

November 1, 2021

RE: Roanoke College Retirement Plan Summary Annual Report/
Universal Availability Notice/QDIA Annual Notices

Dear Plan Participant:

Enclosed are copies of the Summary Annual Report, the Universal Availability Notice and the Annual Qualified Default Investment Alternative (QDIA) information for the Roanoke College Retirement Plan.

The Summary Annual Report provides an overview of the financial status of the retirement plan and the Universal Availability Notice explains your eligibility to participate in the plan.

The QDIA notices include information about the default investment option in the plan. The default option happens if you do not make a choice from the TIAA and/or Valic/ } CE } CE] P investment funds in the retirement plan. The default options include lifecycle funds for both TIAA and Valic/ } CE } CE] P. Each vendor periodically adjusts these funds based upon the age of eligible participants therefore the fund selections may differ. If you enrolled in TIAA your default investment fund will be as described in the TIAA notice, and if you enrolled in Valic/ } CE } CE] P the default will be as described in the Valic/ } CE } CE] P notice. Detailed information about the lifecycle funds are contained in each notice.

Age 50 or older or turn Age 50 in 2021, \$10,000 maximum employee contributions
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Age 50 or older or turn Age 50 in 2021, \$10,000 maximum employee contributions

Under age 50: \$ 10,000 maximum employee contributions

For details of the plan, the Summary Plan Description is available online. If you are unable to access the online information, please contact one of the following individuals in the Human Resources Department. In addition, if you do not have access to a computer you may request a paper copy of the Summary Plan Description.

Joyce Maynard, } CE } CE] P Compensation and Benefits at 401-542-3844 or jmaynard@rwu.edu

Susan Guilmette, Benefits Specialist at 401-542-3589 or sguilmette@rwu.edu

Jared Smith, Compensation and Benefits Associate at 401-254-3705 or jmsmith@rwu.edu

ROGER WILLIAMS UNIVERSITY 403(b) RETIREMENT PLAN

UNIVERSAL AVAILABILITY NOTICE

Roger Williams University and Roger Williams University School of Law (collectively "University") provide you with the opportunity to save for your retirement through the Roger Williams University 403(b) Retirement Plan ("Plan"). The University would like you to know more about how you can participate in the Plan. Whether you want to enroll in the Plan, or you are already enrolled but wish to change the amount of your deferral, you can accomplish your goal by filling out a "Salary Reduction Agreement." You can obtain a copy of the agreement and information on the Plan from the 'H S D U W Human Resources Benefits Office at the North Office Building, One Old Ferry Road, Bristol, R.I. 02809, by calling (401) 254-3028, or on the Human Resources website. <http://www.rwu.edu/about/university-offices/human-resources/forms>.

Why contribute to a 403(b) plan? Participating in the Plan can provide a number of benefits, including the following:

- x Lower taxes today. You contribute before income taxes are withheld – which means you are currently taxed on a smaller amount. This can reduce your current taxable income. Any compound interest grows more quickly than saving in a taxable account which is taxed each year.
- x You take the i

initiative. Contributing to a 403(b) retirement plan can help you take control of your future. Other sources of retirement income, such as Social Security, rarely replace a person's final salary upon retirement. That's why it is up to you to make sure you will have enough money for retirement.

Eligibility

All employees of the University, except student employees, who receive compensation reportable on an IRS Form W-2 are eligible to participate in the Plan.

Please note that there are restrictions and limitations regarding employer matching contributions. Therefore, while you may make elective deferrals to the Plan, such deferrals may not be eligible for employer matching contributions. Please contact the 'H S D U W Human Resources Benefits Office to determine your eligibility, if any, for employer matching contributions.

Please take a moment to review the Plan information available from W K H ' H S D U W Human Resources % H Q H I L W before enrolling. Once you are enrolled, you can review and change the amount of your contributions and your investment allocations at any time. The exact date your investment allocations will take effect may

vary depending upon the policies of the financial service firm providing the investment options you choose for Plan contributions.

