

Plan and Investment Notice

ILLINOIS INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN

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

TIAA

HOW TIAA RECORDKEEPS YOUR PLAN

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

- ILLINOIS INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN – Plan ID 150333
- ILLINOIS INSTITUTE OF TECHNOLOGY TAX DEFERRED ANNUITY PLAN – Plan ID 150335

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 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, 150333, 150335, you will be directed to plan and investment information.

PLAN DESIGNATED INVESTMENT MANAGER

The Plan has appointed a registered investment advisor(s) to assist you in your retirement plan investment decisions. Please contact your Benefits Office for details of these advisory services and descriptions of any applicable fees. Available in plan(s): 150333

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.

2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each investment option is listed in Section II: Investment Options Comparative Chart.

3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

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): 150335 150333
Retirement Plan Loan - Origination Fee	\$75 per loan initiated for general purpose, \$125 for a residential loan. This applies to plan(s): 150335 150333
Loan Maintenance	\$25 annual fee per active loan. This applies to plan(s): 150335 150333
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.
Advisor Fee	Please refer to your advisor's fee schedule This applies to plan(s): 150333

FIDELITY

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 summarized below. 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

There may be certain restrictions on how investment directions may be made in the Plan, summarized as follows:

- The initial exchange into BrokerageLink requires a \$2,500 minimum.
- Additional exchanges into Brokeragelink require a \$1,000 minimum.

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in the Investment Options Comparative Chart later in 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. Please refer to the Investment Options Comparative Chart in Section II of this notice for a current list of investment options available to you, and certain additional information about each of them.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

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.

Based on the information and direction Fidelity had on file at the time this Notice was prepared, the following Plan administrative fee(s) may be deducted from Plan accounts. The Plan's administrative services may also be paid for through offsets and/or payments associated with one or more of the Plan's investment options. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in some circumstances.

Recordkeeping Fee: The annual Plan level fee is 0.06% of the Plan's assets. This amount will be deducted from participant accounts proportionally based upon account balance. For example, if your account balance is \$10,000.00 you will have an estimated fee between \$1.00 and \$11.00 per year deducted quarterly.

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

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

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 II 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.

COST OF PLAN SERVICES - PERSONALIZED SERVICES

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 Amount:

Participant Hired Advisory (Adv) Fee: Varies based on advisor

Loan Setup Fee \$35.00 per loan

Loan Maintenance Fee \$15.00 per year per loan deducted quarterly

Overnight Mailing Fee \$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 II of this notice 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.

FIDELITY BROKERAGELINK®

The Plan also provides access to Fidelity BrokerageLink®, which allows you to choose from investments beyond those options offered by the Plan. The Plan's fiduciaries do not monitor the investments available in BrokerageLink.

This feature is intended for those who are comfortable managing a portfolio of expanded investment choices.

To utilize this feature, you must first open a separate brokerage account within the Plan. To open an account or if you have any questions about Fidelity BrokerageLink, please log on to www.fidelity.com/atwork or call 800-558-9179. Once you have opened an account, you may access, monitor, or change investments in BrokerageLink by contacting Fidelity.

Any Plan-imposed restrictions related to BrokerageLink will be specified in the Restrictions section of this Notice; any individual administration fees associated with BrokerageLink are reflected in the Individual Fees section of this Notice. When you access BrokerageLink, there is additional information regarding available investment choices, which you should read before making any investment decisions. If purchasing a mutual fund through BrokerageLink, mutual fund minimums generally still apply. Prior to initiating a trade in BrokerageLink, you should review any fees associated with your transaction; please refer to the Appendix at the end of this Notice for brokerage fees.

HELPING YOU MANAGE YOUR PLAN ACCOUNT (FIDELITY)

This Participant Disclosure Notice (the "Notice") includes important Plan and investment-

related information. Additional tools and other resources are available through your Plan's Web site. Your workplace savings plan is an important benefit, and you'll want to monitor your account periodically to help keep your savings plan on track.

Accessing Your Plan Account Statement

If you have a Plan account, one way to monitor your retirement savings is to periodically review your account statement. Your statement will also display any Plan administrative or individual fees described in this Notice that have been deducted from your Plan account. Remember, on www.fidelity.com/atwork, you may do the following:

- Access your online Fidelity statement, which is continuously available, by logging on to the Web site, clicking Quick Links for your applicable Plan(s) selecting Statements from the drop down list.
- Please check your account information frequently and promptly review correspondence, account statements, and confirmations as they are made available to you. Contact Fidelity immediately if you see or suspect unauthorized activity, errors, discrepancies, or if you have not received your account statements or account documents or information.
- Print your Fidelity statement. Keep in mind that you may obtain a paper version (free of charge) by calling your Plan's toll-free number.
- Change the way Fidelity statements are delivered to you by logging on to your account and visiting Preferences.

