THE NEXT STEP IN YOUR RETIREMENT JOURNEY STARTS HERE.

Announcing enhancements to the Florida Atlantic University Voluntary Retirement Savings Plan

FLORIDA ATLANTIC UNIVERSITY

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ENHANCED FEATURES TO HELP YOU PLAN AND SAVE FOR RETIREMENT

The Florida Atlantic University Voluntary Retirement Savings Plan is an important component of your overall employee benefits package. Florida Atlantic University recently completed a comprehensive review of the plan and is pleased to announce several enhancements—including new investment options, services, and tools—that can help you plan for your retirement savings goals. These enhancements will be fully implemented by Nov. 10, 2026.

- **Provider choices.** Florida Atlantic University will offer three service providers for ongoing contributions: **TIAA**, **Voya**, and **Corebridge Financial**.

  If you are currently only contributing to TIAA, Voya, and/or Corebridge Financial, or not contributing to the plan, no action is required. If you are a current participant with a discontinued provider (see below), you will need to select one or more of these three remaining providers and make your investment elections for your future contributions to the plan. If you don't make a choice, TIAA will serve as the default provider, and your future contributions will be directed to the default investment option for the plan (see pages 4–5). You may also change your provider and investment elections at any time once the new services are implemented.

  Discontinued providers. The providers below will no longer be offered in the plan.

  - Fidelity Investments
  - Jefferson National
  - Lincoln Financial
  - MetLife
  - Symetra Financial

  Existing balances with these providers will remain where they are. You may want to consider consolidating your balances with one of the remaining providers.

- **Increased fee transparency.** A new fee structure will make it easier to see the cost of each investment option as well as fees paid for plan administration.
- **New investment options.** Florida Atlantic University and CAPTRUST, an independent investment advisor, carefully selected a range of investments, including some with lower costs. Some investment options in the current lineup at TIAA will be removed; if you are currently participating with TIAA, any balances in those investment options will be automatically transferred to replacement options.
- **Retirement plan investment advice.** You can continue to receive advice on the investment options from your provider. Each remaining provider offers this service.

No longer employed by Florida Atlantic University? Although you're not actively contributing to the retirement plan, you have balances in one or more accounts. While you don't have to do anything right away, you should review this information to learn what the changes may mean to you. If you have questions regarding your Florida Atlantic University Voluntary Retirement Savings Plan account, please contact your current provider.

NEW PLAN FEATURES

Self-directed brokerage

TIAA, Voya, and Corebridge Financial will each offer a brokerage account option. This option is designed to give you access to thousands of additional mutual funds. Please be aware that neither Florida Atlantic University nor CAPTRUST monitors these investments, and there may be additional costs or required balances to invest in a brokerage account.

Managed accounts

TIAA, Voya, and Corebridge Financial will each add a managed account option. A managed account is an optional fee-based service that offers personalized investment advice and professional management of your account.

Self-directed auto increase option

Beginning Nov. 10, 2026, you can choose to activate automatic contribution increases to help build your savings faster.

Simply log in to your account through Retirement@Work® (see below) and select *Change your contributions* under the *Actions* menu. You can choose the amount of the increase, its frequency, and when to start and stop it.

Retirement@Work

Retirement@Work makes it easier for you to manage your contributions and investment provider choices for the plan. It also gives you a more complete picture of your retirement savings by bringing together information from each of the plan's investment providers in one spot. This new system will be available Nov. 10, 2026.

Retirement@Work makes it easier for you to:

Choose your investment provider. You can participate in the Florida Atlantic University Voluntary Retirement Savings Plan through three approved service providers: TIAA, Voya, and Corebridge Financial. Contribute to one or more of these providers and get consolidated account information on the site.

Designate your retirement contribution amount. Update the dollar amount or percentage for your contributions and the date to make your change effective.

Track your progress. Get a snapshot of all your investments and view current and past transactions.

Make informed decisions. Learn more about your retirement plan and use calculators and other tools to help plan for the type of retirement you want.

Log in to Retirement@Work beginning in November.

All current employees will have access to the new system Nov. 10, 2026. You'll be sent an email with instructions on how to log in and use the system once it is live.

Please note: While Florida Atlantic University is transitioning to the new system (Oct. 26–Nov. 9, 2026), you won't be able to enroll in the plan, make changes to your contribution rate, or change providers. You can still access your account, view your balance, update beneficiaries, make transfers and withdrawals, and review investment information.

Florida Atlantic University will send an email announcement when the system is active. An announcement will also be posted at fau.edu/hr/benefits/voluntary-retirement-savings-plan, and a *Quick Start Guide* will be available.

KEY DATES FOR RETIREMENT PLAN UPDATES

Key dates (2026)	Events
Now–Oct. 23 at 4 p.m. ET	**Participants with discontinued providers:** For future contributions, open a new account with TIAA, Voya, and/or Corebridge Financial and complete the Voluntary Retirement Savings Plan Contribution form. You will be sent an enrollment confirmation.
Oct. 14 and 19	**Campus town halls.** In-person and virtual informational meetings will be offered to review the upcoming changes. Register at **fau.edu/hr/benefits/voluntary-retirement-savings-plan**.
Oct. 26–Nov. 9	**Quiet period.** You will not be able to join the plan or make changes to your contribution amount or provider due to system updates. You can still access your account, view your balance, update beneficiaries, make transfers and withdrawals, and review investment information.
Oct. 30	**Last contributions to discontinued providers.** The final payroll contributions will be made to the discontinued providers.
Nov. 10	**Plan changes will take effect.** • New investment options and features will become available from TIAA, Voya, and Corebridge Financial. • If you are a current TIAA plan participant, your balances will be transferred to the new investment options. • Fee updates will take effect. **Retirement@Work® will go live.** You can use this new online portal to enroll in the plan, make changes to your contribution rate, and change providers.
Nov. 13	The first payroll contributions will be directed to the new investments, at either your current provider if you retain it, a new provider if you select one, or TIAA (the default) if you make no selection. Current contribution amounts will be applied to those investments unless you make an update.

