

Type of Investment	Fund Name, Alphabetical by Type of Investment	Ticker Symbol	Investment Fund Expenses					Total Fee Calculation (A+B=C)
			Gross Expense Ratio ¹	A. Net Expense Ratio ¹	Revenue Sharing ²	Admin Fee	B. Total Plan Servicing Fee/(Credit) ³	C. Total Fees
Multi-Asset	TIAA-CREF Lifecycle Index Funds - Institutional ⁷		0.2 - 1.0%	0.10%	0.00%	0.06%	0.06%	0.16%
Multi-Asset	TIAA-CREF Lifecycle Index Retirement Income Funds - Institutional ⁶	TRILX	0.37%	0.10%	0.00%	0.06%	0.06%	0.16%
Guaranteed	TIAA Traditional Annuity - Retirement Annuity ⁸		N/A	N/A	(0.15%)	0.06%	(0.09%)	N/A
Guaranteed	TIAA Traditional Annuity - Group Supplemental Retirement Annuity ^{4,5,9}		N/A	N/A	(0.15%)	0.06%	(0.09%)	N/A
Commercial Real Estate	TIAA Real Estate Account	QREARX	0.79%	0.79%	(0.24%)	0.06%	(0.18%)	0.61%
Bonds	CREF Bond Market Account R3	QCBMIX	0.31%	0.31%	(0.10%)	0.06%	(0.04%)	0.27%
Bonds	CREF Inflation-Linked Bond Account R3	QCILIX	0.24%	0.24%	(0.10%)	0.06%	(0.04%)	0.20%
Bonds	PIMCO Total Return Instl ⁶	PTTRX	0.51%	0.46%	0.00%	0.06%	0.06%	0.52%
Bonds	Templeton Global Bond Fund Advisor Class Shares ⁶	TGBAX	0.78%	0.71%	(0.25%)	0.06%	(0.19%)	0.52%
Bonds	TIAA-CREF High-Yield Fund (Institutional) ⁶	TIHYX	0.36%	0.36%	0.00%	0.06%	0.06%	0.42%
Bonds	TIAA-CREF Short-Term Bond Fund (Institutional) ⁶	TISIX	0.27%	0.27%	0.00%	0.06%	0.06%	0.33%
Bonds	Vanguard Intermediate-Term Bond Index Fund Admiral	VBILX	0.07%	0.07%	0.00%	0.06%	0.06%	0.13%
Bonds	Western Asset Core Plus Bond I ⁶	WACPX	0.52%	0.45%	(0.15%)	0.06%	(0.09%)	0.36%
Stocks & Bonds	CREF Social Choice Account R3	QCSCIX	0.27%	0.27%	(0.10%)	0.06%	(0.04%)	0.23%
Stocks & Bonds	Vanguard Balanced Index Fund Admiral	VBIAX	0.07%	0.07%	0.00%	0.06%	0.06%	0.13%
Stocks	American Funds Capital World Growth & Income Fund R5	RWIFX	0.49%	0.49%	(0.05%)	0.06%	0.01%	0.50%
Stocks	American Funds EuroPacific Growth R5	RERFX	0.53%	0.53%	(0.05%)	0.06%	0.01%	0.54%
Stocks	Ameican Funds Washington Mutual R5	RWMFX	0.34%	0.34%	(0.05%)	0.06%	0.01%	0.35%
Stocks	CREF Equity Index Account R3	QCEQIX	0.23%	0.23%	(0.10%)	0.06%	(0.04%)	0.19%
Stocks	CREF Global Equities Account R3	QCGLIX	0.34%	0.34%	(0.10%)	0.06%	(0.04%)	0.30%

