

# LAFAYETTE COLLEGE BASIC RETIREMENT PLAN

## Investment Options Comparative Chart

Your plan allows you to direct 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 investments that align with your retirement goals.

**Part I** consists of performance and fee information for plan investment options. This part 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 an option.

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

For more information on the impact of fees and expenses to your plan, refer to the Summary of Plan Services and Costs or visit the DOL's website at [dol.gov/ebsa/publications/401k\\_employee.html](https://www.dol.gov/ebsa/publications/401k_employee.html). Fees are only one of many factors to consider when making an investment decision.



## Part I. Performance and Fee Information

The following chart lists your plan's investment options and the performance of these options can vary based on market fluctuations. When evaluating performance of variable investment returns, you should consider comparing the returns of each investment to an appropriate benchmark, which is provided below. 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 indices 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.

### TIAA-CREF

Access the most up-to-date information about your investment options online at [tiaa-cref.org/planinvestmentoptions](http://tiaa-cref.org/planinvestmentoptions), enter your plan ID, 104585, and you'll be directed to plan and investment information.

Visit **tiaa-cref.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-CREF at 800-842-2252 or write to us at TIAA-CREF, P.O. Box 1259, Charlotte, NC, 28201.

Table 1 – Variable Return Investments as of June 30, 2013

TIAA-CREF				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Equities													
Variable Annuity													
CREF Equity Index Account	Large Blend	CEQX#	04/29/1994	20.99%	6.87%	7.39%	8.64%	0.42%	\$4.20	0.42%	\$4.20		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
Russell 3000 Index				21.46%	7.25%	7.81%	9.00%						
CREF Stock Account	Large Blend	CSTK#	07/31/1952	18.74%	4.73%	7.35%	9.78%	0.49%	\$4.90	0.49%	\$4.90		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
Russell 3000 Index				21.46%	7.25%	7.81%	N/A						

TIAA-CREF				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
								Gross		Net			
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000	Shareholder Type Fees	Restrictions
CREF Growth Account	Large Growth	CGRW#	04/29/1994	16.73%	6.41%	6.79%	7.10%	0.46%	\$4.60	0.46%	\$4.60		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
Russell 1000 Growth Index				17.07%	7.47%	7.40%	8.13%						
CREF Global Equities Account	World Stock	CGLB#	05/01/1992	18.64%	2.74%	7.19%	7.24%	0.53%	\$5.30	0.53%	\$5.30		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
MSCI World Index				18.58%	2.70%	7.25%	6.98%						
Fixed Income													
Variable Annuity													
CREF Inflation-Linked Bond Account	Inflation-Protected Bond	CILB#	05/01/1997	-5.20%	3.89%	4.69%	6.02%	0.44%	\$4.40	0.44%	\$4.40		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L)				-4.78%	4.41%	5.19%	6.45%						
CREF Bond Market Account	Intermediate-Term Bond	CBND#	03/01/1990	-0.53%	4.74%	4.05%	6.41%	0.44%	\$4.40	0.44%	\$4.40		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.
Barclays U.S. Aggregate Bond Index				-0.69%	5.19%	4.52%	6.74%						
Money Market													
Variable Annuity													
CREF Money Market Account	Money Market-Taxable	CMMMA#	04/01/1988										
7-day current annualized yield 0.00% as of 06/25/2013				0.00%	0.24%	1.63%	3.78%	0.41%	\$4.10	0.41%	\$4.10		
7-day effective annualized yield 0.00% as of 06/25/2013													
iMoneyNet Money Fund Report Averages-All Taxable				0.02%	0.21%	1.51%	3.50%						
Multi-Asset													
Variable Annuity													

TIAA-CREF				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses						
Investment Name / Benchmark		Morningstar Category	Ticker Symbol	Inception Date					Gross		Net		Shareholder Type Fees	Restrictions
									%	Per \$1000	%	Per \$1000		
CREF Social Choice Account	Moderate Allocation	CSCL#	03/01/1990	13.03%	6.07%	6.18%	8.46%	0.45%	\$4.50	0.45%	\$4.50		Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.	
Russell 3000 Index				21.46%	7.25%	7.81%	9.48%							
Real Estate														
Variable Annuity														
TIAA Real Estate Account	N/A	TREA#	10/02/1995	8.61%	-1.96%	4.73%	N/A	0.90%	\$9.00	0.90%	\$9.00		Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.	
S&P 500 Index				20.60%	7.01%	7.30%	N/A							

## FIDELITY INVESTMENTS

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact:

Fidelity Investments

P.O. Box 770003

Cincinnati, OH 45277-0065

1-800-343-0860

Table 1 – Variable Return Investments as of June 30, 2013

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
		FOTTX		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
		FSLGX		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
				N/A	N/A	N/A	N/A						
		FSMGX		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
				N/A	N/A	N/A	N/A						
Allocation													
Mutual Fund													
Fidelity Asset Manager 85% <i>S&amp;P 500 TR USD</i>	Aggressive Allocation	FAMRX	09/24/1999	16.12% 20.60%	5.41% 7.01%	7.48% 7.30%	4.79% 3.60%	0.82%	\$8.20	0.82%	\$8.20		
Fidelity Four-in-One Index <i>S&amp;P 500 TR USD</i>	Aggressive Allocation	FFNOX	06/29/1999	17.13% 20.60%	5.41% 7.01%	7.18% 7.30%	4.01% 3.15%	0.24%	\$2.40	0.22%	\$2.20		
Fidelity Asset Manager 20% <i>Barclays US Agg Bond TR USD</i>	Conservative Allocation	FASIX	10/01/1992	3.81% -0.69%	4.86% 5.19%	5.18% 4.52%	6.37% 5.97%	0.54%	\$5.40	0.54%	\$5.40		
Fidelity Asset Manager 30% <i>Barclays US Agg Bond TR USD</i>	Conservative Allocation	FTANX	10/09/2007	5.69% -0.69%	5.22% 5.19%	N/A 4.52%	3.55% 5.28%	0.59%	\$5.90	0.59%	\$5.90		
Fidelity Asset Manager 40% <i>Barclays US Agg Bond TR USD</i>	Conservative Allocation	FFANX	10/09/2007	7.60% -0.69%	5.47% 5.19%	N/A 4.52%	3.39% 5.28%	0.59%	\$5.90	0.59%	\$5.90		
Fidelity Strategic Real Return <i>Barclays US Treasury US TIPS TR USD</i>	Conservative Allocation	FSRRX	09/07/2005	1.12% -4.78%	2.33% 4.41%	N/A 5.19%	3.64% 5.00%	0.75%	\$7.50	0.75%	\$7.50	Redemption Fee: 0.75% if held < 60 days	
Fidelity Asset Manager 50% <i>S&amp;P 500 TR USD</i>	Moderate Allocation	FASMX	12/28/1988	9.36% 20.60%	5.76% 7.01%	5.30% 7.30%	8.26% 9.82%	0.70%	\$7.00	0.70%	\$7.00		
Fidelity Asset Manager 60% <i>S&amp;P 500 TR USD</i>	Moderate Allocation	FSANX	10/09/2007	11.14% 20.60%	5.96% 7.01%	N/A 7.30%	3.01% 2.70%	0.78%	\$7.80	0.78%	\$7.80		
Fidelity Asset Manager 70% <i>S&amp;P 500 TR USD</i>	Moderate Allocation	FASGX	12/30/1991	13.12% 20.60%	5.53% 7.01%	5.38% 7.30%	7.67% 8.67%	0.77%	\$7.70	0.77%	\$7.70		
Fidelity Balanced <i>S&amp;P 500 TR USD</i>	Moderate Allocation	FBALX	11/06/1986	12.57% 20.60%	5.61% 7.01%	7.63% 7.30%	9.18% 9.82%	0.60%	\$6.00	0.60%	\$6.00		
Fidelity Puritan <i>S&amp;P 500 TR USD</i>	Moderate Allocation	FPURX	04/16/1947	12.03% 20.60%	6.23% 7.01%	6.92% 7.30%	11.02% N/A	0.59%	\$5.90	0.59%	\$5.90		

