12/15/2025

Re: Important information about your retirement plan

A Plan and Investment Notice is being provided to help you make informed decisions when managing your account and planning your financial goals for retirement.

While **no action is required**, please review the notice as it contains important information regarding the fees and expenses associated with your retirement plan and its investment options.

To help facilitate your review, the notice is divided into two sections:

- **Section I: Summary of Plan Services and Costs** provides information about administrative fees, individual transaction expenses, and your right to direct how your contributions are invested

- **Section II: Investment Options Comparative Chart** provides information about your plan's available investment options including their respective performance and expenses

You can access you Plan and Investment Notice, as well as up-to-date investment performance information by following these steps:

1. Log in to your TIAA account at **TIAA.org**
2. Go to *Resources*
3. Select *Retirement investments* within the *Research, performance & news* section
4. Select your plan name and your Plan and Investment Notice will appear under *Helpful Links Specific To This Product*

We hope you will join our efforts to reduce waste by opting to receive your notices and other communications electronically. Be sure to review and update your eDelivery preferences:

1. Log in to your TIAA account at **TIAA.org**
2. Click *Actions*
3. Under *All Accounts* click *Update your profile"*
4. On the Profile screen, click *Communication preferences*
5. Check the *Go paperless* box and then review the listed paperless options
   - Click *email* next to *Plan sponsor disclosures and notices* to receive your Plan and Investment Notice via email
6. Click on "Save preferences" at the bottom of the page

If you do not have a TIAA account, you can access the notice online at **TIAA.org/performance** and enter your Plan ID, <plan id>. You'll be directed to the current information.

More information about retirement plan fees and expenses is available at **TIAA.org/fees**, or by calling TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET).

(2021)