

Defined Contribution Plan – Alternative Retirement Plan Company Comparison Guide



Fidelity

1-800-343-0860
www.netbenefits.com/passhe

Campus Representative Information:
 Visit Fidelity's Online Reservation System at 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 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 6/30/21 for TIAA and 8/31/21 for Fidelity. 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. All fees are subject to change.

Investment (Ticker)	Total Net Fee	Investment (Ticker)	Total Net Fee
Guaranteed			
N/A		TIAA Traditional Annuity	0.338%
		TIAA Stable Value	0.578%
Money Market			
Fidelity Government Money Market (SPAXX)	0.335%	CREF Money Market Annuity R3	0.123%
		Vanguard Federal Money Market (VMFXX) (to be added 6/3/2021)	0.148%
Fixed Income – Bonds			
Vanguard Short-Term Investment- Grade Adm (VFSUX)	0.215%	CREF Bond Market Annuity R3	0.148%
Fidelity ® Total Bond Fund (FTBFX)	0.365%	CREF Inflation Linked Bond Annuity R3	0.118%
Vanguard Inflation Protected Securities Fund Admiral (VAIPX)	0.215%	T-C Short Term Bond Fund Institutional (TISIX)	0.308%
Balanced			
Fidelity Balanced Fund Class K (FBAKX)	0.365%	CREF Social Choice Annuity R3	0.133%
Equity – Stocks			
International			
Fidelity International Discovery Fund Class K (FIDKX)	0.825%	Vanguard Developed Markets Index Institutional (VTMNX)	0.088%
Vanguard Emerging Markets Stock Index (VEMAX)	0.255%	Invesco Developing Markets Fund R6 (ODVIX)	0.858%
World Stock			
American Funds ® Capital World Growth & Income Fund ® R6 (RWIGX)	0.535%	CREF Global Equities Annuity R3	0.153%
		CREF Stock Annuity R3	0.178%
Small Cap Blend			
T. Rowe Price Small Cap Value Fund I Class (PRVIX)	0.815%	Vanguard S&P Small-Cap 600 Index Fund Institutional (VSMSX)	0.118%

Small Cap Value			
Vanguard Small Cap Value Index Fund Admiral (VSIAX)	0.185%		
Small Cap Growth			
Vanguard Small Cap Growth Index Fund Admiral (VSGAX)	0.185%		
Mid Cap Blend			
Vanguard Mid Cap Index Fund Admiral (VIMAX)	0.165%		
Mid Cap Value			
Vanguard Mid Cap Value Index Fund Admiral (VMVAX)	0.185%	Vanguard Mid Cap Value Index Fund Admiral (VMVAX)	0.108%
Mid Cap Growth			
		T. Rowe Price New Horizons Fund Institutional (PRJIX)	0.678%
Large Cap Blend			
Fidelity® 500 Index Fund Premium Class (FXAIX)	0.130%	CREF Equity Index Annuity R3 (*closed)	0.108%
		TIAA-CREF S&P 500 Index Fund Institutional (TISPX)	0.088%
		TIAA-CREF Social Choice Equity Fund Institutional (TISCX)	0.218%
		TIAA-CREF Equity Index Fund Institutional (TIEIX)	0.088%
Large Cap Value			
Vanguard Value Index Fund Institutional (VIVIX)	0.155%	Vanguard Value Index I (VIVIX)	0.078%
Large Cap Growth			
T. Rowe Price Blue Chip Growth Fund I Class (TBCIX)	0.675%	CREF Growth Annuity R3	0.123%
		T. Rowe Price Institutional Large Cap Growth Fund (TRLGX)	0.598%
Real Estate			
Cohen & Steers Realty Shares Fund Institutional Class (CSRIX)	0.765%	Cohen & Steers Realty Shares Fund Institutional Class (CSRIX)	0.788%
		TIAA Real Estate Account (*closed)	0.583%
Lifecycle			
Vanguard Target Retirement Income Fund Institutional (VITRX)	0.205%	T-C Lifecycle Index Retirement Income Fund Institutional (TRILX)	0.138%
Vanguard Target Retirement 2015 Fund Institutional (VITVX)	0.205%	T-C Lifecycle Index 2010 Fund Institutional (TLTIX)	0.138%
Vanguard Target Retirement 2020 Fund Institutional (VITWX)	0.205%	T-C Lifecycle Index 2020 Fund Institutional (TLWIX)	0.138%
Vanguard Target Retirement 2025 Fund Institutional (VRIVX)	0.205%	T-C Lifecycle Index 2025 Fund Institutional (TLQIX)	0.138%
Vanguard Target Retirement 2030 Fund Institutional (VTTWX)	0.205%	T-C Lifecycle Index 2030 Fund Institutional (TLHIX)	0.138%
Vanguard Target Retirement 2035 Fund Institutional (VITFX)	0.205%	T-C Lifecycle Index 2035 Fund Institutional (TLYIX)	0.138%
Vanguard Target Retirement 2040 Fund Institutional (VIRSX)	0.205%	T-C Lifecycle Index 2040 Fund Institutional (TLZIX)	0.138%
Vanguard Target Retirement 2045 Fund Institutional (VITLX)	0.205%	T-C Lifecycle Index 2045 Fund Institutional (TLXIX)	0.138%
Vanguard Target Retirement 2050 Fund Institutional (VTTWX)	0.205%	T-C Lifecycle Index 2050 Fund Institutional (TLLIX)	0.138%
Vanguard Target Retirement 2055 Fund Institutional (VIVLX)	0.205%	T-C Lifecycle Index 2055 Fund Institutional (TTIIX)	0.138%
Vanguard Target Retirement 2060 Fund Institutional (VILVX)	0.205%	T-C Lifecycle Index 2060 Fund Institutional (TVIIX)	0.138%
Vanguard Target Retirement 2065 Fund Institutional (VSXFX)	0.205%	T-C Lifecycle Index 2065 Fund Institutional (TFITX)	0.138%