RESOURCES AND INFORMATION

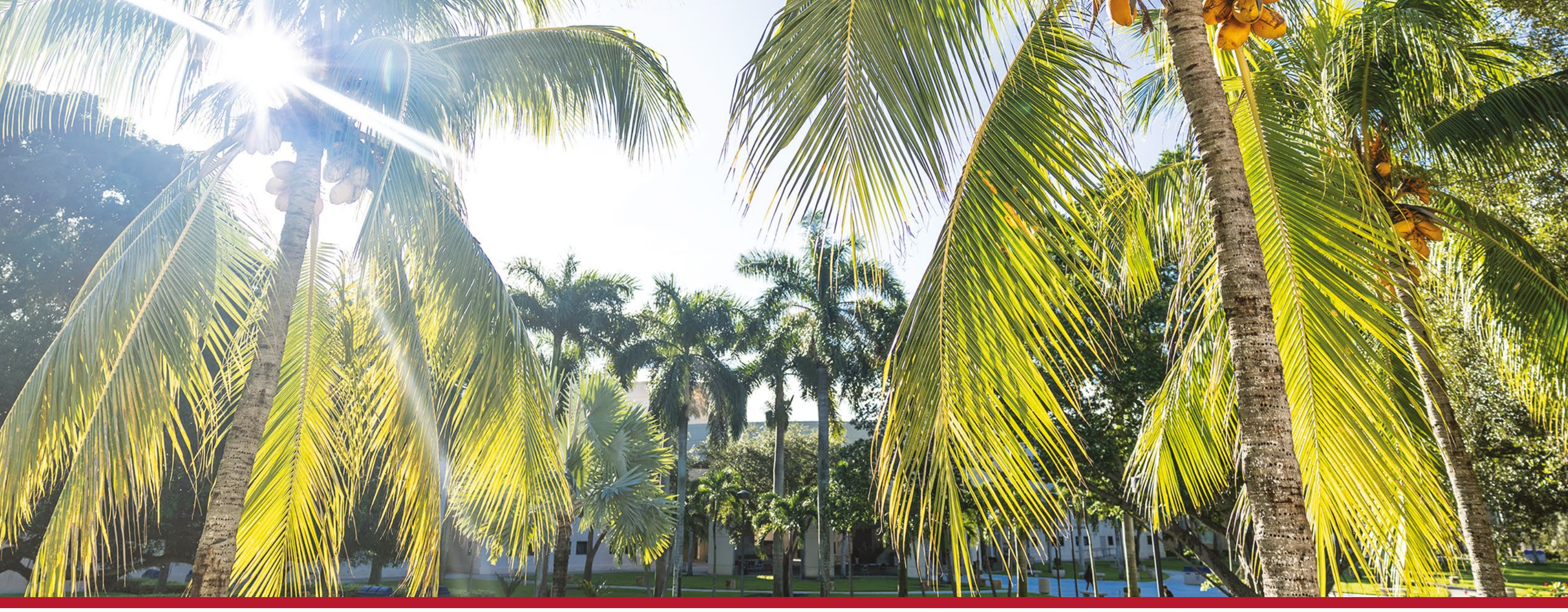
Campus town halls

Attend a campus town hall to learn more about the updates to the plan. Register to attend at **fau.edu/hr/benefits/voluntary-retirement-savings-plan**.

	Date (2026)	Time (ET)
Virtual	Wednesday, Oct. 14	3 p.m.
In-person	Monday, Oct. 19	

Online tools and guidance

No matter which provider you choose, you have access to online resources and one-on-one guidance from a financial professional *at no additional cost to you*. See pages 19–20 or visit **fau.edu/hr/benefits/voluntary-retirement-savings-plan** for more information.



PARTICIPANTS WITH DISCONTINUED PROVIDERS

Open election period from now through Oct. 23, 2026

You'll need to choose from among the plan's remaining providers—TIAA, Voya, and Corebridge Financial—if you are currently contributing to the plan with one of the discontinued providers listed below. If you don't choose a new provider, your future contributions will go to the default provider, TIAA, beginning with the payroll on Nov. 13, 2026. You will have another opportunity to change your provider through the new Retirement@Work® online portal beginning in November.

Discontinued providers for the Florida Atlantic University Voluntary Retirement Savings Plan

- Fidelity Investments
- Jefferson National
- Lincoln Financial
- MetLife
- Symetra Financial

Step 1: Choose a new provider.

From now through Oct. 23, 2026, at 4 p.m. ET, make your new provider election for future contributions. **If you don't choose a new provider, you will be defaulted to TIAA starting with the Nov. 13, 2026, payroll.**

Step 2: Open a new account.

Contact TIAA, Voya, and/or Corebridge Financial directly to open an account and select your beneficiaries and investments. If you take no action, your beneficiary designation will be set to "Estate," and your future contributions will be directed to the plan's default investment option. You can change these selections at any time.

- **TIAA: tiaa.org/fau** or **800-842-2252**
- **Voya: enroll.voya.com** or **800-584-6001** (plan number: 664977; verification code: 025599)
- **Corebridge Financial: corebridgefinancial.com/fau** or **800-448-2542** (group number: 41310; plan number: 001)

Step 3: Complete the Voluntary Retirement Savings Plan Contribution form.

You will be able to complete the Voluntary Retirement Savings Plan Contribution form with the provider representative during the opening of your account. You can also access the Voluntary Retirement Savings Plan Contribution form through the Department of Human Resources or on the Florida Atlantic University benefits page by visiting **fau.edu/hr/benefits/voluntary-retirement-savings-plan**.

Important note: Ensure your account is open and ready to receive contributions before starting deductions. If you have not yet completed the retirement account application process with your chosen provider, your elected amount will NOT start deducting from your paycheck.

If you are new to TIAA, Voya, and/or Corebridge Financial

If you choose TIAA (or take no action by Oct. 23, 2026, and are thereby defaulted to TIAA)

You will be enrolled in a new TIAA account and sent an enrollment confirmation. Once you receive your confirmation, log in to your new account to designate a beneficiary and make your investment elections. If you take no action, your beneficiary designation will be set to "Estate," and the amount you were deferring to your discontinued provider will be directed to the Nuveen Lifecycle Index Fund that corresponds to the year you turn age 65. You can change these selections at any time.

If you choose Voya

You will be enrolled in a new Voya account and sent an enrollment confirmation. Once you receive your confirmation, log in to your new account to designate a beneficiary and make your investment elections. If you take no action, your beneficiary designation will be set to "Estate," and your future contributions will be directed to the Vanguard Target Retirement Fund that corresponds to the year you turn age 65. You can change these selections at any time.

If you choose Corebridge Financial

You will be enrolled in a new Corebridge Financial account and sent an enrollment confirmation. Once you receive your confirmation, log in to your new account to designate a beneficiary and make your investment elections. If you take no action, your beneficiary designation will be set to "Estate," and your future contributions will be directed to the Vanguard Target Retirement Fund that corresponds to the year you turn age 65. You can change these selections at any time.

What happens to future contributions and existing balances?

Future contributions

Starting with the Nov. 13, 2026, payroll, all contributions will be directed to TIAA, Voya, and/or Corebridge Financial, according to the provider election on record.

You can choose investments for your future contributions from your provider's investment lineup. If no selection is made, your future contributions will be invested in the provider's default investment option:

- For TIAA, the default option is the Nuveen Lifecycle Index Fund that corresponds to the year you turn age 65.
- For Voya and Corebridge Financial, the default option is the Vanguard Target Retirement Fund that corresponds to the year you turn age 65.

See page 7 for more details on these default investments.

Existing balances

Any account balances you have with a discontinued provider will remain where they are.

If you would like more information on transferring your account balances to your new provider, contact your provider for assistance.

See *Disclosures* beginning on page 22 for important details.

OVERVIEW OF RETIREMENT PLAN FEES

As you make decisions about your retirement account, be sure to consider any expenses associated with the plan's services and investment options.

