

Plan and Investment Notice

UNION COLLEGE RETIREMENT 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 Investments

TIAA

HOW TIAA RECORDKEEPS YOUR PLAN

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

- UNION COLLEGE RETIREMENT PLAN – Plan ID 150574
- UNION COLLEGE RETIREMENT PLAN (TDA) – Plan ID 150578

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**, Monday – Friday 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 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, 150574, 150578, 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.

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA.

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:

Retirement plan loan	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. Applies to all plans.
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

There may be certain restrictions on how investment directos may be made in the Plan, summarized as follows: Investment elections for Fidelity BrokerageLink are not allowed; The initial exchange into BrokerageLink requires a \$2,500 minimum; Additional exchanges into BrokerageLink require a \$1,000 minimum; etc. A complete list can be found at <http://requireddisclosureinfo.com> (Password: 89905).

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in the enclosed Investment Options Comparative Chart. Keep in mind, restrictions are subject to change.

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 II of this Notice.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative fees may include legal, accounting, trustee, recordkeeping, and other administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan.

Based on the information and direction Fidelity had on file at the time this document was prepared, plan administrative fees and expenses may be deducted equally from all Plan accounts or deducted proportionally based upon Plan account balance. 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. 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.

COST OF PLAN SERVICES - PERSONALIZED SERVICES

Individual fees and expenses include those associated with a service or transaction that an individual 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 document 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
Fee Amount: varies based on advisor

Type of Individual Fee: Overnight Mailing Fee
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 Plans investment options. Please see the enclosed Investment Options Comparative Chart for details regarding the specific fees that may apply to the investment options available under the Plan.

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

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 the enclosed Investment Options Comparative Chart 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.

EXERCISING VOTING, TENDER AND SIMILAR RIGHTS

You have the right to exercise voting, tender, and similar rights related to the Mutual Fund 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.

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 Plans fiduciaries do not monitor the investments available in BrokerageLink. This feature is intended for those who are comfortable actively 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 document; 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 document for brokerage fees.

FIDELITY BROKERAGELINK® FEES

Certain fees may be deducted from your Plans Fidelity BrokerageLink account in connection with trades you execute. More detailed fee information is available on the Fidelity BrokerageLink Commission Schedule, which you can obtain, along with additional information, on your Plans website or by calling the Plans toll-free number. Your Plan may limit the trades you are able to execute and the investments you are able to purchase within BrokerageLink. Before directing transactions within Fidelity BrokerageLink, remember to review the prospectus or other offering document of that investment, and consider the charges associated with that transaction. If any fees are deducted directly as a result of a BrokerageLink transaction, they will be reflected on your transaction confirmation and/or your BrokerageLink statement. Note that if you hire an advisor to assist you in managing your Plan account, and the advisor initiates trades within BrokerageLink, your advisor's fee schedule will apply and fees may differ from those listed by Fidelity; please refer to your advisor's fee schedule for more information. BrokerageLink Fees information can be obtained online at <http://requireddisclosureinfo.com> (Password: 89905).

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/ebsa/publications/401k_employee.html. 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, 150574,150578, you'll be directed to plan and investment information.

Visit www.tiaa.org for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 800 842-2252 or write to us at TIAA, P.O. Box 1259, Charlotte, NC, 28201.

Table 1 – Variable Return Investment Performance as of June 30, 2017

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									
TIAA-CREF Emerging Markets Equity Index Fund Premier	Diversified Emerging Mkts	TEQPX	08/31/2010	22.99%	3.50%	2.51%	0.38%	0.38%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI Emerging Markets Index				23.75%	3.96%	3.05%	Contractual Cap Exp: 02/28/2018		
TIAA-CREF International Equity Index Fund Premier	Foreign Large Blend	TRIPX	09/30/2009	19.87%	8.66%	1.13%	0.21%	0.21%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE Index				20.27%	8.69%	1.03%	Contractual Cap Exp: 02/28/2018		
TIAA-CREF Equity Index Fund Premier	Large Blend	TCEPX	09/30/2009	18.33%	14.37%	7.12%	0.20%	0.20%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	7.26%	Contractual Cap Exp: 02/28/2018		
TIAA-CREF Large-Cap Value Index Fund Institutional	Large Value	TILVX	10/01/2002	15.48%	13.84%	5.51%	0.06%	0.06%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value Index				15.53%	13.94%	5.57%	Contractual Cap Exp: 02/28/2018		
Vanguard Mid-Cap Index Fund Admiral	Mid-Cap Blend	VIMAX	11/12/2001	17.25%	14.78%	7.48%	0.06%	0.06%	Available in all plans. 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)		
				1 Yr. 17.31%	5 Yr. 14.79%	10 Yr. or Since Inception 7.47%	Gross	Net	Shareholder Fees & Restrictions*
Vanguard REIT Index Fund Admiral	Real Estate	VGSLX	11/12/2001	-1.93%	9.28%	6.18%	0.12% \$1.20	0.12% \$1.20	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. REIT Index</i>				-1.82%	9.38%	5.94%			
TIAA-CREF Small-Cap Blend Index Fund Institutional	Small Blend	TISBX	10/01/2002	24.79%	13.95%	7.07%	0.06% \$0.60	0.06% \$0.60	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2000 Index</i>				24.60%	13.70%	6.92%	Contractual Cap Exp: 02/28/2018		
Variable Annuity									
CREF Equity Index Account R2	Large Blend	QCEQPX	04/24/2015	18.14%	14.19%	6.87%	0.34% \$3.40	0.34% \$3.40	Available in all plans. Contributions and Transfers in not allowed. Applies to all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 Index</i>				18.51%	14.58%	7.26%			
CREF Stock Account R2	Large Blend	QCSTPX	04/24/2015	19.08%	12.12%	5.22%	0.43% \$4.30	0.43% \$4.30	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 Index</i>				18.51%	14.58%	7.26%			
CREF Growth Account R2	Large Growth	QCGRPX	04/24/2015	20.85%	15.16%	8.68%	0.38% \$3.80	0.38% \$3.80	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 1000 Growth Index</i>				20.42%	15.30%	8.91%			
CREF Global Equities Account R2	World Stock	QCGLPX	04/24/2015	18.70%	11.06%	3.91%	0.44% \$4.40	0.44% \$4.40	Available in all plans. Contributions and Transfers in not allowed. Applies to all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>MSCI World Index</i>				18.20%	11.38%	3.97%			

