

Plan and Investment Notice

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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
VALIC

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. (ET)

RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 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 www.TIAA.org/planinvestmentoptions. After entering your plan ID, 150621, you will be directed to plan and investment information.

SELF-DIRECTED BROKERAGE

A TIAA Brokerage Service is available that permits you to use investments that have not

been selected for your plan and are not monitored. This service permits you to use a wide variety of investments but you are expected to prudently select and monitor any investments that you make through the brokerage service. This means that you must have the skill and experience or use an independent expert to advise you. Depending upon your plan's characteristics, investments available within the brokerage service may or may not include mutual funds, equities, bonds and certificate of deposits (403(b) plans are limited to mutual funds). Generally, there are fees associated with investment transactions (purchasing or selling), as well as minimum transaction amount requirements. Before purchasing or selling an investment you should understand any applicable fees, including fees that will be associated with your transaction such as commissions or other charges for purchasing and selling the investment. To request a transaction, and to learn more about the brokerage service including fees call 800-927-3059 or visit https://www.tiaa.org/public/pdf/forms/SDA_Customer_Account_Agreement.pdf.

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 \$130.00 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:

Brokerage	Certain charges may apply. Please review the Customer Account Agreement provided in the Self-Directed Brokerage section of this document. Your plan may limit the eligible investments within the self-directed brokerage account. This applies to plan(s): 150621
Collateralized Loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. This applies to plan(s): 150621
Retirement Plan Loan - Origination Fee	No charge for general purpose or residential loans until September 22, 2020; after the fee waiver expires, \$75 for general purpose and \$125 for residential loans. This applies to plan (s): 150621
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.

RIGHT TO DIRECT INVESTMENTS

In order to direct your Plan investment with VALIC, and subject to any Plan and investment restrictions described below, you may make your election on the following web site: www.valic.com or you may contact VALIC at 800-448-2542. You may give your

portfolio turnover rate, performance data and fee and expense information. A free paper copy of the information on the websites may be obtained by contacting the Plan Administrator. Contact information is located on the first page of the Annual Fee Disclosure. Additional information may also be obtained at www.valic.com/feedisclosure.

When you are reviewing the fee and expense information in the tables below or on the investment option's Web site, please keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of labor's Web site for an example showing the long-term effects of fees and expenses at <http://www.dol.gov/ebsa/publications/401kemployee.html>. 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.

MISCELLANEOUS

Retirement plans and accounts that satisfy relevant qualification rules, such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax deferral of the tax-qualified retirement plan or account itself. However, annuities do provide other features and benefits.

Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments. International (global) and foreign funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates. High-yield bond funds, which invest in

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.

Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. Fees are only one of many factors to consider when making an investment decision.

Part B– Annuity Income Information

Part B contains information about the annuity options available within your employer's retirement plan.

Part A. Performance and Fee Information

The following chart(s) list(s) your plan's investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.



For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit www.TIAA.org/planinvestmentoptions. After entering your plan ID, 150621, you'll be directed to plan and investment information.

Visit www.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 September 30, 2020