Also, please be aware that the law limits the amount you may defer under the Plan and other plans in any tax year. For 2021, the limit under all plans of this type is generally \$20,500 (\$25,000 if you are age 50 or over). Each participant only gets one limit for contributions to all 403(b) plans, so if you are also eligible for, and participate in, for example, another employer's 403(b) or 401(k) plan, your combined contributions to that plan and to the Plan in 2021 are generally limited to \$20,500 (\$25,000 if age 50 or over). If you do participate in mo

SUMMARY ANNUAL REPORT FOR ROGER WILLIAMS UNIVERSITY RETIREMENT PLAN

This is a summary of the annual report for the Roger Williams University Retirement Plan, EIN 05-0277222, Plan 001, for period January 1, 2022 through December 31, 2022. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided through insurance and through a trust fund. Plan expenses were \$14,338,909. These expenses included \$105,467 in administrative expenses and \$14,233,442 in benefits paid to participants and beneficiaries. A total of 3635 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$296,581,858
Department of Human Resources of Roger Williams University, 1 Old Ferry Road,
Bristol, RI, 02809, 401-254-3028.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report of the plan, at the Department of Human Resources, 1 Old Ferry Road, Bristol, RI, 02809 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department

of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

Paperwork Reduction Act Statement

ROGER WILLIAMS UNIVERSITY RETIREMENT PLAN (the "Plan")

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE FOR 2024 PLAN YEAR

From: Plan Administrator for ROGER WILLIAMS UNIVERSITY RETIREMENT PLAN

Plan Sponsor: ROGER WILLIAMS UNIVERSITY

Re: Notice of Default Investments under the Plan.

The provisions below apply to the Plan for the Plan Year beginning January 1, 2024.

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE ("QDIA")

How are my Plan account(s) invested? If you do not provide investment instructions to how you wish to have your contributions invested, the Plan will invest them on your behalf.

If you make a contribution to the Plan, or if the employer makes a contribution to the Plan on your behalf, including elective deferrals under an automatic contribution arrangement, the QDIA will be used unless you have provided investment instructions.

Right to Direct Investments: You have the right to direct the investment of your accounts in any of the investment choices available under the Plan. Even if the Plan invests some or all of your accounts in the QDIA, you have the continuing right to direct or redirect the investment of your accounts.

You may change your investments at any time. You are entitled to invest in any of the alternative investment choices offered under the Plan without incurring a financial penalty.

How to Change your

You can obtain further information about the Plan's investment alternatives by contacting the Plan Administrator at:

ROGER WILLIAMS UNIVERSITY
JOYCE MAYNARD
PLAN ADMINISTRATOR

Date: November , 202

To: Roger Williams University and Roger Williams University School of Law Participants
Investing through TIAA and Employees Eligible to Participate

Re: Roger Williams University Retirement Plan ("The Plan")

TIAA Qualified Default Investment Alternative (QDIA) Annual Notice 20

Important Information

You are receiving this Annual Notice to inform you of how Form 1099-R-2020

Plan's available investment options and a copy of the prospectus or information statement for each fund may be obtained from <https://www.tiaa.org/public/tcm/rwu/view-all-investments?planId=103105> .

Distributions from 403(b) plans before age 59 ½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

How to Contact Us

If you have questions or would like to obtain updated information on fee expenses, a more detailed explanation of the default options, or more information about the other investment options available under the Plan, please visit: <https://www.tiaa.org/public/tcm/rwu/view-all-investments?planId=103105> . You may also contact TIAA at 1-800-842-2252 whose consultants are available Monday - Friday, 8 a.m.–10 p.m. (Eastern Standard Time) and Saturday, 9 a.m. - 6 p.m. (Eastern Standard Time).