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	
TIAA-CREF Bond Index Fund Premier	Intermediate- Term Bond	TBIPX	09/30/2009	-0.76%	1.89%	3.30%	0.27% \$2.70	0.27% \$2.70	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	3.66%	Contractual Cap Exp: 07/31/2017		
Vanguard Long-Term Bond Index Fund Investor	Long-Term Bond	VBLTX	03/01/1994	-1.24%	4.14%	7.51%	0.15% \$1.50	0.15% \$1.50	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Long Government/Credit Index				-1.07%	4.26%	7.58%			
Vanguard Short-Term Bond Index Fund Admiral	Short-Term Bond	VBIRX	11/12/2001	0.05%	1.18%	2.91%	0.07% \$0.70	0.07% \$0.70	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. 1-5 Year Government/Credit Float Adjusted Index				0.11%	1.30%				
Variable Annuity									
CREF Inflation-Linked Bond Account R2	Inflation-Protected Bond	QCILPX	04/24/2015	-0.54%	-0.14%	3.81%	0.35% \$3.50	0.35% \$3.50	Available in all plans. 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 U.S. Treasury Inflation Protected Securities (TIPS) 1-10 Year Index				-0.26%	0.28%	3.57%			
CREF Bond Market Account R2	Intermediate- Term Bond	QCBMPX	04/24/2015	0.50%	2.42%	4.19%	0.40% \$4.00	0.40% \$4.00	Available in all plans. Contributions and Transfers in not allowed. Applies to all plans. 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 U.S. Aggregate Bond Index				-0.31%	2.21%	4.48%			
Money Market									
Variable Annuity									
CREF Money Market Account R2	Money Market- Taxable	QCMMPX	04/24/2015	0.18%	0.04%	0.51%	0.34% \$3.40	0.34% \$3.40	Available in all plans.
7-day current annualized yield 0.50% as of 06/27/2017 7-day effective annualized yield 0.50% as of 06/27/2017									

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>iMoneyNet Money Fund Averages - All Government</i>				0.20%	0.05%	0.41%			
Multi-Asset Mutual Fund									
TIAA-CREF Lifecycle Index Retirement Income Fund Institutional	Retirement Income	TRILX	09/30/2009	7.10%	5.96%	6.63%	0.41% \$4.10	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>				-0.31%	2.21%	3.60%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle Index 2010 Fund Institutional	Target Date 2000- 2010	TLTIX	09/30/2009	7.75%	6.64%	7.15%	0.27% \$2.70	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>				-0.31%	2.21%	3.60%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle Index 2015 Fund Institutional	Target-Date 2015	TLFIX	09/30/2009	8.79%	7.33%	7.64%	0.25% \$2.50	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>				-0.31%	2.21%	3.60%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle Index 2020 Fund Institutional	Target-Date 2020	TLWIX	09/30/2009	10.17%	8.20%	8.24%	0.22% \$2.20	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 Index</i>				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle Index 2025 Fund Institutional	Target-Date 2025	TLQIX	09/30/2009	11.71%	9.07%	8.86%	0.22% \$2.20	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 Index</i>				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle Index 2030 Fund Institutional	Target-Date 2030	TLHIX	09/30/2009	13.36%	9.95%	9.48%	0.21% \$2.10	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 Index</i>				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017		
TIAA-CREF Lifecycle Index 2035 Fund Institutional	Target-Date 2035	TLYIX	09/30/2009	14.95%	10.78%	10.05%	0.21% \$2.10	0.10% \$1.00	Available in all plans. 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	
Russell 3000 Index				18.51%	14.58%	13.68%			
TIAA-CREF Lifecycle Index 2040 Fund Institutional	Target-Date 2040	TLZIX	09/30/2009	16.57%	11.35%	10.40%	0.20%	0.10%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017	\$2.00	\$1.00
TIAA-CREF Lifecycle Index 2045 Fund Institutional	Target-Date 2045	TLXIX	09/30/2009	17.28%	11.46%	10.47%	0.22%	0.10%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017	\$2.20	\$1.00
TIAA-CREF Lifecycle Index 2050 Fund Institutional	Target-Date 2050	TLLIX	09/30/2009	17.50%	11.53%	10.53%	0.23%	0.10%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	13.68%	Contractual Waiver Exp: 09/30/2017	\$2.30	\$1.00
TIAA-CREF Lifecycle Index 2055 Fund Institutional	Target-Date 2055	TTIIX	04/29/2011	17.75%	11.60%	8.80%	0.40%	0.10%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%	14.58%	11.81%	Contractual Waiver Exp: 09/30/2017	\$4.00	\$1.00
TIAA-CREF Lifecycle Index 2060 Fund Institutional	Target-Date 2060+	TVIIX	09/26/2014	17.95%	-	7.57%	1.27%	0.10%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				18.51%		9.68%	Contractual Waiver Exp: 09/30/2017	\$12.70	\$1.00
Variable Annuity									
CREF Social Choice Account R2	Allocation--50% to 70% Equity	QCSCPX	04/24/2015	10.90%	8.50%	5.42%	0.38%	0.38%	Available in all plans. 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 Index				18.51%	14.58%	7.26%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	3.93%	8.21%	2.84%	0.85%	0.85%	Available in all plans. Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 Index				17.90%	14.63%	7.18%			

