>
<td>23.28%</td>
<td>15.89%</td>
<td>17.23%</td>
<td>Contractual Waiver Exp: 01/31/2021</td>
<td>Redemption Fee: 2.00% if held &lt;7 days. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment Name/Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>1 Yr.</td>
<td>5 Yr.</td>
<td>10 Yr. or Since fund Inception if less than 10 years</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1,000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
</tr>
<tr>
<td>----------------------------</td>
<td>---------------------</td>
<td>---------------</td>
<td>----------------</td>
<td>-------</td>
<td>-------</td>
<td>-------------------------------------------------</td>
<td>----------------------------------------</td>
<td>-------------------------------------------</td>
<td>-------------------------------------</td>
</tr>
<tr>
<td>Calvert Global Water Fund I</td>
<td>Natural Resources</td>
<td>CFWIX</td>
<td>01/31/2014</td>
<td>-2.10%</td>
<td>3.87%</td>
<td>2.75%</td>
<td>1.13% / 1.13%</td>
<td>1.13% / 1.13%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td>Vanguard REIT Index Fund Institutional</td>
<td>Real Estate</td>
<td>VGSNX</td>
<td>12/02/2003</td>
<td>-6.93%</td>
<td>5.38%</td>
<td>9.72%</td>
<td>0.10% / 0.10%</td>
<td>0.10% / 0.10%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td>S&amp;P United States REIT TR USD</td>
<td>-12.95%</td>
<td>3.86%</td>
<td>8.94%</td>
<td>1.47%</td>
<td>$14.70</td>
<td>$9.90</td>
<td>Contractual Waiver Exp: 01/31/2021</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
</tr>
<tr>
<td>Calvert Global Energy Solutions Fund I</td>
<td>World Small/ Mid Stock</td>
<td>CAEIX</td>
<td>05/31/2007</td>
<td>9.55%</td>
<td>3.36%</td>
<td>1.64%</td>
<td>1.47% / 1.47%</td>
<td>1.47% / 1.47%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td>MSCI ACWI SMID NR USD</td>
<td>-4.26%</td>
<td>4.08%</td>
<td>8.57%</td>
<td>1.47%</td>
<td>$14.70</td>
<td>$9.90</td>
<td>Contractual Waiver Exp: 01/31/2021</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
</tr>
<tr>
<td>Variable Annuity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CREF Stock Account R3</td>
<td>Allocation— 85% + Equity</td>
<td>QCSTIX</td>
<td>04/24/2015</td>
<td>2.31%</td>
<td>6.97%</td>
<td>10.65%</td>
<td>0.33% / 0.33%</td>
<td>0.33% / 0.33%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td>CREF Equity Index Account R3</td>
<td>Large Blend</td>
<td>QCEQIX</td>
<td>04/24/2015</td>
<td>6.35%</td>
<td>9.81%</td>
<td>13.40%</td>
<td>0.23% / 0.23%</td>
<td>0.23% / 0.23%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td>CREF Growth Account R3</td>
<td>Large Growth</td>
<td>QCGRIX</td>
<td>04/24/2015</td>
<td>20.48%</td>
<td>14.47%</td>
<td>16.66%</td>
<td>0.26% / 0.26%</td>
<td>0.26% / 0.26%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td>Russell 3000 TR USD</td>
<td>6.53%</td>
<td>10.03%</td>
<td>13.72%</td>
<td>2.31%</td>
<td>6.97%</td>
<td>10.65%</td>
<td>0.33% / 0.33%</td>
<td>0.33% / 0.33%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td>Russell 1000 Growth TR USD</td>
<td>23.28%</td>
<td>15.89%</td>
<td>17.23%</td>
<td>2.31%</td>
<td>6.97%</td>
<td>10.65%</td>
<td>0.33% / 0.33%</td>
<td>0.33% / 0.33%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td>Investment Name/Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>1 Yr.</td>
<td>5 Yr.</td>
<td>10 Yr. or Since fund Inception if less than 10 years</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1,000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
</tr>
<tr>
<td>---------------------------</td>
<td>----------------------</td>
<td>--------------</td>
<td>---------------</td>
<td>-------</td>
<td>-------</td>
<td>-----------------------------------------------------</td>
<td>-----------------------------------------</td>
<td>------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>CREF Global Equities Account R3</td>
<td>World Stock</td>
<td>QCGLIX</td>
<td>04/24/2015</td>
<td>5.19%</td>
<td>6.29%</td>
<td>9.82%</td>
<td>0.30%</td>
<td>0.30%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td><strong>MSCI ACWI NR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>2.11%</td>
<td>6.46%</td>
<td>9.16%</td>
<td></td>
<td></td>
<td>Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.</td>
</tr>
<tr>
<td><strong>Fixed Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mutual Fund</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calvert Income Fund I</td>
<td>Corporate Bond</td>
<td>CINCX</td>
<td>02/26/1999</td>
<td>5.11%</td>
<td>4.88%</td>
<td>4.47%</td>
<td>0.72%</td>
<td>0.70%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td><strong>Bloomberg Barclays US Credit TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>9.07%</td>
<td>5.54%</td>
<td>5.24%</td>
<td></td>
<td></td>
<td>Contractual Waiver Exp: 01/31/2021</td>
</tr>
<tr>
<td>Vanguard Total Bond Market Index Fund Institutional</td>
<td>Inflation-Protected Bond</td>
<td>VPIX</td>
<td>12/12/2003</td>
<td>8.12%</td>
<td>3.70%</td>
<td>3.44%</td>
<td>0.07%</td>
<td>0.07%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td><strong>Bloomberg Barclays US Treasury US TIPS TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>8.28%</td>
<td>3.75%</td>
<td>3.52%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Total Bond Market Index Fund Institutional</td>
<td>Intermediate-Term Bond</td>
<td>VBTIX</td>
<td>09/18/1995</td>
<td>8.98%</td>
<td>4.32%</td>
<td>3.79%</td>
<td>0.04%</td>
<td>0.04%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td><strong>Bloomberg Barclays US Aggregate Float Adjusted TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>8.92%</td>
<td>4.37%</td>
<td>3.87%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calvert Ultra-Short Income Fund I</td>
<td>Ultrashort Bond</td>
<td>CULIX</td>
<td>01/31/2014</td>
<td>0.83%</td>
<td>1.70%</td>
<td>1.52%</td>
<td>0.54%</td>
<td>0.47%</td>
<td>An annual plan servicing credit of up to 0.03% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td><strong>Bloomberg Barclays Government/Corporate 1 Yr Duration TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>3.76%</td>
<td>1.81%</td>
<td>1.50%</td>
<td></td>
<td></td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
</tbody>
</table>
### Plan and Investment Notice

