

Plan and Investment Notice

FLORIDA INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN

Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. **While no action is required at this time**, please review the notice and file it with your other retirement plan documents for future reference.

Section I: Summary of Plan Services and Costs

This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

Section II: Investment Options Comparative Chart

This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan's investment options, including long-term performance and expenses.

Summary of Plan Services and Costs

Multiple providers have been selected to offer retirement services and investment options to employees in the plan. There are costs associated with these services and investments, some of which may be paid by you. In addition to explaining how to direct your investments, this section details the administrative and individual expenses associated with your plan.

The information is sorted by service provider to make it easier to compare. Your plan offers a range of investment options and services from the following providers:

TIAA
Lincoln Financial Group

TIAA

HOW TIAA RECORDKEEPS YOUR PLAN

TIAA provides recordkeeping services for your employer's plan which includes:

- FLORIDA INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN – Plan ID 337043
- FLORIDA INSTITUTE OF TECHNOLOGY TAX DEFERRED ANNUITY PLAN – Plan ID 337044

Each of the above plans may offer different services and investments and may assess different fees. If you currently have a TIAA account, your quarterly statement lists the plan(s) that you have. If you do not have an account, please contact your employer to determine which plans apply to you.

RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting **TIAA.org**
2. By phone at **800 842-2252**, weekdays, 8 a.m. to 10 p.m. (ET)

RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to Section II: Investment Options Comparative Chart for investment-specific restrictions.

ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with instructions on how to take advantage of what is being offered.

INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at www.TIAA.org/planinvestmentoptions. After entering a plan ID, 337043, 337044, you will be directed to plan and investment information.

COST OF PLAN SERVICES

There are three categories of services provided to your plan:

1. GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each investment option is listed in Section II: Investment Options Comparative Chart.

- markets. International investing involves special risks not found in domestic investing, including increased political, social, economic and currency instability.
6. There are special risk factors associated with REITS, such as interest rate risk and the illiquidity of the real estate market. Shares, when redeemed, may be worth more or less than the original amount invested.
 7. The Stable Value Account is a fixed annuity issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, 46802 on Form 28866-SV and state variations thereof. Guarantees are based upon the claims-paying ability of the issuer.
 8. With an index fund, there is no assurance that the performance of the fund will track the benchmark. An index is unmanaged and it is not possible to invest directly in an index.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

This section provides an explanation of any fees and expenses for general plan administrative services, if any, that may be charged to or deducted from all individual accounts and are not reflected in the total annual operating expenses of any designated investment alternative. For example, the plan may incur general administrative expenses each year to cover services related to the operation of the plan (e.g., legal, accounting, recordkeeping, trustee fees, Registered Investment Advisor fees). Where applicable, the plan charges a portion of these expenses not paid by the plan sponsor as a percent of assets held in participant accounts. These expenses appear on your statement, if applicable.

Additionally, an explanation of any fees and expenses that may be charged to or deducted from the individual account of a specific participant based on the actions taken by that person are described below. The dollar amount of fees and expenses described below that are actually charged to a participants account during the preceding quarter will be reflected on the participant quarterly statement.

COST OF PLAN SERVICES - PERSONALIZED SERVICES

The plan applies fees to individual participant accounts. These charges apply only to participants who use specific features of the plan. Here is a list of individual participant fees associated with this plan:

-Loan Origination Fee; A fee that may be deducted from the participants account on the date the loan is processed, \$75.00 / Set up

-Loan Maintenance Fee; A loan maintenance fee that may be deducted from the participants account while the loan is outstanding, \$25.00 / Annually

IMPORTANT DISCLOSURES

Mutual funds in the Lincoln Alliance program are sold by prospectus. The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802.

Unaffiliated broker-dealers also may provide services to customers. The stable value option may be offered as a fixed annuity through Lincoln Financial Group affiliates or as a collective trust through independent third-party trust companies. The Lincoln Ibbotson

Insight Series is not an investment option. It is a fund lineup chosen by Ibbotson and Associates from the investment options that are available in the Lincoln Alliance program. Ibbotson Associates, Inc. is a registered investment advisor and a wholly-owned subsidiary of Morningstar, Inc. Neither Ibbotson nor Morningstar are affiliated with the Lincoln Financial Group. The Ibbotson name is a registered mark of Morningstar, Inc. Ibbotson Associates, Inc., 22 W. Washington Street, Chicago, IL 60602. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. Fees are only one of many factors to consider when making an investment decision.

Part B– Annuity Income Information

Part B contains information about the annuity options available within your employer's retirement plan.

Part A. Performance and Fee Information

The following chart(s) list(s) your plan's investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.

