

BSA Retirement and 401(k) Plans Lineup

Effective January 12, 2022

Account or Fund/Share Class	Ticker
GUARANTEED	
TIAA Traditional Annuity (Guaranteed Annuity)*	N/A
VARIABLE ANNUITIES	
CREF Growth Account Class R3	QCGRIX
CREF Social Choice Account Class R3	QCSCIX
MONEY MARKET	
Vanguard Federal Money Market Fund Investor Shares	VMFXX
FIXED INCOME	
PIMCO Total Return Fund Institutional Class	PTTRX
Vanguard Inflation-Protected Securities Fund Institutional Shares	VIPIX
Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX
MULTI-ASSET	
TIAA-CREF Lifecycle 2010 Fund Institutional Class	TCTIX
TIAA-CREF Lifecycle 2015 Fund Institutional Class	TCNIX
TIAA-CREF Lifecycle 2020 Fund Institutional Class	TCWIX
TIAA-CREF Lifecycle 2025 Fund Institutional Class	TCYIX
TIAA-CREF Lifecycle 2030 Fund Institutional Class	TCRIX
TIAA-CREF Lifecycle 2035 Fund Institutional Class	TCIIX
TIAA-CREF Lifecycle 2040 Fund Institutional Class	TCOIX
TIAA-CREF Lifecycle 2045 Fund Institutional Class	TTFIX
TIAA-CREF Lifecycle 2050 Fund Institutional Class	TFTIX
TIAA-CREF Lifecycle 2055 Fund Institutional Class	TTRIX
TIAA-CREF Lifecycle 2060 Fund Institutional Class	TLXNX
TIAA-CREF Lifecycle Retirement Income Fund Institutional Class	TLRIX
Vanguard Wellesley® Income Fund Admiral™ Shares	VWIAX
Vanguard Wellington™ Fund Admiral™ Shares	VWENX
REAL ESTATE	
TIAA-CREF Real Estate Securities Fund Institutional Class	TIREX
EQUITIES	
American Funds EuroPacific Growth Fund® Class R-6	RERGX
Baron Small Cap Fund Institutional Class	BSFIX
Columbia Trust Dividend Income Fund Class I (Collective Investment Trust)	N/A
Goldman Sachs Small Cap Value Fund Institutional Class	GSSIX
JPMorgan Mid Cap Value Fund Class L	FLMVX
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX
Vanguard Total Stock Market Index Fund Institutional Plus Shares	VSMPX
Wells Fargo Discovery Fund – Institutional Class	WFDSX

¹Diversification is a technique to help reduce risk. It is not guaranteed to protect against loss.

²Contractual or voluntary fee waiver may apply. See fund prospectus for details.

* TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for federal securities law purposes. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. Interest credited includes a guaranteed rate, plus additional amounts as may be established by the TIAA Board of Trustees. Such additional amounts, when declared, remain in effect for the "declaration year" which begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for periods other than the period for which they were declared.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org/bnl for details.

Annuity account options are available through annuity contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals, and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

** "Revenue Sharing" is a term that describes the practice when investment providers share in the cost of plan administration. Please note that TIAA Traditional, TIAA Real Estate, TIAA Stable Value, and all CREF Annuity accounts do not have an explicit revenue share. Rather they have a "plan services offset" that is applied to your plan's administrative and recordkeeping costs.

This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made in consultation with an investor's personal advisor based on the investor's own objectives and circumstances.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity and may lose value.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit TIAA.org/bnl for details. You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/bnl for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2018 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017.