<table>
<thead>
<tr>
<th>Investment Name/Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1,000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Variable Annuity</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CREF Inflation-Linked Bond Account R3</td>
<td>Inflation-Protected Bond</td>
<td>QCILIX</td>
<td>04/24/2015</td>
<td>5.68% 2.86% 2.85%</td>
<td>0.23% 0.23%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td><strong>Bloomberg Barclays US Treasury Inflation Notes 1-10 Yr TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bloomberg Barclays US Treasury Inflation Notes 1-10 Yr TR USD</td>
<td></td>
<td></td>
<td></td>
<td>5.75% 2.97% 2.66%</td>
<td>0.23% 0.23%</td>
<td>Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.</td>
</tr>
<tr>
<td><strong>CREF Bond Market Account R3</strong></td>
<td>Intermediate-Term Bond</td>
<td>QCBMIX</td>
<td>04/24/2015</td>
<td>7.69% 4.38% 3.88%</td>
<td>0.26% 0.26%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td><strong>Bloomberg Barclays US Aggregate Bond TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bloomberg Barclays US Aggregate Bond TR USD</td>
<td></td>
<td></td>
<td></td>
<td>8.74% 4.30% 3.82%</td>
<td>0.26% 0.26%</td>
<td>Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.</td>
</tr>
<tr>
<td><strong>Money Market</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mutual Fund</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Federal Money Market Fund Investor</td>
<td>Money Market-Taxable</td>
<td>VMXX</td>
<td>07/13/1981</td>
<td>1.39% 1.10% 0.55%</td>
<td>0.11% 0.11%</td>
<td></td>
</tr>
<tr>
<td>Money Market-Taxable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>iMoneyNet Money Fund Averages—All Government</td>
<td></td>
<td></td>
<td></td>
<td>1.06% 0.80% 0.41%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Plan and Investment Notice

<table>
<thead>
<tr>
<th>Investment Name/Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark 1 Yr.</th>
<th>5 Yr.</th>
<th>10 Yr. or Since fund Inception if less than 10 years</th>
<th>Total Annual Operating Expenses (%/Per $1,000) Gross</th>
<th>Net</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Multi-Asset</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calvert Conservative Allocation Fund I</td>
<td>Allocation—30% to 50% Equity</td>
<td>CFAIX</td>
<td>05/20/2016</td>
<td>5.56%</td>
<td>-</td>
<td>6.61%</td>
<td>0.81%</td>
<td>0.81%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td><strong>Bloomberg Barclays US Aggregate Bond TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>8.74%</td>
<td>4.28%</td>
<td></td>
<td></td>
<td></td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td>Calvert Balanced Portfolio I</td>
<td>Allocation—50% to 70% Equity</td>
<td>CBAIX</td>
<td>02/26/1999</td>
<td>8.09%</td>
<td>7.26%</td>
<td>9.42%</td>
<td>0.71%</td>
<td>0.68%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td><strong>Russell 1000 TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>7.48%</td>
<td>10.47%</td>
<td>13.97%</td>
<td>Contractual Waiver Exp: 01/31/2021</td>
<td></td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td>Calvert Moderate Allocation Fund I</td>
<td>Allocation—50% to 70% Equity</td>
<td>CLAIX</td>
<td>05/20/2016</td>
<td>4.76%</td>
<td>-</td>
<td>8.46%</td>
<td>0.70%</td>
<td>0.70%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td><strong>Russell 3000 TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>6.53%</td>
<td>12.45%</td>
<td></td>
<td></td>
<td></td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td>Calvert Growth Allocation Fund I</td>
<td>Allocation—85% + Equity</td>
<td>CAGIX</td>
<td>05/20/2016</td>
<td>4.05%</td>
<td>-</td>
<td>9.84%</td>
<td>0.75%</td>
<td>0.66%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td><strong>Russell 3000 TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>6.53%</td>
<td>12.45%</td>
<td></td>
<td>Contractual Waiver Exp: 01/31/2021</td>
<td></td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement Income Fund Institutional</td>
<td>Retirement Income</td>
<td>VITRX</td>
<td>06/26/2015</td>
<td>5.87%</td>
<td>5.00%</td>
<td>4.92%</td>
<td>0.09%</td>
<td>0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td><strong>Bloomberg Barclays US Aggregate Bond TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>8.74%</td>
<td>4.30%</td>
<td>4.42%</td>
<td></td>
<td></td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2015 Fund Institutional</td>
<td>Target-Date 2015</td>
<td>VITVX</td>
<td>06/26/2015</td>
<td>5.60%</td>
<td>5.53%</td>
<td>5.35%</td>
<td>0.09%</td>
<td>0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td><strong>Bloomberg Barclays US Aggregate Bond TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>8.74%</td>
<td>4.30%</td>
<td>4.42%</td>
<td></td>
<td></td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td>Investment Name/Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1,000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------------------------</td>
<td>---------------------</td>
<td>---------------</td>
<td>----------------</td>
<td>---------------------------------------</td>
<td>-----------------------------------------------</td>
<td>---------------------------------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2020 Fund Institutional</td>
<td>Target-Date 2020</td>
<td>VITWX</td>
<td>06/26/2015</td>
<td>5.15%</td>
<td>5.78%</td>
<td>0.09%</td>
<td>0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56%</td>
<td>10.04%</td>
<td>9.61%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2025 Fund Institutional</td>
<td>Target-Date 2025</td>
<td>VRIVX</td>
<td>06/26/2015</td>
<td>4.85%</td>
<td>6.06%</td>
<td>0.09%</td>
<td>0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56%</td>
<td>10.04%</td>
<td>9.61%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2030 Fund Institutional</td>
<td>Target-Date 2030</td>
<td>VTTWX</td>
<td>06/26/2015</td>
<td>4.43%</td>
<td>6.18%</td>
<td>0.09%</td>
<td>0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56%</td>
<td>10.04%</td>
<td>9.61%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2035 Fund Institutional</td>
<td>Target-Date 2035</td>
<td>VITFX</td>
<td>06/26/2015</td>
<td>3.98%</td>
<td>6.30%</td>
<td>0.09%</td>
<td>0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56%</td>
<td>10.04%</td>
<td>9.61%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2040 Fund Institutional</td>
<td>Target-Date 2040</td>
<td>VIRSX</td>
<td>06/26/2015</td>
<td>3.46%</td>
<td>6.38%</td>
<td>0.09%</td>
<td>0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56%</td>
<td>10.04%</td>
<td>9.61%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2045 Fund Institutional</td>
<td>Target-Date 2045</td>
<td>VITLX</td>
<td>06/26/2015</td>
<td>2.99%</td>
<td>6.42%</td>
<td>0.09%</td>
<td>0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56%</td>
<td>10.04%</td>
<td>9.61%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2050 Fund Institutional</td>
<td>Target-Date 2050</td>
<td>VTRLX</td>
<td>06/26/2015</td>
<td>3.00%</td>
<td>6.41%</td>
<td>0.09%</td>
<td>0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
<td></td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56%</td>
<td>10.04%</td>
<td>9.61%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Plan and Investment Notice