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date					Gross		Net		Shareholder Type Fees	Restrictions
				1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000		
Fidelity Freedom Income <i>Barclays US Agg Bond TR USD</i>	Retirement Income	FFFAX	10/17/1996	3.53%	3.98%	4.05%	4.98%	0.45%	\$4.50	0.45%	\$4.50		
				-0.69%	5.19%	4.52%	5.88%						
Fidelity Freedom 2000 <i>Barclays US Agg Bond TR USD</i>	Target Date 2000-2010	FFFBX	10/17/1996	3.55%	3.78%	4.14%	5.50%	0.45%	\$4.50	0.45%	\$4.50		
				-0.69%	5.19%	4.52%	5.88%						
Fidelity Freedom 2005 <i>Barclays US Agg Bond TR USD</i>	Target Date 2000-2010	FFVFX	11/06/2003	6.09%	3.77%	N/A	4.72%	0.53%	\$5.30	0.53%	\$5.30		
				-0.69%	5.19%	4.52%	4.86%						
Fidelity Freedom 2010 <i>Barclays US Agg Bond TR USD</i>	Target Date 2000-2010	FFFCX	10/17/1996	7.92%	4.37%	5.47%	6.55%	0.61%	\$6.10	0.61%	\$6.10		
				-0.69%	5.19%	4.52%	5.88%						
Fidelity Freedom 2015 <i>S&amp;P 500 TR USD</i>	Target Date 2011-2015	FFVFX	11/06/2003	8.15%	4.24%	N/A	5.41%	0.62%	\$6.20	0.62%	\$6.20		
				20.60%	7.01%	7.30%	6.59%						
Fidelity Freedom 2020 <i>S&amp;P 500 TR USD</i>	Target Date 2016-2020	FFFDX	10/17/1996	9.16%	3.91%	6.13%	6.63%	0.65%	\$6.50	0.65%	\$6.50		
				20.60%	7.01%	7.30%	6.97%						
Fidelity Freedom 2025 <i>S&amp;P 500 TR USD</i>	Target Date 2021-2025	FFTWX	11/06/2003	11.28%	4.12%	N/A	5.70%	0.72%	\$7.20	0.72%	\$7.20		
				20.60%	7.01%	7.30%	6.59%						
Fidelity Freedom 2030 <i>S&amp;P 500 TR USD</i>	Target Date 2026-2030	FFFEX	10/17/1996	11.97%	3.54%	6.33%	6.40%	0.74%	\$7.40	0.74%	\$7.40		
				20.60%	7.01%	7.30%	6.97%						
Fidelity Freedom 2035 <i>S&amp;P 500 TR USD</i>	Target Date 2031-2035	FFTHX	11/06/2003	13.73%	3.57%	N/A	5.62%	0.79%	\$7.90	0.79%	\$7.90		
				20.60%	7.01%	7.30%	6.59%						
Fidelity Freedom 2040 <i>S&amp;P 500 TR USD</i>	Target Date 2036-2040	FFFFX	09/06/2000	13.95%	3.41%	6.52%	2.05%	0.79%	\$7.90	0.79%	\$7.90		
				20.60%	7.01%	7.30%	2.53%						
Fidelity Freedom 2045 <i>S&amp;P 500 TR USD</i>	Target Date 2041-2045	FFFGX	06/01/2006	14.53%	3.48%	N/A	3.53%	0.80%	\$8.00	0.80%	\$8.00		
				20.60%	7.01%	7.30%	5.43%						
Fidelity Freedom 2050 <i>S&amp;P 500 TR USD</i>	Target Date 2046-2050	FFFHX	06/01/2006	14.64%	3.12%	N/A	3.25%	0.81%	\$8.10	0.81%	\$8.10		
				20.60%	7.01%	7.30%	5.43%						
Fidelity Freedom 2055 <i>S&amp;P 500 TR USD</i>	Target Date 2051+	FDEEX	06/01/2011	15.18%	N/A	N/A	5.06%	0.82%	\$8.20	0.82%	\$8.20		
				20.60%	7.01%	7.30%	12.57%						

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
								Gross		Net			
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000	Shareholder Type Fees	Restrictions
Fidelity Global Balanced	World Allocation	FGBLX	02/01/1993	9.52%	4.02%	8.54%	7.95%	1.04%	\$10.40	1.04%	\$10.40	Redemption Fee: 1.00% if held < 30 days	
MSCI World NR USD				18.58%	2.70%	7.25%	7.15%						
Fidelity Global Strategies	World Allocation	FDYSX	10/31/2007	5.14%	2.87%	N/A	1.79%	1.21%	\$12.10	1.08%	\$10.80		
MSCI ACWI NR USD				16.57%	2.30%	7.59%	-0.98%	Contractual Waiver		Exp: 07/01/2013			
Equities													

#### Mutual Fund

Fidelity China Region <i>MSCI AC Golden Dragon NR USD</i>	China Region	FHKCX	11/01/1995	19.31%	4.81%	13.26%	9.09%	1.04%	\$10.40	1.04%	\$10.40	Redemption Fee: 1.50% if held < 90 days	
				10.54%	2.16%	11.30%	N/A						
Fidelity Select Telecommunications <i>S&amp;P 500 TR USD</i>	Communications	FSTCX	07/29/1985	20.03%	8.52%	8.23%	10.48%	0.87%	\$8.70	0.87%	\$8.70	Redemption Fee: 0.75% if held < 30 days	
				20.60%	7.01%	7.30%	10.49%						
Fidelity Select Wireless <i>S&amp;P 500 TR USD</i>	Communications	FWRLX	09/21/2000	21.34%	7.01%	13.16%	0.57%	0.90%	\$9.00	0.90%	\$9.00	Redemption Fee: 0.75% if held < 30 days	
				20.60%	7.01%	7.30%	2.77%						
Fidelity Select Automotive <i>S&amp;P 500 TR USD</i>	Consumer Cyclical	FSAVX	06/30/1986	47.01%	13.84%	8.27%	8.95%	0.91%	\$9.10	0.91%	\$9.10	Redemption Fee: 0.75% if held < 30 days	
				20.60%	7.01%	7.30%	9.61%						
Fidelity Select Construction & Housing <i>S&amp;P 500 TR USD</i>	Consumer Cyclical	FSHOX	09/29/1986	31.62%	13.79%	11.07%	11.66%	0.86%	\$8.60	0.86%	\$8.60	Redemption Fee: 0.75% if held < 30 days	
				20.60%	7.01%	7.30%	9.65%	Voluntary Waiver					
Fidelity Select Consumer Discretionary <i>S&amp;P 500 TR USD</i>	Consumer Cyclical	FSCPX	06/29/1990	26.90%	14.67%	8.25%	9.80%	0.86%	\$8.60	0.86%	\$8.60	Redemption Fee: 0.75% if held < 30 days	
				20.60%	7.01%	7.30%	9.02%						
Fidelity Select Leisure <i>S&amp;P 500 TR USD</i>	Consumer Cyclical	FDSLX	05/08/1984	21.46%	15.87%	11.23%	13.98%	0.85%	\$8.50	0.85%	\$8.50	Redemption Fee: 0.75% if held < 30 days	
				20.60%	7.01%	7.30%	10.91%	Voluntary Waiver					
Fidelity Select Multimedia <i>S&amp;P 500 TR USD</i>	Consumer Cyclical	FBMPX	06/30/1986	37.64%	17.38%	10.08%	12.78%	0.88%	\$8.80	0.88%	\$8.80	Redemption Fee: 0.75% if held < 30 days	
				20.60%	7.01%	7.30%	9.61%	Voluntary Waiver					
Fidelity Select Retailing	Consumer Cyclical	FSRPX	12/16/1985	26.44%	19.71%	12.54%	13.15%	0.86%	\$8.60	0.86%	\$8.60	Redemption Fee: 0.75% if	

