

**Investment Menu of Union College 403(b) Retirement Plan (February 15, 2018)**

Asset Class Category	TIAA-CREF	FIDELITY INVESTMENTS
<i>Stable Value</i>	<ul style="list-style-type: none"> <li>• TIAA Traditional – Annuity<sup>1</sup></li> </ul>	
<i>Money Market</i>	<ul style="list-style-type: none"> <li>• CREF Money Market Account R2 – Annuity (QCMMPX)</li> <li>• Vanguard Treasury Money Market - Investor (VUSXX)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity Government Money Market (SPAXX)</li> </ul>
<i>Short-Term Bond</i>	<ul style="list-style-type: none"> <li>• Vanguard Short-Term Bond Index - Admiral (VBIRX)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity Short Term Government Treasury Bond Index - Premium (FSBAX)</li> </ul>
<i>Intermediate-Term Bond</i>	<ul style="list-style-type: none"> <li>• TIAA-CREF Bond Index – Institutional (TBIIIX)</li> <li>• CREF Bond Market Account R2 – Annuity (QCBMPX)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity Intermediate Government Treasury Bond Index – Premium (FIBAX)</li> <li>• Fidelity US Bond Index – Premium (FSITX)</li> </ul>
<i>Long-Term Bond</i>	<ul style="list-style-type: none"> <li>• Vanguard Long-Term Bond Index - Investor (VBLTX)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity Long-Term Government Treasury Bond Index – Premium (FLBAX)</li> </ul>
<i>Inflation-Linked Bond</i>	<ul style="list-style-type: none"> <li>• CREF Inflation-Linked Bond Account R2 – Annuity (QCILPX)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity Inflation-Protected Bond Index – Premium (FSIYX)</li> </ul>
<i>Moderate Allocation</i>	<ul style="list-style-type: none"> <li>• CREF Social Choice Account R2 – Annuity (QCSCPX)</li> </ul>	
<i>Large Cap Growth</i>	<ul style="list-style-type: none"> <li>• CREF Growth Account R2 – Annuity (QCGRPX)</li> </ul>	
<i>Large Cap Blend</i>	<ul style="list-style-type: none"> <li>• TIAA-CREF Equity Index – Institutional (TIEIX)</li> <li>• CREF Equity Index Account R2 – Annuity (QCEQPX)</li> <li>• CREF Stock Account R2 – Annuity (QCSTPX)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity Total Market Index – Premium (FSTVX)</li> </ul>
<i>Large Cap Value</i>	<ul style="list-style-type: none"> <li>• TIAA-CREF Large-Cap Value Index – Institutional (TIVLX)</li> </ul>	
<i>Mid Cap Blend</i>	<ul style="list-style-type: none"> <li>• Vanguard Mid Cap Index – Admiral (VIMAX)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity Extended Market Index – Premium (FSEVX)</li> </ul>
<i>Small Cap Blend</i>	<ul style="list-style-type: none"> <li>• TIAA-CREF Small-Cap Blend Index – Institutional (TISBX)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity Small Cap Index – Premium (FSSVX)</li> </ul>
<i>Foreign Large Blend</i>	<ul style="list-style-type: none"> <li>• TIAA-CREF International Equity Index – Institutional (TCIEIX)</li> <li>• CREF Global Equities Account R2 – Annuity (QCGLPX)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity International Index – Premium (FSIVX)</li> </ul>
<i>Emerging Markets</i>	<ul style="list-style-type: none"> <li>• TIAA-CREF Emerging Markets Equity Index – Institutional (TEQLX)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity Diversified Emerging Markets Index – Premium (FPMAX)</li> </ul>
<i>Real Estate</i>	<ul style="list-style-type: none"> <li>• Vanguard REIT Index – Admiral (VGSLX)</li> <li>• TIAA Real Estate Account – Annuity (QREARX)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity Real Estate Index – Premium (FSRVX)</li> </ul>
<i>Lifecycle</i>	<ul style="list-style-type: none"> <li>• TIAA-CREF Lifecycle Index Retirement Income – Institutional (TRILX)</li> <li>• TIAA-CREF Lifecycle Index Funds – Institutional (VARIOUS)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity Freedom Index Funds – Class W (VARIOUS)</li> </ul>
<i>Self-Directed Brokerage Account</i>		<ul style="list-style-type: none"> <li>• Fidelity Brokerage Link<sup>2</sup> – (VARIOUS)</li> </ul>

Notes: The menu offers exposure to key asset classes under both TIAA-CREF and Fidelity. Performance and fee information for available funds can be found on the TIAA-CREF and Fidelity websites.

<sup>1</sup>TIAA Traditional currently does not have a ticker symbol.

<sup>2</sup>Fidelity Brokerage Link – This Self-Directed Brokerage account (SDB) allows participants to invest in a broad range of mutual funds not available through the Union College Retirement Plan menu.