<table>
<thead>
<tr>
<th>Investment Name/Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1,000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Institutional Target Retirement 2055 Fund Institutional</td>
<td>Target-Date 2055</td>
<td>VIVLX</td>
<td>06/26/2015</td>
<td>2.98% 6.83% 6.43%</td>
<td>0.09% 0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 10.04% 9.61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2060 Fund Institutional</td>
<td>Target-Date 2060+</td>
<td>VILVX</td>
<td>06/26/2015</td>
<td>3.04% 6.82% 6.42%</td>
<td>0.09% 0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 10.04% 9.61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2065 Fund Institutional</td>
<td>Target-Date 2060+</td>
<td>VSXFX</td>
<td>07/12/2017</td>
<td>2.82% - 6.27%</td>
<td>0.09% 0.09%</td>
<td>Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 9.84%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Variable Annuity

<table>
<thead>
<tr>
<th>Investment Name/Benchmark</th>
<th>Allocation—50% to 70% Equity</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1,000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>CREF Social Choice Account R3</td>
<td></td>
<td>QCSCIX</td>
<td>04/24/2015</td>
<td>6.01% 6.69% 8.39%</td>
<td>0.26% 0.26%</td>
<td>An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td>Morningstar Moderate Target Risk TR USD</td>
<td></td>
<td></td>
<td></td>
<td>3.70% 6.00% 7.76%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Real Estate

<table>
<thead>
<tr>
<th>Investment Name/Benchmark</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1,000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIAA Real Estate Account</td>
<td>QREARX</td>
<td>10/02/1995</td>
<td>0.99% 4.42% 8.17%</td>
<td>0.78% 0.78%</td>
<td>An annual plan servicing credit of up to 0.24% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.</td>
</tr>
<tr>
<td>S&amp;P 500 TR USD</td>
<td></td>
<td></td>
<td>7.51% 10.73% 13.99%</td>
<td>7.80 7.80</td>
<td>Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance &gt; $150,000.</td>
</tr>
</tbody>
</table>

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.
Vanguard

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: Vanguard online at http://retirementplans.vanguard.com/PubFundChart/columbia/6775, contact Vanguard Participant Services at 800-523-1188 or write Vanguard at P.O. Box 2900, Valley Forge, PA 19482-2900. A free paper copy of the information available on the Web site can be obtained by contacting Vanguard Participant Services at 800-523-1188.

Table 1—Variable Return Investment Performance as of June 30, 2020

<table>
<thead>
<tr>
<th>Investment Name/Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>1 Yr.</th>
<th>5 Yr.</th>
<th>10 Yr. or Since Inception</th>
<th>Total Annual Operating Expenses (%/Per $1,000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Emerging Markets Stock Index Fund Institutional</td>
<td>Diversified Emerging Mkts</td>
<td>VEMIX</td>
<td>06/22/2000</td>
<td>-2.90%</td>
<td>2.19%</td>
<td>3.18%</td>
<td>0.10%</td>
<td>1.09%</td>
</tr>
<tr>
<td>MSCI EM NR USD</td>
<td></td>
<td></td>
<td></td>
<td>-3.39%</td>
<td>2.86%</td>
<td>3.27%</td>
<td>$1.00</td>
<td>$1.00</td>
</tr>
<tr>
<td>Vanguard Pacific Stock Index Fund Admiral</td>
<td>Diversified Pacific/Asia</td>
<td>VPAX</td>
<td>08/13/2001</td>
<td>-1.22%</td>
<td>3.51%</td>
<td>6.08%</td>
<td>0.10%</td>
<td>1.09%</td>
</tr>
<tr>
<td>MSCI Pacific NR USD</td>
<td></td>
<td></td>
<td></td>
<td>-2.39%</td>
<td>3.24%</td>
<td>5.98%</td>
<td>$1.00</td>
<td>$1.00</td>
</tr>
<tr>
<td>Vanguard Energy Fund Admiral</td>
<td>Equity Energy</td>
<td>VGELX</td>
<td>11/12/2001</td>
<td>-31.59%</td>
<td>-6.55%</td>
<td>-0.60%</td>
<td>0.24%</td>
<td>0.24%</td>
</tr>
<tr>
<td>S&amp;P 1500 Energy TR</td>
<td></td>
<td></td>
<td></td>
<td>-37.49%</td>
<td>-10.40%</td>
<td>-0.66%</td>
<td>$2.40</td>
<td>$2.40</td>
</tr>
<tr>
<td>Vanguard European Stock Index Fund Institutional</td>
<td>Europe Stock</td>
<td>VESIX</td>
<td>05/15/2000</td>
<td>-6.01%</td>
<td>1.78%</td>
<td>6.13%</td>
<td>0.08%</td>
<td>0.08%</td>
</tr>
<tr>
<td>MSCI Europe NR USD</td>
<td></td>
<td></td>
<td></td>
<td>-6.78%</td>
<td>1.46%</td>
<td>5.65%</td>
<td>$0.80</td>
<td>$0.80</td>
</tr>
</tbody>
</table>