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
Equities									
Mutual Fund									
Oakmark International Fund Investor	Foreign Large Blend	OAKIX	09/30/1992	-11.37%	2.25%	4.10%	1.03%	0.98%	An annual plan servicing credit of up to 0.25% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI World ex USA NR USD				0.16%	5.32%	4.37%	Contractual Waiver Exp: 01/27/2021		
TIAA-CREF International Equity Fund Institutional	Foreign Large Blend	TIIEX	07/01/1999	8.44%	4.76%	4.58%	0.48%	0.48%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE NR USD				0.49%	5.26%	4.62%	Contractual Cap Exp: 02/28/2021		
Vanguard Total International Stock Index Fund Admiral	Foreign Large Blend	VTIAX	11/29/2010	3.77%	6.31%	4.28%	0.11%	0.11%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				3.00%	6.23%	4.07%			
Harding Loevner International Equity Portfolio Institutional	Foreign Large Growth	HLMIX	05/11/1994	14.04%	10.24%	6.94%	0.81%	0.81%	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.
MSCI ACWI Ex USA NR USD				3.00%	6.23%	4.00%			Redemption Fee: 2.00% if held < 90 days. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
Brookfield Global Listed Real Estate Fund Y	Global Real Estate	BLRYX	11/30/2011	-20.24%	1.02%	6.14%	0.98% \$9.80	0.95% \$9.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
FTSE EPRA Nareit Developed TR USD				-17.50%	2.98%	6.50%	Contractual Waiver Exp: 05/01/2021		
Vanguard FTSE Social Index Fund Admiral	Large Blend	VFTAX	02/07/2019	20.71%	-	19.99%	0.14% \$1.40	0.14% \$1.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 TR USD				16.01%		16.58%			
Vanguard Total Stock Market Index Fund Admiral	Large Blend	VTSAX	11/13/2000	14.99%	13.68%	13.48%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Total Market TR USD				14.99%	13.69%	13.44%			
PRIMECAP Odyssey VTSAX									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
TIAA-CREF Mid-Cap Value Fund Institutional	Mid-Cap Value	TIMVX	10/01/2002	-15.48%	2.81%	7.36%	0.44%	0.44%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell Mid Cap Value TR USD</i>				-7.30%	6.38%	9.71%	Contractual Cap Exp: 02/28/2021		
TIAA-CREF Quant Small- Cap Equity Fund Institutional	Small Blend	TISEX	10/01/2002	-8.13%	6.04%	9.32%	0.42%	0.42%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2000 TR USD</i>				0.39%	8.00%	9.85%	Contractual Cap Exp: 02/28/2021		
Meridian Growth Fund Institutional	Small Growth	MRRGX	12/24/2014	9.98%	12.53%	9.11%	0.83%	0.83%	Redemption Fee: 2.00% if held < 60 days. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2500 Growth TR USD</i>				23.37%	14.19%	11.36%			
DFA U.S. Targeted Value Portfolio Institutional	Small Value	DFFVX	02/23/2000	-15.13%	2.55%	7.31%	0.36%	0.36%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2000 Value TR USD</i>				-14.88%	4.11%	7.09%			
Dodge & Cox Global Stock Fund	World Stock	DODWX	05/01/2008	-5.34%	6.36%	7.28%	0.62%	0.62%	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.
<i>MSCI World NR USD</i>				10.41%	10.48%	9.37%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Variable Annuity									
CREF Stock Account R2	Allocation--85%+ Equity	QCSTPX	04/24/2015	11.23%	10.66%	10.13%	0.39%	0.39%	An annual plan servicing credit of up to 0.20% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.
<i>Morningstar Aggressive Target Risk TR USD</i>				5.78%	9.85%	9.25%			Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.

Investment Name / <i>Benchmark</i>	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	Shareholder Fees & Restrictions
CREF Equity Index Account R2	Large Blend								

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
Bloomberg Barclays US Treasury Inflation Notes 1-10 Yr TR USD				7.75%	3.66%	2.72%			
CREF Bond Market Account R2	Intermediate- Term Bond	QCBMPX	04/24/2015	6.39%	4.31%	3.68%	0.32% \$3.20	0.32% \$3.20	An annual plan servicing credit of up to 0.20% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg Barclays US Aggregate Bond TR USD				6.98%	4.18%	3.64%			

Money Market

Mutual Fund

Vanguard Federal Money Market Fund Investor

7-day current annualized yield
0.05% as of 09/30/2020
7-day effective annualized yield
0.05%