Administrative services associated with your retirement plan

While there have always been fees associated with the plan, a new fee structure will make it easier to view the cost of each investment option as well as fees paid for plan administration.

Your plan charges annual administrative fees to cover recordkeeping, legal, accounting, investment advisory, and other plan and participant services. In the past, you did not see separate charges for these plan-related costs on your statements. These costs were netted against your investment balances and were based on the total assets in your account. The recordkeeping and administrative fees will now be assessed separately and shown on your quarterly statement. These fees will generally be lower than they have been in the past.

Effective Nov. 10, 2026, an annual plan servicing fee will be deducted proportionally from your investments each quarter. This fee will be assessed to each investment you choose in the plan and will vary by provider, as shown in the following table.

Provider	Fee	Amount per $1,000 invested	Shown on quarterly statement as
TIAA	0.094%	$0.94	TIAA Plan Servicing Fee or Credit
Voya	0.210%	$2.10	Voya Asset-Based Fee
Corebridge Financial	0.125%	$1.25	Plan Administrative Fee

Fee transparency and resources

Fees are based on the services and investment options you choose. Here's where you can find more information:

- **Administrative fees:** These appear on your account statements.
- **Investment fees:** Enter an investment's ticker into the search feature on your provider's website or request a prospectus or disclosure statement from your provider.
- **Fees for other services:** Review information on services covered in this guide or contact your provider.

See *Disclosures* beginning on page 22 for important details.

DEFAULT INVESTMENT OPTIONS

TIAA

If you choose to invest with TIAA but don't make an investment election, or if you don't make a provider selection and are defaulted to TIAA, a Nuveen Lifecycle Index Fund will be selected for you based on your projected retirement date (assuming a retirement age of 65). Each fund provides a diversified retirement portfolio. If you don't want to invest in the default option, you can change your investments at any time.

Nuveen Lifecycle Index Funds

Fund	Birth years	Ticker
Nuveen Lifecycle Index 2010 Fund Class R6	Before 1949	TLTIX
Nuveen Lifecycle Index 2015 Fund Class R6	1949–1953	TLFIX
Nuveen Lifecycle Index 2020 Fund Class R6	1954–1958	TLWIX
Nuveen Lifecycle Index 2025 Fund Class R6	1959–1963	TLQIX
Nuveen Lifecycle Index 2030 Fund Class R6	1964–1968	TLHIX
Nuveen Lifecycle Index 2035 Fund Class R6	1969–1973	TLYIX
Nuveen Lifecycle Index 2040 Fund Class R6	1974–1978	TLZIX
Nuveen Lifecycle Index 2045 Fund Class R6	1979–1983	TLXIX
Nuveen Lifecycle Index 2050 Fund Class R6	1984–1988	TLLIX
Nuveen Lifecycle Index 2055 Fund Class R6	1989–1993	TTIIX
Nuveen Lifecycle Index 2060 Fund Class R6	1994–1998	TVIIX
Nuveen Lifecycle Index 2065 Fund Class R6	1999–2003	TFITX
Nuveen Lifecycle Index 2070 Fund Class R6	2004 to present	TLCLX

For information on the plan's full investment lineup at TIAA, please refer to pages 8–10.

Voya and Corebridge Financial

If you choose to invest with Voya and/or Corebridge Financial but don't make an investment election, a Vanguard Target Retirement Fund will be selected for you based on your projected retirement date (assuming a retirement age of 65). Each fund provides a diversified retirement portfolio. If you don't want to invest in the default option, you can change your investments at any time.

Vanguard Target Retirement Funds

Fund	Birth years	Ticker
Vanguard Target Retirement Income Fund	Before 1953	VTINX
Vanguard Target Retirement 2020 Fund	1953–1957	VTWNX
Vanguard Target Retirement 2025 Fund	1958–1962	VTTVX
Vanguard Target Retirement 2030 Fund	1963–1967	VTHRX
Vanguard Target Retirement 2035 Fund	1968–1972	VTTHX
Vanguard Target Retirement 2040 Fund	1973–1977	VFORX
Vanguard Target Retirement 2045 Fund	1978–1982	VTIVX
Vanguard Target Retirement 2050 Fund	1983–1987	VFIFX
Vanguard Target Retirement 2055 Fund	1988–1992	VFFVX
Vanguard Target Retirement 2060 Fund	1993–1997	VTTSX
Vanguard Target Retirement 2065 Fund	1998–2002	VLXVX
Vanguard Target Retirement 2070 Fund	2003 to present	VSVNX

For information on the plan's full investment lineup, please refer to pages 13–14 (Voya) and pages 16–17 (Corebridge Financial).

See *Disclosures* beginning on page 22 for important details.

TIAA

SERVICE UPDATES AND INVESTMENT LINEUP CHANGES

Self-directed brokerage option

The TIAA Brokerage option allows you to allocate a portion of your account balances to a wide range of mutual funds beyond those offered in the core investment lineup. Choices include thousands of investment options from well-known mutual fund families. You can allocate up to 90% of any available balances to your TIAA Brokerage account. **Keep in mind that neither Florida Atlantic University nor CAPTRUST selects or monitors investment funds available through self-directed brokerage accounts,** and TIAA doesn't offer investment advice for balances in these accounts. To learn more, call TIAA Brokerage at **800-842-2252**, weekdays, 8 a.m. to 8 p.m. ET.

Retirement Plan Portfolio Manager service

TIAA's Retirement Plan Portfolio Manager can help you take the guesswork out of retirement plan investing. This fee-based service provides a personalized savings and investment plan along with ongoing management of your Florida Atlantic University Voluntary Retirement Savings Plan account. Your account will be reviewed quarterly and automatically adjusted to help keep it on track with your retirement goals.

If you enroll in this service, an annual fee of 0.25% will be deducted from your account each quarter. The fee is based on the average daily balance of your account during the quarter. For example, if your average daily account balance is $10,000, then the annual fee is $10,000 x 0.0025 = $25, or $6.25 per quarter. The fee will be assessed each quarter as long as the service is active. You may terminate your participation in the service at any time upon written or verbal notice to TIAA.

To learn more, call **855-728-8422**, weekdays, 8 a.m. to 7 p.m. ET. If you prefer to enroll online, visit **tiaa.org/managemyretirement** for more information on how to get started.

Your investment lineup

The following investment options will be available at TIAA. The investment options that are new to the plan are listed in **bold**.