For additional assistance, log on to www.fidelity.com/atwork or call 800-558-9179.

Visit <http://requireddisclosureinfo.com> (Password: 67656) for information and resources to help you make informed investment decisions, including more detailed information on the Plan's investment options.

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.

TIAA

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, 150333,150335, 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 800 842-2252 or write to us at TIAA, P.O. Box 1259, Charlotte, NC, 28201.

Table 1 – Variable Return Investment Performance as of December 31, 2022

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 fund Inception if less than 10 years	Gross	Net	Shareholder Fees & Restrictions*
Equities									
Variable Annuity									
CREF Stock Account R2	Allocation--85%+ Equity	QCSTPX	04/24/2015	-18.49%	5.60%	9.06%	0.29% \$2.90	0.29% \$2.90	Available in plan(s): 150333 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 Aggressive Target Risk TR USD				-15.93%	5.25%	8.38%			
CREF Global Equities Account R2	Global Large-Stock Blend	QCGLPX	04/24/2015	-18.53%	5.35%	8.42%	0.28% \$2.80	0.28% \$2.80	Available in plan(s): 150333 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
MSCI ACWI NR USD				-18.36%	5.23%	7.98%			
CREF Equity Index Account R2	Large Blend	QCEQPX	04/24/2015	-19.29%	8.57%	11.83%	0.22% \$2.20	0.22% \$2.20	Available in plan(s): 150333 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Russell 3000 TR USD				-19.21%	8.79%	12.13%			
CREF Growth Account R2	Large Growth	QCGRPX	04/24/2015	-32.37%	8.00%	12.50%	0.27% \$2.70	0.27% \$2.70	Available in plan(s): 150333 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Russell 1000 Growth TR USD				-29.14%	10.96%	14.10%			
Fixed Income									
Variable Annuity									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
CREF Inflation-Linked Bond Account R2	Inflation-Protected Bond	QCILPX	04/24/2015	-6.39%	2.41%	0.98%	0.23% \$2.30	0.23% \$2.30	Available in plan(s): 150333 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 US Treasury Inflation Notes 1-10 Yr TR USD				-7.34%	2.50%	1.29%			
CREF Core Bond Account R2	Intermediate- Term Bond	QCBMPX	04/24/2015	-13.19%	0.10%	1.16%	0.28% \$2.80	0.28% \$2.80	Available in plan(s): 150333 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 US Aggregate Bond TR USD				-13.01%	0.02%	1.06%			
Money Market									
Mutual Fund									
Vanguard Treasury Money Market Fund Investor	Money Market- Taxable	VUSXX	12/14/1992	1.50%	1.18%	0.70%	0.09% \$0.90	0.09% \$0.90	Available in plan(s): 150333
7-day current annualized yield 3.98% as of 12/31/2022 7-day effective annualized yield 3.98% as of 12/31/2022									
FTSE Treasury Bill 3 Month USD				1.50%	1.25%	0.74%			
Variable Annuity									
CREF Money Market Account R2	Money Market- Taxable	QCMMPX	04/24/2015	1.07%	0.94%	0.52%	0.24% \$2.40	0.24% \$2.40	Available in plan(s): 150333
7-day current annualized yield 3.93% as of 12/27/2022 7-day effective annualized yield 4.01% as of 12/27/2022									
iMoneyNet Money Fund Averages - All Government				1.33%	0.96%	0.54%			
Multi-Asset									
Mutual Fund									
TIAA-CREF Lifecycle Index Retirement Income Fund Institutional	Allocation--30% to 50% Equity	TRILX	09/30/2009	-13.46%	3.14%	4.58%	0.22% \$2.20	0.10% \$1.00	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date Retirement Income TR USD				-11.17%	2.33%	3.59%	Contractual Waiver Exp: 09/30/2023		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
TIAA-CREF Lifecycle Index 2010 Fund Institutional	Target Date 2000- 2010	TLTIX	09/30/2009	-13.24%	3.13%	4.90%	0.22%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2010 TR USD				-11.44%	2.82%	4.37%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2015 Fund Institutional	Target-Date 2015	TLFIX	09/30/2009	-13.80%	3.39%	5.37%	0.20%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2015 TR USD				-12.16%	3.07%	5.01%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2020 Fund Institutional	Target-Date 2020	TLWIX	09/30/2009	-14.36%	3.64%	5.94%	0.19%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2020 TR USD				-12.81%	3.14%	5.50%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2025 Fund Institutional	Target-Date 2025	TLQIX	09/30/2009	-15.02%	4.05%	6.62%	0.18%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2025 TR USD				-13.13%	3.75%	6.23%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2030 Fund Institutional	Target-Date 2030	TLHIX	09/30/2009	-15.70%	4.48%	7.29%	0.18%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2030 TR USD				-13.96%	4.17%	6.84%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2035 Fund Institutional	Target-Date 2035	TLYIX	09/30/2009	-16.28%	4.90%	7.94%	0.17%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2035 TR USD				-14.99%	4.63%	7.42%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2040 Fund Institutional	Target-Date 2040	TLZIX	09/30/2009	-16.68%	5.35%	8.51%	0.17%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2040 TR USD				-15.56%	4.97%	7.84%	Contractual Waiver Exp: 09/30/2023		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
TIAA-CREF Lifecycle Index 2045 Fund Institutional	Target-Date 2045	TLXIX	09/30/2009	-17.24%	5.76%	8.82%	0.17%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2045 TR USD				-15.84%	5.16%	8.11%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2050 Fund Institutional	Target-Date 2050	TLLIX	09/30/2009	-17.50%	5.83%	8.91%	0.17%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2050 TR USD				-15.97%	5.26%	8.33%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2055 Fund Institutional	Target-Date 2055	TTIIX	04/29/2011	-17.57%	5.89%	8.97%	0.18%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2055 TR USD				-15.97%	5.31%	8.46%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2060 Fund Institutional	Target-Date 2060	TVIIX	09/26/2014	-17.59%	5.98%	7.41%	0.19%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2060 TR USD				-16.01%	5.35%	6.90%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle Index 2065 Fund Institutional	Target-Date 2065+	TFITX	09/30/2020	-17.61%	-	4.89%	0.82%	0.10%	Available in plan(s): 150333 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2065+ TR USD				-15.95%		5.90%	Contractual Waiver Exp: 09/30/2023		
Variable Annuity									
CREF Social Choice Account R2	Allocation--50% to 70% Equity	QCSCPX	04/24/2015	-15.51%	4.51%	6.55%	0.25%	0.25%	Available in plan(s): 150333 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				-14.77%	3.73%	5.82%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	8.19%	6.93%	7.41%	0.77%	0.77%	Available in plan(s): 150333 Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.