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
S&P Target Date Retirement Income TR USD				6.86%	5.72%	5.25%			
Vanguard Target Retirement Income Fund Investor	Retirement Income	VTINX	10/27/2003	7.35%	6.03%	5.60%	0.12%	0.12%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays US Aggregate Bond TR USD				6.98%	4.18%	3.64%			
TIAA-CREF Lifecycle 2010 Fund Institutional	Target Date 2000- 2010	TCTIX	01/17/2007	7.96%	7.14%	6.94%	0.52%	0.37%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2010 TR USD				7.28%	6.33%	5.97%			
TIAA-CREF Lifecycle 2015 Fund Institutional	Target-Date 2015	TCNIX	01/17/2007	8.36%	7.52%	7.39%	0.52%	0.38%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2015 TR USD				7.14%	6.85%	6.63%			
Vanguard Target Retirement 2015 Fund Investor	Target-Date 2015	VTXVX	10/27/2003	7.68%	7.04%	7.04%	0.13%	0.13%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays US Aggregate Bond TR USD				6.98%	4.18%	3.64%			
TIAA-CREF Lifecycle 2020 Fund Institutional	Target-Date 2020	TCWIX	01/17/2007	8.61%	8.01%	7.93%	0.53%	0.39%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2020 TR USD				6.98%	7.32%	7.20%			
Vanguard Target Retirement 2020 Fund Investor	Target-Date 2020	VTWNX	06/07/2006	8.51%	7.96%	7.81%	0.13%	0.13%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI US Broad Market GR USD				14.99%	13.70%	13.53%			
TIAA-CREF Lifecycle 2025 Fund Institutional	Target-Date 2025	TCYIX	01/17/2007	9.24%	8.59%	8.50%	0.55%	0.41%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / <i>Benchmark</i>	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark		10 Yr. or Since fund Inception if less than 10 years	Total Annual Operating Expenses (%/Per \$1000)
				1 Yr.	5 Yr.		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
TIAA-CREF Lifecycle 2045 Fund Institutional	Target-Date 2045	TTFIX	11/30/2007	11.33%	10.34%	9.92%	0.61% \$6.10	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2045 TR USD				7.14%	9.23%	9.03%	Contractual Waiver Exp: 09/30/2021		
Vanguard Target Retirement 2045 Fund Investor	Target-Date 2045	VTIVX	10/27/2003	10.27%	10.13%	9.66%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI US Broad Market GR USD				14.99%	13.70%	13.53%			
TIAA-CREF Lifecycle 2050 Fund Institutional	Target-Date 2050	TFTIX	11/30/2007	11.47%	10.41%	9.96%	0.62% \$6.20	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2050 TR USD				7.14%	9.41%	9.18%	Contractual Waiver Exp: 09/30/2021		
Vanguard Target Retirement 2050 Fund Investor	Target-Date 2050	VFIFX	06/07/2006	10.26%	10.13%	9.65%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI US Broad Market GR USD				14.99%	13.70%	13.53%			
TIAA-CREF Lifecycle 2055 Fund Institutional	Target-Date 2055	TTRIX	04/29/2011	11.52%	10.48%	8.56%	0.64% \$6.40	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2055 TR USD				7.07%	9.50%	7.93%	Contractual Waiver Exp: 09/30/2021		
Vanguard Target Retirement 2055 Fund Investor	Target-Date 2055	VFFVX	08/18/2010	10.25%	10.12%	9.68%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI US Broad Market GR USD				14.99%	13.70%	13.53%			
TIAA-CREF Lifecycle 2060 Fund Institutional	Target-Date 2060+	TLXNX	09/26/2014	11.60%	10.54%	8.18%	0.72% \$7.20	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2060+ TR USD				7.28%	9.67%	7.30%	Contractual Waiver Exp: 09/30/2021		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
Vanguard Target Retirement 2060 Fund Investor	Target-Date 2060+	VTTSX	01/19/2012	10.25%	10.12%	9.77%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI US Broad Market GR USD				14.99%	13.70%	13.47%			
Vanguard Target Retirement 2065 Fund Investor	Target-Date 2060+	VLXVX	07/12/2017	10.11%	-	8.03%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI US Broad Market GR USD				14.99%		12.06%			
Variable Annuity									
CREF Social Choice Account R2	Allocation--50% to 70% Equity	QCSCPX	04/24/2015	9.08%	8.62%	8.01%	0.32% \$3.20	0.32% \$3.20	An annual plan servicing credit of up to 0.20% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.
Morningstar Moderate Target Risk TR USD				7.69%	8.13%	7.36%			Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	-0.24%	3.99%	7.67%	0.78% \$7.80	0.78% \$7.80	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.
S&P 500 TR USD				15.15%	14.15%	13.74%			Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.