		Annual fund operating expenses		Plan servicing fee calculations (A + B = C)		
Fund/Account	**Ticker**	**Gross expense ratio %**	**Net expense ratio %**	**A. Revenue sharing %**	**B. Plan servicing fee/(credit) %**	**C. Total admin. fee %**
Allocation tier						
CREF Responsible Balanced Account Class R3 (variable annuity)	QCSCIX	0.215	0.215	0.100	(0.006)	0.094
Nuveen Lifecycle Index 2010 Fund Class R6	TLTIX	0.230	0.100	0.000	0.094	0.094
Nuveen Lifecycle Index 2015 Fund Class R6	TLFIX	0.210	0.100	0.000	0.094	0.094
Nuveen Lifecycle Index 2020 Fund Class R6	TLWIX	0.190	0.100	0.000	0.094	0.094
Nuveen Lifecycle Index 2025 Fund Class R6	TLQIX	0.190	0.100	0.000	0.094	0.094
Nuveen Lifecycle Index 2030 Fund Class R6	TLHIX	0.180	0.100	0.000	0.094	0.094
Nuveen Lifecycle Index 2035 Fund Class R6	TLYIX	0.180	0.100	0.000	0.094	0.094

		Annual fund operating expenses		Plan servicing fee calculations (A + B = C)		
Fund/Account	**Ticker**	**Gross expense ratio %**	**Net expense ratio %**	**A. Revenue sharing %**	**B. Plan servicing fee/(credit) %**	**C. Total admin. fee %**
Allocation tier						
Nuveen Lifecycle Index 2040 Fund Class R6	TLZIX	0.170	0.100	0.000	0.094	0.094
Nuveen Lifecycle Index 2045 Fund Class R6	TLXIX	0.170	0.100	0.000	0.094	0.094
Nuveen Lifecycle Index 2050 Fund Class R6	TLLIX	0.170	0.100	0.000	0.094	0.094
Nuveen Lifecycle Index 2055 Fund Class R6	TTIIX	0.170	0.100	0.000	0.094	0.094
Nuveen Lifecycle Index 2060 Fund Class R6	TVIIX	0.180	0.100	0.000	0.094	0.094
Nuveen Lifecycle Index 2065 Fund Class R6	TFITX	0.220	0.100	0.000	0.094	0.094
Nuveen Lifecycle Index 2070 Fund Class R6	**TLCLX**	**2.070**	**0.100**	**0.000**	**0.094**	**0.094**
Nuveen Lifecycle Index Retirement Income Fund Class R6	TRILX	0.220	0.100	0.000	0.094	0.094
Passive tier						
Vanguard 500 Index Fund Admiral Shares	**VFIAX**	**0.040**	**0.040**	**0.000**	**0.094**	**0.094**
Vanguard Morningstar Mid-Cap Index Fund Admiral Shares	**VIMAX**	**0.050**	**0.050**	**0.000**	**0.094**	**0.094**
Vanguard Morningstar Small-Cap Index Fund Admiral Shares	**VSMAX**	**0.050**	**0.050**	**0.000**	**0.094**	**0.094**
Vanguard Total Bond Market Index Fund Admiral Shares	**VBTLX**	**0.040**	**0.040**	**0.000**	**0.094**	**0.094**
Vanguard Total International Stock Index Fund Admiral Shares	**VTIAX**	**0.090**	**0.090**	**0.000**	**0.094**	**0.094**
Active tier						
CREF Money Market Account Class R3 (variable annuity)	QCMMIX	0.165	0.165	0.100	(0.006)	0.094
CREF Total Global Stock Account Class R3 (variable annuity)	QCSTIX	0.245	0.245	0.100	(0.006)	0.094
DFA U.S. Small Cap Value Portfolio Institutional Class	**DFSVX**	**0.310**	**0.310**	**0.000**	**0.094**	**0.094**
Dodge & Cox Income Fund Class X	**DOXIX**	**0.360**	**0.330**	**0.000**	**0.094**	**0.094**
Harbor Small Cap Growth Fund Retirement Class	**HNSGX**	**0.800**	**0.800**	**0.000**	**0.094**	**0.094**
John Hancock Funds Disciplined Value Fund Class R6	**JDVWX**	**0.610**	**0.600**	**0.000**	**0.094**	**0.094**

continued

TIAA (continued)

Fund/Account	Ticker	Annual fund operating expenses: Gross expense ratio %	Annual fund operating expenses: Net expense ratio %	Plan servicing fee calculations (A + B = C): A. Revenue sharing %	B. Plan servicing fee/(credit) %	C. Total admin. fee %
Active tier						
John Hancock Funds Disciplined Value Mid Cap Fund Class R6	**JVMRX**	**0.750**	**0.740**	**0.000**	**0.094**	**0.094**
JPMorgan Large Cap Growth Fund Class R6	**JLGMX**	**0.500**	**0.440**	**0.000**	**0.094**	**0.094**
Lazard Emerging Markets Equity Advantage Portfolio R6 Shares	**READX**	**1.480**	**0.850**	**0.000**	**0.094**	**0.094**
MainStay MacKay High Yield Corporate Bond Fund Class R6	**MHYSX**	**0.570**	**0.570**	**0.000**	**0.094**	**0.094**
TIAA Real Estate Account (variable annuity)	QREARX	0.855	0.855	0.240	(0.146)	0.094
TIAA Traditional Annuity (guaranteed annuity)	N/A	N/A	N/A	0.150	(0.056)	0.094
Touchstone Mid Cap Growth Fund Class R6	**TFGRX**	**0.860**	**0.780**	**0.000**	**0.094**	**0.094**
Vanguard Federal Money Market Fund Investor Shares	**VMFXX**	**0.110**	**0.110**	**0.000**	**0.094**	**0.094**
Vanguard International Core Stock Fund Admiral Shares	**VZICX**	**0.380**	**0.380**	**0.000**	**0.094**	**0.094**
TIAA Brokerage account						

Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

Plan offsets in individually owned investment accounts

If you're a current TIAA participant, the following table details each annuity option in existing Retirement Annuity/ Supplemental Retirement Annuity/Group Supplemental Retirement Annuity accounts that is no longer available for contributions (see the *Investment options being replaced* section). These remaining annuities will continue to credit plan offsets.

		Annual fund operating expenses		Plan servicing fee calculations (A + B = C)		
Account	**Ticker**	**Gross expense ratio %**	**Net expense ratio %**	**A. Plan servicing offset %**	**B. Plan servicing fee/(credit) %**	**C. Total admin. fee %**
Frozen annuities						
CREF Core Bond Account Class R3 (variable annuity)	QCBMIX	0.220	0.220	0.100	(0.006)	0.094
CREF Global Equities Account Class R3 (variable annuity)	QCGLIX	0.235	0.235	0.100	(0.006)	0.094
CREF Growth Account Class R3 (variable annuity)	QCGRIX	0.205	0.205	0.100	(0.006)	0.094
CREF Inflation-Linked Bond Account Class R3 (variable annuity)	QCILIX	0.170	0.170	0.100	(0.006)	0.094
CREF S&P 500® Index Account Class R3 (variable annuity)	QCEQIX	0.170	0.170	0.100	(0.006)	0.094

Investment options being replaced

Some investments in the current lineup at TIAA will be replaced to better align your choices with the investment strategies of the plan. Your future contributions to the investment options in the left column of the following table will be directed to the replacement options in the right column. Your existing balances in the CREF annuities, listed in **bold**, will remain where they are; your existing balances in the rest of the investment options in the left column will be transferred to the replacement options in the right column.

While the investment options in the left column will no longer be available in the TIAA lineup for the plan, they may be available through the self-directed brokerage option at TIAA. You may incur additional fees and expenses investing through the brokerage option.