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
150574	UNION COLLEGE RETIREMENT PLAN
150578	UNION COLLEGE RETIREMENT PLAN (TDA)

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 or call 1-800-343-0860.

Additional information about the investment options, including a glossary of investment terms, and the most up-to-date performance information is available online at <http://requireddisclosureinfo.com> (Password: 89905).

Table 1 – Variable Return Investment Performance as of June 30, 2017

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® 20%	Allocation-- 15% to 30% Equity	FASIX	10/01/1992	4.59%	4.05%	3.97%	0.53% \$5.30	0.53% \$5.30	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity Asset Manager® 50%	Allocation-- 30% to 50% Equity	FASMX	12/28/1988	10.54%	7.54%	5.04%	0.66% \$6.60	0.66% \$6.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Asset Manager® 70%	Allocation-- 50% to 70% Equity	FASGX	12/30/1991	14.59%	9.55%	5.20%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Balanced	Allocation-- 50% to 70% Equity	FBALX	11/06/1986	13.50%	10.33%	6.00%	0.55% \$5.50	0.55% \$5.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Puritan®	Allocation-- 50% to 70% Equity	FPURX	04/16/1947	12.93%	10.27%	6.17%	0.56% \$5.60	0.56% \$5.60	
S&P 500 TR USD				17.90%	14.63%	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	
Fidelity Asset Manager® 85%	Allocation-- 70% to 85% Equity	FAMRX	09/24/1999	17.54%	11.11%	5.38%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Strategic Dividend & Income®	Allocation-- 70% to 85% Equity	FSDIX	12/23/2003	9.35%	10.55%	5.47%	0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® 2010	Target-Date 2000-2010	FFFCX	10/17/1996	9.89%	6.68%	4.35%	0.60% \$6.00	0.60% \$6.00	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity Freedom® Index 2005 Investor	Target-Date 2000-2010	FJIFX	10/02/2009	5.91%	4.68%	5.42%	0.22% \$2.20	0.15% \$1.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			Contractual Waiver Exp: 05/31/2020
Fidelity Freedom® Index 2010 Investor	Target-Date 2000-2010	FKIFX	10/02/2009	7.53%	5.82%	6.43%	0.22% \$2.20	0.15% \$1.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			Contractual Waiver Exp: 05/31/2020
Fidelity Freedom® 2015	Target-Date 2015	FFVFX	11/06/2003	11.60%	7.21%	4.42%	0.64% \$6.40	0.64% \$6.40	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2015 Investor	Target-Date 2015	FLIFX	10/02/2009	9.28%	6.36%	6.84%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			Contractual Waiver Exp: 05/31/2020
Fidelity Freedom® 2020	Target-Date 2020	FFFDX	10/17/1996	12.79%	7.80%	4.26%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2020 Investor	Target-Date 2020	FPIFX	10/02/2009	10.38%	6.93%	7.47%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			Contractual Waiver Exp: 05/31/2020
Fidelity Freedom® 2025	Target-Date 2025	FFTWX	11/06/2003	14.04%	8.81%	4.58%	0.69% \$6.90	0.69% \$6.90	

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	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2025 Investor	Target-Date 2025	FQIFX	10/02/2009	11.51%	7.97%	8.28%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom® 2030	Target-Date 2030	FFFEX	10/17/1996	16.96%	9.58%	4.42%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2030 Investor	Target-Date 2030	FXIFX	10/02/2009	14.38%	8.76%	8.86%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom® 2035	Target-Date 2035	FFTHX	11/06/2003	19.00%	10.46%	4.66%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2035 Investor	Target-Date 2035	FIHFX	10/02/2009	16.49%	9.71%	9.49%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom® 2040	Target-Date 2040	FFFFX	09/06/2000	19.03%	10.55%	4.55%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2040 Investor	Target-Date 2040	FBIFX	10/02/2009	16.57%	9.81%	9.57%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom® 2045	Target-Date 2045	FFFGX	06/01/2006	19.05%	10.72%	4.58%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2045 Investor	Target-Date 2045	FIOFX	10/02/2009	16.56%	9.92%	9.66%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom® 2050	Target-Date 2050	FFFHX	06/01/2006	19.14%	10.77%	4.36%	0.77% \$7.70	0.77% \$7.70	

