

May 07, 2021

Re: Important Information About Your Lafayette College Retirement Plan

The enclosed information is being provided to help you make informed decisions when managing your account and planning your financials goals for retirement.

While no action is required at this time, please review the notice as it contains important information regarding the fees and expenses associated with the Lafayette College Retirement Plan and its investment options. To help facilitate your review, the notice is divided into two sections:

Section I: Summary of Plan Services and Costs which provides information about administrative fees, individual transaction expenses, and your right to direct how your contributions are invested

Section II: Investment Options Comparative Chart that provides information about your plan's available investment options including their respective performance and expenses

You can access the Plan and Investment Notice, as well as up-to-date investment performance, at TIAA.org. Simply log in to your TIAA account and follow these steps:

1. Go to "Resources"
2. Select "Retirement investments" within the "Research, performance & news" section
3. Select your plan name and your Plan and Investment Notice will appear under "Helpful Links Specific To This Product"

If you prefer to receive future notices and other communications electronically, update your eDelivery preferences under "Actions". Select "Update your profile" and then "Communication preferences" to make changes. For this notice, click on "email" next to "Plan Sponsor disclosures and notices".

If you do not have a TIAA account, you can access the notice online at TIAA.org/performance and enter your Plan ID, 104585. You'll be directed to the current information.

More information about retirement plan fees and expenses is available at TIAA.org/fees, or by calling TIAA at 800-842-2252, weekdays, 8 a.m. to 10 p.m. (ET).

Sincerely,

Cristie Lazard, Office of Human Resources

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Fee Disclosure - (2/2021)

Plan and Investment Notice

LAFAYETTE COLLEGE RETIREMENT PLAN

May 7, 2021

Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. **While no action is required at this time**, please review the notice and file it with your other retirement plan documents for future reference.

Section I: Summary of Plan Services and Costs

This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

Section II: Investment Options Comparative Chart

This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan's investment options, including long-term performance and expenses.

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
Fidelity Investments

TIAA

HOW TIAA RECORDKEEPS YOUR PLAN

TIAA provides recordkeeping services for your employer's plan which includes:

- LAFAYETTE COLLEGE RETIREMENT PLAN – Plan ID 104585
- LAFAYETTE COLLEGE SUPPLEMENTAL RETIREMENT PLAN – Plan ID 104586

Each of the above plans may offer different services and investments and may assess different fees. If you currently have a TIAA account, your quarterly statement lists the plan (s) that you have. If you do not have an account, please contact your employer to determine which plans apply to you.

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 the 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 a plan ID, 104585, 104586, you'll be directed to plan and investment information.

COST OF PLAN SERVICES

There are three categories of services provided to your plan:

1. GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

In addition to investment expenses you pay, there is a Plan Servicing Fee charged to specific investments which is used to pay for your Plan's record keeping and other plan services. Also, your Plan provides credits to certain investments so that plan participants share equally in the cost of such expenses. For more details, please refer to the "Shareholder Fees & Restrictions" column of Table 1 in Section II: Investment Options Comparative Chart. Applies to all plans.

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 plan designated 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:

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): 104586
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.

FIDELITY INVESTMENTS

RIGHT TO DIRECT INVESTMENTS

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to: www.fidelity.com/atwork or call 800-558-9179.

RESTRICTIONS

Any frequent trading restrictions imposed by the Plan and/or by the Plans investment options are listed in Section 2 of this Notice. Keep in mind that restrictions are subject to change.

ADDITIONAL RIGHTS AND PRIVILEGES

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

- Mutual Funds

INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options, along with certain

information about each of them, are listed in Section 2 (Investment Options Comparative Chart) of this Notice.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to Section 2 of this Notice for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options. There is not necessarily a correlation between fees and investment performance, and fees are just one component to consider when determining which investment options are right for you.

Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the plan. Some plans may deduct these fees and expenses from individual accounts in the plan.

As you review this information, please keep in mind that fees are subject to change.

If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the

information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee:

-Participant Hired Advisory (Adv) Fee

Amount: Varies based on advisor

-Overnight Mailing Fee

Amount: \$25.00 per transaction

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please see Section 2 for details regarding the specific fees that may apply to the investment options available under the Plan. If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.

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 a plan ID, 104585,104586, you'll be directed to plan and investment information.

Visit tiaa.org for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 8008422252 or write to us at TIAA, P.O. Box 1259 Charlotte NC 28201.

Table 1 – Variable Return Investment Performance as of March 31, 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	
Equities									
Mutual Fund									
Vanguard Emerging Markets Stock Index Fund Admiral	Diversified Emerging Mkts	VEMAX	06/23/2006	58.17%	11.32%	3.29%	0.14% \$1.40	0.14% \$1.40	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EM NR USD				58.39%	12.07%	3.65%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
The Hartford International Opportunities Fund R6	Foreign Large Blend	IHOVX	11/07/2014	56.14%	10.01%	7.54%	0.71% \$7.10	0.71% \$7.10	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				49.41%	9.76%	6.25%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Developed Markets Index Fund Admiral	Foreign Large Blend	VTMGX	08/17/1999	50.81%	9.60%	6.00%	0.07% \$0.70	0.07% \$0.70	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				49.41%	9.76%	4.93%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Institutional Index Fund Institutional	Large Blend	VINIX	07/31/1990	56.34%	16.27%	13.89%	0.04% \$0.40	0.04% \$0.40	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				56.35%	16.29%	13.91%			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 Inception	Gross	Net	
Vanguard Extended Market Index Fund Admiral	Mid-Cap Blend	VEXAX	11/13/2000	97.93%	18.00%	13.14%	0.06%	0.06%	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586
S&P Completion TR USD				97.84%	17.89%	13.04%	\$0.60	\$0.60	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	60.28%	13.97%	10.62%	0.39%	0.39%	Available in all plans. An annual plan servicing credit of 00.11% is credited on a quarterly basis. This applies to plan (s): 104585 104586
Morningstar Aggressive Target Risk TR USD				54.80%	13.14%	9.72%	\$3.90	\$3.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
CREF Equity Index Account R2	Large Blend	QCEQPX	04/24/2015	61.96%	16.32%	13.44%	0.29%	0.29%	Available in all plans. An annual plan servicing credit of 00.11% is credited on a quarterly basis. This applies to plan (s): 104585 104586
Russell 3000 TR USD				62.53%	16.64%	13.79%	\$2.90	\$2.90	Contributions and Transfers in not allowed. This applies to plan(s): 104585 104586 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
CREF Growth Account R2	Large Growth	QCGRPX	04/24/2015	65.63%	20.36%	16.17%	0.32%	0.32%	Available in all plans. An annual plan servicing credit of 00.11% is credited on a quarterly basis. This applies to plan (s): 104585 104586
Russell 1000 Growth TR USD				62.74%	21.05%	16.63%	\$3.20	\$3.20	Contributions and Transfers in not allowed. This applies to plan(s): 104585 104586 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
CREF Global Equities Account R2	World Stock	QCGLPX	04/24/2015	61.96%	13.71%	9.93%	0.36%	0.36%	Available in all plans. An annual plan servicing credit of 00.11% is credited on a quarterly basis. This applies to plan (s): 104585 104586
MSCI ACWI NR USD				54.60%	13.21%	9.14%	\$3.60	\$3.60	Contributions and Transfers in not allowed. This applies to plan(s): 104585 104586 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Fixed Income Mutual 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 Inception	Gross	Net	
Vanguard Short-Term Inflation-Protected Securities Index Fund Admiral	Inflation-Protected Bond	VTAPX	10/16/2012	6.88%	2.61%	1.46%	0.06% \$0.60	0.06% \$0.60	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays US Treasury US TIPS TR USD				7.54%	3.86%	2.05%			
Metropolitan West Total Return Bond Fund Plan	Intermediate Core-Plus Bond	MWTSX	07/29/2011	3.65%	3.76%	4.17%	0.38% \$3.80	0.38% \$3.80	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
BBgBarc US Agg Bond TR USD				0.71%	3.10%	3.15%			
Vanguard Total Bond Market Index Fund Admiral	Intermediate- Term Bond	VBTLX	11/12/2001	0.54%	3.07%	3.39%	0.05% \$0.50	0.05% \$0.50	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays US Aggregate Float Adjusted TR USD				0.71%	3.14%	3.47%			
Variable Annuity									
CREF Inflation-Linked Bond Account R2	Inflation-Protected Bond	QCILPX	04/24/2015	7.29%	3.08%	2.81%	0.29% \$2.90	0.29% \$2.90	Available in all plans. An annual plan servicing credit of 00.11% is credited on a quarterly basis. This applies to plan (s): 104585 104586 Contributions and Transfers in not allowed. This applies to plan(s): 104585 104586 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 Treasury Inflation Notes 1-10 Yr TR USD				8.12%	3.41%	2.64%			
CREF Bond Market Account R2	Intermediate- Term Bond	QCBMPX	04/24/2015	4.42%	3.50%	3.58%	0.32% \$3.20	0.32% \$3.20	Available in all plans. An annual plan servicing credit of 00.11% is credited on a quarterly basis. This applies to plan (s): 104585 104586 Contributions and Transfers in not allowed. This applies to plan(s): 104585 104586 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				0.71%	3.10%	3.44%			