Stocks	CREF Growth Account R3	QCGRIX	0.26%	0.26%	(0.10%)	0.06%	(0.04%)	0.22%
Stocks	CREF Stock Account R3	QCSTIX	0.31%	0.31%	(0.10%)	0.06%	(0.04%)	0.27%
Stocks	DFA Emerging Markets Portfolio	DFEMX	0.58%	0.48%	0.00%	0.06%	0.06%	0.54%
Stocks	MassMutual Select Mid Cap Growth Equity II Fund Class I	MEFZX	0.72%	0.72%	0.00%	0.06%	0.06%	0.78%
Stocks	T. Rowe Price Growth Stock Fund	PRGFX	0.67%	0.67%	(0.15%)	0.06%	(0.09%)	0.58%
Stocks	TIAA-CREF Emerging Markets Equity Index Fund (Institutional) ⁶	TEQLX	0.21%	0.21%	0.00%	0.06%	0.06%	0.27%
Stocks	TIAA-CREF Growth & Income Fund (Institutional) ⁶	TIGRX	0.41%	0.41%	0.00%	0.06%	0.06%	0.47%
Stocks	TIAA-CREF International Equity Fund (Institutional) ⁶	TIIEX	0.49%	0.49%	0.00%	0.06%	0.06%	0.55%
Stocks	TIAA-CREF International Equity Index Fund (Institutional) ⁶	TCIEX	0.06%	0.06%	0.00%	0.06%	0.06%	0.12%
Stocks	TIAA-CREF Large-Cap Growth Fund (Institutional) ⁶	TILGX	0.43%	0.43%	0.00%	0.06%	0.06%	0.49%
Stocks	TIAA-CREF Large-Cap Growth Index Fund (Institutional) ⁶	TILIX	0.06%	0.06%	0.00%	0.06%	0.06%	0.12%
Stocks	TIAA-CREF Large-Cap Value Fund (Institutional) ⁶	TRLIX	0.40%	0.40%	0.00%	0.06%	0.06%	0.46%
Stocks	TIAA-CREF Large-Cap Value Index Fund (Institutional)	TILVX	0.06%	0.06%	0.00%	0.06%	0.06%	0.12%
Stocks	TIAA-CREF Mid-Cap Growth Fund (Institutional)	TRPWX	0.47%	0.47%	0.00%	0.06%	0.06%	0.53%
Stocks	TIAA-CREF Mid-Cap Value Fund (Institutional) ⁶	TIMVX	0.41%	0.41%	0.00%	0.06%	0.06%	0.47%
Stocks	TIAA-CREF Small-Cap Blend Index Fund (Institutional) ⁶	TISBX	0.06%	0.06%	0.00%	0.06%	0.06%	0.12%
Stocks	TIAA-CREF Small-Cap Equity Fund (Institutional) ⁶	TISEX	0.41%	0.41%	0.00%	0.06%	0.06%	0.47%
Stocks	TIAA-CREF Social Choice Equity Fund (Institutional) ⁶	TISCX	0.18%	0.18%	0.00%	0.06%	0.06%	0.24%
Stocks	Vanguard FTSE All-World ex-US Small-Cap Index Fund Investor	VFSVX	0.25%	0.25%	0.00%	0.06%	0.06%	0.31%
Stocks	Vanguard Institutional Index Fund Institutional	VINIX	0.04%	0.04%	0.00%	0.06%	0.06%	0.10%
Stocks	Vanguard Mid-Cap Index Fund Admiral	VIMAX	0.04%	0.04%	0.00%	0.06%	0.06%	0.10%
Stocks	Vanguard REIT Index Fund Admiral	VGSLX	0.12%	0.12%	0.00%	0.06%	0.06%	0.18%
Money Market	CREF Money Market Account R3	QCMMIX	0.24%	0.24%	(0.10%)	0.06%	(0.04%)	0.20%
Money Market	TIAA-CREF Money Market Fund (Institutional)	TCIXX	0.14%	0.14%	0.00%	0.06%	0.06%	0.20%

[How Fees and Expenses Affect Your Investment Portfolio](#)

* As of 06-30-2018 - Please visit TIAA for current costs and performance data:

<https://www.tiaa.org/public/tcm/iastate/investment-options/plan1>

1. **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.**
2. **"Revenue sharing" is a term that describes the practice when investment providers share in the cost of plan administration. Please note that TIAA Traditional, TIAA Real Estate, and all CREF Annuity accounts do not have revenue sharing, rather they have a "plan services offset" that is applied to your plan's administrative and recordkeeping costs.**
3. **Plan Servicing Fee/Credit is determined by subtracting the amount of revenue share provided by each investment option you choose from 0.06%, the plan's cost for administrative services. If you choose an investment with revenue sharing of more than 0.06%, you will receive a credit for the difference.**
4. **This guaranteed option is a fixed annuity that pays you interest at competitive crediting rates that are announced in advance, therefore, there is no expense ratio. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying abilities.**
5. **TIAA Traditional is a guaranteed insurance contract and not an investment for federal securities law purposes.**
6. **A contractual or voluntary fee waiver may apply. See fund prospectus for details.**
7. **Target date funds in 5-year intervals.**
8. **Available only in the Mandatory Retirement Plan**
9. **Available only in the Voluntary Retirement Plan**

NOTE: The NET EXPENSE ratio expenses given above are the only costs and fees associated with the Iowa State University Retirement Plan

NOTE: Free financial planning is available to all employees and their spouse/partners from TIAA representatives who are on salary, not commission.

NOTE: Social Conscious/'Green' Funds are CREF Social Choice Fund and TIAA-CREF Social Choice Equity Fund.