This table shows fee and expense information, including total annual operating expenses, for each investment listed below. Total annual operating expenses are expenses that reduce the rate of return of the investment option. This table shows shareholder-type fees, which are in addition to total annual operating expenses. This table shows any restrictions or limitations that may apply to purchases, transfers or withdrawals of the investment. Information about an option’s principal risks is available on your plan’s website.
<table>
<thead>
<tr>
<th>Investment Name/Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1,000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Developed Markets Index Fund Institutional</td>
<td>Foreign Large Blend</td>
<td>VTMNX</td>
<td>01/04/2001</td>
<td>-4.23% 2.49% 6.12%</td>
<td>0.05% 0.05%</td>
<td>0.50 0.50</td>
</tr>
<tr>
<td>MSCI ACWI Ex USA NR USD</td>
<td></td>
<td></td>
<td></td>
<td>-4.80% 2.26% 4.97%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Total International Stock Index Fund Institutional</td>
<td>Foreign Large</td>
<td>VTSNX</td>
<td>11/29/2010</td>
<td>-4.07% 2.45% 3.74%</td>
<td>0.08% 0.08%</td>
<td>0.80 0.80</td>
</tr>
<tr>
<td>MSCI ACWI Ex USA NR USD</td>
<td></td>
<td></td>
<td></td>
<td>-4.80% 2.26% 3.53%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard International Growth Fund Admiral</td>
<td>Foreign Large Growth</td>
<td>VWILX</td>
<td>08/13/2001</td>
<td>24.55% 11.90% 11.27%</td>
<td>0.32% 0.32%</td>
<td>3.20 3.20</td>
</tr>
<tr>
<td>MSCI ACWI Ex USA GR USD</td>
<td></td>
<td></td>
<td></td>
<td>-4.39% 2.74% 5.45%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard International Value Fund Investor</td>
<td>Foreign Large Value</td>
<td>VTRIX</td>
<td>05/16/1983</td>
<td>-8.90% 0.69% 4.85%</td>
<td>0.37% 0.37%</td>
<td>3.70 3.70</td>
</tr>
<tr>
<td>MSCI ACWI Ex USA NR USD</td>
<td></td>
<td></td>
<td></td>
<td>-4.80% 2.26% 4.97%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard International Explorer Fund Investor</td>
<td>Foreign Small/Mid Growth</td>
<td>VINEX</td>
<td>11/04/1996</td>
<td>-3.97% 2.10% 6.84%</td>
<td>0.39% 0.39%</td>
<td>3.90 3.90</td>
</tr>
<tr>
<td>MSCI World Ex USA SMID NR USD</td>
<td></td>
<td></td>
<td></td>
<td>-4.11% 3.11% 6.75%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Health Care Fund Admiral</td>
<td>Health</td>
<td>VGHAX</td>
<td>11/12/2001</td>
<td>19.02% 6.79% 15.55%</td>
<td>0.27% 0.27%</td>
<td>2.70 2.70</td>
</tr>
<tr>
<td>S&amp;P 1500 Health Care TR</td>
<td></td>
<td></td>
<td></td>
<td>10.80% 8.43% 15.97%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Dividend Growth Fund Investor</td>
<td>Large Blend</td>
<td>VDIGX</td>
<td>05/15/1992</td>
<td>1.27% 10.24% 13.15%</td>
<td>0.27% 0.27%</td>
<td>2.70 2.70</td>
</tr>
<tr>
<td>Russell 1000 TR USD</td>
<td></td>
<td></td>
<td></td>
<td>7.48% 10.47% 13.97%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment Name/Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker</td>
<td>Inception Date</td>
<td>1 Yr.</td>
<td>5 Yr.</td>
<td>10 Yr. or Since Inception</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>----------------------</td>
<td>--------</td>
<td>----------------</td>
<td>-------</td>
<td>-------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>Vanguard Growth and Income Fund Admiral</td>
<td>Large Blend</td>
<td>VGIAX</td>
<td>05/14/2001</td>
<td>6.79%</td>
<td>10.25%</td>
<td>13.90%</td>
</tr>
<tr>
<td>S&amp;P 500 TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Index Fund Institutional Plus</td>
<td>Large Blend</td>
<td>VIIIX</td>
<td>07/07/1997</td>
<td>7.51%</td>
<td>10.72%</td>
<td>13.98%</td>
</tr>
<tr>
<td>S&amp;P 500 TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Total Stock Market Index Fund Institutional</td>
<td>Large Blend</td>
<td>VITSX</td>
<td>07/07/1997</td>
<td>6.47%</td>
<td>10.03%</td>
<td>13.74%</td>
</tr>
<tr>
<td>CRSP US Total Market TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Capital Opportunity Fund Admiral</td>
<td>Large Growth</td>
<td>VHCAX</td>
<td>11/12/2001</td>
<td>8.42%</td>
<td>10.98%</td>
<td>15.21%</td>
</tr>
<tr>
<td>Russell Mid Cap Growth TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Growth Index Fund Institutional</td>
<td>Large Growth</td>
<td>VIGIX</td>
<td>05/14/1998</td>
<td>24.78%</td>
<td>14.94%</td>
<td>16.79%</td>
</tr>
<tr>
<td>CRSP US Large Cap Growth TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard PRIMECAP Fund Admiral</td>
<td>Large Growth</td>
<td>VPMAX</td>
<td>11/12/2001</td>
<td>5.76%</td>
<td>11.41%</td>
<td>15.18%</td>
</tr>
<tr>
<td>S&amp;P 500 TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Capital Value Inv</td>
<td>Large Value</td>
<td>VCVLX</td>
<td>12/17/2001</td>
<td>-0.19%</td>
<td>1.84%</td>
<td>9.22%</td>
</tr>
<tr>
<td>Russell 3000 Value TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Plan and Investment Notice