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				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom® Index 2050 Investor	Target-Date 2050	FIPFX	10/02/2009	16.50%	9.98%	9.72%	0.21% \$2.10	0.15% \$1.50	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom® Index 2055 Investor	Target-Date 2055	FDEWX	06/01/2011	16.51%	10.18%	7.91%	0.21% \$2.10	0.15% \$1.50	Excessive Trading Restriction
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom® Index 2060 Instl Prem	Target-Date 2060+	FFLEX	06/24/2015	16.61%	-	6.25%	0.16% \$1.60	0.10% \$1.00	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 05/31/2020		
Fidelity Freedom® Income	Target-Date Retirement	FFFAX	10/17/1996	5.93%	4.10%	3.68%	0.49% \$4.90	0.49% \$4.90	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity Freedom® Index Income Investor	Target-Date Retirement	FIKFX	10/02/2009	3.94%	3.23%	3.76%	0.23% \$2.30	0.15% \$1.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%	Contractual Waiver Exp: 05/31/2020		
Equities									
Mutual Fund									
Fidelity® China Region	China Region	FHKCX	11/01/1995	29.84%	11.46%	7.03%	1.02% \$10.20	1.02% \$10.20	Redemption Fee: 1.50% if held < 90 days
MSCI Golden Dragon NR USD				30.56%	10.09%	4.77%			
Fidelity® Select Wireless	Communicatio ns	FWRLX	09/21/2000	21.42%	12.68%	5.90%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Automotive Port	Consumer Cyclical	FSAVX	06/30/1986	18.58%	12.76%	4.17%	0.96% \$9.60	0.96% \$9.60	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Leisure	Consumer Cyclical	FDLSX	05/08/1984	24.58%	15.16%	10.71%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days

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				17.90%	14.63%	7.18%	Voluntary Waiver		
Fidelity® Select Consumer Staples Port	Consumer Defensive	FDFAX	07/29/1985	5.92%	11.56%	9.64%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%	Voluntary Waiver		
Fidelity® Emerging Markets	Diversified Emerging Mkts	FEMKX	11/01/1990	21.15%	6.59%	0.89%	1.01% \$10.10	1.01% \$10.10	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				23.75%	3.96%	1.91%			
Fidelity® Emerging Markets Idx Premium	Diversified Emerging Mkts	FPMAX	09/08/2011	22.89%	3.87%	1.89%	0.14% \$1.40	0.14% \$1.40	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				23.75%	3.96%	1.91%			
Fidelity® Select Energy Service Port	Equity Energy	FSESX	12/16/1985	-0.84%	-2.86%	-4.59%	0.85% \$8.50	0.85% \$8.50	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Natural Gas	Equity Energy	FSNGX	04/21/1993	-5.87%	-3.43%	-4.72%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Natural Resources Port	Equity Energy	FNARX	03/03/1997	-4.30%	-0.20%	-1.12%	0.84% \$8.40	0.84% \$8.40	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Gold	Equity Precious Metals	FSAGX	12/16/1985	-18.38%	-10.13%	-2.29%	0.87% \$8.70	0.84% \$8.40	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 04/29/2018		
Fidelity® Europe	Europe Stock	FIEUX	10/01/1986	19.40%	9.95%	1.93%	1.07% \$10.70	1.07% \$10.70	
MSCI Europe NR USD				21.11%	8.82%	0.62%			
Fidelity® Select Banking	Financial	FSRBX	06/30/1986	39.82%	15.30%	2.89%	0.79% \$7.90	0.79% \$7.90	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Financial Services Port	Financial	FIDSX	12/10/1981	28.73%	14.64%	0.43%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				17.90%	14.63%	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	
Fidelity® International Index Premium	Foreign Large Blend	FSIVX	10/14/2005	20.02%	8.78%	1.18%	0.08% \$0.80	0.08% \$0.80	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® Diversified International	Foreign Large Growth	FDIVX	12/27/1991	18.00%	9.54%	1.76%	1.05% \$10.50	1.05% \$10.50	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® International Capital Apprec	Foreign Large Growth	FIVFX	11/01/1994	15.17%	11.59%	3.35%	1.14% \$11.40	1.14% \$11.40	
MSCI ACWI Ex USA NR USD				20.45%	7.22%	1.13%			
Fidelity® International Discovery	Foreign Large Growth	FIGRX	12/31/1986	18.62%	9.55%	1.97%	1.00% \$10.00	1.00% \$10.00	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® Overseas	Foreign Large Growth	FOSFX	12/04/1984	21.02%	12.29%	2.10%	1.03% \$10.30	1.03% \$10.30	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® International Small Cap	Foreign Small/Mid Blend	FISMX	09/18/2002	24.65%	14.56%	5.01%	1.34% \$13.40	1.34% \$13.40	Redemption Fee: 2.00% if held < 90 days
MSCI ACWI Ex USA Small NR USD				20.32%	10.02%	2.91%			
Fidelity® International Small Cap Opp	Foreign Small/Mid Growth	FSCOX	08/02/2005	22.65%	13.22%	2.09%	1.17% \$11.70	1.17% \$11.70	Redemption Fee: 2.00% if held < 90 days
MSCI EAFE Small Cap NR USD				23.18%	12.94%	3.41%	Voluntary Waiver		
Fidelity® Select Biotechnology	Health	FBIOX	12/16/1985	24.95%	20.16%	15.68%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Health Care	Health	FSPHX	07/14/1981	16.68%	20.77%	13.14%	0.74% \$7.40	0.74% \$7.40	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Health Care Svcs Port	Health	FSHCX	06/30/1986	16.85%	16.39%	10.29%	0.78% \$7.80	0.78% \$7.80	Redemption Fee: 0.75% if held < 30 days