Money Market

Mutual Fund

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	Shareholder Fees & Restrictions*
Vanguard Federal Money Market Fund Investor 7-day current annualized yield 0.01% as of 03/31/2021 7-day effective annualized yield 0.01% as of 03/31/2021	Money Market- Taxable	VMFXX	07/13/1981	0.11%	1.08%	0.55%	0.11%	0.11%	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586
FTSE Treasury Bill 3 Month USD				0.21%	1.15%	0.60%			
Variable Annuity									
CREF Money Market Account R2 7-day current annualized yield 0.00% as of 03/30/2021 7-day effective annualized yield 0.00% as of 03/30/2021	Money Market- Taxable	QCMPX	04/24/2015	0.05%	0.83%	0.41%	0.29%	0.29%	Available in all plans. An annual plan servicing credit of 00.11% is credited on a quarterly basis. This applies to plan (s): 104585 104586
iMoneyNet Money Fund Averages - All Government				0.03%	0.80%	0.41%			
Multi-Asset									
Mutual Fund									
Vanguard Target Retirement Income Fund Investor Morningstar Lifetime Allocation Moderate Income TR USD	Retirement Income	VTINX	10/27/2003	17.02%	6.38%	5.66%	0.12%	0.12%	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Target Retirement 2015 Fund Investor Morningstar Lifetime Allocation Moderate 2015 TR USD	Target-Date 2015	VTXVX	10/27/2003	19.57%	7.45%	6.73%	0.12%	0.12%	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Target Retirement 2020 Fund Investor Morningstar Lifetime Allocation Moderate 2020 TR USD	Target-Date 2020	VTWNX	06/07/2006	27.16%	8.92%	7.68%	0.13%	0.13%	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				26.08%	8.69%	7.18%			

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	32.57%	9.95%	8.31%	0.13%	0.13%	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586
Morningstar Lifetime Allocation Moderate 2025 TR USD				29.78%	9.53%	7.77%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Target Retirement 2030 Fund Investor	Target-Date 2030	VTHRXX	06/07/2006	37.19%	10.77%	8.84%	0.14%	0.14%	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586
Morningstar Lifetime Allocation Moderate 2030 TR USD				35.26%	10.51%	8.39%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Target Retirement 2035 Fund Investor	Target-Date 2035	VTTHX	10/27/2003	41.87%	11.57%	9.33%	0.14%	0.14%	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586
Morningstar Lifetime Allocation Moderate 2035 TR USD				41.93%	11.44%	8.90%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Target Retirement 2040 Fund Investor	Target-Date 2040	VFORX	06/07/2006	46.64%	12.36%	9.79%	0.14%	0.14%	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586
Morningstar Lifetime Allocation Moderate 2040 TR USD				47.89%	12.09%	9.19%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Target Retirement 2045 Fund Investor	Target-Date 2045	VTIVX	10/27/2003	51.64%	12.89%	10.04%	0.15%	0.15%	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586
Morningstar Lifetime Allocation Moderate 2045 TR USD				51.57%	12.40%	9.26%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Target Retirement 2050 Fund Investor	Target-Date 2050	VFIFX	06/07/2006	51.82%	12.93%	10.06%	0.15%	0.15%	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586
Morningstar Lifetime Allocation Moderate 2050 TR USD				52.97%	12.46%	9.21%			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 Inception	Gross	Net	
Vanguard Target Retirement 2055 Fund Investor	Target-Date 2055	VFFVX	08/18/2010	51.79%	12.92%	10.06%	0.15% \$1.50	0.15% \$1.50	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2055 TR USD				53.35%	12.45%	9.11%			
Vanguard Target Retirement 2060 Fund Investor	Target-Date 2060+	VTTSX	01/19/2012	51.75%	12.91%	11.32%	0.15% \$1.50	0.15% \$1.50	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2060 TR USD				53.51%	12.41%	10.42%			
Vanguard Target Retirement 2065 Fund Investor	Target-Date 2060+	VLXVX	07/12/2017	51.66%	-	12.07%	0.15% \$1.50	0.15% \$1.50	Available in all plans. An annual plan servicing fee of 00.09% is charged and deducted on a quarterly basis. This applies to plan(s): 104585 104586 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2060 TR USD				53.51%		11.32%			
Variable Annuity									
CREF Social Choice Account R2	Allocation--50% to 70% Equity	QCSCPX	04/24/2015	33.82%	10.09%	8.33%	0.32% \$3.20	0.32% \$3.20	Available in all plans. An annual plan servicing credit of 00.11% is credited on a quarterly basis. This applies to plan (s): 104585 104586 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Morningstar Moderate Target Risk TR USD				33.07%	9.75%	7.59%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	1.26%	3.85%	7.01%	0.78% \$7.80	0.78% \$7.80	Available in all plans. An annual plan servicing credit of 00.15% is credited on a quarterly basis. Applies to all plans. Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 TR USD				56.35%	16.29%	13.91%			

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.