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.

VALIC

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: 2929 Allen Parkway
Houston, TX 77019
713-831-4005
1-888-537-7241
valicfeedisclosure@valic.com

Table 1 – Variable Return Investment Performance as of September 30, 2020

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Mutual Fund									
Oakmark International Fund Investor	Foreign Large Blend	OAKIX	09/30/1992	-11.37%	2.25%	4.10%	0.98% \$9.80	0.98% \$9.80	
MSCI World ex USA NR USD				0.16%	5.32%	4.37%	Contractual Waiver Exp: 01/27/2021		
Vanguard Total International Stock Index Fund Admiral	Foreign Large Blend	VTIAX	11/29/2010	3.77%	6.31%	4.28%	0.11% \$1.10	0.11% \$1.10	
MSCI ACWI Ex USA NR USD				3.00%	6.23%	4.07%			
Harding Loevner International Equity Portfolio Institutional	Foreign Large Growth	HLMIX	05/11/1994	14.04%	10.24%	6.94%	0.81% \$8.10	0.81% \$8.10	Redemption Fee: 2.00% if held < 90 days
MSCI ACWI Ex USA NR USD				3.00%	6.23%	4.00%			
Brookfield Global Listed Real Estate Fund Y	Global Real Estate	BLRYX	11/30/2011	-20.24%	1.02%	6.14%		0.95% \$9.50	
FTSE EPRA Nareit Developed TR USD				-17.50%	2.98%	9.61%	Contractual Waiver Exp: 05/01/2021		
Vanguard FTSE Social Index Fund Admiral	Large Blend	VFTAX	02/07/2019	20.71%	-	19.99%	0.14% \$1.40	0.14% \$1.40	
Russell 1000 TR USD				15.15%		16.39%			
Vanguard Total Stock Mark1 218.977 Vanguard Total Stock Mark1 218.977 Vanguard Total Stock Mc51 Tm (\$8.10)Tj 2Rw/01/2021									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
CRSP US Total Market TR USD				14.99%	13.69%	13.44%			
PRIMECAP Odyssey Growth Fund	Large Growth	POGRX	11/01/2004	12.85%	13.24%	13.64%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				15.15%	14.15%	13.74%			
T. Rowe Price Large-Cap Value	Large Value	TILCX	03/31/2000	-8.83%	7.46%	9.64%	0.56% \$5.60	0.56% \$5.60	
Russell 1000 Value TR USD				-5.03%	7.66%	9.95%			
Meridian Growth Fund Institutional	Small Growth	MRRGX	12/24/2014	9.98%	12.53%	9.11%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 2.00% if held < 60 days
Russell 2500 Growth TR USD				23.37%	14.19%	10.89%			
DFA U.S. Targeted Value Portfolio Institutional	Small Value	DFVFX	02/23/2000	-15.13%	2.55%	7.31%	0.36% \$3.60	0.36% \$3.60	
Russell 2000 Value TR USD				-14.88%	4.11%	7.09%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>Russell 1000</i>				9.45%	10.72%	9.79%			