(*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.



Investment	Expense (Revenue Record		Net	
	Ratio	Credit)		Keeping
Fidelity Government Money Market (SPAXX)	0.42%	-0.20%	0.115%	0.335%
Vanguard Short-Term Investment-Grade Adm (VFSUX)	0.10%	0.00%	0.115%	0.215%
Fidelity Total Bond Fund (FTBFX)	0.45%	-0.20%	0.115%	0.365%
Vanguard Inflation Protected Securities Fund Admiral (VAIPX)	0.10%	0.00%	0.115%	0.215%
Fidelity Balanced Fund Class K (FBAKX)	0.45%	-0.20%	0.115%	0.365%
Fidelity International Discovery Fund Class K (FIDKX)	0.91%	-0.20%	0.115%	0.825%
Vanguard Emerging Markets Stock Index (VEMAX)	0.14%	0.00%	0.115%	0.255%
American Funds Capital World Growth & Inc. Fund R6 (RWIGX)	0.42%	0.00%	0.115%	0.535%
T. Rowe Price Small Cap Value Fund I Class (PRVIX)	0.70%	0.00%	0.115%	0.815%
Vanguard Small Cap Value Index Fund Admiral (VSIAX)	0.07%	0.00%	0.115%	0.185%
Vanguard Small Cap Growth Index Fund Admiral (VSGAX)	0.07%	0.00%	0.115%	0.185%
Vanguard Mid Cap Index Fund Admiral (VIMAX)	0.05%	0.00%	0.115%	0.165%
Vanguard Mid Cap Value Index Fund Admiral (VMVAX)	0.07%	0.00%	0.115%	0.185%
Fidelity 500 Index Fund Premium Class (FXAIX)	0.015%	0.00%	0.115%	0.130%
Vanguard Value Index Fund Institutional (VIVIX)	0.04%	0.00%	0.115%	0.155%
T. Rowe Price Blue Chip Growth Fund I Class (TBCIX)	0.56%	0.00%	0.115%	0.675%
Cohen & Steers Realty Shares Fund Institutional Class (CSRIX)	0.75%	-0.10%	0.115%	0.765%
Vanguard Target Retirement Income Fund Institutional (VITRX)	0.09%	0.00%	0.115%	0.205%
Vanguard Target Retirement 2015 Fund Institutional (VITVX)	0.09%	0.00%	0.115%	0.205%
Vanguard Target Retirement 2020 Fund Institutional (VITWX)	0.09%	0.00%	0.115%	0.205%
Vanguard Target Retirement 2025 Fund Institutional (VRIVX)	0.09%	0.00%	0.115%	0.205%
Vanguard Target Retirement 2030 Fund Institutional (VTTWX)	0.09%	0.00%	0.115%	0.205%
Vanguard Target Retirement 2035 Fund Institutional (VITFX)	0.09%	0.00%	0.115%	0.205%
Vanguard Target Retirement 2040 Fund Institutional (VIRSX)	0.09%	0.00%	0.115%	0.205%
Vanguard Target Retirement 2045 Fund Institutional (VITLX)	0.09%	0.00%	0.115%	0.205%
Vanguard Target Retirement 2050 Fund Institutional (VTTWX)	0.09%	0.00%	0.115%	0.205%
Vanguard Target Retirement 2055 Fund Institutional (VIVLX)	0.09%	0.00%	0.115%	0.205%
Vanguard Target Retirement 2060 Fund Institutional (VILVX)	0.09%	0.00%	0.115%	0.205%
Vanguard Target Retirement 2065 Fund Institutional (VSXFX)	0.09%	0.00%	0.115%	0.205%