*** Legend of plan name for each applicable plan number**

Plans	Plan Names
104585	LAFAYETTE COLLEGE RETIREMENT PLAN
104586	LAFAYETTE COLLEGE SUPPLEMENTAL RETIREMENT PLAN

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 Investment Performance as of March 31, 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	
Allocation									
Mutual Fund									
Fidelity Asset Manager&reg; 20%	Allocation-- 15% to 30% Equity	FASIX		14.30%	5.32%		0.51% \$5.10	0.51% \$5.10	
				0.71%	3.10%				
BBgBarc US Agg Bond TR USD									
Fidelity Asset Manager&reg; 30%	Allocation-- 15% to 30% Equity	FTANX		20.41%	6.85%		0.53% \$5.30	0.53% \$5.30	
				0.71%	3.10%				
BBgBarc US Agg Bond TR USD									
Fidelity Asset Manager&reg; 40%	Allocation-- 30% to 50% Equity	FFANX		26.16%	8.16%		0.53% \$5.30	0.53% \$5.30	
				0.71%	3.10%				
BBgBarc US Agg Bond TR USD									
Fidelity Asset Manager&reg; 50%	Allocation-- 30% to 50% Equity	FASMX		32.03%	9.36%		0.64% \$6.40	0.64% \$6.40	
				56.35%	16.29%				
S&P 500 TR USD									
Fidelity Asset Manager&reg; 70%	Allocation-- 50% to 70% Equity	FASGX		43.98%	11.65%		0.70% \$7.00	0.70% \$7.00	
				56.35%	16.29%				
S&P 500 TR USD									

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	
Fidelity&reg; Balanced	Allocation-- 50% to 70% Equity	FBALX		48.44%	13.72%		0.52% \$5.20	0.52% \$5.20	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Puritan&reg;	Allocation-- 50% to 70% Equity	FPURX		41.90%	12.97%		0.52% \$5.20	0.52% \$5.20	
S&P 500 TR USD				56.35%	16.29%				
Fidelity Asset Manager&reg; 85%	Allocation-- 70% to 85% Equity	FAMRX		53.20%	13.39%		0.72% \$7.20	0.72% \$7.20	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Four-in-One Index	Allocation-- 70% to 85% Equity	FFNOX		48.21%	12.76%		0.13% \$1.30	0.11% \$1.10	
S&P 500 TR USD				56.35%	16.29%		Contractual Waiver Exp: 30-JUN-21		
Fidelity&reg; Strategic Dividend & Income&reg;	Allocation-- 70% to 85% Equity	FSDIX		41.40%	10.91%		0.70% \$7.00	0.70% \$7.00	
S&P 500 TR USD				56.35%	16.29%				
Fidelity Freedom&reg; 2005	Target-Date 2000-2010	FFFVX		16.89%	6.73%		0.47% \$4.70	0.47% \$4.70	
BBgBarc US Agg Bond TR USD				0.71%	3.10%				
Fidelity Freedom&reg; 2010	Target-Date 2000-2010	FFFCX		22.04%	7.86%		0.51% \$5.10	0.51% \$5.10	
BBgBarc US Agg Bond TR USD				0.71%	3.10%				
Fidelity Freedom&reg; 2015	Target-Date 2015	FFVFX		27.45%	8.97%		0.55% \$5.50	0.55% \$5.50	
BBgBarc US Agg Bond TR USD				0.71%	3.10%				
Fidelity Freedom&reg; 2020	Target-Date 2020	FFFDX		32.56%	9.87%		0.60% \$6.00	0.60% \$6.00	
S&P 500 TR USD				56.35%	16.29%				

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	
Fidelity Freedom®; 2025	Target-Date 2025	FFTWX		36.58%	10.60%		0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				56.35%	16.29%				
Fidelity Freedom®; 2030	Target-Date 2030	FFEX		42.14%	11.89%		0.68% \$6.80	0.68% \$6.80	
S&P 500 TR USD				56.35%	16.29%				
Fidelity Freedom®; 2035	Target-Date 2035	FFTHX		51.68%	13.22%		0.72% \$7.20	0.72% \$7.20	
S&P 500 TR USD				56.35%	16.29%				
Fidelity Freedom®; 2040	Target-Date 2040	FFFFX		57.59%	13.73%		0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				56.35%	16.29%				
Fidelity Freedom®; 2045	Target-Date 2045	FFFGX		57.65%	13.71%		0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				56.35%	16.29%				
Fidelity Freedom®; 2050	Target-Date 2050	FFFHX		57.62%	13.73%		0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				56.35%	16.29%				
Fidelity Freedom®; 2055	Target-Date 2055	FDEEX		57.70%	13.73%		0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				56.35%	16.29%				
Fidelity Freedom®; 2060	Target-Date 2060+	FDKVX		57.57%	13.70%		0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				56.35%	16.29%				
Fidelity Freedom®; 2065	Target-Date 2060+	FFSFX		57.49%	-		0.75% \$7.50	0.75% \$7.50	
Morningstar Lifetime Mod 2060 TR USD				53.51%	12.41%				
Fidelity Freedom®; Income	Target-Date Retirement	FFFAX		13.92%	5.73%		0.47% \$4.70	0.47% \$4.70	
BBgBarc US Agg Bond TR USD				0.71%	3.10%				

Equities

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	
Fidelity ; China Region	China Region	FHKCX		75.10%	22.17%		0.93% \$9.30	0.93% \$9.30	
MSCI Golden Dragon NR USD				51.98%	16.28%				
Fidelity ; Select Communication Services	Communications	FBMPX		77.95%	18.77%		0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				56.35%	16.29%		Voluntary Waiver		
Fidelity ; Select Telecommunications Port	Communications	FSTCX		35.82%	9.48%		0.83% \$8.30	0.83% \$8.30	
S&P 500 TR USD				56.35%	16.29%				
Fidelity ; Select Wireless	Communications	FWRLX		54.14%	18.75%		0.81% \$8.10	0.81% \$8.10	
S&P 500 TR USD				56.35%	16.29%				
Fidelity ; Select Automotive Port	Consumer Cyclical	FSAVX		139.10%	19.27%		1.00% \$10.00	1.00% \$10.00	
S&P 500 TR USD				56.35%	16.29%				
Fidelity ; Select Construction & Hsg Port	Consumer Cyclical	FSHOX		101.57%	18.44%		0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				56.35%	16.29%		Voluntary Waiver		
Fidelity ; Select Consumer Discret Port	Consumer Cyclical	FSCPX		84.04%	18.15%		0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				56.35%	16.29%				
Fidelity ; Select Leisure	Consumer Cyclical	FDLSX		90.43%	15.44%		0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				56.35%	16.29%		Voluntary Waiver		
Fidelity ; Select Consumer Staples Port	Consumer Defensive	FDFAX		38.23%	7.08%		0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				56.35%	16.29%		Voluntary Waiver		
Fidelity ; EMEA	Diversified Emerging Mkts	FEMEX		63.71%	9.54%		1.35% \$13.50	1.31% \$13.10	
MSCI EM EMEA NR USD				52.22%	5.24%		Contractual Waiver Exp: 28-FEB-22		