<table>
<thead>
<tr>
<th>Investment Name/Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1,000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Equity Income Fund Admiral</td>
<td>Large Value</td>
<td>VEIRX</td>
<td>08/13/2001</td>
<td>1 Yr.: -5.45% 5 Yr.: 7.15% 10 Yr. or Since Inception: 12.02%</td>
<td>Gross: 0.18% Net: 0.18%</td>
<td>$1.80 $1.80</td>
</tr>
<tr>
<td><strong>Russell 1000 Value TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard U.S. Value Fund Investor</td>
<td>Large Value</td>
<td>VUVLX</td>
<td>06/29/2000</td>
<td>1 Yr.: -14.59% 5 Yr.: 2.08% 10 Yr.: 9.85%</td>
<td>Gross: 0.22% Net: 0.22%</td>
<td>$2.20 $2.20</td>
</tr>
<tr>
<td><strong>Russell 3000 Value TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Value Index Fund Institutional</td>
<td>Large Value</td>
<td>VIVIX</td>
<td>07/02/1998</td>
<td>1 Yr.: -7.41% 5 Yr.: 6.45% 10 Yr.: 11.23%</td>
<td>Gross: 0.04% Net: 0.04%</td>
<td>$0.40 $0.40</td>
</tr>
<tr>
<td>CRSP US Large Cap Value TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Windsor Fund Admiral</td>
<td>Large Value</td>
<td>VWNEX</td>
<td>11/12/2001</td>
<td>1 Yr.: -4.59% 5 Yr.: 4.13% 10 Yr.: 10.79%</td>
<td>Gross: 0.20% Net: 0.20%</td>
<td>$2.00 $2.00</td>
</tr>
<tr>
<td><strong>Russell 1000 Value TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Windsor II Fund Admiral</td>
<td>Large Value</td>
<td>VWNAX</td>
<td>05/14/2001</td>
<td>1 Yr.: 0.06% 5 Yr.: 6.26% 10 Yr.: 11.22%</td>
<td>Gross: 0.26% Net: 0.26%</td>
<td>$2.60 $2.60</td>
</tr>
<tr>
<td><strong>Russell 1000 Value TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Extended Market Index Fund Institutional</td>
<td>Mid-Cap Blend</td>
<td>VIEIX</td>
<td>07/07/1997</td>
<td>1 Yr.: 1.19% 5 Yr.: 6.78% 10 Yr.: 12.38%</td>
<td>Gross: 0.05% Net: 0.05%</td>
<td>$0.50 $0.50</td>
</tr>
<tr>
<td>S&amp;P Completion TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Mid-Cap Index Fund Institutional</td>
<td>Mid-Cap Blend</td>
<td>VMCIX</td>
<td>05/21/1998</td>
<td>1 Yr.: -0.18% 5 Yr.: 7.00% 10 Yr.: 12.49%</td>
<td>Gross: 0.04% Net: 0.04%</td>
<td>$0.40 $0.40</td>
</tr>
<tr>
<td>CRSP US Mid Cap TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Strategic Equity Fund Investor</td>
<td>Mid-Cap Blend</td>
<td>VSEQX</td>
<td>08/14/1995</td>
<td>1 Yr.: -8.44% 5 Yr.: 3.87% 10 Yr.: 11.91%</td>
<td>Gross: 0.17% Net: 0.17%</td>
<td>$1.70 $1.70</td>
</tr>
<tr>
<td><strong>Russell Mid Cap TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment Name/Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker</td>
<td>Inception Date</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1,000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
</tr>
<tr>
<td>---------------------------</td>
<td>----------------------</td>
<td>--------</td>
<td>----------------</td>
<td>----------------------------------------</td>
<td>-----------------------------------------------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td>Vanguard Mid-Cap Growth Fund Investor</td>
<td>Mid-Cap Growth</td>
<td>VMGRX</td>
<td>12/31/1997</td>
<td>6.93% 8.76% 13.81%</td>
<td>0.36% 0.36%</td>
<td>$3.60 $3.60</td>
</tr>
<tr>
<td>Russell Mid Cap Growth TR USD</td>
<td></td>
<td></td>
<td></td>
<td>11.91% 11.60% 15.09%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard REIT Index Fund Institutional</td>
<td>Real Estate</td>
<td>VGSNX</td>
<td>12/02/2003</td>
<td>-6.93% 5.38% 9.72%</td>
<td>0.10% 0.10%</td>
<td>$1.00 $1.00</td>
</tr>
<tr>
<td>S&amp;P United States REIT TR USD</td>
<td></td>
<td></td>
<td></td>
<td>-12.95% 3.86% 8.94%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Small-Cap Index Fund Institutional</td>
<td>Small Blend</td>
<td>VSCIX</td>
<td>07/07/1997</td>
<td>-5.59% 5.41% 11.61%</td>
<td>0.04% 0.04%</td>
<td>$0.40 $0.40</td>
</tr>
<tr>
<td>CRSP US Small Cap TR USD</td>
<td></td>
<td></td>
<td></td>
<td>-5.65% 5.38% 11.78%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Explorer Fund Admiral</td>
<td>Small Growth</td>
<td>VEXRX</td>
<td>11/12/2001</td>
<td>4.39% 9.23% 13.89%</td>
<td>0.34% 0.34%</td>
<td>$3.40 $3.40</td>
</tr>
<tr>
<td>Russell 2500 Growth TR USD</td>
<td></td>
<td></td>
<td></td>
<td>9.21% 9.57% 14.45%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Small-Cap Growth Index Fund Institutional</td>
<td>Small Growth</td>
<td>VSGIX</td>
<td>05/24/2000</td>
<td>7.79% 9.27% 13.94%</td>
<td>0.06% 0.06%</td>
<td>$0.60 $0.60</td>
</tr>
<tr>
<td>CRSP US Small Cap Growth TR USD</td>
<td></td>
<td></td>
<td></td>
<td>7.80% 9.23% 13.34%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Small-Cap Value Index Fund Institutional</td>
<td>Small Value</td>
<td>VSIIX</td>
<td>12/07/1999</td>
<td>-16.46% 2.01% 9.39%</td>
<td>0.06% 0.06%</td>
<td>$0.60 $0.60</td>
</tr>
<tr>
<td>CRSP US Small Cap Value TR USD</td>
<td></td>
<td></td>
<td></td>