Current option	Ticker		Replacement option	Ticker
CREF Core Bond Account Class R3 (variable annuity)	**QCBMIX**	►	Dodge & Cox Income Fund Class X	DOXIX
CREF Global Equities Account Class R3 (variable annuity)	**QCGLIX**	►	Age-based Nuveen Lifecycle Index Fund	Various–see page 7
CREF Growth Account Class R3 (variable annuity)	**QCGRIX**	►	JPMorgan Large Cap Growth Fund Class R6	JLGMX
CREF Inflation-Linked Bond Account Class R3 (variable annuity)	**QCILIX**	►	Dodge & Cox Income Fund Class X	DOXIX
CREF S&P 500® Index Account Class R3 (variable annuity)	**QCEQIX**	►	Vanguard 500 Index Fund Admiral Shares	VFIAX

continued

TIAA (continued)

Current option	Ticker		Replacement option	Ticker
Invesco Developing Markets Fund Class R6	ODVIX	▶	Lazard Emerging Markets Equity Advantage Portfolio R6 Shares	READX
Nuveen Core Equity Fund Class R6	TIGRX	▶	Vanguard 500 Index Fund Admiral Shares	VFIAX
Nuveen High Yield Fund Class R6	TIHYX	▶	MainStay MacKay High Yield Corporate Bond Fund Class R6	MHYSX
Nuveen International Equity Fund Class R6	TIIEX	▶	Vanguard International Core Stock Fund Admiral Shares	VZICX
Nuveen Large Cap Responsible Equity Fund Class R6	TISCX	▶	Vanguard 500 Index Fund Admiral Shares	VFIAX
Nuveen Large Cap Value Fund Class R6	TRLIX	▶	John Hancock Funds Disciplined Value Fund Class R6	JDVWX
Nuveen Mid Cap Value Fund Class R6	TIMVX	▶	John Hancock Funds Disciplined Value Mid Cap Fund Class R6	JVMRX
PGIM Jennison Natural Resources Fund–Class R6	PJNQX	▶	Age-based Nuveen Lifecycle Index Fund	Various–see page 7
Royce Small-Cap Fund Institutional Class	RPMIX	▶	Vanguard Small-Cap Index Fund Admiral Shares	VSMAX
Templeton Global Bond Fund Class R6	FBNRX	▶	Dodge & Cox Income Fund Class X	DOXIX

If you're new to TIAA

The default investment option at TIAA is a Nuveen Lifecycle Index Fund. If you don't choose your own investments from the lineup on pages 8–10, your future contributions will be directed to the Nuveen Lifecycle Index Fund that corresponds to the year you turn age 65. Refer to the *Nuveen Lifecycle Index Funds* table on page 7 to see which fund will be selected for you.

See TIAA *Disclosures* beginning on page 22 for important details.

Investment expenses listed are as of Aug. 6, 2026. To view the current expenses, see the prospectus by visiting **tiaa.org** and entering the ticker in the site's search feature.

A contractual or voluntary fee waiver may apply to any investment where there is a difference between the gross and net expense ratios. For the fee waiver expiration date, see the prospectus by visiting **tiaa.org** and entering the ticker in the site's search feature.

SERVICE UPDATES AND INVESTMENT LINEUP

Personal choice retirement account

If you are interested in investments that are outside of the investment lineup, the Schwab Personal Choice Retirement Account (PCRA) may be of interest to you. The PCRA is available for knowledgeable investors who understand the risks associated with many of the investment choices available through the PCRA and who are committed to staying invested for the long term. The PCRA is designed for individuals who seek more flexibility, increased diversification, and a greater role in managing their retirement savings. There is an additional fee associated with the PCRA.

Professional investment advice

Designing a long-term retirement savings strategy, choosing investments that match your risk personality and goals, and then keeping track of your progress over the years can get complicated—and maybe a little overwhelming for some. But help is available. Investment advice is offered through Voya Retirement Advisors (VRA), powered by Edelman Financial Engines®.

Your investment lineup

The following investment options will be available at Voya.

		Annual fund operating expenses		Plan servicing fee calculations (A + B = C)		
Fund/Account	**Ticker**	**Gross expense ratio %**	**Net expense ratio %**	**A. Revenue sharing %**	**B. Plan servicing fee %**	**C. Total admin. fee %**
Allocation tier						
Vanguard Target Retirement 2020 Fund	VTWNX	0.080	0.080	0.000	0.210	0.210
Vanguard Target Retirement 2025 Fund	VTTVX	0.080	0.080	0.000	0.210	0.210
Vanguard Target Retirement 2030 Fund	VTHRX	0.080	0.080	0.000	0.210	0.210
Vanguard Target Retirement 2035 Fund	VTTHX	0.080	0.080	0.000	0.210	0.210
Vanguard Target Retirement 2040 Fund	VFORX	0.080	0.080	0.000	0.210	0.210
Vanguard Target Retirement 2045 Fund	VTIVX	0.080	0.080	0.000	0.210	0.210
Vanguard Target Retirement 2050 Fund	VFIFX	0.080	0.080	0.000	0.210	0.210
Vanguard Target Retirement 2055 Fund	VFFVX	0.080	0.080	0.000	0.210	0.210
Vanguard Target Retirement 2060 Fund	VTTSX	0.080	0.080	0.000	0.210	0.210
Vanguard Target Retirement 2065 Fund	VLXVX	0.080	0.080	0.000	0.210	0.210
Vanguard Target Retirement 2070 Fund	VSVNX	0.080	0.080	0.000	0.210	0.210
Vanguard Target Retirement Income Fund	VTINX	0.080	0.080	0.000	0.210	0.210

continued

Voya (continued)

Fund/Account	Ticker	Annual fund operating expenses		Plan servicing fee calculations (A + B = C)		
		Gross expense ratio %	Net expense ratio %	A. Revenue sharing %	B. Plan servicing fee %	C. Total admin. fee %
Passive tier						
Vanguard 500 Index Fund Admiral Shares	VFIAX	0.040	0.040	0.000	0.210	0.210
Vanguard Morningstar Mid-Cap Index Fund Admiral Shares	VIMAX	0.050	0.050	0.000	0.210	0.210
Vanguard Morningstar Small-Cap Index Fund Admiral Shares	VSMAX	0.050	0.050	0.000	0.210	0.210
Vanguard Total Bond Market Index Fund Admiral Shares	VBTLX	0.040	0.040	0.000	0.210	0.210
Vanguard Total International Stock Index Fund Admiral Shares	VTIAX	0.090	0.090	0.000	0.210	0.210
Active tier						
DFA U.S. Small Cap Value Portfolio Institutional Class	DFSVX	0.310	0.310	0.000	0.210	0.210
Dodge & Cox Income Fund Class X	DOXIX	0.360	0.330	0.000	0.210	0.210
Harbor Small Cap Growth Fund Retirement Class	HNSGX	0.800	0.800	0.000	0.210	0.210
John Hancock Funds Disciplined Value Fund Class R6	JDVWX	0.610	0.600	0.000	0.210	0.210
John Hancock Funds Disciplined Value Mid Cap Fund Class R6	JVMRX	0.750	0.740	0.000	0.210	0.210
JPMorgan Large Cap Growth Fund Class R6	JLGMX	0.500	0.440	0.000	0.210	0.210
Lazard Emerging Markets Equity Advantage Portfolio R6 Shares	READX	1.480	0.850	0.000	0.210	0.210
MainStay MacKay High Yield Corporate Bond Fund Class R6	MHYSX	0.570	0.570	0.000	0.210	0.210
Touchstone Mid Cap Growth Fund Class R6	TFGRX	0.860	0.780	0.000	0.210	0.210
Vanguard Federal Money Market Fund Investor Shares	VMFXX	0.110	0.110	0.000	0.210	0.210
Vanguard International Core Stock Fund Admiral Shares	VZICX	0.380	0.380	0.000	0.210	0.210
Voya General Account	N/A	N/A	N/A	0.000	0.210	0.210
Schwab Personal Choice Retirement Account						

