

# Defined Contribution Plan – Alternative Retirement Plan Company Comparison Guide



## Fidelity

1-800-343-0860  
[www.netbenefits.com/passhe](http://www.netbenefits.com/passhe)

**Campus Representative Information:**  
Visit Fidelity's Online Reservation System at [www.fidelity.com/schedule](http://www.fidelity.com/schedule) to locate your campus and schedule an appointment, or call 1-800-642-7131



## TIAA

1-800-842-2252  
<https://www.tiaa.org/public/tcm/passhe>

**Campus Representative Information:**  
Visit TIAA's Web Center at [www.tiaa.org/schedulenow-passhe](http://www.tiaa.org/schedulenow-passhe) to reserve an appointment online. Call for appointments at 1-800-732-8353.

## Investment Choices and Fees

Note: The numbers alongside the investment choices represent the total net investment fee as of 06/30/2023. The total net investment fee is calculated by taking the fund expense ratio, subtracting any revenue credit being returned by the provider, and adding the provider's record keeping fee. The TIAA Traditional Annuity is only showing the applicable recordkeeping fee. Because this is a guaranteed insurance contract, TIAA does not report an identifiable expense ratio. All fees are subject to change.

			
Investment (Ticker)	Total Net Fee	Investment (Ticker)	Total Net Fee
<b>Guaranteed</b>			
N/A		TIAA Traditional Annuity	0.022%
		TIAA Stable Value	0.512%
<b>Money Market</b>			
Fidelity Government Money Market (SPAXX)	0.335%	CREF Money Market Annuity R3 (QCMMIX) (*closed)	0.102%
		Vanguard Federal Money Market (VMFXX)	0.132%
<b>Fixed Income – Bonds</b>			
Vanguard Short-Term Inv Grade Admiral (VFSUX)	0.215%	CREF Bond Market Annuity R3 (QCBMIX) (*closed)	0.137%
Fidelity ® Total Bond (FTBFX)	0.365%	CREF Bond Market Annuity R4 (QCBMFX)	0.117%
Vanguard Inflation Protected Securities Admiral (VAIPX)	0.215%	CREF Inflation Linked Bond Annuity R3 (QCILIX) (*closed)	0.092%
		CREF Inflation Linked Bond Annuity R4 (QCILFX)	0.072%
		T-C Short Term Bond Institutional (TISIX)	0.282%
<b>Balanced</b>			
Fidelity Balanced (FBALX)	0.265%	CREF Social Choice Annuity R3 (QCSCIX) (*closed)	0.112%
		CREF Social Choice Annuity R4 (QCSCFX)	0.092%
<b>Equity – Stocks</b>			
<b>International</b>			
Vanguard Developed Markets Index Institutional (VTMNX)	0.165%	Vanguard Developed Markets Index Institutional (VTMNX)	0.072%
Vanguard Emerging Markets Stock Index Admiral (VEMAX)	0.255%	Vanguard Emerging Market Stock Index Institutional (VEMIX)	0.122%
<b>World Stock</b>			
Vanguard Total World Stock Index Admiral (VTWAX)	0.215%	CREF Global Equities Annuity R3 (QCGLIX) (*closed)	0.142%
		CREF Global Equities Annuity R4 (QCGLFX)	0.122%
		CREF Stock Annuity R3 (QCSTIX) (*closed)	0.152%

		CREF Stock Annuity R4 (QCSTFX)	0.132%
<b>Small Cap Blend</b>			
T. Rowe Price Small Cap Value (PRSVX)	0.785%	Vanguard S&P Small-Cap 600 Index Institutional (VSMSX)	0.102%
<b>Small Cap Value</b>			
Vanguard Small Cap Value Index Admiral (VSIAX)	0.185%		
<b>Small Cap Growth</b>			
Vanguard Small Cap Growth Index Admiral (VSGAX)	0.185%		
<b>Mid Cap Blend</b>			
Vanguard Mid Cap Index Admiral (VIMAX)	0.165%		
<b>Mid Cap Value</b>			
Vanguard Mid Cap Value Index Admiral (VMVAX)	0.185%	Vanguard Mid Cap Value Index Admiral (VMVAX)	0.092%
<b>Mid Cap Growth</b>			
		T. Rowe Price New Horizons Fund (PRNHX)	0.662%
<b>Large Cap Blend</b>			
Fidelity® 500 Index Premium (FXAIX)	0.130%	CREF Equity Index Annuity R3 (QCEQIX) (*closed)	0.082%
		TIAA-CREF S&P 500 Index Institutional (TISPX)	0.072%
		TIAA-CREF Social Choice Equity Institutional (TISCX)	0.202%
		TIAA-CREF Equity Index Institutional (TIEIX)	0.072%
<b>Large Cap Value</b>			
Vanguard Value Index Institutional (VIVIX)	0.155%	Vanguard Value Index Institutional (VIVIX)	0.062%
<b>Large Cap Growth</b>			
Vanguard Growth Index Institutional (VIGIX)	0.155%	CREF Growth Annuity R3 (QCGRIX) (*closed)	0.127%
		Vanguard Growth Index Institutional (VIGIX)	0.062%
<b>Real Estate</b>			
Cohen & Steers Realty Shares Institutional (CSRIX)	0.765%	Cohen & Steers Realty Shares Institutional (CSRIX)	0.772%
		TIAA Real Estate Account (QREARX) (*closed)	0.552%
<b>Lifecycle</b>			
Vanguard Target Retirement Income (VTINX)	0.195%	T-C Lifecycle Index Retirement Income Institutional (TRILX)	0.122%
Vanguard Target Retirement 2020 (VTWNX)	0.195%	T-C Lifecycle Index 2010 Institutional (TLTIX)	0.122%
Vanguard Target Retirement 2025 (VTTVX)	0.195%	T-C Lifecycle Index 2020 Institutional (TLWIX)	0.122%
Vanguard Target Retirement 2030 (VTHRX)	0.195%	T-C Lifecycle Index 2025 Institutional (TLQIX)	0.122%
Vanguard Target Retirement 2035 (VTTHX)	0.195%	T-C Lifecycle Index 2030 Institutional (TLHIX)	0.122%
Vanguard Target Retirement 2040 (VFORX)	0.195%	T-C Lifecycle Index 2035 Institutional (TLYIX)	0.122%
Vanguard Target Retirement 2045 (VTIVX)	0.195%	T-C Lifecycle Index 2040 Institutional (TLZIX)	0.122%
Vanguard Target Retirement 2050 (VFIFX)	0.195%	T-C Lifecycle Index 2045 Institutional (TLXIX)	0.122%
Vanguard Target Retirement 2055 (VFFVX)	0.195%	T-C Lifecycle Index 2050 Institutional (TLLIX)	0.122%
Vanguard Target Retirement 2060 (VTTSX)	0.195%	T-C Lifecycle Index 2055 Institutional (TTIIX)	0.122%
Vanguard Target Retirement 2065 (VLXVX)	0.195%	T-C Lifecycle Index 2060 Institutional (TVIIX)	0.122%
		T-C Lifecycle Index 2065 Institutional (TFITX)	0.122%

(\*closed)—These funds are closed and as a participant in the Plan you can no longer put any new monies or contributions into these funds. Participants with monies in these funds can transfer balances into another available investment listed above.

Note: Please refer to the Fee Detail document for a detailed view of the fees.