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				17.90%	14.63%	7.18%			
Fidelity® Select Medical Equip & Systems	Health	FSMEX	04/28/1998	22.05%	21.84%	13.91%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Pharmaceuticals Port	Health	FPHAX	06/18/2001	1.84%	13.27%	10.34%	0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Defense & Aero Port	Industrials	FSDAX	05/08/1984	25.10%	17.41%	9.26%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Envir and Alt Engy Port	Industrials	FSLEX	06/29/1989	31.35%	15.00%	5.86%	0.94% \$9.40	0.94% \$9.40	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Transportation	Industrials	FSRFX	09/29/1986	33.32%	17.30%	10.14%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Japan	Japan Stock	FJPNX	09/15/1992	19.79%	8.66%	0.38%	0.78% \$7.80	0.78% \$7.80	Redemption Fee: 1.50% if held < 90 days
Topix TR JPY				32.22%	18.34%	1.07%			
Fidelity® Japan Smaller Companies	Japan Stock	FJSCX	11/01/1995	17.69%	16.74%	4.93%	0.96% \$9.60	0.96% \$9.60	Redemption Fee: 1.50% if held < 90 days
MSCI Japan NR USD				19.18%	9.56%	1.21%			
Fidelity® 500 Index Premium	Large Blend	FUSVX	10/14/2005	17.85%	14.58%	7.15%	0.05% \$0.50	0.05% \$0.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Disciplined Equity	Large Blend	FDEQX	12/28/1988	15.63%	13.68%	4.77%	0.68% \$6.80	0.68% \$6.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Dividend Growth	Large Blend	FDGFX	04/27/1993	14.78%	13.13%	6.14%	0.62% \$6.20	0.62% \$6.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Growth & Income	Large Blend	FGRIX	12/30/1985	21.26%	13.95%	3.37%	0.65%	0.65%	

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 \$6.50	Net \$6.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Large Cap Core Enhanced Index	Large Blend	FLCEX	04/19/2007	16.45%	13.92%	6.73%	0.39% \$3.90	0.39% \$3.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Mega Cap Stock	Large Blend	FGRTX	12/28/1998	20.87%	14.07%	7.14%	0.69% \$6.90	0.69% \$6.90	Excessive Trading Restriction & Closed to New Investments
S&P 500 TR USD				14.63%	14.63%	7.18%			
Fidelity® Total Market Index Premium	Large Blend	FSTVX	10/14/2005	18.53%	14.49%	7.30%	0.05% \$0.50	0.05% \$0.50	
DJ US Total Stock Market TR USD				18.52%	14.51%	7.32%			
Fidelity	Large Growth	FFIDX	04/30/1930	14.34%	12.62%	6.17%	0.52% \$5.20	0.52% \$5.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Blue Chip Growth	Large Growth	FBGRX	12/31/1987	28.37%	17.09%	10.16%	0.82% \$8.20	0.82% \$8.20	
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
Fidelity® Capital Appreciation	Large Growth	FDCAX	11/26/1986	18.58%	12.99%	6.78%	0.61% \$6.10	0.61% \$6.10	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Contrafund®	Large Growth	FCNTX	05/17/1967	22.19%	14.64%	8.63%	0.68% \$6.80	0.68% \$6.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Export and Multinational	Large Growth	FEXPX	10/04/1994	14.61%	11.92%	5.39%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Focused Stock	Large Growth	FTQGX	11/12/1996	13.92%	12.58%	8.16%	0.62% \$6.20	0.62% \$6.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Growth Company	Large Growth	FDGRX	01/17/1983	32.57%	17.52%	10.94%	0.77% \$7.70	0.77% \$7.70	

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 3000 Growth TR USD				20.72%	15.20%	8.82%			
Fidelity® Independence	Large Growth	FDFFX	03/25/1983	19.92%	13.58%	6.51%	0.54% \$5.40	0.54% \$5.40	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Magellan®	Large Growth	FMAGX	05/02/1963	18.47%	14.93%	5.35%	0.68% \$6.80	0.68% \$6.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Nasdaq Composite Index®	Large Growth	FNCMX	09/25/2003	28.01%	17.18%	9.99%	0.43% \$4.30	0.30% \$3.00	
NASDAQ Composite TR USD				28.30%	17.36%	10.15%	Contractual Waiver Exp: 01/31/2018		
Fidelity® OTC	Large Growth	FOCPX	12/31/1984	36.46%	20.25%	12.29%	0.91% \$9.10	0.91% \$9.10	
NASDAQ Composite TR USD				28.30%	17.36%	10.15%			
Fidelity® Stock Selec All Cp	Large Growth	FDSSX	09/28/1990	21.07%	14.54%	6.63%	0.64% \$6.40	0.64% \$6.40	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Trend	Large Growth	FTRNX	06/16/1958	21.25%	15.29%	9.11%	0.74% \$7.40	0.74% \$7.40	
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
Fidelity® Blue Chip Value	Large Value	FBCVX	06/17/2003	18.98%	13.98%	3.27%	0.88% \$8.80	0.88% \$8.80	
Russell 1000 Value TR USD				15.53%	13.94%	5.57%			
Fidelity® Equity Dividend Income	Large Value	FEQTX	08/21/1990	14.03%	12.36%	4.54%	0.72% \$7.20	0.72% \$7.20	
Russell 3000 Value TR USD				16.21%	13.89%	5.59%			
Fidelity® Equity-Income	Large Value	FEQIX	05/16/1966	16.96%	12.21%	4.11%	0.67% \$6.70	0.67% \$6.70	
Russell 3000 Value TR USD				16.21%	13.89%	5.59%			
Fidelity® Stk Selec Lg Cp Val	Large Value	FSLVX	11/15/2001	13.98%	13.44%	4.00%	0.77% \$7.70	0.77% \$7.70	
Russell 1000 Value TR USD				15.53%	13.94%	5.57%			
Fidelity® Value Discovery	Large Value	FVDFX	12/10/2002	19.30%	14.22%	5.70%	0.86%	0.86%	