TIAA-CREF Lifecycle Funds - Premier Share Class

Target Date

AS OF 09/30/2022

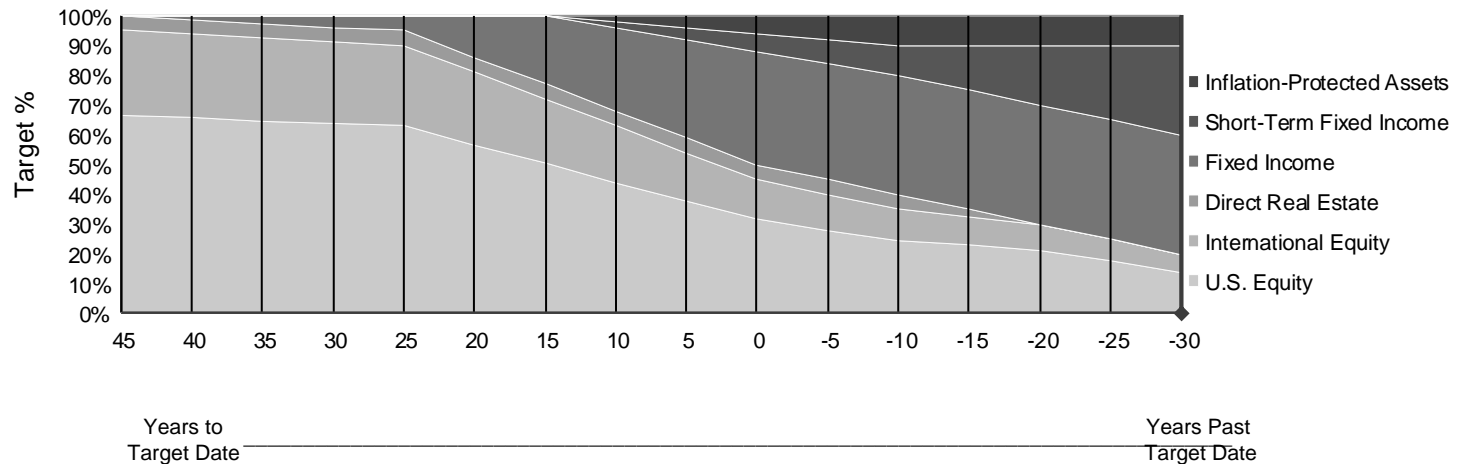
Glidepath Strategy

Target-date funds employ glidepaths, which are the planned progression of asset allocation changes (e.g., mix of equity and fixed-income investments) along specific points in time. A fund's glidepath generally shows how its asset allocation shifts from a more aggressive to a more conservative investment approach as the fund moves toward and beyond its target date.

For more information please contact:

For more information please contact:
800-842-2888
Weekdays, 8 a.m. to 10 p.m. (ET)
or visit TIAA.org

Investment Glidepath¹²



¹ Glidepath data is presented based on the most current prospectus, which uses projected target allocations. For more information on the investment glidepath, please refer to the most current prospectus.

² Effective October 1, 2019, the TIAA-CREF Lifecycle Funds glidepaths, which previously extended for approximately 10 years after a Fund's target retirement year, will now extend for approximately 30 years afterward.

What are Target-Date Funds?

Target-date funds (also commonly referred to as "lifecycle funds," "retirement funds" and "age-based funds") are managed based on the specific retirement year (target date) included in its name and assumes an estimated retirement age of approximately 65. In addition to age or retirement date, investors should consider



TIAA-CREF Lifecycle Funds
TIAA-CREF Lifecycle Funds - Premier Share Class

Target Date

AS OF 09/30/2022

Investment Objective and Strategy

The Lifecycle Funds seek high total return over time through a combination of capital appreciation and income. Each of the Lifecycle Funds is designed to provide a single diversified portfolio managed with a target retirement date in mind. The target date is the approximate date when investors expect to begin withdrawing money from the fund