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
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								%	Per \$1000	%	Per \$1000		
S&P 500 TR USD				20.60%	7.01%	7.30%	10.36%	Voluntary Waiver				held < 30 days	
Fidelity Select Consumer Staples	Consumer Defensive	FDFA	07/29/1985	17.03%	10.88%	11.62%	13.36%	0.81%	\$8.10	0.81%	\$8.10	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.49%	Voluntary Waiver					
Fidelity EMEA	Diversified Emerging Mkts	FEMEX	05/08/2008	3.34%	-0.52%	N/A	-1.89%	1.37%	\$13.70	1.37%	\$13.70	Redemption Fee: 1.50% if held < 90 days	
MSCI EM EMEA NR USD				-0.60%	-3.81%	11.94%	-4.61%						
Fidelity Emerg Mkts Discv	Diversified Emerging Mkts	FEDDX	11/01/2011	12.35%	N/A	N/A	11.80%	3.07%	\$30.70	1.50%	\$15.00	Redemption Fee: 2.00% if held < 90 days	
MSCI EM NR USD				2.87%	-0.43%	13.66%	0.79%	Contractual Waiver		Exp: 12/31/2013			
Fidelity Emerging Markets	Diversified Emerging Mkts	FEMKX	11/01/1990	7.60%	-4.27%	12.42%	4.88%	1.09%	\$10.90	1.09%	\$10.90	Redemption Fee: 1.50% if held < 90 days	
MSCI EM NR USD				2.87%	-0.43%	13.66%	N/A						
Fidelity Spartan EMkts Idx Advtg	Diversified Emerging Mkts	FPMAX	09/08/2011	2.00%	N/A	N/A	-3.32%	0.35%	\$3.50	0.20%	\$2.00	Redemption Fee: 1.50% if held < 90 days	
FTSE Emerging TR USD				3.62%	0.15%	14.39%	-1.68%	Contractual Waiver		Exp: 12/31/2013			
Fidelity Total Emerg Mkts	Diversified Emerging Mkts	FTEMX	11/01/2011	3.18%	N/A	N/A	3.02%	1.60%	\$16.00	1.40%	\$14.00	Redemption Fee: 1.50% if held < 90 days	
MSCI EM NR USD				2.87%	-0.43%	13.66%	0.79%	Contractual Waiver		Exp: 12/31/2013			
Strategic Advisers Em Mkts Fd of Fds	Diversified Emerging Mkts	FLILX	05/02/2012	4.47%	N/A	N/A	-2.36%	2.26%	\$22.60	1.22%	\$12.20	Redemption Fee: 1.50% if held < 90 days	
MSCI EM NR USD				2.87%	-0.43%	13.66%	-4.77%	Contractual Waiver		Exp: 04/30/2014			
Fidelity Pacific Basin	Diversified Pacific/Asia	FPBFX	10/01/1986	25.13%	5.41%	11.36%	6.67%	1.28%	\$12.80	1.28%	\$12.80	Redemption Fee: 1.50% if held < 90 days	
MSCI Pacific NR USD				18.45%	1.07%	8.16%	3.24%						
Fidelity Select Energy	Equity Energy	FSENX	07/14/1981	20.81%	-5.42%	12.72%	9.24%	0.82%	\$8.20	0.82%	\$8.20	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	11.09%						
Fidelity Select Energy Service	Equity Energy	FSESX	12/16/1985	27.21%	-8.48%	10.65%	9.16%	0.82%	\$8.20	0.82%	\$8.20	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.36%						
Fidelity Select Natural Gas	Equity Energy	FSNGX	04/21/1993	11.97%	-9.62%	9.53%	8.66%	0.87%	\$8.70	0.87%	\$8.70	Redemption	



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								%	Per \$1000	%	Per \$1000		
S&P 500 TR USD				20.60%	7.01%	7.30%	8.69%					Fee: 0.75% if held < 30 days	
Fidelity Select Natural Resources	Equity Energy	FNARX	03/03/1997	15.53%	-5.51%	12.83%	9.77%	0.86%	\$8.60	0.86%	\$8.60	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	6.32%						
Fidelity Select Gold	Equity Precious Metals	FSAGX	12/16/1985	-46.52%	-12.42%	4.42%	5.20%	0.93%	\$9.30	0.92%	\$9.20	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.36%						
Fidelity Europe	Europe Stock	FIEUX	10/01/1986	23.23%	-0.77%	9.53%	8.88%	0.83%	\$8.30	0.83%	\$8.30	Redemption Fee: 1.00% if held < 30 days	
MSCI Europe NR USD				18.86%	-1.35%	7.50%	8.35%						
Fidelity Europe Capital Appreciation	Europe Stock	FECAX	12/21/1993	24.28%	-1.02%	8.09%	8.45%	0.95%	\$9.50	0.95%	\$9.50	Redemption Fee: 1.00% if held < 30 days	
MSCI Europe NR USD				18.86%	-1.35%	7.50%	7.47%						
Fidelity Select Banking	Financial	FSRBX	06/30/1986	23.98%	7.14%	1.60%	9.68%	0.85%	\$8.50	0.85%	\$8.50	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	9.61%						
Fidelity Select Brokerage & Invmt Mgmt	Financial	FSLBX	07/29/1985	40.15%	5.54%	7.67%	11.09%	1.79%	\$17.90	1.79%	\$17.90	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.49%						
Fidelity Select Consumer Finance	Financial	FSVLX	12/16/1985	29.90%	0.51%	-4.64%	8.77%	0.89%	\$8.90	0.89%	\$8.90	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.36%						
Fidelity Select Financial Services	Financial	FIDSX	12/10/1981	26.76%	1.84%	0.97%	11.29%	0.96%	\$9.60	0.96%	\$9.60	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	11.30%						
Fidelity Select Insurance	Financial	FSPCX	12/16/1985	35.83%	9.05%	5.48%	10.99%	0.87%	\$8.70	0.87%	\$8.70	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.36%						
Fidelity Diversified International	Foreign Large Blend	FDIVX	12/27/1991	18.28%	-1.09%	7.97%	8.51%	1.01%	\$10.10	1.01%	\$10.10	Redemption Fee: 1.00% if held < 30 days	
MSCI EAFE NR USD				18.62%	-0.63%	7.67%	5.46%						
Fidelity International Discovery	Foreign Large Blend	FIGRX	12/31/1986	20.36%	-0.24%	8.95%	7.79%	1.01%	\$10.10	1.01%	\$10.10	Redemption Fee: 1.00% if	

