

Tier 1 Target Date Funds		Tier 2 Core Index	Tier 3 Extended	Tier 4 Annuities	Tier 5 Socially Responsible Investments	Tier 6 Self-directed Brokerage		
Target Date Funds offer a convenient, low-maintenance way to have retirement investments professionally managed.		Core Index investments include low-cost mutual funds that follow broad market benchmarks.	Extended Array funds are designed for those who prefer mutual funds that are more actively traded.	Annuity options provide protection during the accumulation years.	Consists of investment products that use socially responsible investment criteria to build their portfolios.	The self-directed brokerage allows employees to allocate retirement savings contributions into a variety of investment choices beyond the core investments. Employees can choose to invest in more than eight hundred no-transaction-fee mutual funds and thousands of transaction-fee funds that are available on the brokerage platform. Other fees and expenses do apply to a continued investment in the fund and are described in the fund's current prospectus. Retirement plan contributions cannot be automatically directed to your brokerage account. Please keep in mind, mutual fund returns are not guaranteed, and employees assume all risks associated with investing in them.		
TIAA-CREF Lifecycle Index 2010 Fund Institutional	<i>Stable Principal</i>		Vanguard Federal Money Market	CREF Money Market R2 TIAA Traditional				
TIAA-CREF Lifecycle Index 2015 Fund Institutional	<i>Fixed Income</i>	Vanguard Total Bond Market Index Institutional	JP Morgan Core Bond R6	CREF Bond Market R2 CREF Inflation Linked Bond R2	TIAA-CREF Social Choice Bond Premier			
TIAA-CREF Lifecycle Index 2020 Fund Institutional	<i>U.S. Equities</i>	Vanguard Value Index Institutional	MFS Value R6	CREF Stock R2	TIAA-CREF Social Choice Equity Premier			
TIAA-CREF Lifecycle Index 2025 Fund Institutional		Vanguard 500 Index Admiral	JP Morgan Large-Cap Growth R6					
TIAA-CREF Lifecycle Index 2030 Fund Institutional		Vanguard Total Stock Market Index Institutional						
TIAA-CREF Lifecycle Index 2035 Fund Institutional		Vanguard Growth Index Institutional	Northern Small Cap Value					
TIAA-CREF Lifecycle Index 2040 Fund Institutional		Vanguard Small Cap Index Institutional	Conestoga Small Cap Institutional					
TIAA-CREF Lifecycle Index 2045 Fund Institutional		<i>International</i>	Vanguard Total International Stock Index Institutional			Dodge and Cox International Stock		
TIAA-CREF Lifecycle Index 2050 Fund Institutional	American Funds EuroPacific Growth R6							
TIAA-CREF Lifecycle Index 2055 Fund Institutional	DFA International Small Company I							
TIAA-CREF Lifecycle Index 2060 Fund Institutional	<i>Specialty</i>		TIAA-CREF Real Estate Institutional		CREF Social Choice R2			
TIAA-CREF Lifecycle Index Retirement Income Fund Institutional								