<td>-16.54% 2.00% 10.33%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Global Equity Fund Investor</td>
<td>World Stock</td>
<td>VHGX</td>
<td>08/14/1995</td>
<td>4.64% 8.01% 10.79%</td>
<td>0.48% 0.48%</td>
<td>$4.80 $4.80</td>
</tr>
<tr>
<td>MSCI ACWI NR USD</td>
<td></td>
<td></td>
<td></td>
<td>2.11% 6.46% 9.16%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment Name/Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1,000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
</tr>
<tr>
<td>---------------------------</td>
<td>----------------------</td>
<td>---------------</td>
<td>----------------</td>
<td>----------------------------------------</td>
<td>-----------------------------------------------</td>
<td>-------------------------------</td>
</tr>
<tr>
<td><strong>Fixed Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mutual Fund</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard High-Yield Corporate Fund Admiral</td>
<td>High Yield</td>
<td>VWEAX</td>
<td>11/12/2001</td>
<td>0.88% 4.67% 6.45%</td>
<td>0.13% 0.13%</td>
<td>$1.30 $1.30</td>
</tr>
<tr>
<td>Bloomberg Barclays US Corporate High Yield TR USD</td>
<td></td>
<td></td>
<td></td>
<td>0.03% 4.79% 6.68%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Inflation-Protected Securities Fund Institutional</td>
<td>Inflation-Protected Bond</td>
<td>VIPIX</td>
<td>12/12/2003</td>
<td>8.12% 3.70% 3.44%</td>
<td>0.07% 0.07%</td>
<td>$0.70 $0.70</td>
</tr>
<tr>
<td>Bloomberg Barclays US Treasury US TIPS TR USD</td>
<td></td>
<td></td>
<td></td>
<td>8.28% 3.75% 3.52%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard GNMA Fund Admiral</td>
<td>Intermediate Government</td>
<td>VFIJX</td>
<td>02/12/2001</td>
<td>5.52% 3.09% 3.18%</td>
<td>0.11% 0.11%</td>
<td>$1.10 $1.10</td>
</tr>
<tr>
<td>Bloomberg Barclays GNMA TR USD</td>
<td></td>
<td></td>
<td></td>
<td>5.37% 3.03% 3.05%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Intermediate-Term Treasury Fund Admiral</td>
<td>Intermediate Government</td>
<td>VFIUX</td>
<td>02/12/2001</td>
<td>9.21% 3.83% 3.42%</td>
<td>0.10% 0.07%</td>
<td>$0.70 $0.70</td>
</tr>
<tr>
<td>Bloomberg Barclays US Government TR USD</td>
<td></td>
<td></td>
<td></td>
<td>10.34% 4.05% 3.34%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Intermediate-Term Bond Index Fund Institutional</td>
<td>Intermediate-Term Bond</td>
<td>VBIX</td>
<td>01/26/2006</td>
<td>10.42% 5.04% 4.82%</td>
<td>0.05% 0.05%</td>
<td>$0.50 $0.50</td>
</tr>
<tr>
<td>Bloomberg Barclays US 5-10 year Government/Credit</td>
<td></td>
<td></td>
<td></td>
<td>10.37% 5.08% 4.87%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment Name/Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1,000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>----------------------</td>
<td>---------------</td>
<td>----------------</td>
<td>----------------------------------------</td>
<td>-----------------------------------------------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td>Vanguard Total Bond Market Index Fund Institutional Intermediate-Term Bond</td>
<td>VBTIX</td>
<td>09/18/1995</td>
<td>8.98%</td>
<td>4.32%</td>
<td>3.79%</td>
<td>0.04%</td>
</tr>
<tr>
<td>Bloomberg Barclays US Aggregate Float Adjusted TR</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$0.40</td>
</tr>
<tr>
<td>Vanguard Long-Term Treasury Fund Admiral Long Government</td>
<td>VUSUX</td>
<td>02/12/2001</td>
<td>25.48%</td>
<td>9.27%</td>
<td>7.62%</td>
<td>0.10%</td>
</tr>
<tr>
<td>Bloomberg Barclays US Treasury Long TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1.00</td>
</tr>
<tr>
<td>Vanguard Long-Term Bond Index Fund Institutional Long-Term Bond</td>
<td>VBLLX</td>
<td>02/02/2006</td>
<td>19.15%</td>
<td>9.04%</td>
<td>7.83%</td>
<td>0.05%</td>
</tr>
<tr>
<td>Bloomberg Barclays US Government/Credit Long TR US</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$0.50</td>
</tr>
<tr>
<td>Vanguard Long-Term Investment-Grade Fund Admiral Long-Term Bond</td>
<td>VWETX</td>
<td>02/12/2001</td>
<td>16.88%</td>
<td>9.29%</td>
<td>8.22%</td>
<td>0.12%</td>
</tr>
<tr>
<td>Bloomberg Barclays US Credit A+ Long TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1.20</td>
</tr>
<tr>
<td>Vanguard Short-Term Federal Fund Admiral Short Government</td>
<td>VSGDX</td>
<td>02/12/2001</td>
<td>4.89%</td>
<td>2.27%</td>
<td>1.79%</td>
<td>0.10%</td>
</tr>
<tr>
<td>Bloomberg Barclays Government 1-5 Yr TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1.00</td>
</tr>
<tr>
<td>Vanguard Short-Term Treasury Fund Admiral Short Government</td>
<td>VFIRX</td>
<td>02/13/2001</td>
<td>4.49%</td>
<td>2.01%</td>
<td>1.51%</td>
<td>0.10%</td>
</tr>
<tr>
<td>Bloomberg Barclays US Government 1-3 Yr TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1.00</td>
</tr>
</tbody>
</table>
### Plan and Investment Notice