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 fund Inception if less than 10 years	Gross	Net	Shareholder Fees & Restrictions*
S&P 500 TR USD				-18.11%	9.42%	12.56%			

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
150333	ILLINOIS INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN
150335	ILLINOIS INSTITUTE OF TECHNOLOGY TAX DEFERRED ANNUITY PLAN

FIDELITY

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: Fidelity Investments
 PO Box #770003
 Cincinnati OH 45277-0065
 800-558-9179
 www.fidelity.com

Table 1 – Variable Return Investment Performance as of December 31, 2022

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 Freedom® 2005 K	Target-Date 2000-2010	FSNJX	07/20/2017	-11.75%	1.98%	2.43%	0.42%	0.42%	\$4.20 \$4.20
Bloomberg US Agg Bond TR USD				-13.01%	0.02%	1.06%			
Fidelity Freedom® 2010 K	Target-Date 2000-2010	FSNKX	07/20/2017	-13.18%	2.40%	2.94%	0.44%	0.44%	\$4.40 \$4.40
Bloomberg US Agg Bond TR USD				-13.01%	0.02%	1.06%			
Fidelity Freedom® Index 2005 Instl Prem	Target-Date 2000-2010	FFGFX	06/23/2015	-11.55%	2.05%	2.85%	0.08%	0.08%	\$0.80 \$0.80
Bloomberg US Agg Bond TR USD				-13.01%	0.02%	1.06%			
Fidelity Freedom® Index 2010 Instl Prem	Target-Date 2000-2010	FFWTX	06/23/2015	-12.99%	2.46%	3.37%	0.08%	0.08%	\$0.80 \$0.80
Bloomberg US Agg Bond TR USD				-13.01%	0.02%	1.06%			
Fidelity Freedom® 2015 K	Target-Date 2015	FSNLX	07/20/2017	-14.53%	2.80%	3.43%	0.47%	0.47%	\$4.70 \$4.70
Bloomberg US Agg Bond TR USD				-13.01%	0.02%	1.06%			
Fidelity Freedom® Index 2015 Instl Prem	Target-Date 2015	FIWFX	06/23/2015	-14.46%	2.85%	3.89%	0.08%	0.08%	\$0.80 \$0.80