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
MSCI EAFE NR USD				18.62%	-0.63%	7.67%	5.86%					held < 30 days	
Fidelity International Enhanced Index	Foreign Large Blend	FIENX	12/20/2007	19.64%	-1.16%	N/A	-2.70%	0.63%	\$6.30	0.63%	\$6.30	Redemption Fee: 1.00% if held < 30 days	
MSCI EAFE NR USD				18.62%	-0.63%	7.67%	-2.05%						
Fidelity Overseas	Foreign Large Blend	FOSFX	12/04/1984	22.11%	-1.80%	7.31%	10.05%	0.69%	\$6.90	0.69%	\$6.90	Redemption Fee: 1.00% if held < 30 days	
MSCI EAFE NR USD				18.62%	-0.63%	7.67%	9.15%						
Fidelity Spartan Glb ex US Idx Advtg	Foreign Large Blend	FSGDX	09/08/2011	13.16%	N/A	N/A	6.20%	0.28%	\$2.80	0.18%	\$1.80	Redemption Fee: 1.00% if held < 90 days	
MSCI ACWI Ex USA NR USD				13.63%	-0.80%	8.62%	6.28%	Contractual Waiver		Exp: 12/31/2013			
Fidelity Spartan Intl Idx Advtg	Foreign Large Blend	FSIVX	10/14/2005	18.68%	-0.38%	N/A	3.55%	0.17%	\$1.70	0.12%	\$1.20	Redemption Fee: 1.00% if held < 90 days	
MSCI EAFE NR USD				18.62%	-0.63%	7.67%	3.43%	Contractual Waiver		Exp: 04/30/2014			
Fidelity Total International Equity	Foreign Large Blend	FTIEX	11/01/2007	15.67%	-0.20%	N/A	-3.07%	1.16%	\$11.60	1.16%	\$11.60	Redemption Fee: 1.00% if held < 30 days	
MSCI ACWI Ex USA NR USD				13.63%	-0.80%	8.62%	-3.45%						
Strategic Advisers Intl Multi-Mgr	Foreign Large Blend	FMJDX	05/02/2012	19.34%	N/A	N/A	12.03%	1.29%	\$12.90	1.18%	\$11.80	Redemption Fee: 1.00% if held < 30 days	
MSCI ACWI Ex USA NR USD				13.63%	-0.80%	8.62%	6.14%	Contractual Waiver		Exp: 04/30/2014			
Fidelity International Capital Apprec	Foreign Large Growth	FIVFX	11/01/1994	18.34%	2.32%	6.61%	5.81%	1.22%	\$12.20	1.22%	\$12.20	Redemption Fee: 1.00% if held < 30 days	
MSCI ACWI Ex USA NR USD				13.63%	-0.80%	8.62%	N/A						
Fidelity International Growth	Foreign Large Growth	FIGFX	11/01/2007	15.49%	3.17%	N/A	0.35%	1.28%	\$12.80	1.20%	\$12.00	Redemption Fee: 1.00% if held < 30 days	
MSCI EAFE Growth NR USD				18.67%	-0.38%	7.62%	-2.45%	Contractual Waiver		Exp: 12/31/2013			
Fidelity International Value	Foreign Large Value	FIVLX	05/18/2006	19.90%	-2.23%	N/A	-0.38%	1.13%	\$11.30	1.13%	\$11.30	Redemption Fee: 1.00% if held < 30 days	
MSCI EAFE Value NR USD				18.56%	-0.93%	7.64%	0.19%						
Fidelity International Small Cap	Foreign Small/Mid Growth	FISMX	09/18/2002	25.95%	3.09%	12.96%	14.96%	1.36%	\$13.60	1.36%	\$13.60	Redemption Fee: 2.00% if held < 90 days	
MSCI EAFE Small Cap NR USD				20.88%	2.48%	10.38%	11.27%						
Fidelity International Small Cap Opp	Foreign Small/Mid Growth	FSCOX	08/02/2005	22.90%	0.32%	N/A	4.86%	1.47%	\$14.70	1.40%	\$14.00	Redemption Fee: 2.00% if held < 90	

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
MSCI EAFE Small Cap NR USD				20.88%	2.48%	10.38%	4.36%					days	
Fidelity Select Biotechnology	Health	FBIOX	12/16/1985	37.25%	18.42%	12.47%	13.27%	0.81%	\$8.10	0.81%	\$8.10	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.36%						
Fidelity Select Health Care	Health	FSPHX	07/14/1981	29.40%	13.92%	9.95%	15.52%	0.79%	\$7.90	0.79%	\$7.90	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	11.09%						
Fidelity Select Medical Delivery	Health	FSHCX	06/30/1986	14.97%	12.78%	14.05%	11.52%	0.84%	\$8.40	0.84%	\$8.40	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	9.61%						
Fidelity Select Medical Equip & Systems	Health	FSMEX	04/28/1998	20.10%	8.56%	10.05%	12.49%	0.83%	\$8.30	0.83%	\$8.30	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	4.51%						
Fidelity Select Pharmaceuticals	Health	FPHAX	06/18/2001	22.70%	14.76%	9.98%	6.67%	0.85%	\$8.50	0.85%	\$8.50	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	4.43%						
Fidelity Select Air Transportation	Industrials	FSAIX	12/16/1985	27.78%	16.61%	10.45%	10.36%	0.94%	\$9.40	0.94%	\$9.40	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.36%						
Fidelity Select Defense & Aerospace	Industrials	FSDAX	05/08/1984	27.33%	10.72%	12.82%	11.28%	0.84%	\$8.40	0.84%	\$8.40	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.91%						
Fidelity Select Envir and Alt Energy	Industrials	FSLEX	06/29/1989	25.19%	2.56%	6.03%	3.49%	0.99%	\$9.90	0.99%	\$9.90	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	9.30%						
Fidelity Select Industrial Equipment	Industrials	FSCGX	09/29/1986	19.30%	6.58%	10.87%	9.49%	0.82%	\$8.20	0.82%	\$8.20	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	9.65%						
Fidelity Select Industrials	Industrials	FCYIX	03/03/1997	25.67%	9.42%	12.94%	9.84%	0.85%	\$8.50	0.85%	\$8.50	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	6.32%						
Fidelity Select Transportation	Industrials	FSRFX	09/29/1986	22.92%	11.61%	11.25%	12.33%	0.89%	\$8.90	0.89%	\$8.90	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	9.65%						

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date					Gross		Net		Shareholder Type Fees	Restrictions
				1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000		
Fidelity Japan <i>Topix TR JPY</i>	Japan Stock	FJPNX	09/15/1992	19.95%	-0.93%	5.43%	3.62%	1.09%	\$10.90	1.09%	\$10.90	Redemption Fee: 1.50% if held < 90 days	
Fidelity Japan Smaller Companies <i>MSCI Japan NR USD</i>	Japan Stock	FJSCX	11/01/1995	44.34%	6.35%	7.83%	4.75%	1.05%	\$10.50	1.05%	\$10.50	Redemption Fee: 1.50% if held < 90 days	
Fidelity Disciplined Equity <i>S&amp;P 500 TR USD</i>	Large Blend	FDEQX	12/28/1988	22.28%	2.73%	6.13%	9.83%	0.54%	\$5.40	0.54%	\$5.40		
Fidelity Dividend Growth <i>S&amp;P 500 TR USD</i>	Large Blend	FDGFX	04/27/1993	21.46%	7.67%	5.87%	10.35%	0.93%	\$9.30	0.93%	\$9.30		
Fidelity Growth & Income <i>S&amp;P 500 TR USD</i>	Large Blend	FGRIX	12/30/1985	25.47%	3.70%	2.97%	9.76%	0.71%	\$7.10	0.71%	\$7.10		
Fidelity Large Cap Core Enhanced Index <i>S&amp;P 500 TR USD</i>	Large Blend	FLCEX	04/19/2007	21.55%	6.63%	N/A	3.65%	0.45%	\$4.50	0.45%	\$4.50		
Fidelity Large Cap Stock <i>S&amp;P 500 TR USD</i>	Large Blend	FLCSX	06/22/1995	27.87%	9.36%	7.98%	7.70%	0.85%	\$8.50	0.85%	\$8.50		
Fidelity Mega Cap Stock <i>S&amp;P 500 TR USD</i>	Large Blend	FGRTX	12/28/1998	24.17%	7.98%	6.90%	3.84%	0.76%	\$7.60	0.76%	\$7.60		
Fidelity Spartan 500 Index Advtg <i>S&amp;P 500 TR USD</i>	Large Blend	FUSVX	10/14/2005	20.55%	6.99%	N/A	6.22%	0.07%	\$0.70	0.05%	\$0.50		
Fidelity Spartan Total Mkt Idx Advtg <i>DJ US Total Float Adjusted TR USD</i>	Large Blend	FSTVX	10/14/2005	21.42%	7.38%	N/A	6.71%	0.07%	\$0.70	0.06%	\$0.60	Redemption Fee: 0.50% if held < 90 days	
Fidelity Value Discovery <i>Russell 3000 Value TR USD</i>	Large Blend	FVDFX	12/10/2002	23.96%	5.72%	8.56%	9.00%	0.87%	\$8.70	0.87%	\$8.70		
Strategic Advisers Core Multi-Mgr <i>Russell 1000 TR USD</i>	Large Blend	FLAUX	11/16/2011	20.18%	N/A	N/A	18.82%	1.11%	\$11.10	0.98%	\$9.80		
Fidelity <i>S&amp;P 500 TR USD</i>	Large Growth	FFIDX	04/30/1930	16.85%	4.04%	6.88%	9.92%	0.58%	\$5.80	0.58%	\$5.80		
Fidelity Blue Chip Growth <i>Russell 1000 Growth TR USD</i>	Large Growth	FBGRX	12/31/1987	20.89%	9.02%	7.33%	10.68%	0.90%	\$9.00	0.90%	\$9.00		
Fidelity Capital Appreciation	Large Growth	FDCAX	11/26/1986	19.87%	7.37%	8.59%	10.56%	0.96%	\$9.60	0.96%	\$9.60		

