

Investment Expenses

Mutual Funds, ETFs, GRPAs, & Custom Holdings

Investment Name	Expense Ratios %			Max 12b-1 Fee
	Prospectus Net	Audited Gross	Net	
American Funds New World R6 (RNWGX)	0.60	0.60	0.61	-
BNY Mellon Sm/Md Cp Gr I (SDSCX)	0.74	0.74	0.74	-
DFA US Large Cap Value I (DFLVX) - Contractual expense waiver of 0.10. This may expire at anytime.	0.27	0.37	0.27	-
DFA US Small Cap I (DFSTX)	0.37	0.37	0.37	-
Lord Abbett Short Duration Income I (LLDYX)	0.39	0.39	0.39	-
Metropolitan West Total Return Bd I (MWTIX)	0.44	0.44	0.44	-
Parametric International Equity R6 (ESISX) - Contractual expense waiver of 0.11. Expires on 2020-5-31.	0.47	0.58	0.47	-
PIMCO Income Instl (PIMIX)	1.05	1.05	1.05	-
PIMCO International Bond (USD-Hdg) Instl (PFORX)	0.55	0.55	0.55	-
T. Rowe Price Blue Chip Growth I (TBCIX)	0.57	0.57	0.57	-
TIAA Stable Value	-	-	-	-
TIAA Traditional Annuity	-	-	-	-
TIAA-CREF Bond Index Institutional (TBIIX)	0.11	0.11	0.11	-
TIAA-CREF Equity Index Instl (TIEIX)	0.05	0.05	0.05	-
TIAA-CREF International Eq Idx Instl (TCIEX)	0.06	0.06	0.06	-
TIAA-CREF Lifecycle Index 2015 Instl (TLFIX) - Contractual expense waiver of 0.13. Expires on 2020-9-30.	0.10	0.23	0.07	-
TIAA-CREF Lifecycle Index 2020 Instl (TLWIX) - Contractual expense waiver of 0.11. Expires on 2020-9-30.	0.10	0.21	0.08	-
TIAA-CREF Lifecycle Index 2025 Instl (TLQIX) - Contractual expense waiver of 0.11. Expires on 2020-9-30.	0.10	0.21	0.08	-
TIAA-CREF Lifecycle Index 2030 Instl (TLHIX) - Contractual expense waiver of 0.10. Expires on 2020-9-30.	0.10	0.20	0.08	-
TIAA-CREF Lifecycle Index 2035 Instl (TLYIX) - Contractual expense waiver of 0.09. Expires on 2020-9-30.	0.10	0.19	0.08	-
TIAA-CREF Lifecycle Index 2040 Instl (TLZIX) - Contractual expense waiver of 0.09. Expires on 2020-9-30.	0.10	0.19	0.08	-
TIAA-CREF Lifecycle Index 2045 Instl (TLXIX) - Contractual expense waiver of 0.09. Expires on 2020-9-30.	0.10	0.19	0.08	-
TIAA-CREF Lifecycle Index 2050 Instl (TLLIX) - Contractual expense waiver of 0.09. Expires on 2020-9-30.	0.10	0.19	0.08	-
TIAA-CREF Lifecycle Index 2055 Instl (TTIIX) - Contractual expense waiver of 0.12. Expires on 2020-9-30.	0.10	0.22	0.09	-
TIAA-CREF Lifecycle Index 2060 Instl (TVIIX) - Contractual expense waiver of 0.23. Expires on 2020-9-30.	0.10	0.33	0.08	-
TIAA-CREF Lifecycle Retire Income Instl (TLRIX) - Contractual expense waiver of 0.16. Expires on 2022-9-30.	0.37	0.53	0.22	-
TIAA-CREF S&P 500 Index Instl (TISPX)	0.05	0.05	0.05	-
TIAA-CREF Social Choice Eq Instl (TISCX)	0.17	0.17	0.17	-
Vanguard Balanced Index Adm (VBIAX)	0.07	0.07	0.07	-
Vanguard Inflation-Protected Secs Adm (VAIPX)	0.10	0.10	0.10	-
Vanguard Mid Cap Index Admiral (VIMAX)	0.05	0.05	0.05	-
Vanguard Real Estate Index Admiral (VGSLX)	0.12	0.12	0.11	-
Vanguard Small Cap Index Adm (VSMAX)	0.05	0.05	0.05	-
Total/Equal Weighted Average	0.23			