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	
Fidelity® Emerging Markets	Diversified Emerging Mkts	FEMKX		67.01%	17.13%		0.92% \$9.20	0.92% \$9.20	
MSCI EM NR USD				58.39%	12.07%				
Fidelity® Emerging Markets Discovery	Diversified Emerging Mkts	FEDDX		69.94%	11.46%		1.24% \$12.40	1.24% \$12.40	
MSCI EM NR USD				58.39%	12.07%				
Fidelity® Emerging Markets Idx	Diversified Emerging Mkts	FPADX		59.12%	12.07%		0.08% \$0.80	0.08% \$0.80	
MSCI EM NR USD				58.39%	12.07%				
Fidelity® Total Emerg Mkts	Diversified Emerging Mkts	FTEMX		55.22%	11.66%		1.16% \$11.60	1.16% \$11.60	
MSCI EM NR USD				58.39%	12.07%				
Fidelity® Emerging Markets Discovery	Diversified Emerging Mkts	FEDDX		69.94%	11.46%		1.24% \$12.40	1.24% \$12.40	
MSCI EM NR USD				58.39%	12.07%				
Vanguard Emerging Markets Stock Index Fund Admiral	Diversified Emerging Mkts	VEMAX		58.17%	11.32%		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.
MSCI EM NR USD				58.39%	12.07%				
Fidelity® Select Energy	Equity Energy	FSENX		79.96%	-2.21%		0.81% \$8.10	0.81% \$8.10	
S&P 500 TR USD				56.35%	16.29%				
Fidelity® Select Energy Service Port	Equity Energy	FSESX		132.86%	-12.41%		0.90% \$9.00	0.90% \$9.00	
S&P 500 TR USD				56.35%	16.29%				
Fidelity® Select Natural Gas	Equity Energy	FSNGX		62.30%	-7.86%		0.93% \$9.30	0.93% \$9.30	
S&P 500 TR USD				56.35%	16.29%				
Fidelity® Select Natural Resources Port	Equity Energy	FNARX		77.58%	0.94%		0.84% \$8.40	0.84% \$8.40	
S&P 500 TR USD				56.35%	16.29%				

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	
Fidelity&reg; Select Gold	Equity Precious Metals	FSAGX		37.42%	8.26%		0.79% \$7.90	0.79% \$7.90	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity&reg; Europe	Europe Stock	FIEUX		57.20%	9.37%		1.03% \$10.30	1.03% \$10.30	
<i>MSCI Europe NR USD</i>				44.95%	8.18%				
Fidelity&reg; Select Banking	Financial	FSRBX		96.84%	14.10%		0.77% \$7.70	0.77% \$7.70	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity&reg; Select Brokerage & Invmt Mgmt	Financial	FSLBX		71.88%	17.89%		0.77% \$7.70	0.77% \$7.70	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity&reg; Select Consumer Finance Port	Financial	FSVLX		100.73%	15.91%		0.86% \$8.60	0.86% \$8.60	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity&reg; Select Financial Services Port	Financial	FIDSX		83.67%	15.20%		0.77% \$7.70	0.77% \$7.70	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity&reg; Global ex US Index	Foreign Large Blend	FSGGX		49.89%	9.86%		0.06% \$0.60	0.06% \$0.60	
<i>MSCI ACWI Ex USA NR USD</i>				49.41%	9.76%				
Fidelity&reg; International Index	Foreign Large Blend	FSPSX		45.39%	9.05%		0.04% \$0.40	0.04% \$0.40	
<i>MSCI EAFE NR USD</i>				44.57%	8.85%				
The Hartford International Opportunities Fund R6	Foreign Large Blend	IHOVX		56.14%	10.01%		0.71% \$7.10	0.71% \$7.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI ACWI Ex USA NR USD</i>				49.41%	9.76%				
Vanguard Developed Markets Index Fund Admiral	Foreign Large Blend	VTMGX		50.81%	9.60%		0.07% \$0.70	0.07% \$0.70	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 Inception	Gross	Net	
MSCI ACWI Ex USA NR USD				49.41%	9.76%				
Fidelity&reg; Diversified International	Foreign Large Growth	FDIVX		47.29%	10.41%		1.05% \$10.50	1.05% \$10.50	
MSCI EAFE NR USD				44.57%	8.85%				
Fidelity&reg; International Capital Apprec	Foreign Large Growth	FIVFX		47.26%	13.31%		1.03% \$10.30	1.03% \$10.30	
MSCI ACWI Ex USA NR USD				49.41%	9.76%				
Fidelity&reg; International Discovery	Foreign Large Growth	FIGRX		57.82%	11.36%		1.02% \$10.20	1.02% \$10.20	
MSCI EAFE NR USD				44.57%	8.85%				
Fidelity&reg; International Growth	Foreign Large Growth	FIGFX		42.58%	12.27%		1.01% \$10.10	1.01% \$10.10	
MSCI EAFE Growth NR USD				42.59%	10.84%				
Fidelity&reg; Overseas	Foreign Large Growth	FOSFX		46.44%	10.98%		1.04% \$10.40	1.04% \$10.40	
MSCI EAFE NR USD				44.57%	8.85%				
Fidelity&reg; Total International Equity	Foreign Large Growth	FTIEX		57.34%	11.85%		1.10% \$11.00	1.10% \$11.00	
MSCI ACWI Ex USA NR USD				49.41%	9.76%				
Fidelity&reg; International Enhanced Index	Foreign Large Value	FIENX		46.49%	8.82%		0.59% \$5.90	0.59% \$5.90	
MSCI EAFE NR USD				44.57%	8.85%				
Fidelity&reg; International Value	Foreign Large Value	FIVLX		54.25%	6.10%		0.94% \$9.40	0.94% \$9.40	
MSCI EAFE Value NR USD				45.71%	6.57%				
Fidelity&reg; International Small Cap	Foreign Small/Mid Blend	FISMX		64.16%	11.12%		1.08% \$10.80	1.08% \$10.80	
MSCI ACWI Ex USA Small NR USD				69.82%	10.40%				
Fidelity&reg; International Small Cap Opp	Foreign Small/Mid Growth	FSCOX		52.27%	12.14%		1.28% \$12.80	1.28% \$12.80	