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date					Gross		Net		Shareholder Type Fees	Restrictions
				1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000		
S&P 500 TR USD				20.60%	7.01%	7.30%	9.84%						
Fidelity Contrafund S&P 500 TR USD	Large Growth	FCNTX	05/17/1967	16.79%	5.98%	9.88%	12.28%	0.74%	\$7.40	0.74%	\$7.40		
Fidelity Export & Multinational S&P 500 TR USD	Large Growth	FEXPX	10/04/1994	16.69%	3.52%	7.43%	11.58%	0.82%	\$8.20	0.82%	\$8.20	Redemption Fee: 0.75% if held < 30 days	
Fidelity Fifty S&P 500 TR USD	Large Growth	FFTYX	09/17/1993	19.41%	3.10%	5.55%	9.12%	0.94%	\$9.40	0.94%	\$9.40		
Fidelity Focused Stock S&P 500 TR USD	Large Growth	FTQGX	11/12/1996	19.50%	6.90%	10.16%	6.17%	0.93%	\$9.30	0.93%	\$9.30		
Fidelity Growth Company Russell 3000 Growth TR USD	Large Growth	FDGRX	01/17/1983	18.01%	7.43%	10.39%	12.81%	0.90%	\$9.00	0.90%	\$9.00		
Fidelity Growth Discovery Russell 3000 Growth TR USD	Large Growth	FDSVX	03/31/1998	15.83%	4.11%	7.09%	5.85%	0.81%	\$8.10	0.81%	\$8.10		
Fidelity Independence S&P 500 TR USD	Large Growth	FDFFX	03/25/1983	22.96%	0.11%	7.95%	11.40%	0.78%	\$7.80	0.78%	\$7.80		
Fidelity Large Cap Growth Enhanced Index Russell 1000 Growth TR USD	Large Growth	FLGEX	04/19/2007	17.37%	7.49%	N/A	4.86%	0.45%	\$4.50	0.45%	\$4.50		
Fidelity Magellan S&P 500 TR USD	Large Growth	FMAGX	05/02/1963	20.03%	1.30%	4.42%	16.03%	0.51%	\$5.10	0.51%	\$5.10		
Fidelity Nasdaq Composite Index NASDAQ Composite TR USD	Large Growth	FNCMX	09/25/2003	17.35%	9.21%	N/A	7.34%	0.58%	\$5.80	0.35%	\$3.50	Redemption Fee: 0.75% if held < 90 days	
Fidelity New Millennium S&P 500 TR USD	Large Growth	FMILX	12/28/1992	21.72%	9.55%	9.49%	13.64%	0.96%	\$9.60	0.96%	\$9.60		
Fidelity OTC NASDAQ Composite TR USD	Large Growth	FOCPX	12/31/1984	21.36%	9.22%	10.32%	12.76%	0.91%	\$9.10	0.91%	\$9.10		
Fidelity Stock Selector All Cap S&P 500 TR USD	Large Growth	FDSSX	09/28/1990	21.49%	5.13%	6.90%	10.03%	0.73%	\$7.30	0.73%	\$7.30		
Fidelity Trend Russell 1000 Growth TR USD	Large Growth	FTRNX	06/16/1958	17.19%	7.23%	8.48%	11.48%	0.89%	\$8.90	0.89%	\$8.90		
Strategic Advisers Growth Multi-Mgr	Large Growth	FMELX	11/16/2011	17.50%	N/A	N/A	15.12%	0.92%	\$9.20	0.92%	\$9.20		

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Russell 1000 Growth TR USD				17.07%	7.47%	7.40%	17.08%						
Fidelity Blue Chip Value	Large Value	FBCVX	06/17/2003	26.06%	2.22%	5.21%	4.83%	0.77%	\$7.70	0.77%	\$7.70		
Russell 1000 Value TR USD				25.32%	6.67%	7.79%	7.39%						
Fidelity Equity Dividend Income	Large Value	FEQTX	08/21/1990	20.45%	4.93%	5.58%	10.11%	0.67%	\$6.70	0.67%	\$6.70		
Russell 3000 Value TR USD				25.28%	6.83%	7.90%	10.05%						
Fidelity Equity-Income	Large Value	FEQIX	05/16/1966	23.61%	5.39%	6.46%	11.55%	0.68%	\$6.80	0.68%	\$6.80		
Russell 3000 Value TR USD				25.28%	6.83%	7.90%	N/A						
Fidelity Large Cap Value Enhanced Index	Large Value	FLVEX	04/19/2007	26.38%	6.09%	N/A	1.80%	0.47%	\$4.70	0.47%	\$4.70		
Russell 1000 Value TR USD				25.32%	6.67%	7.79%	2.15%						
Fidelity Stock Selec Lg Cp Val	Large Value	FSLVX	11/15/2001	25.60%	3.58%	6.57%	4.94%	0.57%	\$5.70	0.57%	\$5.70		
Russell 1000 Value TR USD				25.32%	6.67%	7.79%	6.32%						
Fidelity Strategic Dividend & Income	Large Value	FSDIX	12/23/2003	15.62%	6.34%	N/A	6.72%	0.81%	\$8.10	0.81%	\$8.10		
S&P 500 TR USD				20.60%	7.01%	7.30%	6.26%						
Strategic Advisers Value Multi-Mgr	Large Value	FKMOX	11/16/2011	22.25%	N/A	N/A	21.07%	1.64%	\$16.40	0.99%	\$9.90		
Russell 1000 Value TR USD				25.32%	6.67%	7.79%	23.46%	Contractual Waiver		Exp: 07/31/2013			
Fidelity Latin America	Latin America Stock	FLATX	04/19/1993	-11.93%	-7.09%	16.59%	9.23%	1.02%	\$10.20	1.02%	\$10.20	Redemption Fee: 1.50% if held < 90 days	
MSCI EM Latin America NR USD				-6.97%	-4.96%	18.22%	N/A						
Fidelity Leveraged Company Stock	Mid-Cap Blend	FLVCX	12/19/2000	32.67%	2.39%	12.30%	13.52%	0.86%	\$8.60	0.86%	\$8.60	Redemption Fee: 1.50% if held < 90 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	3.66%						
Fidelity Low-Priced Stock	Mid-Cap Blend	FLPSX	12/27/1989	27.05%	9.80%	11.30%	14.35%	0.88%	\$8.80	0.88%	\$8.80	Redemption Fee: 1.50% if held < 90 days	
Russell 2000 TR USD				24.21%	8.77%	9.53%	9.40%						
Fidelity Mid Cap Enhanced Index	Mid-Cap Blend	FMEIX	12/20/2007	26.99%	8.11%	N/A	6.06%	0.62%	\$6.20	0.62%	\$6.20	Redemption Fee: 0.75% if held < 30 days	
Russell Mid Cap TR USD				25.41%	8.28%	10.65%	6.05%						
Fidelity Spartan Extnd Mkt Idx Advtg	Mid-Cap Blend	FSEVX	10/14/2005	25.39%	9.06%	N/A	8.43%	0.07%	\$0.70	0.07%	\$0.70	Redemption Fee: 0.75% if held < 90 days	
DJ US Completion Float Adjusted TR USD				25.11%	8.95%	10.58%	8.32%						
Fidelity Spartan Mid Cap Idx Advtg	Mid-Cap Blend	FSCCKX	09/08/2011	25.30%	N/A	N/A	20.99%	0.22%	\$2.20	0.10%	\$1.00	Redemption Fee: 0.75% if held < 30	