TIAA



	Average Annual Total Returns/Benchmark	Total Annual Operating Expenses (%/Per \$1000)
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**Investment Name /
Benchmark**

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Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
CREF Social Choice Account R2	Moderate Allocation	QCSCPX	04/24/2015	12.19%	4.72%	5.88%	0.27%	0.27%	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Morningstar Moderate Target Risk TR USD				11.43%	3.98%	5.24%			
TIAA Access Account - TIAA-CREF Lifecycle 2010 Fund Level 3	Target Date 2000- 2010	W338#	02/01/2007	7.70%	2.80%	4.16%	0.96%	0.82%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
S&P Target Date 2010 TR USD				8.30%	3.09%	4.09%	Contractual Waiver Exp: 09/30/2024		
TIAA Access Account - TIAA-CREF Lifecycle 2015 Fund Level 3	Target-Date 2015	W339#	02/01/2007	8.12%	2.98%	4.48%	0.97%	0.83%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
S&P Target Date 2015 TR USD				8.81%	3.32%	4.58%	Contractual Waiver Exp: 09/30/2024		
TIAA Access Account - TIAA-CREF Lifecycle 2020 Fund Level 3	Target-Date 2020	W340#	02/01/2007	8.97%	3.16%	4.87%	0.99%	0.84%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
S&P Target Date 2020 TR USD				9.96%	3.44%	4.95%	Contractual Waiver Exp: 09/30/2024		
TIAA Access Account - TIAA-CREF Lifecycle 2025 Fund Level 3	Target-Date 2025	W341#	02/01/2007	10.27%	3.51%	5.38%	1.00%	0.86%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
S&P Target Date 2025 TR USD				10.97%	4.02%	5.56%	Contractual Waiver Exp: 09/30/2024		
TIAA Access Account - TIAA-CREF Lifecycle 2030 Fund Level 3	Target-Date 2030	W342#	02/01/2007	12.05%	3.93%	5.91%	1.01%	0.87%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
S&P Target Date 2030 TR USD				12.96%	4.51%	6.14%	Contractual Waiver Exp: 09/30/2024		
TIAA Access Account - TIAA-CREF Lifecycle 2035 Fund Level 3	Target-Date 2035	W343#	02/01/2007	14.13%	4.36%	6.42%	1.03%	0.88%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
S&P Target Date 2035 TR USD				15.18%	5.07%	6.72%	Contractual Waiver Exp: 09/30/2024		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
TIAA Access Account - TIAA-CREF Lifecycle 2040 Fund Level 3	Target-Date 2040	W344#	02/01/2007	16.05%	4.80%	6.92%	1.06%	0.89%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
S&P Target Date 2040 TR USD				17.06%	5.53%	7.15%	Contractual Waiver Exp: 09/30/2024		
TIAA Access Account - TIAA-CREF Lifecycle 2045 Fund Level 3	Target-Date 2045	W349#	05/01/2008	17.54%	5.20%	7.26%	1.07%	0.90%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
S&P Target Date 2045 TR USD				18.32%	5.81%	7.41%	Contractual Waiver Exp: 09/30/2024		
TIAA Access Account - TIAA-CREF Lifecycle 2050 Fund Level 3	Target-Date 2050	W350#	05/01/2008	18.12%	5.30%	7.35%	1.09%	0.90%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
S&P Target Date 2050 TR USD				18.84%	5.93%	7.60%	Contractual Waiver Exp: 09/30/2024		
Real Estate									
Variable Annuity									
TIAA Real Estate Account	Real Estate	QREARX	10/02/1995	-12.37%	4.11%	5.57%	0.87%	0.87%	Available in all plans. Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 TR USD				21.62%	9.92%	11.91%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

*** Legend of plan name for each applicable plan number**

Plans	Plan Names
337043	FLORIDA INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN
337044	FLORIDA INSTITUTE OF TECHNOLOGY TAX DEFERRED ANNUITY PLAN

LINCOLN FINANCIAL GROUP

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: Lincoln Financial at 800-234-3500 or write to Lincoln at Florida Institute of Technology, c/o Lincoln Retirement Services Co., PO Box 7876, Fort Wayne, IN 46801-7876.

Table 1 – Variable Return Investment Performance as of September 30, 2023

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Mutual Fund									
Allspring Emerging Markets Equity Fund R6	Diversified Emerging Mkts	EMGDY	06/28/2013	10.67%	0.53%	1.62%	1.11% \$11.10	1.01% \$10.10	
				11.70%	0.55%	2.07%	Contractual Waiver Exp: 02/29/2024		
American Funds EuroPacific Growth Fund R6	Foreign Large Growth	REGRX	05/01/2009	19.64%	3.11%	4.64%	0.47% \$4.70	0.47% \$4.70	
				20.39%	2.58%	3.35%			
PGIM Global Real Estate Fund R6	Global Real Estate	PGRQX	08/23/2013	4.79%	0.75%	3.08%	0.79% \$7.90	0.79% \$7.90	
				1.64%	-1.24%	2.04%			
JPMorgan U.S. Equity Fund R6	Large Blend	JUEMX	11/30/2010	20.65%	11.05%	12.45%	0.47% \$4.70	0.44% \$4.40	
				21.62%	9.92%	11.91%	Contractual Waiver Exp: 10/31/2023		
Vanguard 500 Index Fund Admiral	Large Blend	VFIAX	11/13/2000	21.57%	9.88%	11.87%	0.04% \$0.40	0.04% \$0.40	
				21.62%	9.92%	11.91%			
American Funds Growth Fund of America R6	Large Growth	RGAGX	05/01/2009	23.09%	8.61%	11.72%	0.30% \$3.00	0.30% \$3.00	
				21.62%	9.92%	11.91%			
BlackRock Equity Dividend Fund K	Large Value	MKDVX	03/28/2016	15.00%	6.75%	9.66%	0.59% \$5.90	0.58% \$5.80	2.07%



Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark		Total Annual Operating Expenses (%/Per \$1000)
				1 Yr.	5 Yr.	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Pioneer Strategic Income Fund K	Multisector Bond	STRKX	12/20/2012	2.38%	1.48%	2.53%	0.61% \$6.10	0.59% \$5.90	
Bloomberg US Universal TR USD				1.61%	0.34%	1.43%	Contractual Waiver Exp: 02/01/2025		
Money Market									
Mutual Fund									
Fidelity Treasury Only Money Market	Money Market- Taxable	FDLXX	01/05/1988	4.16%	1.42%	0.86%	0.42% \$4.20	0.42% \$4.20	
ICE BofA USD 3M Dep OR CM TR USD				4.54%	1.86%	1.31%			
Multi-Asset									
Mutual Fund									
American Funds Income Fund of America R6	Allocation-- 70% to 85% Equity	RIDGX	05/01/2009	9.50%	5.22%	6.53%	0.26% \$2.60	0.26% \$2.60	
Morningstar Moderately Aggressive Target Risk TR USD				15.04%	5.00%	6.50%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both

Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information*
Guaranteed Annuity			<p>Available in all plans.</p> <p>The current rate shown applies to premiums remitted during the month of October 2023 and will be credited through 2/29/2024. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Retirement Annuity (RA) contracts, lump-sum withdrawals are not available from the TIAA Traditional account. Subject to the terms of your plan, all withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, interest-only payments, and IRS required minimum distribution payments.</p>
TIAA Traditional-Retirement Annuity	6.75%	Through 02/29/2024	

* Legend of plan name for each applicable plan number

Plans	Plan Names
337043	FLORIDA INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN
337044	FLORIDA INSTITUTE OF TECHNOLOGY TAX DEFERRED ANNUITY PLAN

Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

TIAA

TIAA Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS

To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA Traditional Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. TIAA Traditional can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA Traditional Annuity.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA Traditional Annuity.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.

Once you have elected a lifetime annuity, your election is irrevocable.

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. This lifetime annuity provides a variable income that you cannot outlive. A variable annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; upon.)Tj 0 0 RC

Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.

If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.

Once you have elected a lifetime annuity, your election is irrevocable.

Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization.

The R3 Class has the lowest expense of all the CREF Classes.

TIAA Access Funds

OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA-CREF Access Account lifetime annuity provides a variable income that you cannot outlive. A TIAA-CREF Access Annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA-CREF Access Annuities.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).

The amount of accumulations converted to a life annuity.

Your age and, if applicable, the age of your annuity partner.

The investment performance of the TIAA-CREF Lifecycle Retirement Income Access Account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4%, the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES

Access Annuity lifetime income is offered only under the TIAA-CREF Lifecycle Retirement Income Fund.

You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.

Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.

If your TIAA-CREF Access Annuity payment would be less than \$100, TIAA has the

right to change the payment frequency which would result in a payment of \$100 or more.

You may elect to transfer funds from your other plan investments into a TIAA-CREF Access Annuity.

Once you have elected a lifetime annuity, your election is irrevocable.

Lincoln Financial Group

Lincoln Pathbuilder Income

OBJECTIVES / GOALS

A Lincoln PathBuilder IncomeSM investment option includes a Guaranteed Withdrawal Benefit that can provide you and your spouse with lifetime Guaranteed Annual Income. The terms defined below will help you learn more about your account. For more complete information, refer to the Summary for Plan Participants in Defined Contribution Plans. The summary contains important information about the rights, benefits and values of your account.

PRICING FACTORS

The cost of the guaranteed income protection is .90% of your Income Base, and the cost is deducted from your account value. Your Income Base won't decrease due to the cost of the guarantee. Refer to the Lincoln PathBuilder IncomeSM prospectus for complete information on fees.

RESTRICTIONS / FEES

NA

Please visit www.TIAA.org/public/support/faqs for FAQs about TIAA products, services & support.

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf.

Other service provider important additional information:

TIAA important additional information:

The returns quoted represent past performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown, and you may have a gain or a loss when you redeem your investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.