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	Net	
Bloomberg US Agg Bond TR USD				-13.01%	0.02%	1.06%			
Fidelity Freedom® 2020 K	Target-Date 2020	FSNOX	07/20/2017	-16.03%	3.14%	3.82%	0.51% \$5.10	0.51% \$5.10	
Bloomberg US Agg Bond TR USD				-13.01%	0.02%	1.06%			
Fidelity Freedom® Index 2020 Instl Prem	Target-Date 2020	FIWTX	06/23/2015	-15.88%	3.17%	4.29%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
Fidelity Freedom® 2025 K	Target-Date 2025	FSNPX	07/20/2017	-16.62%	3.48%	4.21%	0.54% \$5.40	0.54% \$5.40	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2025 Instl Prem	Target-Date 2025	FFEDX	06/23/2015	-16.58%	3.51%	4.65%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2030 Instl Prem	Target-Date 2030	FFEGX	06/23/2015	-16.83%	4.04%	5.36%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2035 Instl Prem	Target-Date 2035	FFEZX	06/23/2015	-17.57%	4.80%	6.16%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2040 Instl Prem	Target-Date 2040	FFIZX	06/23/2015	-18.17%	5.29%	6.52%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2045 Instl Prem	Target-Date 2045	FFOLX	06/23/2015	-18.20%	5.29%	6.52%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2050 Instl Prem	Target-Date 2050	FFOPX	06/23/2015	-18.22%	5.29%	6.52%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2055 Instl Prem	Target-Date 2055	FFLDX	06/23/2015	-18.18%	5.29%	6.52%	0.08% \$0.80	0.08% \$0.80	

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	Net	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2060 Instl Prem	Target-Date 2060	FFLEX	06/23/2015	-18.22%	5.29%	6.52%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index 2065 Instl Prm	Target-Date 2065+	FFIKX	06/27/2019	-18.18%	-	5.33%	0.08% \$0.80	0.08% \$0.80	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
Fidelity Freedom® Index Inc Instl Prem	Target-Date Retirement	FFGZX	06/23/2015	-11.08%	1.75%	2.35%	0.08% \$0.80	0.08% \$0.80	
Bloomberg US Agg Bond TR USD				-13.01%	0.02%	1.06%			
Equities									
Mutual Fund									
Fidelity® International Discovery K	Foreign Large Growth	FIDKX	05/09/2008	-24.73%	1.51%	5.23%	0.87% \$8.70	0.87% \$8.70	
MSCI EAFE NR USD				-14.45%	1.54%	4.67%			
Dodge & Cox International Stock Fund I	Foreign Large Value	DODFX	05/01/2001	-6.78%	1.25%	4.81%	0.62% \$6.20	0.62% \$6.20	
MSCI EAFE NR USD				-14.45%	1.54%	4.67%			
Fidelity® Contrafund® K6	Large Growth	FLCNX	05/25/2017	-27.12%	8.70%	10.24%	0.45% \$4.50	0.45% \$4.50	
S&P 500 TR USD				-18.11%	9.42%	12.56%			
PIMCO RAE US Fund Institutional	Large Value	PKAIX	06/05/2015	-3.38%	8.30%	9.00%	0.41% \$4.10	0.40% \$4.00	
Russell 1000 Value TR USD				-7.54%	6.67%	7.73%			Contractual Waiver Exp: 10/31/2023
Fidelity® Extended Market Index	Mid-Cap Growth	FSMAX	09/08/2011	-26.43%	4.87%	9.62%	0.04% \$0.40	0.04% \$0.40	
DJ US Completion Total Stock Mkt TR USD				-26.54%	4.76%	9.49%			
Cohen & Steers Institutional Realty Shares	Real Estate	CSRIX	02/14/2000	-24.73%	5.94%	7.97%	0.76% \$7.60	0.75% \$7.50	
FTSE Nareit All Equity REITs TR USD				-24.95%	4.43%	7.10%			