TIAA-CREF Lifecycle Funds
TIAA-CREF Lifecycle Funds - Premier Share Class

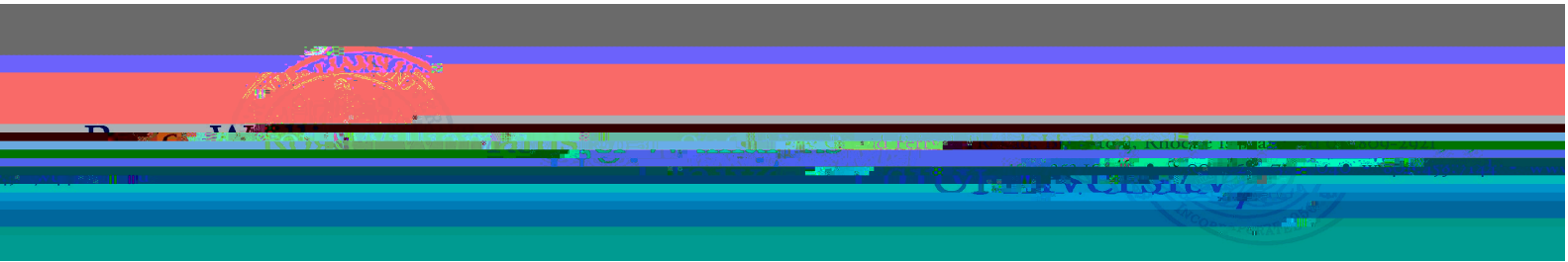
Target Date

AS OF 09/30/2022

	Lifecycle 2030 Fúřđ	Lifecycle 2025 Fúřđ	Lifecycle 2020 Fúřđ	Lifecycle 2015 Fúřđ	Lifecycle 2010 Fúřđ	Lifecycle Retirement Income Fúřđ	
Birth Year	1964 - 1968	1959 - 1963	1954 - 1958	1949 - 1953	Earlier - 1948	N/A	
Years to Retirement	10	5	0	-5	-10	-10	
Ticker	TCHPX	TCQPX	TCWPX	TCFPX	TCTPX	TPILX	
Inception Date	09/30/2009	09/30/2009	09/30/2009	09/30/2009	09/30/2009	09/30/2009	
Total Returns							
3-Month	-4.73%	-4.43%	-4.23%	-4.02%	-3.97%	-3.97%	
YTD	-20.61%	-19.18%	-17.94%	16.98%	-16.33%	-16.40%	
Average Annual Total Return							
1 Year	-17.83%	-16.70%	-15.79%	14.99%	-14.59%	-14.60%	
3-Year	2.23%	1.84%	1.39%	1.24%	0.91%	0.88%	
5-Year	3.39%	3.11%	2.79%	2.64%	2.41%	2.36%	
10-Year	6.58%	6.04%	5.46%	4.98%	4.54%	4.21%	
Since Inception	5.68%	5.50%	5.27%	5.08%	4.86%	4.04%	
Expenses							
Gross	0.73%	0.71%	0.68%	0.68%	0.67%	0.68%	
Net	0.57%	0.56%	0.54%	0.53%	0.52%	0.52%	
Waiver/Cap Expires	09/30/2022	09/30/2022	09/30/2022	09/30/2022	09/30/2022	09/30/2022	
Morningstar Rating							

TIAA-CREF Lifecycle Funds
TIAA-CREF Lifecycle Funds - Premier Share Class

Target Date



November 1, 2021

RE: Participant Fee Disclosure Package for the
Roger Williams University Retirement Plan ("Plan")

Dear Plan Participant:

Enclosed is a package of important information prepared in accordance with regulatory communication requirements. This information is being provided to you regardless of whether you are currently actively contributing to the Roger Williams University Retirement Plan. Although no actions are required by you at this time, please review this information.

[Why are you receiving this information?](#)

This disclosure is part of the Department of Labor's ongoing effort to improve participant understanding concerning fees and expenses incurred by employee benefit plans. In general, the regulation requires detailed disclosures as well as regular updates on actual expenses to participants in employee benefit plans that provide participants with investment choices. The disclosures relate to the plan itself and to investment options within the plan.

[What is the information?](#)

To meet our fiduciary responsibilities under the DOL regulation, Roger Williams University is required to provide participants and eligible employees with certain plan and investment-related information in three forms:

- x An annual disclosure to participants and eligible employees;
- x A quarterly disclosure to participants of fees and expenses actually charged during the previous quarter; and,
- x Investment performance information online updated at least quarterly.

In fulfilling the disclosure requirements, Roger Williams University works with both TIAA and Valic/AIG, our vendors to provide you with the enclosed annual disclosure package for the Plan.

Because Roger Williams offers a choice of retirement providers through TIAA and Valic/AIG, we have enclosed the required information from both vendors regardless of whether you currently have an account with TIAA or Valic/AIG.

Plan Information and Administrative Expenses

Operation of the Plan

Information regarding investment instructions, including limitations, and voting rights is provided below.

Giving Investment Instructions In order to direct your Plan investment with TIAA and Valic/ & R U H E and Subject to any Plan 10.02 0 0 10.02 85(PI)Tj -0.48 Td (I)T.j 0.0

TIAA
ANNUAL FEE
DISCLOSURE
INFORMATION



Summary of Plan Services and Costs

TIAA has been selected to provide 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.

HOW TIAA RECORDKEEPS YOUR PLAN

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

- ROGER WILLIAMS UNIVERSITY RETIREMENT PLAN – Plan ID 103105
- ROGER WILLIAMS UNIVERSITY LAW SCHOOL TAX DEFERRED ANNUITY PLAN – Plan ID 103108
- ROGER WILLIAMS UNIVERSITY LAW SCHOOL DEFINED CONTRIBUTION PLAN – Plan ID 103107
- ROGER WILLIAMS UNIVERSITY TAX DEFERRED ANNUITY PLAN – Plan ID 103106

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 the 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, 103105,

103108, 103107, 103106, you'll 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 plan designated investment option is listed in Section II: Investment Options Comparative Chart.