<table>
<thead>
<tr>
<th>Investment Name/Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1,000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Short-Term Bond Index Fund Institutional</td>
<td>Short-Term Bond</td>
<td>VBITX</td>
<td>09/27/2011</td>
<td>5.45%</td>
<td>2.59%</td>
<td>2.05%</td>
</tr>
<tr>
<td>Bloomberg Barclays US 1-5 year Government/Credit F</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$0.50 / $0.50</td>
</tr>
<tr>
<td>Vanguard Short-Term Investment-Grade Fund Institutional</td>
<td>Short-Term Bond</td>
<td>VFSIX</td>
<td>09/30/1997</td>
<td>4.99%</td>
<td>3.06%</td>
<td>2.81%</td>
</tr>
<tr>
<td>Bloomberg Barclays Credit 1-5 Yr TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$0.70 / $0.70</td>
</tr>
<tr>
<td><strong>Money Market</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Admiral Treasury Money Market Fund Investor</td>
<td>Money Market-Taxable</td>
<td>VUSXX</td>
<td>12/14/1992</td>
<td>1.40%</td>
<td>1.08%</td>
<td>0.55%</td>
</tr>
<tr>
<td>FTSE Treasury Bill 3 Month USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$0.90 / $0.90</td>
</tr>
<tr>
<td>Vanguard Federal Money Market Fund Investor</td>
<td>Money Market-Taxable</td>
<td>VMFX</td>
<td>07/13/1981</td>
<td>1.39%</td>
<td>1.10%</td>
<td>0.55%</td>
</tr>
<tr>
<td>FTSE Treasury Bill 3 Month USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1.10 / $1.10</td>
</tr>
<tr>
<td><strong>Multi-Asset</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard LifeStrategy Income Fund Investor</td>
<td>Allocation—15% to 30% Equity</td>
<td>VASIX</td>
<td>09/30/1994</td>
<td>6.74%</td>
<td>4.99%</td>
<td>5.21%</td>
</tr>
<tr>
<td>Bloomberg Barclays US Aggregate Bond TR USD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1.10 / $1.10</td>
</tr>
<tr>
<td>Investment Name/Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1,000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>----------------------</td>
<td>---------------</td>
<td>----------------</td>
<td>----------------------------------------</td>
<td>-----------------------------------------------</td>
<td>-------------------------------</td>
</tr>
<tr>
<td><em>Vanguard LifeStrategy Conservative Growth Fund Investor</em></td>
<td>Allocation—30% to 50% Equity</td>
<td>VSCGX</td>
<td>09/30/1994</td>
<td>5.95% 5.65% 6.70%</td>
<td>0.12% 0.12%</td>
<td>$1.20 $1.20</td>
</tr>
<tr>
<td><em>Bloomberg Barclays US Aggregate Bond TR USD</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Vanguard Wellesley Income Fund Admiral</em></td>
<td>Allocation—30% to 50% Equity</td>
<td>VWIAX</td>
<td>05/14/2001</td>
<td>5.73% 6.72% 7.91%</td>
<td>0.16% 0.16%</td>
<td>$1.60 $1.60</td>
</tr>
<tr>
<td><em>Morningstar Moderately Conservative Target Risk TR</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Vanguard Balanced Index Fund Institutional</em></td>
<td>Allocation—50% to 70% Equity</td>
<td>VBAIX</td>
<td>12/01/2000</td>
<td>8.22% 8.05% 9.95%</td>
<td>0.06% 0.06%</td>
<td>$0.60 $0.60</td>
</tr>
<tr>
<td><em>Morningstar Moderate Target Risk TR USD</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Vanguard LifeStrategy Moderate Growth Fund Investor</em></td>
<td>Allocation—50% to 70% Equity</td>
<td>VSMGX</td>
<td>09/30/1994</td>
<td>4.87% 6.18% 8.16%</td>
<td>0.13% 0.13%</td>
<td>$1.30 $1.30</td>
</tr>
<tr>
<td><em>Bloomberg Barclays US Aggregate Bond TR USD</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Vanguard STAR Fund—Balanced Option Investor</em></td>
<td>Allocation—50% to 70% Equity</td>
<td>VGSTX</td>
<td>03/29/1985</td>
<td>9.22% 7.69% 9.51%</td>
<td>0.31% 0.31%</td>
<td>$3.10 $3.10</td>
</tr>
<tr>
<td><em>Morningstar Moderate Target Risk TR USD</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Vanguard LifeStrategy Growth Fund Investor</em></td>
<td>Allocation—70% to 85% Equity</td>
<td>VASGX</td>
<td>09/30/1994</td>
<td>3.65% 6.61% 9.44%</td>
<td>0.14% 0.14%</td>
<td>$1.40 $1.40</td>
</tr>
<tr>
<td><em>Dow Jones US Total Stock Market TR USD</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Vanguard Institutional Target Retirement Income Fund Institutional</em></td>
<td>Retirement Income</td>
<td>VITRX</td>
<td>06/26/2015</td>
<td>5.87% 5.00% 4.92%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td><em>Bloomberg Barclays US Aggregate Bond TR USD</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment Name/Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1,000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
</tr>
<tr>
<td>---------------------------</td>
<td>----------------------</td>
<td>---------------</td>
<td>----------------</td>
<td>----------------------------------------</td>
<td>-----------------------------------------------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2015 Fund Institutional</td>
<td>Target-Date 2015</td>
<td>VITVX</td>
<td>06/26/2015</td>
<td>5.60% 5.53% 5.35%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td>Bloomberg Barclays US Aggregate Bond TR USD</td>
<td></td>
<td></td>
<td></td>
<td>8.74% 4.30% 4.42%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2020 Fund Institutional</td>
<td>Target-Date 2020</td>
<td>VITVX</td>
<td>06/26/2015</td>
<td>5.15% 6.01% 5.78%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 10.04% 9.61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2025 Fund Institutional</td>
<td>Target-Date 2025</td>
<td>VRIVX</td>
<td>06/26/2015</td>
<td>4.85% 6.34% 6.06%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 10.04% 9.61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2030 Fund Institutional</td>
<td>Target-Date 2030</td>
<td>VITWX</td>
<td>06/26/2015</td>
<td>4.43% 6.50% 6.18%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 10.04% 9.61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2035 Fund Institutional</td>
<td>Target-Date 2035</td>
<td>VITFX</td>
<td>06/26/2015</td>
<td>3.98% 6.66% 6.30%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 10.04% 9.61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2040 Fund Institutional</td>
<td>Target-Date 2040</td>
<td>VIRSX</td>
<td>06/26/2015</td>
<td>3.46% 6.78% 6.38%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 10.04% 9.61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2045 Fund Institutional</td>
<td>Target-Date 2045</td>
<td>VITLX</td>
<td>06/26/2015</td>
<td>2.99% 6.82% 6.42%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 10.04% 9.61%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Plan and Investment Notice