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 Voluntary Waiver	Net	
MSCI EAFE Small Cap NR USD				61.98%	10.50%				
Fidelity®; Select Biotechnology	Health	FBIOX		55.12%	16.96%		0.72% \$7.20	0.72% \$7.20	
S&P 500 TR USD				56.35%	16.29%				
Fidelity®; Select Health Care	Health	FSPHX		42.23%	17.68%		0.70% \$7.00	0.70% \$7.00	
S&P 500 TR USD				56.35%	16.29%				
Fidelity®; Select Health Care Svcs Port	Health	FSHCX		45.60%	16.74%		0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				56.35%	16.29%				
Fidelity®; Select Medical Tech and Devcs	Health	FSMEX		55.77%	23.14%		0.71% \$7.10	0.71% \$7.10	
S&P 500 TR USD				56.35%	16.29%				
Fidelity®; Select Pharmaceuticals Port	Health	FPHAX		24.29%	10.32%		0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				56.35%	16.29%				
Fidelity®; Select Air Transportation Port	Industrials	FSAIX		72.15%	8.57%		0.81% \$8.10	0.81% \$8.10	
S&P 500 TR USD				56.35%	16.29%				
Fidelity®; Select Defense & Aero Port	Industrials	FSDAX		48.63%	14.98%		0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				56.35%	16.29%				
Fidelity®; Select Envir and Alt Engy Port	Industrials	FSLEX		78.85%	16.09%		0.85% \$8.50	0.85% \$8.50	
S&P 500 TR USD				56.35%	16.29%				
Fidelity®; Select Industrials	Industrials	FCYIX		63.59%	11.15%		0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				56.35%	16.29%				
Fidelity®; Select Transportation	Industrials	FSRFX		76.30%	13.66%		0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				56.35%	16.29%				

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	
Fidelity®; Japan	Japan Stock	FJPNX		54.30%	13.42%		1.06% \$10.60	1.06% \$10.60	
<i>TOPIX TR JPY</i>				42.13%	10.17%				
Fidelity®; Japan Smaller Companies	Japan Stock	FJSCX		29.22%	9.12%		0.93% \$9.30	0.93% \$9.30	
<i>MSCI Japan NR USD</i>				39.73%	10.47%				
Fidelity®; 500 Index	Large Blend	FXAIX		56.34%	16.28%		0.02% \$0.20	0.02% \$0.20	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity®; Disciplined Equity	Large Blend	FDEQX		57.87%	15.31%		0.71% \$7.10	0.71% \$7.10	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity®; Growth & Income	Large Blend	FGRIX		56.93%	14.22%		0.61% \$6.10	0.61% \$6.10	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity®; Large Cap Core Enhanced Index	Large Blend	FLCEX		56.57%	15.96%		0.39% \$3.90	0.39% \$3.90	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity®; Large Cap Stock	Large Blend	FLCSX		62.87%	15.30%		0.47% \$4.70	0.47% \$4.70	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity®; Mega Cap Stock	Large Blend	FGRTX		64.09%	15.76%		0.65% \$6.50	0.65% \$6.50	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity®; New Millennium	Large Blend	FMILX		66.62%	14.13%		0.55% \$5.50	0.55% \$5.50	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity®; Total Market Index	Large Blend	FSKAX		62.68%	16.62%		0.02% \$0.20	0.02% \$0.20	
<i>DJ US Total Stock Market TR USD</i>				62.68%	16.60%				
Vanguard Institutional Index Fund Institutional	Large Blend	VINIX		56.34%	16.27%		0.04%	0.04%	Round Trip: You cannot exchange into the

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions fund within 30 calendar days of exchanging out of the fund.
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$0.40	Net \$0.40	
S&P 500 TR USD				56.35%	16.29%				
Fidelity Large Cap Growth	Large Growth	FSLGX		-	-				
Russell 1000 Growth TR USD									
Fidelity&reg;	Large Growth	FFIDX		51.30%	17.02%		0.48% \$4.80	0.48% \$4.80	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Blue Chip Growth	Large Growth	FBGRX		93.83%	26.73%		0.79% \$7.90	0.79% \$7.90	
Russell 1000 Growth TR USD				62.74%	21.05%				
Fidelity&reg; Capital Appreciation	Large Growth	FDCAX		68.15%	17.78%		0.82% \$8.20	0.82% \$8.20	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Contrafund&reg;	Large Growth	FCNTX		57.35%	19.14%		0.86% \$8.60	0.86% \$8.60	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Focused Stock	Large Growth	FTQGX		59.76%	20.75%		0.88% \$8.80	0.88% \$8.80	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Growth Company	Large Growth	FDGRX		94.64%	28.38%		0.83% \$8.30	0.83% \$8.30	
Russell 3000 Growth TR USD				64.31%	20.87%				
Fidelity&reg; Growth Discovery	Large Growth	FDSVX		70.57%	22.81%		0.79% \$7.90	0.79% \$7.90	
Russell 3000 Growth TR USD				64.31%	20.87%				
Fidelity&reg; Independence	Large Growth	FDFFX		49.42%	16.21%		0.85% \$8.50	0.85% \$8.50	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Large Cap Growth Enhanced Idx	Large Growth	FLGEX		62.77%	19.38%		0.39% \$3.90	0.39% \$3.90	

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	
Russell 1000 Growth TR USD				62.74%	21.05%				
Fidelity&reg; Magellan&reg;	Large Growth	FMAGX		49.27%	16.78%		0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; NASDAQ Composite Index&reg;	Large Growth	FNCMX		73.22%	23.19%		0.35% \$3.50	0.29% \$2.90	
NASDAQ Composite TR USD				73.40%	23.44%		Contractual Waiver Exp: 31-MAR-22		
Fidelity&reg; Stock Selec All Cp	Large Growth	FDSSX		66.15%	17.34%		0.63% \$6.30	0.63% \$6.30	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Trend	Large Growth	FTRNX		64.55%	21.61%		0.73% \$7.30	0.73% \$7.30	
Russell 1000 Growth TR USD				62.74%	21.05%				
Fidelity&reg; Blue Chip Value	Large Value	FBCVX		50.49%	8.04%		0.63% \$6.30	0.63% \$6.30	
Russell 1000 Value TR USD				56.09%	11.74%				
Fidelity&reg; Dividend Growth	Large Value	FDGFX		56.70%	11.46%		0.49% \$4.90	0.49% \$4.90	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Equity Dividend Income	Large Value	FEQTX		52.97%	10.85%		0.60% \$6.00	0.60% \$6.00	
Russell 3000 Value TR USD				58.38%	11.87%				
Fidelity&reg; Equity-Income	Large Value	FEQIX		49.40%	12.24%		0.60% \$6.00	0.60% \$6.00	
Russell 3000 Value TR USD				58.38%	11.87%				
Fidelity&reg; Export and Multinational	Large Value	FEXPX		36.66%	7.78%		0.74% \$7.40	0.74% \$7.40	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Large Cap Value Enhanced Index	Large Value	FLVEX		58.52%	12.50%		0.39% \$3.90	0.39% \$3.90	
Russell 1000 Value TR USD				56.09%	11.74%				
Fidelity&reg; Stk Selec Lg	Large Value	FSLVX		61.58%	10.92%		0.65%	0.65%	