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 \$8.60	Net \$8.60	
Russell 3000 Value TR USD				16.21%	13.89%	5.59%			
Fidelity® Value Strategies	Large Value	FLSX	12/30/1983	19.71%	13.25%	5.47%	0.56% \$5.60	0.56% \$5.60	
Russell Mid Cap Value TR USD				15.93%	15.14%	7.23%			
Fidelity® Latin America	Latin America Stock	FLATX	04/19/1993	11.05%	-6.99%	-3.72%	1.14% \$11.40	1.14% \$11.40	Redemption Fee: 1.50% if held < 90 days
MSCI EM Latin America NR USD				15.01%	-3.76%	-1.15%			
Fidelity® Extended Market Index Premium	Mid-Cap Blend	FSEVX	10/14/2005	21.58%	14.20%	7.81%	0.07% \$0.70	0.07% \$0.70	
DJ US Completion Total Stock Mkt TR USD				21.37%	14.04%	7.68%			
Fidelity® Growth Strategies	Mid-Cap Growth	FDEGX	12/28/1990	12.95%	14.35%	5.66%	0.89% \$8.90	0.89% \$8.90	
Russell Mid Cap Growth TR USD				17.05%	14.19%	7.87%			
Fidelity® Mid-Cap Stock	Mid-Cap Growth	FMCSX	03/29/1994	17.77%	13.64%	6.64%	0.58% \$5.80	0.58% \$5.80	
S&P MidCap 400 TR				18.57%	14.92%	8.56%			
Fidelity® Select Construction & Hsg Port	Mid-Cap Growth	FSHOX	09/29/1986	12.45%	15.30%	8.45%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%	Voluntary Waiver		
Fidelity® Leveraged Company Stock	Mid-Cap Value	FLVCX	12/19/2000	19.18%	12.25%	4.74%	0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Low-Priced Stock	Mid-Cap Value	FLPSX	12/27/1989	16.79%	13.18%	7.30%	0.88% \$8.80	0.88% \$8.80	
Russell 2000 TR USD				24.60%	13.70%	6.92%			
Fidelity® Mid Cap Value	Mid-Cap Value	FSMVX	11/15/2001	16.32%	14.93%	6.91%	0.73% \$7.30	0.73% \$7.30	
Russell Mid Cap Value TR USD				15.93%	15.14%	7.23%			

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® Value	Mid-Cap Value	FDVLX	12/01/1978	19.37%	14.91%	5.77%	0.67% \$6.70	0.67% \$6.70	
<i>Russell Mid Cap Value TR USD</i>				15.93%	15.14%	7.23%			
Fidelity® Select Chemicals	Natural Resources	FSCHX	07/29/1985	25.00%	14.00%	11.54%	0.80% \$8.00	0.80% \$8.00	
<i>S&P 500 TR USD</i>				17.90%	14.63%	7.18%			
Fidelity® Emerging Asia	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	27.53%	9.31%	3.12%	1.16% \$11.60	1.16% \$11.60	Redemption Fee: 1.50% if held < 90 days
<i>MSCI AC Asia Ex Japan NR USD</i>				26.73%	7.97%	4.19%			
Fidelity® Small Cap Discovery	Small Blend	FSCRX	09/26/2000	17.65%	14.27%	10.28%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 1.50% if held < 90 days
<i>Russell 2000 TR USD</i>				24.60%	13.70%	6.92%			
Fidelity® Small Cap Index Premium	Small Blend	FSSVX	09/08/2011	24.83%	13.89%	14.76%	0.07% \$0.70	0.07% \$0.70	
<i>Russell 2000 TR USD</i>				24.60%	13.70%	6.92%			
Fidelity® Small Cap Stock	Small Blend	FSLCX	03/12/1998	15.56%	12.31%	5.76%	1.02% \$10.20	1.02% \$10.20	Redemption Fee: 2.00% if held < 90 days
<i>Russell 2000 TR USD</i>				24.60%	13.70%	6.92%			
Fidelity® Stock Selector Small Cap	Small Blend	FDSCX	06/28/1993	15.98%	12.04%	4.73%	0.89% \$8.90	0.89% \$8.90	Redemption Fee: 1.50% if held < 90 days
<i>Russell 2000 TR USD</i>				24.60%	13.70%	6.92%			
Fidelity® Small Cap Growth	Small Growth	FCPGX	11/03/2004	24.82%	15.79%	8.13%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.50% if held < 90 days
<i>Russell 2000 Growth TR USD</i>				24.40%	13.98%	7.82%			
Fidelity® Small Cap Value	Small Value	FCPVX	11/03/2004	18.56%	14.60%	8.49%	1.22% \$12.20	1.22% \$12.20	Redemption Fee: 1.50% if held < 90 days
<i>Russell 2000 Value TR USD</i>				24.86%	13.39%	5.92%			
Fidelity® Select Comms Equip Port	Technology	FSDCX	06/29/1990	23.23%	13.53%	5.41%	0.88% \$8.80	0.88% \$8.80	Redemption Fee: 0.75% if held < 30 days Excessive Trading Restriction & Closed to New Investments
<i>S&P 500 TR USD</i>				17.90%	14.63%	7.18%			
Fidelity® Select IT Services	Technology	FBSOX	02/04/1998	22.29%	18.78%	12.59%	0.79%	0.79%	