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Russell Mid Cap TR USD				25.41%	8.28%	10.65%	21.15%	Contractual Waiver		Exp: 06/30/2014		days	
Fidelity Value Strategies	Mid-Cap Blend	FSLSX	12/30/1983	27.13%	8.30%	9.18%	11.82%	0.89%	\$8.90	0.89%	\$8.90		
Russell Mid Cap Value TR USD				27.65%	8.87%	10.92%	N/A						
Fidelity Growth Strategies	Mid-Cap Growth	FDEGX	12/28/1990	23.55%	4.23%	6.57%	8.14%	0.73%	\$7.30	0.73%	\$7.30	Redemption Fee: 1.50% if held < 90 days	
Russell Mid Cap Growth TR USD				22.88%	7.61%	9.94%	10.67%						
Fidelity Mid-Cap Stock	Mid-Cap Growth	FMCSX	03/29/1994	23.07%	6.23%	9.32%	11.43%	0.66%	\$6.60	0.66%	\$6.60	Redemption Fee: 0.75% if held < 30 days	
S&P MidCap 400 TR				25.18%	8.91%	10.74%	11.86%						
Fidelity Mid Cap Value	Mid-Cap Value	FSMVX	11/15/2001	29.76%	8.71%	10.28%	9.01%	0.85%	\$8.50	0.85%	\$8.50	Redemption Fee: 0.75% if held < 30 days	
Russell Mid Cap Value TR USD				27.65%	8.87%	10.92%	10.03%						
Fidelity Value	Mid-Cap Value	FDVLX	12/01/1978	31.44%	7.15%	9.37%	12.39%	0.68%	\$6.80	0.68%	\$6.80		
Russell Mid Cap Value TR USD				27.65%	8.87%	10.92%	N/A						
Fidelity Canada	Miscellaneous Region	FICDX	11/17/1987	5.05%	-2.80%	10.70%	9.89%	0.77%	\$7.70	0.77%	\$7.70	Redemption Fee: 1.50% if held < 90 days	
S&P/TSX Composite TR				7.90%	-0.53%	8.41%	8.40%						
Fidelity Nordic	Miscellaneous Region	FNORX	11/01/1995	26.80%	-0.30%	11.47%	10.27%	1.08%	\$10.80	1.08%	\$10.80	Redemption Fee: 1.50% if held < 90 days	
MSCI World NR USD				18.58%	2.70%	7.25%	6.03%						
Fidelity Global Cmtty Stk	Natural Resources	FFGCX	03/25/2009	-7.90%	N/A	N/A	5.94%	1.10%	\$11.00	1.10%	\$11.00	Redemption Fee: 1.00% if held < 30 days	
MSCI ACWI NR USD				16.57%	2.30%	7.59%	16.00%						
Fidelity Select Chemicals	Natural Resources	FSCHX	07/29/1985	19.81%	9.70%	16.05%	14.12%	0.83%	\$8.30	0.83%	\$8.30	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.49%						
Fidelity Select Materials	Natural Resources	FSDPX	09/29/1986	15.19%	5.29%	14.46%	10.28%	0.85%	\$8.50	0.85%	\$8.50	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	9.65%						
Fidelity Emerging Asia	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	8.10%	0.50%	13.15%	7.13%	0.94%	\$9.40	0.94%	\$9.40	Redemption Fee: 1.50% if held < 90 days	
MSCI AC Asia Ex Japan NR USD				8.86%	3.48%	12.89%	N/A						
Fidelity Small Cap Discovery	Small Blend	FSCRX	09/26/2000	33.41%	17.83%	12.91%	11.44%	1.06%	\$10.60	1.06%	\$10.60	Redemption	



FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date					Gross		Net		Shareholder Type Fees	Restrictions
				1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000		
Russell 2000 TR USD				24.21%	8.77%	9.53%	6.65%					Fee: 1.50% if held < 90 days	
Fidelity Small Cap Enhanced Index	Small Blend	FCPEX	12/20/2007	26.00%	9.10%	N/A	6.16%	0.76%	\$7.60	0.76%	\$7.60	Redemption Fee: 1.50% if held < 90 days	
Russell 2000 TR USD				24.21%	8.77%	9.53%	5.98%						
Fidelity Small Cap Stock	Small Blend	FSLCX	03/12/1998	17.21%	6.07%	8.77%	8.16%	0.72%	\$7.20	0.72%	\$7.20	Redemption Fee: 2.00% if held < 90 days	
Russell 2000 TR USD				24.21%	8.77%	9.53%	6.32%						
Fidelity Spartan Sm Cp Idx Advtg	Small Blend	FSSVX	09/08/2011	24.25%	N/A	N/A	22.44%	0.30%	\$3.00	0.16%	\$1.60	Redemption Fee: 1.50% if held < 90 days	
Russell 2000 TR USD				24.21%	8.77%	9.53%	22.57%	Contractual Waiver		Exp: 06/30/2014			
Fidelity Stock Selector Sm Cp	Small Blend	FDSCX	06/28/1993	22.03%	6.38%	8.28%	7.81%	1.07%	\$10.70	1.07%	\$10.70	Redemption Fee: 1.50% if held < 90 days	
Russell 2000 TR USD				24.21%	8.77%	9.53%	8.93%						
Strategic Advisers S-M Cp Multi-Mgr	Small Blend	FNAPX	12/20/2011	22.24%	N/A	N/A	20.55%	1.23%	\$12.30	1.20%	\$12.00	Redemption Fee: 1.50% if held < 90 days	
Russell 2500 TR USD				25.61%	9.21%	10.34%	23.14%	Contractual Waiver		Exp: 04/30/2014			
Fidelity Small Cap Growth	Small Growth	FCPGX	11/03/2004	23.89%	7.82%	N/A	9.74%	1.03%	\$10.30	1.03%	\$10.30	Redemption Fee: 1.50% if held < 90 days	
Russell 2000 Growth TR USD				23.67%	8.89%	9.62%	7.95%						
Fidelity Small Cap Value	Small Value	FCPVX	11/03/2004	28.36%	13.82%	N/A	10.97%	1.13%	\$11.30	1.13%	\$11.30	Redemption Fee: 1.50% if held < 90 days	
Russell 2000 Value TR USD				24.76%	8.59%	9.30%	6.59%						
Fidelity Select Communications Equip	Technology	FSDCX	06/29/1990	23.32%	5.07%	7.39%	9.75%	0.93%	\$9.30	0.93%	\$9.30	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	9.02%						
Fidelity Select Computers	Technology	FDCPX	07/29/1985	12.59%	11.01%	9.34%	11.74%	0.85%	\$8.50	0.85%	\$8.50	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.49%						
Fidelity Select Electronics	Technology	FSELX	07/29/1985	15.76%	7.48%	6.05%	10.12%	0.84%	\$8.40	0.84%	\$8.40	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.49%						
Fidelity Select IT Services	Technology	FBSOX	02/04/1998	27.90%	13.63%	12.84%	11.10%	0.86%	\$8.60	0.86%	\$8.60	Redemption Fee: 0.75% if	



FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
S&P 500 TR USD				20.60%	7.01%	7.30%	4.98%					held < 30 days	
Fidelity Select Software & Comp	Technology	FSCSX	07/29/1985	22.75%	12.61%	11.90%	15.22%	0.82%	\$8.20	0.82%	\$8.20	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	10.49%						
Fidelity Select Technology	Technology	FSPTX	07/14/1981	12.03%	9.85%	8.65%	11.88%	0.81%	\$8.10	0.81%	\$8.10	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	11.09%						
Fidelity Select Utilities Portfolio	Utilities	FSUTX	12/10/1981	10.86%	2.36%	9.33%	11.16%	0.83%	\$8.30	0.83%	\$8.30	Redemption Fee: 0.75% if held < 30 days	
S&P 500 TR USD				20.60%	7.01%	7.30%	11.30%						
Fidelity Telecom and Utilities	Utilities	FIUIX	11/27/1987	11.53%	4.76%	8.74%	8.94%	0.83%	\$8.30	0.83%	\$8.30		
S&P 500 TR USD				20.60%	7.01%	7.30%	9.97%						
Fidelity Global Equity Income	World Stock	FGILX	05/02/2012	17.10%	N/A	N/A	11.10%	2.18%	\$21.80	1.20%	\$12.00	Redemption Fee: 1.00% if held < 30 days	
MSCI World NR USD				18.58%	2.70%	7.25%	12.00%	Contractual Waiver		Exp: 12/31/2013			
Fidelity Worldwide	World Stock	FWWFX	05/30/1990	19.93%	3.22%	8.90%	7.53%	1.11%	\$11.10	1.11%	\$11.10	Redemption Fee: 1.00% if held < 30 days	
MSCI World NR USD				18.58%	2.70%	7.25%	6.75%						
Fixed Income													
Mutual Fund													
Fidelity New Markets Income	Emerging Markets Bond	FNMIX	05/04/1993	2.32%	9.35%	9.66%	11.63%	0.87%	\$8.70	0.87%	\$8.70	Redemption Fee: 1.00% if held < 90 days	
JPM EMBI Global TR USD				1.24%	8.63%	8.85%	N/A						
Fidelity Capital & Income	High Yield Bond	FAGIX	11/01/1977	10.49%	10.07%	9.27%	10.18%	0.73%	\$7.30	0.73%	\$7.30	Redemption Fee: 1.00% if held < 90 days	
BofAML US HY Master II Constnd TR USD				9.55%	10.70%	8.75%	N/A						
Fidelity Focused High Income	High Yield Bond	FHIFX	09/08/2004	5.37%	7.55%	N/A	6.19%	0.81%	\$8.10	0.81%	\$8.10	Redemption Fee: 1.00% if held < 90 days	
BofAML US HY Master II TR USD				9.55%	10.62%	8.74%	8.35%						
Fidelity Global High Income	High Yield Bond	FGHNX	05/11/2011	9.30%	N/A	N/A	5.14%	0.96%	\$9.60	0.96%	\$9.60	Redemption Fee: 1.00% if held < 90 days	
BofAML US HY Master II TR USD				9.55%	10.62%	8.74%	7.00%						

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date					Gross		Net		Shareholder Type Fees	Restrictions
				1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000		
Fidelity High Income <i>BofAML US HY Master II Constrd TR USD</i>	High Yield Bond	SPHIX	08/29/1990	8.20%	9.36%	8.24%	9.35%	0.72%	\$7.20	0.72%	\$7.20	Redemption Fee: 1.00% if held < 90 days	
Fidelity Inflation-Protected Bond <i>Barclays US Treasury US TIPS TR USD</i>	Inflation-Protected Bond	FINPX	06/26/2002	-5.27%	3.87%	4.47%	5.34%	0.45%	\$4.50	0.45%	\$4.50		
Fidelity GNMA Fund <i>Barclays GNMA TR USD</i>	Intermediate Government	FGMNX	11/08/1985	-1.74%	5.36%	4.73%	6.75%	0.45%	\$4.50	0.45%	\$4.50		
Fidelity Government Income <i>Barclays US Government TR USD</i>	Intermediate Government	FGOVX	04/04/1979	-1.29%	4.61%	4.17%	7.70%	0.45%	\$4.50	0.45%	\$4.50		
Fidelity Intermediate Government Inc <i>Barclays US Govt Interm TR USD</i>	Intermediate Government	FSTGX	05/02/1988	-0.66%	3.84%	3.61%	5.80%	0.45%	\$4.50	0.45%	\$4.50		
Fidelity Spartan Interm Trs Bd Idx Advtg <i>Barclays US Government TR USD</i>	Intermediate Government	FIBAX	12/20/2005	-2.72%	5.73%	N/A	5.95%	0.10%	\$1.00	0.10%	\$1.00		
Fidelity Corporate Bond <i>Barclays US Credit TR USD</i>	Intermediate-Term Bond	FCBFX	05/04/2010	0.93%	N/A	N/A	7.14%	0.45%	\$4.50	0.45%	\$4.50		
Fidelity Intermediate Bond <i>Barclays US Govt/Credit Interm TR USD</i>	Intermediate-Term Bond	FTHRFX	05/23/1975	0.67%	5.47%	4.03%	7.75%	0.45%	\$4.50	0.45%	\$4.50		
Fidelity Investment Grade Bond <i>Barclays US Agg Bond TR USD</i>	Intermediate-Term Bond	FBNDX	08/06/1971	0.05%	5.66%	4.28%	7.29%	0.45%	\$4.50	0.45%	\$4.50		
Fidelity Mortgage Secs <i>Barclays US MBS TR USD</i>	Intermediate-Term Bond	FMSFX	12/31/1984	-0.62%	5.37%	3.89%	6.93%	0.45%	\$4.50	0.45%	\$4.50		
Fidelity Spartan US Bond Idx Advtg <i>Barclays US Agg Bond TR USD</i>	Intermediate-Term Bond	FSITX	05/04/2011	-0.93%	N/A	N/A	3.27%	0.17%	\$1.70	0.10%	\$1.00		
Fidelity Total Bond <i>Barclays US Agg Bond TR USD</i>	Intermediate-Term Bond	FTBFX	10/15/2002	-0.69%	5.19%	4.52%	3.41%	Contractual Waiver		Exp: 10/30/2014			
Fidelity Spartan L/T Tr Bd Idx Fid Advt	Long Government	FLBAX	12/20/2005	-8.41%	7.52%	N/A	6.87%	0.10%	\$1.00	0.10%	\$1.00		