Investment	Expense (Revenue Record		Net	
	Ratio	Credit)		Keeping
TIAA Traditional Annuity	0.45%	-0.15%	0.038%	0.338%
TIAA Stable Value	0.58%	-0.04%	0.038%	0.578%
CREF Money Market Annuity R3	0.185%	-0.10%	0.038%	0.123%
Vanguard Federal Money Market (VMFXX)	0.11%	0.00%	0.038%	0.148%
CREF Bond Market Annuity R3	0.21%	-0.10%	0.038%	0.148%
CREF Inflation Linked Bond Annuity R3	0.18%	-0.10%	0.038%	0.118%
T-C Short Term Bond Fund Institutional (TISIX)	0.27%	0.00%	0.038%	0.308%
CREF Social Choice Annuity R3	0.195%	-0.10%	0.038%	0.133%
Vanguard Developed Markets Index Institutional (VTMNX)	0.05%	0.00%	0.038%	0.088%
Invesco Developing Markets Fund R6 (ODVIX)	0.82%	0.00%	0.038%	0.858%
CREF Global Equities Annuity R3	0.215%	-0.10%	0.038%	0.153%
CREF Stock Annuity R3	0.24%	-0.10%	0.038%	0.178%
Vanguard S&P Small-Cap 600 Index Fund Institutional (VSMSX)	0.08%	0.00%	0.038%	0.118%
Vanguard Mid Cap Value Index Fund Admiral (VMVAX)	0.07%	0.00%	0.038%	0.108%
T. Rowe Price New Horizons Fund Institutional (PRJIX)	0.64%	0.00%	0.038%	0.678%
CREF Equity Index Annuity R3 (CLOSED)	0.17%	-0.10%	0.038%	0.108%
TIAA-CREF S&P 500 Index Fund Institutional (TISPX)	0.05%	0.00%	0.038%	0.088%
TIAA-CREF Social Choice Equity Fund Institutional (TISCX)	0.18%	0.00%	0.038%	0.218%
TIAA-CREF Equity Index Fund Institutional (TIEIX)	0.05%	0.00%	0.038%	0.088%
Vanguard Value Index I (VIVIX)	0.04%	0.00%	0.038%	0.078%
CREF Growth Annuity R3	0.185%	-0.10%	0.038%	0.123%
T. Rowe Price Institutional Large Cap Growth Fund (TRLGX)	0.56%	0.00%	0.038%	0.598%
Cohen & Steers Realty Shares Fund Institutional Class (CSRIX)	0.75%	0.00%	0.038%	0.788%
TIAA Real Estate Account (CLOSED)	0.785%	-0.24%	0.038%	0.583%
T-C Lifecycle Retirement Income Fund Institutional (TRILX)	0.10%	0.00%	0.038%	0.138%
T-C Lifecycle Index 2010 Fund Institutional (TLTIX)	0.10%	0.00%	0.038%	0.138%
T-C Lifecycle Index 2020 Fund Institutional (TLWIX)	0.10%	0.00%	0.038%	0.138%
T-C Lifecycle Index 2025 Fund Institutional (TLQIX)	0.10%	0.00%	0.038%	0.138%
T-C Lifecycle Index 2030 Fund Institutional (TLHIX)	0.10%	0.00%	0.038%	0.138%
T-C Lifecycle Index 2035 Fund Institutional (TLYIX)	0.10%	0.00%	0.038%	0.138%
T-C Lifecycle Index 2040 Fund Institutional (TLZIX)	0.10%	0.00%	0.038%	0.138%
T-C Lifecycle Index 2045 Fund Institutional (TLXIX)	0.10%	0.00%	0.038%	0.138%
T-C Lifecycle Index 2050 Fund Institutional (TLLIX)	0.10%	0.00%	0.038%	0.138%
T-C Lifecycle Index 2055 Fund Institutional (TTIIX)	0.10%	0.00%	0.038%	0.138%
T-C Lifecycle Index 2060 Fund Institutional (TVIIX)	0.10%	0.00%	0.038%	0.138%
T-C Lifecycle Index 2065 Fund Institutional (TFITX)	0.10%	0.00%	0.038%	0.138%