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 \$7.90	Net \$7.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Semiconductors	Technology	FSELX	07/29/1985	41.15%	23.15%	10.62%	0.77% \$7.70	0.77% \$7.70	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Software & IT Svcs Port	Technology	FSCSX	07/29/1985	30.62%	19.82%	13.82%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Technology	Technology	FSPTX	07/14/1981	44.45%	18.42%	11.43%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Utilities	Utilities	FSUTX	12/10/1981	4.91%	10.77%	5.75%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Worldwide	World Large Stock	FWWFX	05/30/1990	16.27%	11.36%	5.09%	0.91% \$9.10	0.91% \$9.10	
MSCI World NR USD				18.20%	11.38%	3.97%			
Fixed Income									
Mutual Fund									
Fidelity® Corporate Bond	Corporate Bond	FCBFX	05/04/2010	3.66%	4.02%	5.82%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Credit TR USD				1.84%	3.68%	5.61%			
Fidelity® New Markets Income	Emerging Markets Bond	FNMIX	05/04/1993	9.25%	5.86%	7.82%	0.86% \$8.60	0.86% \$8.60	Redemption Fee: 1.00% if held < 90 days
JPM EMBI Global TR USD				5.52%	5.20%	7.30%			
Fidelity® Capital & Income	High Yield Bond	FAGIX	11/01/1977	14.43%	8.00%	7.67%	0.73% \$7.30	0.73% \$7.30	Redemption Fee: 1.00% if held < 90 days
BofAML US HY Master II Constnd TR USD				12.74%	6.92%	7.63%			
Fidelity® High Income	High Yield Bond	SPHIX	08/29/1990	13.09%	6.02%	6.87%	0.72% \$7.20	0.72% \$7.20	Redemption Fee: 1.00% if held < 90 days Excessive Trading Restriction & Closed to New Investments

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	
BofAML US HY Master II Constnd TR USD				12.74%	6.92%	7.63%			
Fidelity® Inflation-Protected Bond	Inflation- Protected Bond	FINPX	06/26/2002	-1.06%	-0.17%	3.58%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Treasury US TIPS TR USD				-0.63%	0.27%	4.27%			
Fidelity® GNMA	Intermediate Government	FGMNX	11/08/1985	-0.09%	1.75%	4.52%	0.45% \$4.50	0.45% \$4.50	
BBgBarc GNMA TR USD				-0.20%	1.66%	4.35%			
Fidelity® Government Income	Intermediate Government	FGOVX	04/04/1979	-1.69%	1.40%	4.03%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Government TR USD				-2.18%	1.30%	3.93%			
Fidelity® Intermediate Government Income	Intermediate Government	FSTGX	05/02/1988	-1.28%	0.98%	3.35%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Govt Interm TR USD				-1.25%	1.07%	3.39%			
Fidelity® Intermediate Trs Bd Idx Prem	Intermediate Government	FIBAX	12/20/2005	-3.07%	1.40%	5.06%	0.09% \$0.90	0.09% \$0.90	
BBgBarc US Government TR USD				-2.18%	1.30%	3.93%			
Fidelity® Investment Grade Bond	Intermediate- Term Bond	FBNDX	08/06/1971	1.53%	2.56%	4.23%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity® Total Bond	Intermediate- Term Bond	FTBFX	10/15/2002	2.27%	3.09%	5.09%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity® US Bond Index Premium	Intermediate- Term Bond	FSITX	05/04/2011	-0.50%	2.12%	3.03%	0.05% \$0.50	0.05% \$0.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity® Long-Term Treasury Bd Idx Prem	Long Government	FLBAX	12/20/2005	-7.41%	2.65%	7.24%	0.09% \$0.90	0.09% \$0.90	