Capital Appreciation Fund		NA		22.56%	14.24%	13.36%	1.40%		\$14.00
<i>Russell 1000 Growth</i>				37.53%	20.10%	17.25%			
Core Equity Fund		NA		13.03%	11.54%	11.38%	1.54%		\$15.40
<i>Russell 1000</i>				16.01%	14.09%	13.76%			
Dividend Value		NA		-6.51%	6.51%	8.74%	1.50%		\$15.00
<i>Russell 1000 Value</i>				-5.03%	7.66%	9.95%			
Emerging Economies		NA		8.38%	7.25%	2.03%	1.73%		\$17.30
<i>MSCI Emerging Markets (net)</i>				10.54%	8.97%	2.50%			
Foreign Value		NA		-2.62%	1.07%	4.10%	1.60%		\$16.00
<i>MSCI EAFE NR USD</i>				1.76%	4.12%	5.18%			
Global Social Awareness Fund		NA		10.69%	9.26%	8.23%	1.42%		\$14.20
<i>MSCI World (net)</i>				11.24%	9.28%	8.56%			
Global Strategy		NA		0.75%	2.85%	4.24%	1.46%		\$14.60
<i>60%MSCI ACWI & 40% JPMorgan GBI Global (unhdg)</i>				9.60%	8.00%	6.16%			
Growth & Income Fund		NA		1.55%	8.85%	10.43%	1.65%		\$16.50
<i>S&P 500 TR</i>				4.25%	10.84%	13.24%			
Growth Fund		NA		38.01%	18.02%	14.78%	1.43%		\$14.30
<i>Russell 1000 Growth</i>				37.53%	20.10%	17.25%			
International Equities Fund		NA		-1.00%	3.93%	3.11%	1.24%		\$12.40
<i>MSCI EAFE NR USD</i>				0.49%	5.26%	4.62%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
International Growth Fund		NA		28.78%	12.37%	8.42%	1.69% \$16.90		
<i>MSCI EAFE NR USD</i>				3.00%	6.23%	4.00%			
Intl Opportunities		NA		12.98%	8.68%	6.54%	1.75% \$17.50		
<i>MSCI EAFE Small Cap NR USD</i>				4.88%	6.40%	4.85%			
Large Cap Core		NA		15.80%	12.08%	12.63%	1.64% \$16.40		
<i>Russell 1000 TR USD</i>				16.01%	14.09%	13.76%			
Large Cap Value Fund		NA		-7.73%	6.29%	8.64%	1.44% \$14.40		
<i>Russell 1000 Value</i>				-5.03%	7.66%	9.95%			
Large Capital Growth		NA		18.80%	16.47%	12.99%	1.55% \$15.50		
<i>Russell 1000 Growth</i>				37.53%	20.10%	17.25%			
Mid Cap Growth Fund		NA		5.01%	11.10%	9.64%	1.64% \$16.40		
<i>Russell Mid Cap Growth</i>				-2.16%	8.11%	10.49%			
Mid Cap Index Fund		NA		-3.34%	6.92%	9.28%	1.16% \$11.60		
<i>S&P Mid Cap 400</i>				-2.16%	8.11%	10.49%			
Mid Cap Strategic Growth		NA		16.74%	14.86%	11.49%	1.61% \$16.10		
<i>Russell Mid Cap Growth</i>				23.23%	15.53%	14.55%			
Mid Cap Value Fund		NA		-11.03%	4.13%	7.30%	1.60% \$16.00		
<i>Russell Mid Cap Value</i>				-7.30%	6.38%	9.71%			
NASDAQ-100(R) Index Fund		NA		46.70%	21.95%	18.82%	1.33% \$13.30		
<i>NASDAQ 100</i>				48.75%	23.75%	18.82%			

