

Your new 2018 Simmons College investment lineup

These new choices may offer you more flexibility to create a diversified¹ retirement portfolio.

GUARANTEED	TICKER SYMBOL	EXPENSE RATIO
TIAA Traditional (Guaranteed Annuity) ²	N/A	N/A
MONEY MARKET	TICKER SYMBOL	EXPENSE RATIO
Vanguard Federal Money Market Inv	VMFXX	0.11
FIXED INCOME (BONDS)	TICKER SYMBOL	EXPENSE RATIO
CREF Bond Market Account R2 (Variable Annuity)	QCBMPX	0.40
CREF Inflation-Linked Bond Account R2 (Variable Annuity)	QCILPX	0.35
Vanguard Total Bond Market Index Admiral	VBTLX	0.05
MULTI-ASSET	TICKER SYMBOL	EXPENSE RATIO
Vanguard Target Retirement Income Inv	VTINX	0.13
Vanguard Target Retirement 2015 Inv	VTXVX	0.14
Vanguard Target Retirement 2020 Inv	VTWNX	0.14
Vanguard Target Retirement 2025 Inv	VTTVX	0.14
Vanguard Target Retirement 2030 Inv	VTHRXX	0.15
Vanguard Target Retirement 2035 Inv	VTTHX	0.15
Vanguard Target Retirement 2040 Inv	VFORX	0.16
Vanguard Target Retirement 2045 Inv	VTIVX	0.16
Vanguard Target Retirement 2050 Inv	VFIFX	0.16
Vanguard Target Retirement 2055 Inv	VFFVX	0.16
Vanguard Target Retirement 2060 Inv	VTTSX	0.16
Vanguard Target Retirement 2065 Fund	VLXVX	0.16
EQUITIES (STOCKS)	TICKER SYMBOL	EXPENSE RATIO
AllianzGI Global Sustainability Institutional	ASTNX	0.84
Hartford International Opportunities R6	IHOVX	0.74
Pacific Funds Small/Mid-Cap Advisor	PFMDX	1.05
T. Rowe Price Capital Opportunity I	PCCOX	0.54
Vanguard 500 Index Admiral	VFIAX	0.04
Vanguard Extended Market Index Admiral	VEXAX	0.08
Vanguard Total Intl Stock Index Admiral	VTIAX	0.11

You can see details about the new investment options online at [TIAA.org/simmons](https://www.tiaa.org/simmons). Click on *Investment Options*, then select *View All Investments* to view the individual investment information. To learn more about the new investment options, go to [TIAA.org](https://www.tiaa.org) and enter the ticker symbol in the site's search feature.

Note: Investment options in **bold** are new to the Simmons College Retirement Plans.

¹ Diversification is a technique to help reduce risk. It is not guaranteed to protect against loss.

² TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for federal securities law purposes. Any guarantees under annuities issued by TIAA are subject to TIAA's 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 annuities and January 1 for payout annuities. Additional amounts are not guaranteed for periods other than the period for which they were declared.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit [TIAA.org/simmons](https://www.tiaa.org/simmons) for details.

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.

As with all mutual funds, the principal value of a target-date fund isn't guaranteed at any time and will fluctuate with market changes. The target date approximates when investors may plan to start making withdrawals. However, you are not required to withdraw the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation.

Target-date funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the target-date funds, there is exposure to the fees and expenses associated with the underlying mutual funds.