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	
BBgBarc US Treasury Long TR USD				-7.22%	2.76%	7.34%			
Fidelity® Strategic Income	Multisector Bond	FSICX	05/01/1998	7.29%	4.37%	6.06%	0.70% \$7.00	0.70% \$7.00	
BBgBarc US Universal TR USD				0.91%	2.73%	4.73%			
Fidelity® Limited Term Government	Short Government	FFXSX	11/10/1986	-0.73%	0.67%	2.48%	0.45% \$4.50	0.45% \$4.50	
BBgBarc Government 1-5 Yr TR USD				-0.52%	0.87%	2.64%			
Fidelity® Short-Term Treasury Bd Idx Prm	Short Government	FSBAX	12/20/2005	-0.65%	0.74%	2.55%	0.09% \$0.90	0.09% \$0.90	
BBgBarc Government 1-5 Yr TR USD				-0.52%	0.87%	2.64%			
Fidelity® Short-Term Bond	Short-Term Bond	FSHBX	09/15/1986	0.63%	1.14%	1.60%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Govt/Credit 1-3 Yr TR USD				0.35%	0.95%	2.30%			
Money Market									
Mutual Fund									
Fidelity Treasury Only Money Market	Money Market- Taxable	FDLXX	01/05/1988	0.14%	0.04%	0.37%	0.42% \$4.20	0.42% \$4.20	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%			
Fidelity® Government Cash Reserves	Money Market- Taxable	FDRXX	05/10/1979	0.25%	0.06%	0.63%	0.37% \$3.70	0.37% \$3.70	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%			
Fidelity® MMT Retirement Govt Mny Mkt	Money Market- Taxable	FGMXX	12/16/1988	0.21%	0.05%	0.53%	0.42% \$4.20	0.42% \$4.20	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%			
Fidelity® MMT Retirement Govt Mny Mkt II	Money Market- Taxable	FRTXX	12/02/1988	0.21%	0.05%	0.63%	0.42% \$4.20	0.42% \$4.20	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%			

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® Money Market Premium	Prime Money Market	FZDXX	04/06/2015	0.73%	-	0.43%	0.37% \$3.70	0.30% \$3.00	Closed to New Investments
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%	Contractual Waiver Exp: 06/30/2019		
Other									
Mutual Fund									
Fidelity® Floating Rate High Income	Bank Loan	FFRHX	09/19/2002	7.17%	3.63%	3.80%	0.71% \$7.10	0.71% \$7.10	Redemption Fee: 1.00% if held < 60 days
S&P/LSTA Leveraged Loan TR				7.42%	4.58%	4.48%			
Fidelity® Convertible Securities	Convertibles	FCVSX	01/05/1987	10.99%	8.73%	4.42%	0.45% \$4.50	0.45% \$4.50	
BofAML US Convertible				16.79%	11.25%	6.54%			
Fidelity® Canada	Miscellaneous Region	FICDX	11/17/1987	8.79%	4.04%	1.53%	1.17% \$11.70	1.17% \$11.70	Redemption Fee: 1.50% if held < 90 days
S&P/TSX Composite TR USD				11.24%	3.60%	1.84%			
Fidelity® Nordic	Miscellaneous Region	FNORX	11/01/1995	17.51%	16.08%	4.33%	0.99% \$9.90	0.99% \$9.90	Redemption Fee: 1.50% if held < 90 days
MSCI ACWI Ex USA NR USD				20.45%	7.22%	1.13%			
Real Estate									
Mutual Fund									
Fidelity® Real Estate Income	Real Estate	FRIFX	02/04/2003	7.55%	8.41%	6.79%	0.82% \$8.20	0.82% \$8.20	Redemption Fee: 0.75% if held < 90 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Real Estate Index Premium	Real Estate	FSRVX	09/08/2011	-2.47%	8.88%	10.84%	0.09% \$0.90	0.09% \$0.90	Redemption Fee: 0.75% if held < 90 days
DJ US Select REIT TR USD				-2.43%	9.00%	5.42%			
Fidelity® Real Estate Investment Port	Real Estate	FRESX	11/17/1986	-2.14%	9.58%	6.01%	0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			

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.

TIAA

Table 2 – Fixed Return Investments

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

Name/Type/Option	Return	Term	Additional Information*
Guaranteed Annuity			<p>Available in all plans.</p> <p>The current rate shown applies to premiums remitted during the month of July 2017 and will be credited through 2/28/2018. 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.</p> <p>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.</p> <p>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.</p>
TIAA Traditional-Retirement Annuity	4.00%	Through 02/28/2018	<p>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-Group Supplemental Retirement Annuity	3.25%	Through 02/28/2018	<p>Available in plan(s): 150578</p> <p>The current rate shown applies to premiums remitted during the month of July 2017 and will be credited through 2/28/2018. 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.</p> <p>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.</p> <p>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-Supplemental Retirement Annuity	3.25%	Through 02/28/2018	<p>Available in plan(s): 150578</p> <p>The current rate shown applies to premiums remitted during the month of July 2017 and will be credited through 2/28/2018. 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.</p> <p>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.</p> <p>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>

* Legend of plan name for each applicable plan number

Plans	Plan Names
150574	UNION COLLEGE RETIREMENT PLAN
150578	UNION COLLEGE RETIREMENT PLAN (TDA)

Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

TIAA

TIAA Traditional Annuity Lifetime Income Option

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.
- 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/ebsa/publications/401k_employee.html.

Other service provider important additional information:

Expense ratio 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, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds.

Fidelity Investments Restrictions: Unless otherwise noted, funds are closed to new investments including contributions and exchanges. Unless otherwise noted, excessive trading in investment options will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange day per calendar quarter for a 12 month period.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges, and expenses. For this and other information, call Fidelity at 800-343-0860 or visit www.fidelity.com/atwork for a free prospectus or, if available, a summary prospectus. Read it carefully before you invest.

The information listed on this page is provided as additional information or as a legal disclaimer.

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.

TIAA provides information on restrictions on recordkept 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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