Investment Name / Benchmark Cp Val	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 \$6.50	Net \$6.50	
<i>Russell 1000 Value TR USD</i>				56.09%	11.74%				
Fidelity ® Value Discovery	Large Value	FVDFX		62.76%	11.50%		0.66% \$6.60	0.66% \$6.60	
<i>Russell 3000 Value TR USD</i>				58.38%	11.87%				
Fidelity ® Latin America	Latin America Stock	FLATX		39.18%	4.82%		1.06% \$10.60	1.06% \$10.60	
<i>MSCI EM Latin America NR USD</i>				50.07%	4.04%				
Fidelity ® Extended Market Index	Mid-Cap Blend	FSMAX		97.89%	18.00%		0.05% \$0.50	0.05% \$0.50	
<i>DJ US Completion Total Stock Mkt TR USD</i>				97.84%	17.86%				
Fidelity ® Leveraged Company Stock	Mid-Cap Blend	FLVCX		99.59%	15.90%		0.78% \$7.80	0.78% \$7.80	
<i>Russell Mid Cap TR USD</i>				73.64%	14.67%				
Fidelity ® Mid-Cap Stock	Mid-Cap Blend	FMCSX		79.04%	14.94%		0.92% \$9.20	0.92% \$9.20	
<i>S&P MidCap 400 TR</i>				83.46%	14.37%				
Fidelity ® Stock Selector Mid Cap	Mid-Cap Blend	FSSMX		86.63%	15.05%		0.89% \$8.90	0.89% \$8.90	
<i>S&P MidCap 400 TR</i>				83.46%	14.37%				
Vanguard Extended Market Index Fund Admiral	Mid-Cap Blend	VEXAX		97.93%	18.00%		0.06% \$0.60	0.06% \$0.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P Completion TR USD</i>				97.84%	17.89%				
Fidelity Mid Cap Growth	Mid-Cap Growth	FSMGX		-	-				Redemption Fee: 0.75% if held < 30 days
<i>Russell Mid Cap Growth TR USD</i>									
Fidelity ® Growth Strategies	Mid-Cap Growth	FDEGX		56.16%	15.64%		0.63% \$6.30	0.63% \$6.30	

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	
Russell Mid Cap Growth TR USD				68.61%	18.39%				
Fidelity&reg; Low-Priced Stock	Mid-Cap Value	FLPSX		72.91%	12.65%		0.78% \$7.80	0.78% \$7.80	
Russell 2000 TR USD				94.85%	16.35%				
Fidelity&reg; Mid Cap Enhanced Index	Mid-Cap Value	FMEIX		74.02%	13.39%		0.59% \$5.90	0.59% \$5.90	
Russell Mid Cap TR USD				73.64%	14.67%				
Fidelity&reg; Mid Cap Value	Mid-Cap Value	FSMVX		75.01%	9.17%		0.44% \$4.40	0.44% \$4.40	
Russell Mid Cap Value TR USD				73.76%	11.60%				
Fidelity&reg; Value	Mid-Cap Value	FDVLX		106.66%	13.01%		0.57% \$5.70	0.57% \$5.70	
Russell Mid Cap Value TR USD				73.76%	11.60%				
Fidelity&reg; Value Strategies	Mid-Cap Value	FSLSX		94.48%	13.38%		0.76% \$7.60	0.76% \$7.60	
Russell Mid Cap Value TR USD				73.76%	11.60%				
Fidelity&reg; Global Commodity Stock	Natural Resources	FFGCX		77.15%	11.97%		1.02% \$10.20	1.02% \$10.20	
MSCI ACWI NR USD				54.60%	13.21%				
Fidelity&reg; Select Chemicals	Natural Resources	FSCHX		83.42%	10.86%		0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Select Materials	Natural Resources	FSDPX		82.22%	10.30%		0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Small Cap Discovery	Small Blend	FSCRX		96.57%	11.39%		0.61% \$6.10	0.61% \$6.10	
Russell 2000 TR USD				94.85%	16.35%				
Fidelity&reg; Small Cap Enhanced Index	Small Blend	FCPEX		97.26%	13.90%		0.64% \$6.40	0.64% \$6.40	

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 2000 TR USD</i>				94.85%	16.35%				
Fidelity ; Small Cap Index	Small Blend	FSSNX		94.97%	16.51%		0.03% \$0.30	0.03% \$0.30	
<i>Russell 2000 TR USD</i>				94.85%	16.35%				
Fidelity ; Small Cap Stock	Small Blend	FSLCX		88.41%	12.95%		0.91% \$9.10	0.91% \$9.10	
<i>Russell 2000 TR USD</i>				94.85%	16.35%				
Fidelity ; Stock Selector Small Cap	Small Blend	FDSCX		86.92%	16.33%		1.02% \$10.20	1.02% \$10.20	
<i>Russell 2000 TR USD</i>				94.85%	16.35%				
Fidelity ; Small Cap Growth	Small Growth	FCPGX		84.08%	22.99%		1.09% \$10.90	1.09% \$10.90	
<i>Russell 2000 Growth TR USD</i>				90.20%	18.61%				
Fidelity ; Small Cap Value	Small Value	FCPVX		100.11%	12.85%		0.96% \$9.60	0.96% \$9.60	
<i>Russell 2000 Value TR USD</i>				97.05%	13.56%				
Fidelity ; Select Comms Equip Port	Technology	FSDCX		51.92%	12.03%		0.83% \$8.30	0.83% \$8.30	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity ; Select Computers	Technology	FDCPX		82.74%	25.72%		0.76% \$7.60	0.76% \$7.60	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity ; Select IT Services	Technology	FBSOX		55.61%	22.20%		0.73% \$7.30	0.73% \$7.30	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity ; Select Semiconductors	Technology	FSELX		98.20%	32.46%		0.72% \$7.20	0.72% \$7.20	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity ; Select Utilities	Utilities	FSUTX		25.57%	10.44%		0.75% \$7.50	0.75% \$7.50	
<i>S&P 500 TR USD</i>				56.35%	16.29%				