If you're new to Voya

The default investment option at Voya is a Vanguard Target Retirement Fund. If you don't choose your own investments from the lineup on pages 13–14, your future contributions will be directed to the Vanguard Target Retirement Fund that corresponds to the year you turn age 65. Refer to the *Vanguard Target Retirement Funds* table on page 7 to see which fund will be selected for you.

See Voya *Disclosures* on page 23 for important details.

Investment expenses listed are as of Jul. 2, 2026.

corebridge financial

SERVICE UPDATES AND INVESTMENT LINEUP

Brokerage window

If you are interested in investments that are outside of the new investment menu, a self-directed brokerage account may be of interest to you.

The Schwab Personal Choice Retirement Account (PCRA) is a self-directed brokerage account that combines the convenience of your retirement plan with the additional flexibility of an individual brokerage account. It gives you expanded mutual fund investment choices and the opportunity to manage your retirement plan investments more completely.

Guided Portfolio Services®

You also have access to Guided Portfolio Services® (GPS)—a comprehensive managed account program, powered by Morningstar, focused on helping you save and invest to meet your retirement income goals. GPS offers two approaches to help you achieve your retirement goals. One approach is for do-it-yourselfers. The other is for those who prefer to have someone else do it for them. Both approaches deliver objective advice from independent financial expert Morningstar Investment Management LLC, including how much to save, which investments to choose, and how much to invest in each. GPS is an optional service offered through VALIC Financial Advisors, Inc. (VFA), and is available for an additional fee. For more information, contact your local financial professional.

Your investment lineup

The following investment options will be available at Corebridge Financial.

		Annual fund operating expenses		Plan servicing fee calculations (A + B = C)		
Fund/Account	**Ticker**	**Gross expense ratio %**	**Net expense ratio %**	**A. Revenue sharing %**	**B. Plan servicing fee %**	**C. Total admin. fee %**
Allocation tier						
Vanguard Target Retirement 2020 Fund	VTWNX	0.080	0.080	0.000	0.125	0.125
Vanguard Target Retirement 2025 Fund	VTTVX	0.080	0.080	0.000	0.125	0.125
Vanguard Target Retirement 2030 Fund	VTHRX	0.080	0.080	0.000	0.125	0.125
Vanguard Target Retirement 2035 Fund	VTTHX	0.080	0.080	0.000	0.125	0.125
Vanguard Target Retirement 2040 Fund	VFORX	0.080	0.080	0.000	0.125	0.125
Vanguard Target Retirement 2045 Fund	VTIVX	0.080	0.080	0.000	0.125	0.125
Vanguard Target Retirement 2050 Fund	VFIFX	0.080	0.080	0.000	0.125	0.125
Vanguard Target Retirement 2055 Fund	VFFVX	0.080	0.080	0.000	0.125	0.125
Vanguard Target Retirement 2060 Fund	VTTSX	0.080	0.080	0.000	0.125	0.125
Vanguard Target Retirement 2065 Fund	VLXVX	0.080	0.080	0.000	0.125	0.125
Vanguard Target Retirement 2070 Fund	VSVNX	0.080	0.080	0.000	0.125	0.125
Vanguard Target Retirement Income Fund	VTINX	0.080	0.080	0.000	0.125	0.125

Fund/Account	Ticker	Annual fund operating expenses: Gross expense ratio %	Annual fund operating expenses: Net expense ratio %	Plan servicing fee calculations (A + B = C): A. Revenue sharing %	B. Plan servicing fee %	C. Total admin. fee %
Passive tier						
Vanguard 500 Index Fund Admiral Shares	VFIAX	0.040	0.040	0.000	0.125	0.125
Vanguard Morningstar Mid-Cap Index Fund Admiral Shares	VIMAX	0.050	0.050	0.000	0.125	0.125
Vanguard Morningstar Small-Cap Index Fund Admiral Shares	VSMAX	0.050	0.050	0.000	0.125	0.125
Vanguard Total Bond Market Index Fund Admiral Shares	VBTLX	0.040	0.040	0.000	0.125	0.125
Vanguard Total International Stock Index Fund Admiral Shares	VTIAX	0.090	0.090	0.000	0.125	0.125
Active tier						
DFA U.S. Small Cap Value Portfolio Institutional Class	DFSVX	0.310	0.310	0.000	0.125	0.125
Dodge & Cox Income Fund Class X	DOXIX	0.360	0.330	0.000	0.125	0.125
Harbor Small Cap Growth Fund Retirement Class	HNSGX	0.800	0.800	0.000	0.125	0.125
John Hancock Funds Disciplined Value Fund Class R6	JDVWX	0.610	0.600	0.000	0.125	0.125
John Hancock Funds Disciplined Value Mid Cap Fund Class R6	JVMRX	0.750	0.740	0.000	0.125	0.125
JPMorgan Large Cap Growth Fund Class R6	JLGMX	0.500	0.440	0.000	0.125	0.125
Lazard Emerging Markets Equity Advantage Portfolio R6 Shares	READX	1.480	0.850	0.000	0.125	0.125
MainStay MacKay High Yield Corporate Bond Fund Class R6	MHYSX	0.570	0.570	0.000	0.125	0.125
Touchstone Mid Cap Growth Fund Class R6	TFGRX	0.860	0.780	0.000	0.125	0.125
Valic Fixed Interest Option	N/A	N/A	N/A	0.000	0.125	0.125
Vanguard Federal Money Market Fund Investor Shares	VMFXX	0.110	0.110	0.000	0.125	0.125
Vanguard International Core Stock Fund Admiral Shares	VZICX	0.380	0.380	0.000	0.125	0.125
Schwab Personal Choice Retirement Account						

continued

Corebridge Financial (continued)

If you're new to Corebridge Financial

The default investment option at Corebridge Financial is a Vanguard Target Retirement Fund. If you don't choose your own investments from the lineup on pages 16–17, your future contributions will be directed to the Vanguard Target Retirement Fund that corresponds to the year you turn age 65. Refer to the *Vanguard Target Retirement Funds* table on page 7 to see which fund will be selected for you.