3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

Ret. Plan Portfolio Mgr. Fee	0.30% annually. This applies to plan(s): 103105
Brokerage	Certain charges may apply. Please review the Customer Account Agreement provided in the Self-Directed Brokerage section of this document. Your plan may limit the eligible investments within the self-directed brokerage account. This applies to plan(s): 103108
Retirement Plan Loan - Origination Fee	\$75.00 per loan initiated for general purpose, \$125 for a residential loan. This applies to plan (s): 103105

Loan Maintenance	\$25.00 annual fee per active loan. This applies to plan(s): 103105
Collateralized Loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. This applies to plan(s): 103105 103108 103107 103106
Qualified Domestic Relations Orders (QDRO)	No charge
Sales Charges, Purchase, Withdrawal And Redemption Fees For Certain Investments	Certain charges may apply. See Section II: Investment Options Comparative Chart or the prospectus for applicable charges.

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 lists 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.

For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit www.TIAA.org/planinvestmentoptions. After entering a plan ID, 103105, 103108, 103107, 103106, you'll be directed to plan and investment information.

To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 800 842-2252 or write to us at TIAA, P.O. Box 1259, Charlotte, NC 28201.

Table 1 – Variable Return Investment Performance as of December 31, 2022

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions*
Equities									
Mutual Fund									
Vanguard Total International Stock Index Fund Admiral	Foreign Large Blend	VTIAX	11/29/2010	-16.01%	1.09%	4.06%	0.11% \$1.10	0.11% \$1.10	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				-16.00%	0.88%	3.80%			
American Funds EuroPacific Growth Fund R5	Foreign Large Growth	RERFX	05/15/2002	-22.76%	1.49%	5.26%	0.51% \$5.10	0.51% \$5.10	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				-16.00%	0.88%	3.80%			
Vanguard Institutional Index Fund Institutional	Large Blend	VINIX	07/31/1990	-18.14%	9.40%	12.53%	0.04% \$0.40	0.04% \$0.40	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				-18.11%	9.42%	12.56%			
T. Rowe Price Blue Chip Growth Fund Retail	Large Growth	TRBCX	06/30/1993	-38.60%	5.24%	11.84%	0.69% \$6.90	0.69% \$6.90	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				-18.11%	9.42%	12.56%			
MFS Value Fund R4	Large Value	MEIJX	04/01/2005	-5.90%	7.53%	11.18%	0.56% \$5.60	0.55% \$5.50	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value TR USD				-7.54%	6.67%	10.29%	Contractual Waiver Exp: 12/31/2023		
Eaton Vance Atlanta Capital SMID-Cap Fund I	Mid-Cap Growth	EISMX	04/30/2002	-8.81%	9.55%	13.14%	0.88% \$8.80	0.88% \$8.80	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions*
Russell 2500 TR USD				-18.37%	5.89%	10.03%			
Vanguard Extended Market Index Fund Institutional	Mid-Cap Growth	VIEIX	07/07/1997	-26.46%	4.89%	9.64%	0.05% \$0.50	0.05% \$0.50	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Completion TR USD				-26.54%	4.77%	9.52%			
Diamond Hill Small-Mid Cap Fund I	Mid-Cap Value	DHMIX	12/30/2005	-13.62%	5.09%	9.75%	0.93% \$9.30	0.92% \$9.20	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2500 TR USD				-18.37%	5.89%	10.03%			
Variable Annuity									
CREF Stock Account R2	Allocation--85%+ Equity	QCSTPX	04/24/2015	-18.49%	5.60%	9.06%	0.29% \$2.90	0.29% \$2.90	Available in plan(s): 103105 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 Aggressive Target Risk TR USD				-15.93%	5.25%	8.38%			
CREF Global Equities Account R2	Global Large-Stock Blend	QCGLPX	04/24/2015	-18.53%	5.35%	8.42%	0.28% \$2.80	0.28% \$2.80	Available in plan(s): 103105 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
MSCI ACWI NR USD				-18.36%	5.23%	7.98%			
CREF Equity Index Account R2	Large Blend	QCEQPX	04/24/2015	-19.29%	8.57%	11.83%	0.22% \$2.20	0.22% \$2.20	Available in plan(s): 103105 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Russell 3000 TR USD				-19.21%	8.79%	12.13%			
CREF Growth Account R2	Large Growth	QCGRPX	04/24/2015	-32.37%	8.00%	12.50%	0.27% \$2.70	0.27% \$2.70	Available in plan(s): 103105 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Russell 1000 Growth TR USD				-29.14%	10.96%	14.10%			
Fixed Income									
Mutual Fund									
BrandywineGLOBAL Global Opportunities Bond Fund I	Global Bond	GOBIX	03/19/2009	-15.80%	-1.45%	0.23%	0.66% \$6.60	0.66% \$6.60	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions*