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	
Fidelity&reg; Telecom and Utilities	Utilities	FIUIX		25.34%	8.94%		0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				56.35%	16.29%				
Fidelity&reg; Global Equity Income	World Large Stock	FGILX		47.83%	11.77%		1.10% \$11.00	1.10% \$11.00	
MSCI ACWI NR USD				54.60%	13.21%				
Fidelity&reg; Worldwide	World Large Stock	FWWFX		61.59%	16.93%		1.05% \$10.50	1.05% \$10.50	
MSCI World NR USD				54.03%	13.36%				
Fixed Income									
Mutual Fund									
Fidelity&reg; Corporate Bond	Corporate Bond	FCBFX		10.02%	5.39%		0.45% \$4.50	0.45% \$4.50	
BBgBarc US Credit TR USD				7.88%	4.67%				
Fidelity&reg; New Markets Income	Emerging Markets Bond	FNMIK		16.93%	4.39%		0.81% \$8.10	0.81% \$8.10	
JPM EMBI Global TR USD				14.29%	4.74%				
Fidelity&reg; Capital & Income	High Yield Bond	FAGIX		38.92%	9.55%		0.67% \$6.70	0.67% \$6.70	
ICE BofA US HY Constnd TR USD				23.22%	7.92%				
Fidelity&reg; Focused High Income	High Yield Bond	FHIFX		14.33%	6.12%		0.78% \$7.80	0.78% \$7.80	
ICE BofA US High Yield TR USD				23.31%	7.94%				
Fidelity&reg; Global High Income	High Yield Bond	FGHIX		26.64%	6.79%		1.03% \$10.30	1.00% \$10.00	
ICE BofA Gbl HY&Crosssv CtyCp&Gv TR USD				22.26%	6.38%		Contractual Waiver Exp: 31-AUG-21		
Fidelity&reg; High Income	High Yield Bond	SPHIX		18.21%	6.94%		0.69% \$6.90	0.69% \$6.90	
ICE BofA US HY Constnd TR USD				23.22%	7.92%				
Fidelity&reg; Inflation-Prot	Inflation-	FIPDX		7.18%	3.79%		0.05%	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 Inception	Gross	Net	
Bd Index	Protected Bond						\$0.50	\$0.50	
BBgBarc US Treasury US TIPS TR USD				7.54%	3.86%				
Vanguard Short-Term Inflation-Protected Securities Index Fund Admiral	Inflation- Protected Bond	VTAPX		6.88%	2.61%		0.06% \$0.60	0.06% \$0.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays US Treasury US TIPS TR USD				7.54%	3.86%				
Fidelity&reg; Intermediate Bond	Intermediate Core Bond	FTHRX		4.97%	3.08%		0.45% \$4.50	0.45% \$4.50	
BBgBarc US Govt/Credit Interm TR USD				2.01%	2.75%				
Fidelity&reg; Investment Grade Bond	Intermediate Core Bond	FBNDX		4.58%	4.29%		0.45% \$4.50	0.45% \$4.50	
BBgBarc US Agg Bond TR USD				0.71%	3.10%				
Fidelity&reg; Mortgage Securities	Intermediate Core Bond	FMSFX		1.15%	2.55%		0.45% \$4.50	0.45% \$4.50	
BBgBarc US MBS TR USD				-0.09%	2.43%				
Fidelity&reg; US Bond Index	Intermediate Core Bond	FXNAX		0.37%	3.05%		0.03% \$0.30	0.03% \$0.30	
BBgBarc US Agg Bond TR USD				0.71%	3.10%				
Fidelity&reg; Total Bond Fund	Intermediate Core-Plus Bond	FTBFX		6.98%	4.40%		0.45% \$4.50	0.45% \$4.50	
BBgBarc US Agg Bond TR USD				0.71%	3.10%				
Metropolitan West Total Return Bond Fund Plan	Intermediate Core-Plus Bond	MWTSX		3.65%	3.76%		0.38% \$3.80	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
BBgBarc US Agg Bond TR USD				0.71%	3.10%				
Fidelity&reg; GNMA	Intermediate Government	FGMNX		1.14%	2.26%		0.45% \$4.50	0.45% \$4.50	

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	
BBgBarc GNMA TR USD				-0.36%	2.22%				
Fidelity&reg; Government Income	Intermediate Government	FGOVX		-3.50%	2.10%		0.45% \$4.50	0.45% \$4.50	
BBgBarc US Government TR USD				-4.26%	2.25%				
Fidelity&reg; Interm Trs Bd Index	Intermediate Government	FUAMX		-4.23%	-		0.03% \$0.30	0.03% \$0.30	
BBgBarc US Government TR USD				-4.26%	2.25%				
Fidelity&reg; Intermediate Government Income	Intermediate Government	FSTGX		-1.69%	1.81%		0.45% \$4.50	0.45% \$4.50	
BBgBarc US Govt Interm TR USD				-1.20%	2.07%				
Vanguard Total Bond Market Index Fund Admiral	Intermediate- Term Bond	VBTLX		0.54%	3.07%		0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays US Aggregate Float Adjusted TR USD				0.71%	3.14%				
Fidelity&reg; Long-Term Trs Bd Index	Long Government	FNBGX		-16.54%	-		0.03% \$0.30	0.03% \$0.30	
BBgBarc US Treasury Long TR USD				-15.80%	3.13%				
Fidelity&reg; Strategic Income Fund	Multisector Bond	FADMX		17.59%	-		0.67% \$6.70	0.67% \$6.70	
BBgBarc US Universal TR USD				2.95%	3.59%				
Fidelity&reg; Strategic Real Return	Multisector Bond	FSRRX		25.67%	4.75%		0.87% \$8.70	0.75% \$7.50	
BBgBarc US Treasury US TIPS TR USD				7.54%	3.86%		Contractual Waiver Exp: 31-JAN-22		
Fidelity&reg; Limited Term Government	Short Government	FFXSX		-0.63%	1.52%		0.45% \$4.50	0.45% \$4.50	
BBgBarc Government 1-5 Yr TR USD				-0.02%	1.92%				

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	
Fidelity&reg; Shrt-Term Trs Bd Index	Short Government	FUMBX		-0.21%	-		0.03% \$0.30	0.03% \$0.30	
BBgBarc US Govt 1-3 Yr TR USD				0.36%	1.73%				
Fidelity&reg; Short-Term Bond	Short-Term Bond	FSHBX		3.63%	2.09%		0.45% \$4.50	0.45% \$4.50	
BBgBarc US Govt/Credit 1-3 Yr TR USD				1.57%	2.00%				
Fidelity&reg; Conservative Income Bond	Ultrashort Bond	FCONX		2.10%	1.53%		0.40% \$4.00	0.35% \$3.50	
BBgBarc Govt/Corp 1 Yr Duration TR USD				0.65%	1.76%		Contractual Waiver Exp: 31-DEC-21		
Fidelity® Ultra-Short Bond	Ultrashort Bond	FUSFX		-	-				
Barclays Bellwether Swap 6 Mon TR USD									
Fidelity&reg; Global Credit	World Bond- USD Hedged	FGBFX		12.01%	4.36%		0.95% \$9.50	0.75% \$7.50	
BBgBarc Gbl Agg Credit TR Hdg USD				7.98%	4.62%		Contractual Waiver Exp: 30-APR-22		
Money Market									
Mutual Fund									
Fidelity Treasury Only Money Market	Money Market- Taxable	FDLXX		0.01%	0.80%		0.42% \$4.20	0.42% \$4.20	
ICE BofA USD 3M Dep OR CM TR USD				0.64%	1.49%				
Fidelity&reg; Government Cash Reserves	Money Market- Taxable	FDRXX		0.01%	0.87%		0.34% \$3.40	0.34% \$3.40	
ICE BofA USD 3M Dep OR CM TR USD				0.64%	1.49%				
Fidelity&reg; Government MMkt	Money Market- Taxable	SPAXX		0.01%	0.82%		0.42% \$4.20	0.42% \$4.20	
ICE BofA USD 3M Dep OR CM TR USD				0.64%	1.49%				
Fidelity&reg; Government MMkt Prm	Money Market- Taxable	FZCXX		0.02%	0.91%		0.37% \$3.70	0.32% \$3.20	