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	
T. Rowe Price Small-Cap Value Fund I	Small Blend	PRVIX	08/28/2015	-18.43%	5.20%	9.10%	0.68% \$6.80	0.68% \$6.80	Redemption Fee: 1.00% if held < 90 days
Russell 2000 Value TR USD				-14.48%	4.13%	7.77%			
Fixed Income									
Mutual Fund									
Dodge & Cox Income Fund I	Intermediate Core-Plus Bond	DODIX	01/03/1989	-10.86%	1.13%	2.09%	0.41% \$4.10	0.41% \$4.10	
Bloomberg US Aggregate Bond TR USD				-13.01%	0.02%	1.06%			
Money Market									
Mutual Fund									
Fidelity® Government MMkt	Money Market- Taxable	SPAXX	02/05/1990	1.05%	0.92%	0.52%	0.42% \$4.20	0.42% \$4.20	
ICE BofA USD 3M Dep OR CM TR USD				1.21%	1.43%	0.96%			

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			
TIAA Traditional-Group Supplemental Retirement Annuity	5.25%	Through 02/29/2024	<p>Available in plan(s): 150333</p> <p>The current rate shown applies to premiums remitted during the month of March 2023 and will be credited through 2/29/2024. 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>
TIAA Traditional-Retirement Annuity	6.00%	Through 02/29/2024	<p>Available in plan(s): 150333</p> <p>The current rate shown applies to premiums remitted during the month of March 2023 and will be credited through 2/29/2024. 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>

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Choice	6.25%	Through 02/29/2024	<p>Available in plan(s): 150333</p> <p>The current rate shown applies to premiums remitted during the month of March 2023 and will be credited through 2/29/2024. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The current guaranteed minimum interest rate for premiums remitted in 2022 is 2.80%, and is effective through 2032. The account also offers the opportunity for additional amounts in excess of the minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Retirement Choice (RC) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in 84 monthly installments (7 years). If the Contractholder elects to remove TIAA Traditional, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments without any surrender charge.</p>
TIAA Traditional-Supplemental Retirement Annuity	5.25%	Through 02/29/2024	<p>Available in plan(s): 150333</p> <p>The current rate shown applies to premiums remitted during the month of March 2023 and will be credited through 2/29/2024. 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>

Name/Type/Option	Return	Term	Additional Information*
TIAA Stable Value	2.14%	Through 06/30/2023	<p>Available in plan(s): 150333</p> <p>TIAA Stable Value is a guaranteed annuity product that credits interest at a net rate announced in advance of each semi-annual rate guarantee period beginning 1/1 or 7/1. Declared crediting rates (i.e. before deductions for contract fees) will not be less than the current minimum guaranteed rate. TIAA may declare additional amounts of interest above the minimum rate. When declared such amounts are in effect for the semi-annual period and are not guaranteed for future periods. The current net rate shown is credited to your existing balance and any contributions made during the period beginning January 1, 2023 and ending June 30, 2023. During this same period, the minimum declared interest rate is 1.70%. The current net rate shown may not reflect any recent changes to your plan's TIAA Stable Value contract fees, if any. Current rate of return information is available on your plan-specific website noted above or at 800-842-2733. All guarantees are subject to TIAA's claims paying ability. Any transfer to a competing fund must first be directed to a non-competing fund for a period of 90 days and transfers in may not be made for a period of 30 days following a transfer out. The Contract holder (typically your employer as the sponsor of your plan) has the right to request a transfer of the contract's entire accumulation. This might occur if your employer has elected to use a new recordkeeper and has also elected to terminate the annuity contract. In this case the TIAA Stable Value accumulation will be paid in a lump sum without any market value adjustments either within 90 days of the Discontinuance Date or two years from the Discontinuance Date based on a formula in the contract which references the movement of interest rates over time. Only if the two year payout applies a Discontinuance Fee of, at most, 0.75% will be assessed which reduces the crediting rate during such period. Please refer to your contract certificate for additional details.</p>

* Legend of plan name for each applicable plan number	
Plans	Plan Names
150333	ILLINOIS INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN
150335	ILLINOIS INSTITUTE OF TECHNOLOGY TAX DEFERRED ANNUITY 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 Stable Value

OBJECTIVES / GOALS

To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. The TIAA Stable Value Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. This lifetime annuity can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing this life annuity is just one of many payout options available under the TIAA Stable Value 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 general account.

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.
- 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. Lifetime

annuity payments are provided by TIAA and are not supported by the assets in the TIAA Stable Value separate account.

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.
- 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:

Fidelity Freedom K Funds were replaced by Fidelity Freedom Index Funds in August of 2022.

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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