FTSE WGBI USD				-18.26%	-2.54%	-1.22%			
Vanguard Inflation Protected Securities Fund Admiral	Inflation-Protected Bond	VAIPX	06/10/2005	-11.89%	1.96%	1.00%	0.10% \$1.00	0.10% \$1.00	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Treasury US TIPS TR USD				-11.85%	2.11%	1.12%			
Metropolitan West Total Return Bond Fund I	Intermediate Core-Plus Bond	MWTIX	03/31/2000	-14.79%	0.09%	1.29%	0.44% \$4.40	0.44% \$4.40	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions*
Variable Annuity									
CREF Money Market Account R2 7-day current annualized yield 3.93% as of 12/27/2022 7-day effective annualized yield 4.01% as of 12/27/2022	Money Market- Taxable	QCMMPX	04/24/2015	1.07%	0.94%	0.52%	0.24%	0.24%	Available in plan(s): 103105
							\$2.40	\$2.40	
iMoneyNet Money Fund Averages - All Government				1.33%	0.96%	0.54%			
Multi-Asset									
Mutual Fund									
TIAA-CREF Lifecycle Retirement Income Fund Premier	Allocation--30% to 50% Equity	TPILX	09/30/2009	-12.57%	2.77%	4.52%	0.69%	0.52%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date Retirement Income TR USD				-11.17%	2.33%	3.59%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2010 Fund Premier	Target Date 2000- 2010	TCTPX	09/30/2009	-12.48%	2.80%	4.84%	0.67%	0.52%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2010 TR USD				-11.44%	2.82%	4.37%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2015 Fund Premier	Target-Date 2015	TCFPX	09/30/2009	-13.06%	3.00%	5.27%	0.68%	0.53%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2015 TR USD				-12.16%	3.07%	5.01%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2020 Fund Premier	Target-Date 2020	TCWPX	09/30/2009	-13.59%	3.19%	5.80%	0.69%	0.54%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2020 TR USD				-12.81%	3.14%	5.50%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2025 Fund Premier	Target-Date 2025	TCQPX	09/30/2009	-14.43%	3.52%	6.41%	0.70%	0.56%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2025 TR USD				-13.13%	3.75%	6.23%	Contractual Waiver Exp: 09/30/2023		

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	
TIAA-CREF Lifecycle 2030 Fund Premier	Target-Date 2030	TCHPX	09/30/2009	-15.29%	3.87%	7.02%	0.72%	0.57%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2030 TR USD				-13.96%	4.17%	6.84%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2035 Fund Premier	Target-Date 2035	TCYPX	09/30/2009	-16.16%	4.19%	7.58%	0.75%	0.58%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2035 TR USD				-14.99%	4.63%	7.42%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2040 Fund Premier	Target-Date 2040	TCZPX	09/30/2009	-16.69%	4.56%	8.07%	0.78%	0.59%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2040 TR USD				-15.56%	4.97%	7.84%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2045 Fund Premier	Target-Date 2045	TTFPX	09/30/2009	-17.39%	4.91%	8.34%	0.79%	0.60%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2045 TR USD				-15.84%	5.16%	8.11%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2050 Fund Premier	Target-Date 2050	TCLPX	09/30/2009	-17.79%	4.93%	8.39%	0.80%	0.60%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2050 TR USD				-15.97%	5.26%	8.33%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2055 Fund Premier	Target-Date 2055	TTRPX	04/29/2011	-17.86%	4.97%	8.45%	0.81%	0.60%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2055 TR USD				-15.97%	5.31%	8.46%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2060 Fund Premier	Target-Date 2060	TLXPX	09/26/2014	-17.88%	5.04%	6.96%	0.84%	0.60%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2060 TR USD				-16.01%	5.35%	6.90%	Contractual Waiver Exp: 09/30/2023		
TIAA-CREF Lifecycle 2065 Fund Premier	Target-Date 2065+	TSFPX	09/30/2020	-17.95%	-	4.31%	2.21%	0.60%	Available in plan(s): 103105 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
							\$22.10	\$6.00	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions*
S&P Target Date 2065+ TR USD				-15.95%		5.90%			Contractual Waiver Exp: 09/30/2023
Variable Annuity									
CREF Social Choice Account R2	Allocation--50% to 70% Equity	QCSCPX	04/24/2015	-15.51%	4.51%	6.55%	0.25% \$2.50	0.25% \$2.50	Available in plan(s): 103105 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				-14.77%	3.73%	5.82%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	8.19%	6.93%	7.41%	0.77% \$7.70	0.77% \$7.70	Available in plan(s): 103105 Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 TR USD				-18.11%	9.42%	12.56%			