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.

<table>
<thead>
<tr>
<th>Investment Name/Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1,000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Institutional Target Retirement 2050 Fund Institutional</td>
<td>Target-Date 2050</td>
<td>VTRLX</td>
<td>06/26/2015</td>
<td>3.00% 6.82% 6.41%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 10.04% 9.61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2055 Fund Institutional</td>
<td>Target-Date 2055</td>
<td>VIVLX</td>
<td>06/26/2015</td>
<td>2.98% 6.83% 6.43%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 10.04% 9.61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2060 Fund Institutional</td>
<td>Target-Date 2060+</td>
<td>VILVX</td>
<td>06/26/2015</td>
<td>3.04% 6.82% 6.42%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 10.04% 9.61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Institutional Target Retirement 2065 Fund Institutional</td>
<td>Target-Date 2060+</td>
<td>VSXFX</td>
<td>07/12/2017</td>
<td>2.82% - 6.27%</td>
<td>0.09% 0.09%</td>
<td>$0.90 $0.90</td>
</tr>
<tr>
<td>MSCI US Broad Market GR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.56% 9.84%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### TIAA

**Table 2—Fixed Return Investments**

The following chart lists the plan’s investment options that have a fixed or stated rate of return.

<table>
<thead>
<tr>
<th>Name/Type/Option</th>
<th>Return</th>
<th>Term</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Guaranteed Annuity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA Traditional-Retirement Annuity</td>
<td>3.00%</td>
<td>Through 02/28/2021</td>
<td>An annual plan servicing credit of up to 0.15% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. The current rate shown applies to premiums remitted during the month of September 2020 and will be credited through 2/28/2021. 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. 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. 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. 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.</td>
</tr>
<tr>
<td>TIAA Traditional-Retirement Choice</td>
<td>2.50%</td>
<td>Through 02/28/2021</td>
<td>An annual plan servicing credit of up to 0.15% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. The current rate shown applies to premiums remitted during the month of September 2020 and will be credited through 2/28/2021. 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. TIAA Traditional guarantees your principal and a minimum annual interest rate. The current guaranteed minimum interest rate for premiums remitted in 2020 is 1.00%, and is effective through 2029. The account also offers the opportunity for additional amounts in excess of the 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. 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. For Retirement Choice (RC) contracts, 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 84 monthly installments (7 years). If the Contract holder elects to remove TIAA Traditional, the contract’s entire TIAA Traditional accumulation will be paid out in 60 monthly installments without any surrender charge.</td>
</tr>
</tbody>
</table>
Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

TIAA

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

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

Other service provider important additional information:

The following changes to the plan are effective as of 05/23/2012: Vanguard has eliminated redemption fees for your plans Vanguard mutual fund designated investment alternatives, except Vanguard FTSE All-World ex-US Small-Cap Index Fund Investor Shares, for which Vanguard has reduced both the purchase fee and the redemption fee from 0.75% to 0.50%. The following changes to the plan are effective 05/23/2012: Vanguard has eliminated redemption fees for your plans Vanguard mutual fund designated investment alternatives.

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 maybe higher or lower than that shown, and you may have a gain or a loss when you redeem your investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.

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

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

Expense ratios shown are based on the most recent information available, but may not reflect all updates and may differ slightly from the prospectus due to rounding. Please consult the most recent prospectus or offering document for more detailed information.

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

Data Provided by Morningstar, Inc. ©2020Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Neither TIAA nor its affiliates has independently verified the accuracy or completeness of this information.

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.

©2020 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017