Investment Name / Benchmark	Average Annual Total Returns/Benchmark	Total Annual Operating Expenses (%/Per \$1000)
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Investment Name / Benchmark Mutual Fund	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Western Asset Core Plus Bond Fund Institutional	Intermediate Core-Plus Bond	WACPX	07/08/1998	7.49%	5.67%	5.06%	0.45% \$4.50	0.45% \$4.50	
Bloomberg Barclays US Aggregate Bond TR USD				6.98%	4.18%	3.64%	Contractual Waiver Exp: 12/31/2021		
Vanguard Total Bond Market Index Fund Admiral	Intermediate- Term Bond	VBTLX	11/12/2001	7.03%	4.20%	3.59%	0.05% \$0.50	0.05% \$0.50	
Bloomberg Barclays US Aggregate Float Adjusted TR Variable Annuity				7.14%	4.26%	3.67%			
Capital Conservation		NA		6.65%	3.21%	2.83%	1.44% \$14.40		
BarCap US Agg Bond TR USD				6.98%	4.18%	3.64%			
Core Bond Fund		NA		6.65%	3.76%	3.32%	1.32% \$13.20		
BarCap US Agg Bond TR USD				6.98%	4.18%	3.64%			
Government Securities Fund		NA		5.48%	2.41%	2.04%	1.47% \$14.70		
Barclays US Govn TR USD				7.97%	3.73%	3.10%			
High Yield Bond Fund		NA		2.78%	5.47%	5.07%	1.48% \$14.80		
Citigroup High Yield Market Index				2.68%	6.52%	6.17%			
Inflation Protected Fund		NA		7.31%	3.30%	2.28%	1.36% \$13.60		
Barclays Capital U.S. TIPS				10.08%	4.61%	3.57%			
International Government Fund		NA		5.15%	3.57%	1.71%	1.45% \$14.50		
30% JPM EMBI Gbl Dvrsfd Index				5.37%	4.68%	2.97%			
Money Market I Fund		NA		-0.28%	-0.09%	-0.44%	1.31% \$13.10		
Citi T-Bill 3 Month USD				1.02%	1.16%	0.61%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Money Market II Fund		NA		-0.05%	0.14%	-0.20%	1.10%		
<i>Citi T-Bill 3 Mon USD</i>				1.02%	1.16%	0.16%	\$11.00		
Strategic Bond Fund		NA		4.43%	4.41%	3.93%	1.42%		
<i>Barclays US Agg Bond TR USD</i>				6.98%	4.18%	3.64%	\$14.20		
Vanguard LT Inv-Grade Fund		NA		10.59%	8.00%	6.79%	1.02%		
<i>Barclays US Long Credit A TR</i>				10.72%	8.53%	7.36%	\$10.20		
Vanguard Long-Term Treasury		NA		15.17%	7.15%	6.15%	1.00%		
<i>Barclays US Treasury Long TR USD</i>				16.34%	8.21%	7.21%	\$10.00		
Money Market									
Mutual Fund									
Vanguard Federal Money Market Fund Investor	Money Market-Taxable	VMFXX	07/13/1981	0.87%	1.10%	0.55%	0.11%	0.11%	
<i>FTSE Treasury Bill 3 Month USD</i>				1.02%	1.16%	0.61%	\$1.10	\$1.10	
Multi-Asset									
Mutual Fund									
PIMCO Inflation Response Multi-Asset Fund Institutional	Allocation--15% to 30% Equity	PIRMX	08/31/2011	4.57%	5.13%	1.89%	0.86%	0.86%	
<i>Morningstar Conservative Target Risk TR USD</i>				7.69%	8.13%	7.35%	\$8.60	\$8.60	
Vanguard Target Retirement Income Fund Investor	Retirement Income	VTINX	10/27/2003	7.35%	6.03%	5.60%	Contractual Waiver Exp: 07/31/2020		
<i>Bloomberg Barclays US Aggregate Bond TR USD</i>				6.98%	4.18%	3.64%	0.12%	0.12%	
Vanguard Target Retirement 2015 Fund Investor	Target-Date 2015	VTXVX	10/27/2003	7.68%	7.04%	7.04%	\$1.20	\$1.20	
<i>Bloomberg Barclays US Aggregate Bond TR USD</i>				6.98%	4.18%	3.64%	0.13%	0.13%	
							\$1.30	\$1.30	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Vanguard Target Retirement 2025 Fund Investor	Target-Date 2025	VTTVX	10/27/2003	9.04%	8.60%	8.38%	0.13% \$1.30	0.13% \$1.30	
<i>MSCI US Broad Market GR USD</i>				14.99%	13.70%				