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	Gross		Net		Shareholder Type Fees	Restrictions
								%	Per \$1000	%	Per \$1000		
Barclays US Treasury Long TR USD				-8.36%	7.58%	6.10%	6.97%						
Fidelity Strategic Income	Multisector Bond	FSICX	05/01/1998	3.77%	7.68%	7.13%	7.14%	0.70%	\$7.00	0.70%	\$7.00		
BofAML US HY Master II Constnd TR USD				9.55%	10.70%	8.75%	6.86%						
Fidelity Instl Shrt-Interm Govt	Short Government	FFXSX	11/10/1986	-0.10%	2.79%	2.95%	5.46%	0.45%	\$4.50	0.45%	\$4.50		
Barclays Government 1-5 Yr TR USD				0.02%	2.86%	3.13%	5.65%						
Fidelity Spartan S/T Tr Bd Idx Fid Advt	Short Government	FSBAX	12/20/2005	-0.15%	2.69%	N/A	3.64%	0.10%	\$1.00	0.10%	\$1.00		
Barclays Government 1-5 Yr TR USD				0.02%	2.86%	3.13%	3.77%						
Fidelity Short-Term Bond	Short-Term Bond	FSHBX	09/15/1986	0.99%	2.42%	2.20%	4.85%	0.45%	\$4.50	0.45%	\$4.50		
Barclays US Govt/Credit 1-3 Yr TR USD				0.74%	2.47%	2.92%	5.41%						
Fidelity Conservative Income Bond	Ultrashort Bond	FCONX	03/03/2011	0.77%	N/A	N/A	0.73%	0.40%	\$4.00	0.40%	\$4.00		
USTREAS CD Sec Mkt 6 Mon				0.44%	1.08%	2.21%	0.43%						
Fidelity Ultra-Short Bond	Ultrashort Bond	FUSFX	08/29/2002	0.73%	0.52%	0.02%	0.20%	0.45%	\$4.50	0.45%	\$4.50	Redemption Fee: 0.25% if held < 60 days	
Barclays Bellwether Swap 6 Mon TR USD				0.30%	0.94%	2.19%	2.15%						
Money Market													
Mutual Fund													
Fidelity Cash Reserves	Money Market-Taxable	FDRXX	05/10/1979	0.01%	0.39%	1.76%	5.43%	0.38%	\$3.80	0.38%	\$3.80		
USTREAS T-Bill Auction Ave 3 Mon				0.09%	0.20%	1.69%	5.31%						
Fidelity Government Money Market	Money Market-Taxable	SPAXX	02/05/1990	0.01%	0.25%	1.64%	3.36%	0.42%	\$4.20	0.42%	\$4.20		
USTREAS T-Bill Auction Ave 3 Mon				0.09%	0.20%	1.69%	3.38%						
Fidelity Money Market	Money Market-Taxable	SPRXX	01/23/1989	0.01%	0.39%	1.77%	3.73%	0.42%	\$4.20	0.42%	\$4.20		
USTREAS T-Bill Auction Ave 3 Mon				0.09%	0.20%	1.69%	3.62%						
Fidelity Money: Retirement Govt MMkt	Money Market-Taxable	FGMXX	12/16/1988	0.01%	0.25%	1.65%	3.60%	0.42%	\$4.20	0.42%	\$4.20		
USTREAS T-Bill Auction Ave 3 Mon				0.09%	0.20%	1.69%	3.63%						

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date					Gross		Net		Shareholder Type Fees	Restrictions
				1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000		
Fidelity Retirement Money Market <i>USTREAS T-Bill Auction Ave 3 Mon</i>	Money Market-Taxable	FRTXX	12/02/1988	0.01%	0.39%	1.78%	3.71%	0.42%	\$4.20	0.42%	\$4.20		
				0.09%	0.20%	1.69%	3.62%						
Fidelity Select Money Market <i>USTREAS T-Bill Auction Ave 3 Mon</i>	Money Market-Taxable	FSLXX	08/30/1985	0.04%	0.45%	1.82%	3.97%	0.30%	\$3.00	0.30%	\$3.00		
				0.09%	0.20%	1.69%	3.96%						
Fidelity Treasury Only Money Market <i>USTREAS T-Bill Auction Ave 3 Mon</i>	Money Market-Taxable	FDLXX	01/05/1988	0.01%	0.11%	1.41%	3.49%	0.42%	\$4.20	0.42%	\$4.20		
				0.09%	0.20%	1.69%	3.74%						
Fidelity US Government Reserves <i>USTREAS T-Bill Auction Ave 3 Mon</i>	Money Market-Taxable	FGRXX	11/03/1981	0.01%	0.28%	1.69%	4.58%	0.32%	\$3.20	0.32%	\$3.20		
				0.09%	0.20%	1.69%	4.68%						
Other													
Mutual Fund													
Fidelity Floating Rate High Income <i>S&amp;P/LSTA Leveraged Loan TR</i>	Bank Loan	FFRHX	09/19/2002	4.78%	4.84%	4.50%	4.73%	0.71%	\$7.10	0.71%	\$7.10	Redemption Fee: 1.00% if held < 60 days	
				7.32%	6.39%	5.38%	5.66%						
Fidelity Convertible Securities <i>BofAML All Convertible All Qualities</i>	Convertibles	FCVSX	01/05/1987	22.59%	3.61%	7.96%	11.05%	0.76%	\$7.60	0.76%	\$7.60		
				18.57%	6.96%	6.92%	N/A						
Real Estate													
Mutual Fund													
Fidelity International Real Estate <i>MSCI EAFE NR USD</i>	Global Real Estate	FIREX	09/08/2004	28.57%	2.10%	N/A	5.53%	1.19%	\$11.90	1.19%	\$11.90	Redemption Fee: 1.50% if held < 90 days	
				18.62%	-0.63%	7.67%	5.49%	Voluntary Waiver					
Fidelity Real Estate Income <i>S&amp;P 500 TR USD</i>	Real Estate	FRIFX	02/04/2003	12.14%	10.48%	7.45%	8.09%	0.90%	\$9.00	0.90%	\$9.00	Redemption Fee: 0.75% if held < 90 days	
				20.60%	7.01%	7.30%	8.52%						
Fidelity Real Estate Investment <i>S&amp;P 500 TR USD</i>	Real Estate	FRESX	11/17/1986	8.44%	7.94%	10.78%	10.43%	0.84%	\$8.40	0.84%	\$8.40	Redemption Fee: 0.75% if held < 90 days	
				20.60%	7.01%	7.30%	9.83%						

FIDELITY INVESTMENTS				Average Annual Total Returns/Benchmark				Total Annual Operating Expenses					
								Gross		Net			
Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception	%	Per \$1000	%	Per \$1000	Shareholder Type Fees	Restrictions
Fidelity Spartan Real Estate Idx Advtg	Real Estate	FSRVX	09/08/2011	7.57%	N/A	N/A	14.53%	0.20%	\$2.00	0.10%	\$1.00	Redemption Fee: 0.75% if held < 90 days	
DJ US Select REIT TR USD				7.69%	6.97%	10.68%	14.88%	Contractual Waiver		Exp: 09/30/2014			

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 2 – Fixed Return Investments

TIAA-CREF			
Name/Type/Option	Return	Term	Additional Information
Guaranteed Annuity			
TIAA Traditional-Group Supplemental Retirement Annuity	3.00%	Through 02/28/2014	The current rate shown applies to premiums remitted during the month of July 2013 and will be credited through 2/28/2014. 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.
TIAA Traditional-Retirement Annuity	3.40%	Through 02/28/2014	The current rate shown applies to premiums remitted during the month of July 2013 and will be credited through 2/28/2014. 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. Subject to the terms of your plan, once your TIAA Traditional balance exceeds \$2,000 withdrawals and transfers out must be spread out in ten annual installments.

Table 2 – Fixed Return Investments

TIAA-CREF			
Name/Type/Option	Return	Term	Additional Information
TIAA Traditional-Supplemental Retirement Annuity	3.00%	Through 02/28/2014	The current rate shown applies to premiums remitted during the month of July 2013 and will be credited through 2/28/2014. 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.

## Part II. 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-CREF

#### TIAA Traditional Annuity Lifetime Income Option

##### 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 Part I.

##### 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 Part I.

### 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-CREF may choose instead to pay your accumulations to you in a single sum.
- If your annuity payment would be less than \$100, TIAA-CREF 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.



Please visit [ttaa-cref.org/public/support/help/glossary/index.html](https://ttaa-cref.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 [dol.gov/ebsa/publications/401k\\_employee.html](https://dol.gov/ebsa/publications/401k_employee.html).

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 may be 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.

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.

TIAA-CREF provides information on restrictions on record kept investment options, as well as performance and product information for all proprietary investment options. TIAA-CREF 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.

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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.

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.