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	
ICE BofA USD 3M Dep OR CM TR USD				0.64%	1.49%		Contractual Waiver Exp: 31-AUG-21		
Vanguard Federal Money Market Fund Investor	Money Market- Taxable	VMFXX		0.11%	1.08%		0.11% \$1.10	0.11% \$1.10	
FTSE Treasury Bill 3 Month USD				0.21%	1.15%				
Multi-Asset									
Mutual Fund									
Vanguard Target Retirement Income Fund Investor	Retirement Income	VTINX		17.02%	6.38%		0.12% \$1.20	0.12% \$1.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate Income TR USD				20.75%	6.76%				
Vanguard Target Retirement 2015 Fund Investor	Target-Date 2015	VTXVX		19.57%	7.45%		0.12% \$1.20	0.12% \$1.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2015 TR USD				23.54%	8.02%				
Vanguard Target Retirement 2020 Fund Investor	Target-Date 2020	VTWNX		27.16%	8.92%		0.13% \$1.30	0.13% \$1.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2020 TR USD				26.08%	8.69%				
Vanguard Target Retirement 2025 Fund Investor	Target-Date 2025	VTTVX		32.57%	9.95%		0.13% \$1.30	0.13% \$1.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2025 TR USD				29.78%	9.53%				
Vanguard Target Retirement 2030 Fund Investor	Target-Date 2030	VTHRX		37.19%	10.77%		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.

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>Morningstar Lifetime Allocation Moderate 2030 TR USD</i>				35.26%	10.51%				
Vanguard Target Retirement 2035 Fund Investor	Target-Date 2035	VTTHX		41.87%	11.57%		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.
<i>Morningstar Lifetime Allocation Moderate 2035 TR USD</i>				41.93%	11.44%				
Vanguard Target Retirement 2040 Fund Investor	Target-Date 2040	VFORX		46.64%	12.36%		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.
<i>Morningstar Lifetime Allocation Moderate 2040 TR USD</i>				47.89%	12.09%				
Vanguard Target Retirement 2045 Fund Investor	Target-Date 2045	VTIVX		51.64%	12.89%		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.
<i>Morningstar Lifetime Allocation Moderate 2045 TR USD</i>				51.57%	12.40%				
Vanguard Target Retirement 2050 Fund Investor	Target-Date 2050	VFIFX		51.82%	12.93%		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.
<i>Morningstar Lifetime Allocation Moderate 2050 TR USD</i>				52.97%	12.46%				
Vanguard Target Retirement 2055 Fund Investor	Target-Date 2055	VFFVX		51.79%	12.92%		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.
<i>Morningstar Lifetime Allocation Moderate 2055 TR USD</i>				53.35%	12.45%				
Vanguard Target Retirement 2060 Fund Investor	Target-Date 2060+	VTTSX		51.75%	12.91%		0.15%	0.15%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions out of the fund.
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$1.50	Net \$1.50	
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				53.51%	12.41%				
Vanguard Target Retirement 2065 Fund Investor	Target-Date 2060+	VLXVX		51.66%	-		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.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				53.51%					
Other									
Mutual Fund									
Fidelity&reg; Floating Rate High Income	Bank Loan	FFRHX		19.32%	4.87%		0.68% \$6.80	0.68% \$6.80	
<i>S&P/LSTA Leveraged Loan TR</i>				20.71%	5.28%				
Fidelity&reg; Convertible Securities	Convertibles	FCVSX		68.32%	17.35%		0.63% \$6.30	0.63% \$6.30	
<i>ICE BofA All US Convertible TR USD</i>				74.13%	18.80%				
Real Estate									
Mutual Fund									
Fidelity&reg; Intl Real Estate	Global Real Estate	FIREX		33.02%	9.42%		1.00% \$10.00	1.00% \$10.00	
<i>MSCI EAFE NR USD</i>				44.57%	8.85%		Voluntary Waiver		
Fidelity&reg; Real Estate Income	Real Estate	FRIFX		40.99%	7.14%		0.73% \$7.30	0.73% \$7.30	
<i>S&P 500 TR USD</i>				56.35%	16.29%				
Fidelity&reg; Real Estate Index	Real Estate	FSRNK		35.26%	3.70%		0.07% \$0.70	0.07% \$0.70	
<i>S&P United States REIT TR USD</i>				37.54%	5.09%				
Fidelity&reg; Real Estate Investment Port	Real Estate	FRESX		29.27%	4.76%		0.74% \$7.40	0.74% \$7.40	

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	
S&P 500 TR USD				56.35%	16.29%				
Mutual Fund									
Fidelity®; Canada	Miscellaneous Region	FICDX		54.35%	9.19%		0.88% \$8.80	0.88% \$8.80	
MSCI ACWI Ex USA NR USD				49.41%	9.76%				
Fidelity®; Nordic	Miscellaneous Region	FNORX		78.57%	12.12%		0.96% \$9.60	0.96% \$9.60	
MSCI ACWI Ex USA NR USD				49.41%	9.76%				
		FGRXX		-	-				
N/A									
		FMELX		-	-				
N/A									
		FMJDX		-	-				
N/A									
		FNAPX		-	-				
N/A									
		FRTXX		-	-				
N/A									
		FSCGX		-	-				
N/A									
		FSICX		-	-				
N/A									
		FSLXX		-	-				

Investment Name / Benchmark N/A	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	

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.

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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*
Guaranteed Annuity			<p>Available in all plans.</p> <p>An annual plan servicing credit of 00.06% is credited on a quarterly basis. Applies to all plans.</p> <p>The current rate shown applies to premiums remitted during the month of April 2021 and will be credited through 2/28/2022. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Retirement Annuity (RA) contracts, lump-sum withdrawals are not available from the TIAA Traditional account. Subject to the terms of your plan, all withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, interest-only payments, and IRS required minimum distribution payments.</p>
TIAA Traditional-Retirement Annuity	3.00%	Through 02/28/2022	<p>Available in plan(s): 104586</p> <p>An annual plan servicing credit of 00.06% is credited on a quarterly basis. This applies to plan(s): 104586</p> <p>The current rate shown applies to premiums remitted during the month of April 2021 and will be credited through 2/28/2022. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. For Supplemental Retirement Annuity (SRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>
TIAA Traditional-Supplemental Retirement Annuity	3.00%	Through 02/28/2022	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Group Supplemental Retirement Annuity	3.00%	Through 02/28/2022	<p>Available in plan(s): 104586 An annual plan servicing credit of 00.06% is credited on a quarterly basis. This applies to plan(s): 104586</p> <p>The current rate shown applies to premiums remitted during the month of April 2021 and will be credited through 2/28/2022. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. For Group Supplemental Retirement Annuity (GSRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>

* Legend of plan name for each applicable plan number	
Plans	Plan Names
104585	LAFAYETTE COLLEGE RETIREMENT PLAN
104586	LAFAYETTE COLLEGE SUPPLEMENTAL RETIREMENT PLAN

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.

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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 the Performance and Fee Information section.

RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. This lifetime annuity provides a variable income that you cannot outlive. A variable annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.

sum.

- If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
- Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization. The R3 Class has the lowest expense of all the CREF Classes.

Please visit 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 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.

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

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

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

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

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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.

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