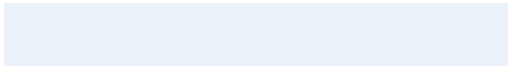
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)	
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
International Value Fund		NA		-1.71%	1.85%	1.74%	1.55%		
							\$15.50		
<i>MSCI ACWI Ex USA NR USD</i>				3.00%	6.23%	4.00%			
Intl. Socially Responsible Fund		NA		1.42%	7.46%	8.11%	1.43%		
							\$14.30		
<i>MSCI World NR USD</i>				0.49%	5.26%	4.62%			
Moderate Growth Lifestyle		NA		5.29%	6.61%	6.86%	1.40%		
							\$14.00		
<i>Russell 3000</i>				8.82%	8.29%	7.99%			

TIAA

Table 2 – Fixed Return Investments

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



Name/Type/Option	Return	Term	Additional Information
TIAA Traditional-Retirement Choice	2.75%	Through 02/28/2021	<p>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.</p> <p>The current rate shown applies to premiums remitted during the month of November 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, and subject to the terms of your employer's plan, 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 Contractholder elects to remove TIAA Traditional, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments without any surrender charge.</p>

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Table 2 – Fixed Return Investments

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

Name/Type/Option	Return	Term	Additional Information
Short Term Fixed Account	1.00%	NA	Not less frequently than annually
Fixed Account Plus	1.80%	NA	Not less frequently than annually
Fixed Interest Option	1.90%	NA	NA
Multi-Year Enhanced Fixed 10YR	1.70%	NA	This option provides a guaranteed interest rate for a guaranteed period (ten years). Rates are declared not less frequently than annually and are guaranteed for the term of the investment. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Withdrawals prior to the contract end of the guaranteed period date may be subject to a market value adjustment. Please refer to your contract or certificate for specific information.

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

TIAA Traditional Annuity Lifetime Income Option

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.

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VALIC Annuities; Gtd Income Options, Payments for Designated Person

OBJECTIVES / GOALS

Gtd payment stream to you for a selected number of years (5-30). Upon your death, payments continue to your beneficiary until designated period is completed.

PRICING FACTORS

The cost of each option depends on your age, interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract

RESTRICTIONS / FEES

Once payments begin, option can't be stopped or changed; first payment must be at least \$25; total payment must be at least \$100. VALIC reserves the right to reduce freq of payments to meet \$25 min

VALIC Annuities; Gtd Income Options, Joint & Survivor Life

OBJECTIVES / GOALS

Gtd income stream during joint lifetime of you and 2nd person; upon death of one, payments continue during lifetime of 2nd. No death benefit to survivor

PRICING FACTORS

The cost of each option depends on your age, interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract

RESTRICTIONS / FEES

Once payments begin, option can't be stopped or changed; first payment must be at least \$25; total payment must be at least \$100. VALIC reserves the right to reduce freq of payments to meet \$25 min

VALIC Annuities; Gtd Income Options, Life w/ Gtd Period

OBJECTIVES / GOALS

Gtd stream of income for your life. If you die before the gtd period lapses, your beneficiary can receive payments for the rest of gtd period or take lump sum

PRICING FACTORS

The cost of each option depends on your age, interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract

RESTRICTIONS / FEES

Once payments begin, option can't be stopped or changed; first payment must be at least \$25; total payment must be at least \$100. VALIC reserves the right to reduce freq of payments to meet \$25 min

VALIC Annuities; Gtd Death Benefit

OBJECTIVES / GOALS

Specific guarantees of payment to beneficiary if your death occurs prior to annuitization/contract surrender; apply to original deposit plus stated rate of return/interest minus prior withdrawals

PRICING FACTORS

No additional fee

RESTRICTIONS / FEES

Provision may vary from state to state and by age.

VALIC Annuities; Gtd Income Options, Life w/ Cash or Unit Refund

OBJECTIVES / GOALS

Gtd stream of income for life. Payments are based upon your life exp. and continue as long as you live. If you do not outlive life exp, beneficiary may receive addtl payment.

PRICING FACTORS

The cost of each option depends on your age, interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.

RESTRICTIONS / FEES

Once payments begin, option can't be stopped or changed; first payment must be at least \$25; total payment must be at least \$100. VALIC reserves the right to reduce freq of payments to meet \$25 min

VALIC Annuities; Gtd. Income Options, Life Only

OBJECTIVES / GOALS

Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary.

PRICING FACTORS

The cost of each option depends on your age, interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract

RESTRICTIONS / FEES

Once payments begin, option can't be stopped or changed; first payment must be at least \$25; total payment must be at least \$100. VALIC reserves the right to reduce freq of payments to meet \$25 min

Please visit www.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:

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.

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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.