See Corebridge Financial *Disclosures* on page 24 for important details.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the fund prospectuses carefully before investing. The fund prospectuses and, if available, the summary prospectuses contain important information, which can be obtained from your financial professional by calling **800-428-2542** and following the prompts or by visiting **corebridgefinancial.com/retire** and clicking on *Documents & Forms (E-Print)* on the bottom left of the screen. Enter your group ID number, 41310001, in the *Login* field and click *Continue*.

GUIDANCE AND PLANNING RESOURCES

No matter which provider you choose, you have access to online resources and one-on-one guidance from a financial professional *at no additional cost to you*.

TIAA

Schedule an investment advice session by visiting **tiaa.org/schedulenow** or calling **800-732-8353**, weekdays, 8 a.m. to 8 p.m. ET. TIAA will continue to be on campus each month.

Visit **tiaa.org/tools** for convenient resources that can help you on the path to retirement. You supply the information, and the tools do the rest.

Explore the **Retirement Journey Planner** tool to secure a custom retirement plan in five steps and receive savings and investment recommendations.

Through Retirement Journey Planner, you can also enroll in the new **Retirement Plan Portfolio Manager** service—a fee-based advisory service that offers professional management of your retirement account. With this service, your account will be reviewed quarterly and automatically adjusted to help keep it on track with your retirement goals. See page 8 for more details on this new service.

Use **Retirement Income Illustrator** to find out how much of your current income you'll need to replace to cover retirement expenses, see your estimated monthly retirement income, and explore your retirement income options.

Voya

For personalized retirement advice, speak to a Voya Retirement Advisor representative by calling **800-584-6001**. Representatives are available weekdays, 8 a.m. to 9 p.m. ET, excluding stock market holidays, and an automated voice response system is available 24/7.

Visit **voyaretirementplans.com** and log in to your account to access a variety of tools and resources that can help you keep track of your finances leading to, and through, retirement.

Use the **myOrangeMoney®** interactive online educational experience as a resource to plan and track your future retirement income.

Voya's myOrangeMoney experience will show you how your savings can translate into estimated monthly retirement income. You will be able to model a variety of saving and investment scenarios to help you close any savings gaps, factor in other sources of income like Social Security, and explore how estimated healthcare costs in retirement might impact your income needs. myOrangeMoney is the first thing you'll see when you log in to your account and when you open the Voya Retire mobile app.

Voya's **Personal Financial Dashboard** will help you organize your finances so you can make smart money decisions. Through a series of guided steps, you'll be able to create a composite view of your retirement and other savings accounts, plus current household expenses, if you choose to provide that information.

Take your goals on the go with the **Voya Retire** mobile app. You'll be able to check your account balances and transact wherever you are.

continued

GUIDANCE AND PLANNING RESOURCES (continued)

Corebridge Financial

To schedule an appointment with a local financial professional, visit **corebridgefinancial.com/fau** or call the Client Care Center at **800-448-2542**. Representatives are available Monday through Friday, 8 a.m. to 9 p.m. ET.

Using **corebridgefinancial.com/fau**, you'll be able to view your status, make changes to your account, and request support through the contact method you prefer. Visit the *Financial Education* tab at **corebridgefinancial.com/fau** and explore innovative ways to secure your financial future.

Engage with the **Resource Center** to use interactive calculators and stay current on market commentary, money management basics, and retirement planning trends.

Explore **Retirement Pathfinder®** to analyze your retirement savings plan and get answers to your questions, build a personalized retirement plan (on your own or with a professional), and graph model retirement scenarios to gain new insight into your plan.

See *Disclosures* beginning on page 22 for important details.

Q&A

1. **I'm currently contributing to one or more of the providers that are being discontinued. When do I need to elect my new provider for my future contributions to the plan?**

   From now through Oct. 23, 2026, at 4 p.m. ET, you can open an account with TIAA, Voya, and/or Corebridge Financial. If no selection is made by Oct. 23, 2026, your contributions as of the Nov. 13, 2026, payroll will go to TIAA as the default provider. You can also change your provider and investments at any time after Nov. 10, 2026.

2. **I'm currently contributing to one or more of the providers that are being discontinued. How do I elect a new provider for my future contributions?**

   For future contributions, open a new account with TIAA, Voya, and/or Corebridge Financial and complete the Voluntary Retirement Savings Plan Contribution form by Oct. 23, 2026, at 4 p.m. ET. If the form is not received by the Florida Atlantic University Benefits team by this deadline, your future contributions will go to TIAA as the default provider. You may also change your provider at any time after Nov. 10, 2026.

3. **I'm currently contributing to TIAA, Voya, and/or Corebridge Financial. Do I have to do anything?**

   No action is required if you are currently only contributing to TIAA, Voya, and/or Corebridge Financial or not contributing to the plan.

4. **Does it make sense to consolidate retirement accounts?**

   You might find it easier to manage your retirement money by working with one provider. That said, transferring balances can sometimes trigger costs.

   Before consolidating outside retirement balances, check to see if you can transfer those balances directly to your plan account at TIAA, Voya, and/or Corebridge Financial. For example, you may be able to leave money with a prior provider, roll over money to an IRA, or cash out all or part of the account value.

   Consider the advantages and disadvantages of each option carefully, including investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, and your financial needs. You should seek the guidance of your financial professional and tax advisor before consolidating balances.

   If you would like more information on transferring your account balances to your new provider, contact your provider to speak with a financial consultant. Refer to the back cover for contact information.

5. **What if I'm splitting my contributions among one or more of the providers that are being discontinued?**

   Effective with the Nov. 13, 2026, payroll, all contributions will only be directed to TIAA, Voya, and/or Corebridge Financial. You must complete your change by 4 p.m. ET on Oct. 23, 2026, for any contributions that were previously directed to the providers being eliminated. If no election is made, those contributions will be directed to TIAA by default. You may also change your provider at any time after Nov. 10, 2026.

6. **How do lifecycle and target date funds work?**

   Each lifecycle/target date fund consists of underlying mutual funds that invest in a broad range of asset classes. As a result, a fund will share the risks associated with the securities held by its underlying funds. The allocations and risk level also depend on how many years remain until the fund's target date. To help reduce risk as the fund's target date approaches, the fund's mix of stocks, bonds and other types of investments is adjusted to a more conservative mix.

7. **What else should I know about lifecycle and target date funds?**

   As with all mutual funds, the principal value of a lifecycle/target date fund isn't guaranteed at any time, including at the target date, and will fluctuate with market changes. The target date indicates when investors may plan to start making withdrawals. However, you're not required to withdraw your money at the target date. A financial consultant can help you decide whether a lifecycle/target date fund is right for you.

DISCLOSURES

TIAA

Advice (legal, tax, investment) or education

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

Retirement plan asset allocation advice or education provided by TIAA Financial Consultants is obtained using a methodology from an independent third party. Advice services are not available if you are a participant with a foreign address.

