

# Investment mapping (continued)

## Terms to know

### Target date fund

Age-appropriate, diversified investments within a single fund.

## “Target date fund” mapping

If you have a balance in, and/or direct contributions to, any of the investment options listed in the left-hand column of the table below, your existing balance in, and any future contributions to, these investment options will be automatically moved on May 31, 2022, generally by 4 p.m. (ET), to a Vanguard Target Retirement Fund with a target date closest to the year you will reach age 65.

| Current option                                                | Ticker | Gross expense ratio <sup>1</sup> % | Net expense ratio <sup>1</sup> % |   | New/Replacement/ Default option           | Ticker  | Gross expense ratio <sup>1</sup> % | Net expense ratio <sup>1</sup> % |
|---------------------------------------------------------------|--------|------------------------------------|----------------------------------|---|-------------------------------------------|---------|------------------------------------|----------------------------------|
| Calvert Balanced Fund Class I <sup>2</sup>                    | CBAIX  | 0.69%                              | 0.66%                            | ► | Age-based Vanguard Target Retirement Fund | Various | 0.08%                              | 0.08%                            |
| Calvert Conservative Allocation Fund Class I                  | CFAIX  | 0.70%                              | 0.61%                            | ► | Age-based Vanguard Target Retirement Fund | Various | 0.08%                              | 0.08%                            |
| Calvert Global Energy Solutions Fund Class I <sup>2</sup>     | CAEIX  | 1.29%                              | 0.99%                            | ► | Age-based Vanguard Target Retirement Fund | Various | 0.08%                              | 0.08%                            |
| Calvert Global Water Fund Class I <sup>2</sup>                | CFWIX  | 1.09%                              | 0.99%                            | ► | Age-based Vanguard Target Retirement Fund | Various | 0.08%                              | 0.08%                            |
| Calvert Growth Allocation Fund Class I <sup>2</sup>           | CAGIX  | 0.74%                              | 0.67%                            | ► | Age-based Vanguard Target Retirement Fund | Various | 0.08%                              | 0.08%                            |
| Calvert Income Fund Class I                                   | CINCX  | 0.69%                              | 0.67%                            | ► | Age-based Vanguard Target Retirement Fund | Various | 0.08%                              | 0.08%                            |
| Calvert International Opportunities Fund Class I              | COIIX  | 1.07%                              | 1.06%                            | ► | Age-based Vanguard Target Retirement Fund | Various | 0.08%                              | 0.08%                            |
| Calvert Moderate Allocation Fund Class I                      | CLAIX  | 0.68%                              | 0.61%                            | ► | Age-based Vanguard Target Retirement Fund | Various | 0.08%                              | 0.08%                            |
| Calvert Ultra-Short Duration Income Fund Class I <sup>2</sup> | CULIX  | 0.51%                              | 0.47%                            | ► | Age-based Vanguard Target Retirement Fund | Various | 0.08%                              | 0.08%                            |
| CREF Social Choice Account Class R3 (variable annuity)        | QCSCIX | 0.195%                             | 0.195%                           | ► | Age-based Vanguard Target Retirement Fund | Various | 0.08%                              | 0.08%                            |

See *Disclosures* beginning on page 21 for important details on *Investment, insurance and annuity products*.

<sup>1</sup> Expense ratio information as of February 2022.

<sup>2</sup> A contractual fee waiver applies. For the fee waiver expiration date, see the prospectus by visiting [TIAA.org](https://www.tiaa.org) and entering the ticker in the site's search feature.

## “Target-date fund” mapping

If you have a balance in, and/or direct contributions to, any of the investment options listed in the left-hand column of the table on the next page, your existing balance in, and any future contributions to, these investment options will be automatically moved on May 31, 2022, generally by 4:00 p.m. (ET), to a Vanguard Target Retirement Fund with a target date closest to the year you will reach age 65.

| Current option                                                 | Ticker | Expense ratio* |   | New/replacement/default option  | Ticker | Expense ratio* |
|----------------------------------------------------------------|--------|----------------|---|---------------------------------|--------|----------------|
| Vanguard Balanced Index Fund Institutional Shares              | VBAIX  | 0.06%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard Energy Fund Admiral™ Shares                           | VGELX  | 0.29%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard Health Care Fund Admiral Shares                       | VGHAX  | 0.27%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard High-Yield Corporate Fund Admiral Shares              | VWEAX  | 0.13%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard LifeStrategy Conservative Growth Fund Investor Shares | VSCGX  | 0.12%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard LifeStrategy Growth Fund Investor Shares              | VASGX  | 0.14%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard LifeStrategy Income Fund Investor Shares              | VASIX  | 0.11%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard LifeStrategy Moderate Growth Fund Investor Shares     | VSMGX  | 0.13%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard Long-Term Bond Index Fund Institutional Shares        | VBLLX  | 0.05%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard Long-Term Investment-Grade Fund Admiral Shares        | VWETX  | 0.12%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard Long-Term Treasury Fund Admiral Shares                | VUSUX  | 0.10%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard STAR® Fund Investor Shares                            | VGSTX  | 0.31%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |
| Vanguard Wellesley® Income Fund Admiral Shares                 | VWIAX  | 0.16%          | → | Vanguard Target Retirement Fund | N/A    | 0.08%          |

\*Source: Vanguard, as of February 28, 2022.

### Terms to know

**Target-date fund:** Age-appropriate, diversified investments within a single fund.