Advice is provided on your employer-sponsored retirement plans administered by TIAA. TIAA does not monitor your retirement assets on an ongoing basis, nor does TIAA update your information on the Retirement Journey Planner tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The TIAA Retirement Journey Planner is not a substitute for tax, legal or comprehensive financial planning advice. The TIAA Retirement Journey Planner is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC.

The projections or other information generated by TIAA's online tools regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

Brokerage services

The brokerage account option is available to participants who maintain both a legitimate U.S. residential address and a legitimate U.S. mailing address. Certain securities may not be suitable for all investors. Securities are subject to investment risk, including possible loss of the principal amount invested.

By opening a brokerage account, you will be charged a commission only on applicable transactions and other account-related fees in accordance with the TIAA Commission and Fee Schedule. Please visit **tiaa.org/sda_caa**. Other fees and expenses apply to a continued investment in the funds and are described in the funds' current prospectuses. Some securities may not be suitable for all investors.

TIAA Brokerage, a division of TIAA-CREF Individual and Institutional Services, LLC, Member FINRA and SIPC, distributes securities. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation, Member FINRA, NYSE, SIPC.

Fees and expenses

Plan servicing fees can be deducted from investment options in Retirement Choice and Retirement Choice Plus contracts. However, plan servicing fees cannot be deducted from annuities in Retirement Annuity, Group Retirement Annuity, Supplemental Retirement Annuity and Group Supplemental Retirement Annuity contracts.

Your guaranteed option is a fixed annuity that pays you interest at competitive crediting rates that are announced in advance. There is no explicit expense ratio because this is a fixed annuity.

Gross expense ratio includes all of an investment's expenses. Net expense ratio takes into account any investment fee waivers and expense reductions, giving an indication of what is currently being charged.

"Revenue sharing" describes the practice when investment providers share in the cost of plan administration. Please note that TIAA Traditional, TIAA Real Estate, TIAA Stable Value and all CREF Annuity accounts do not have an explicit revenue share. Rather, they have a "plan services offset" that is applied to your plan's administrative and recordkeeping costs.

Investment, insurance and annuity products

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit **tiaa.org** and enter the ticker in the site's search feature for details.

Some investment options may have redemption and other fees. **See the fund's prospectus for details.**

You could lose money by investing in the CREF Money Market Account. Because the accumulation unit value of the Account will fluctuate, the value of your investment may increase or decrease. An investment in the Account is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Account's sponsor has no legal obligation to provide support to the Account, and you should not expect that the sponsor will provide financial support to the Account at any time.

You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of its shares at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for federal securities law purposes. Any guarantees under annuities issued by Teachers Insurance and Annuity Association of America (TIAA) are subject to its claims-paying ability. Interest credited includes a guaranteed rate plus additional amounts as may be established by the TIAA Board of Trustees. Such additional amounts, when declared, remain in effect for the "declaration year," which begins each March 1 for accumulating TIAA Traditional annuities and January 1 for payout annuities. Additional amounts are not guaranteed for periods other than the period for which they were declared.

Annuity account options are available through annuity contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

Annuity contracts may contain terms for keeping them in force. For full details, including costs, call TIAA at **877-518-9161**.

Retirement Plan Portfolio Manager

The Retirement Plan Portfolio Manager Program (Program) is a discretionary fee-based asset allocation advisory program provided by TIAA Trust, N.A. Morningstar Investment Management, LLC (Morningstar) is an unaffiliated investment advisor that provides TIAA with independent, third-party asset allocation models and specific investment recommendations for purposes of the Program. Program recommendations are generated by Morningstar as an independent investment authority, retained by TIAA to provide independent advice. The Morningstar tool's advice is based on statistical projections of the likelihood that an individual will achieve their retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information the individual provides.

Assets held in a retirement plan brokerage account are not eligible for inclusion in Retirement Plan Portfolio Manager.

Projections and other information generated through the Morningstar tool regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets, or individual personal circumstances can cause substantial deviation from the estimates. This could result in declines in an account's value over short or even extended periods of time.

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances which should be the basis of any investment decision.

This transition guide updates the information provided to you in the most recent annual participant notice and does not replace the plan document. If there is any ambiguity between this transition guide and the plan document, the terms of the plan document will prevail. Please keep a copy of this guide for your records.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to tiaa.org/fau for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

Voya

Vanguard Target Date Portfolios

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA)

VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement and Advisory Services Agreement. These documents, as well as information on fees, may be viewed online by accessing the advisory services link(s) through your plan's web site. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line. VRA has retained Morningstar Investment Management LLC as an independent "financial expert" (as defined in the Department of Labor's Advisory Opinion 2001-09A) to develop, design, and implement the asset allocations and investment recommendations generated by the Advisory Services. Morningstar Investment Management LLC is a federally registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Neither VRA nor Morningstar Investment Management LLC provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, Morningstar Investment Management LLC or any other party and past performance is no guarantee of future results. The Morningstar name and logo are registered trademarks of Morningstar, Inc. All other marks are the exclusive property of their respective owners. Morningstar Investment Management LLC and Morningstar, Inc. are not members of the Voya family of companies. **IMPORTANT:** Projections or other information generated by VRA regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

continued

DISCLOSURES (continued)

Corebridge Financial

Policy Form GFUA-504, a group fixed annuity issued by The Variable Annuity Life Insurance Company.

You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Some target date funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time periods. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. Read the prospectus carefully before investing.

You cannot invest directly in an index. Index funds seek to track the returns of a market index but do not guarantee any minimum level of investment performance or returns based upon its tracking of the index.

Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments. International and global funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates. High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions. Interest rates and bond prices typically move inversely to each other; therefore, as with any bond fund, the value of an investment in this fund may go up if interest rates fall, and vice versa. Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield, and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with an investment in the fund.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the fund prospectuses carefully before investing. The fund prospectuses and, if available, the summary prospectuses contain important information, which can be obtained from your financial professional by calling 800-428-2542 and following the prompts or by visiting corebridgefinancial.com/retire and clicking on *Documents & Forms (E-Print)* on the bottom left of the screen. Enter your group ID number, 41310001, in the *Login* field and click *Continue*.

Investing involves risk, including the possible loss of principal. Investment values will fluctuate and there is no assurance that the objective of any fund will be achieved. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than their original cost.

Important considerations before deciding to move funds either into or out of a Corebridge retirement account: There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including fees and charges; guarantees and benefits and any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

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Voya	To register and access your account online, go to **voyaretirementplans.com**. Select *Register Now* in the login section. As part of registration, you will receive a code through the most convenient method you have on file with Voya. You will need to create a login username and password for ongoing online or mobile account access.	Call **800-584-6001**, weekdays, 8 a.m. to 9 p.m. ET, excluding stock market holidays. An automated voice response system is available 24/7.
Corebridge Financial	Visit **corebridgefinancial.com/fau** and log in. If you have not registered your account online, click *Register* and follow the on-screen prompts to access your account.	Call the Client Care Center at **800-448-2542**, Monday through Friday, 8 a.m. to 9 p.m. ET.

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