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
103105	ROGER WILLIAMS UNIVERSITY RETIREMENT PLAN
103108	ROGER WILLIAMS UNIVERSITY LAW SCHOOL TAX DEFERRED ANNUITY PLAN
103107	ROGER WILLIAMS UNIVERSITY LAW SCHOOL DEFINED CONTRIBUTION PLAN
103106	ROGER WILLIAMS UNIVERSITY TAX DEFERRED ANNUITY PLAN

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			Available in plan(s): 103105 The current rate shown applies to premiums remitted during the month of January 2023 and will be credited through 2/28/2023. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on 6tr. Tc0.281 T 1 23.4 47r1 ic websh 2 no 2/2aboor ateixe800-842-2733.ional1
TIAA Traditional-Group Supplemental Retirement Annuity	5.50%	Through 02/28/2023	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Choice Plus	5.75%	Through 02/28/2023	<p>Available in plan(s): 103105</p> <p>The current rate shown applies to premiums remitted during the month of January 2023 and will be credited through 2/28/2023. 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 current guaranteed minimum interest rate is 1.00% for premiums remitted in March 2022 through February 2023, and is effective through February 2023. The account also offers the opportunity for additional amounts in excess of the 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. For Retirement Choice Plus (RCP) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any surrender charges. For certain RCP contracts, any transfer from TIAA Traditional to a competing fund must first be directed to a non-competing fund for a period of 90 days. After 90 days, transfers may be made to a competing fund, including transferring back to TIAA Traditional. (TIAA Contract form IGRSP-02-ACC/TIAA Certificate form IGRSP-CERT3-ACC). After termination of employment additional income options may be available including income for life and IRS required minimum distribution payments. The Contractholder (typically your employer as the sponsor of your plan) has the right to remove TIAA Traditional as a plan option. If elected, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments, without any surrender charge and will be reinvested at the direction of your plan sponsor. Please refer to your contract certificate for additional details.</p>
TIAA Traditional-Supplemental Retirement Annuity	5.50%	Through Throughs):	<p>The current rate shown applies to premiums remitted during the month of January 2023 and will be</p>

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 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.

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.

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- > ar —allowing you compar meet your individual goals.

It is important to understand the advantages of more than one investment option. For more information, visit vaig.com/Retire.

Investment fees are an important consideration when evaluating investment options. For more information, visit vaig.com/Retire.

> Two factors to consider when reviewing your fixed interest options available under the Plan include:

- g Annuity options provide specific guaranteed income or annuities.
- g Annuities are typically beginning when you have your initial investment and provide a fixed, tax-deferred annuity option.

The information provided is for informational purposes only.

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			Asa %	Per	
FIXED INTEREST OPTION	2.30%	6/30/2023	N/A	N/A	A

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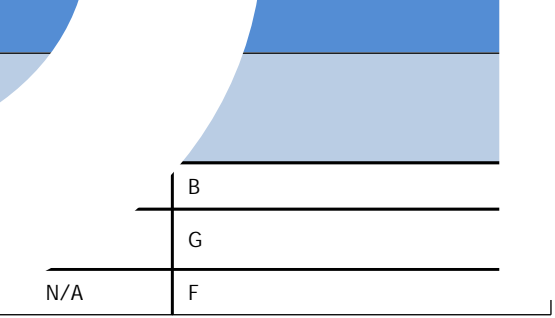
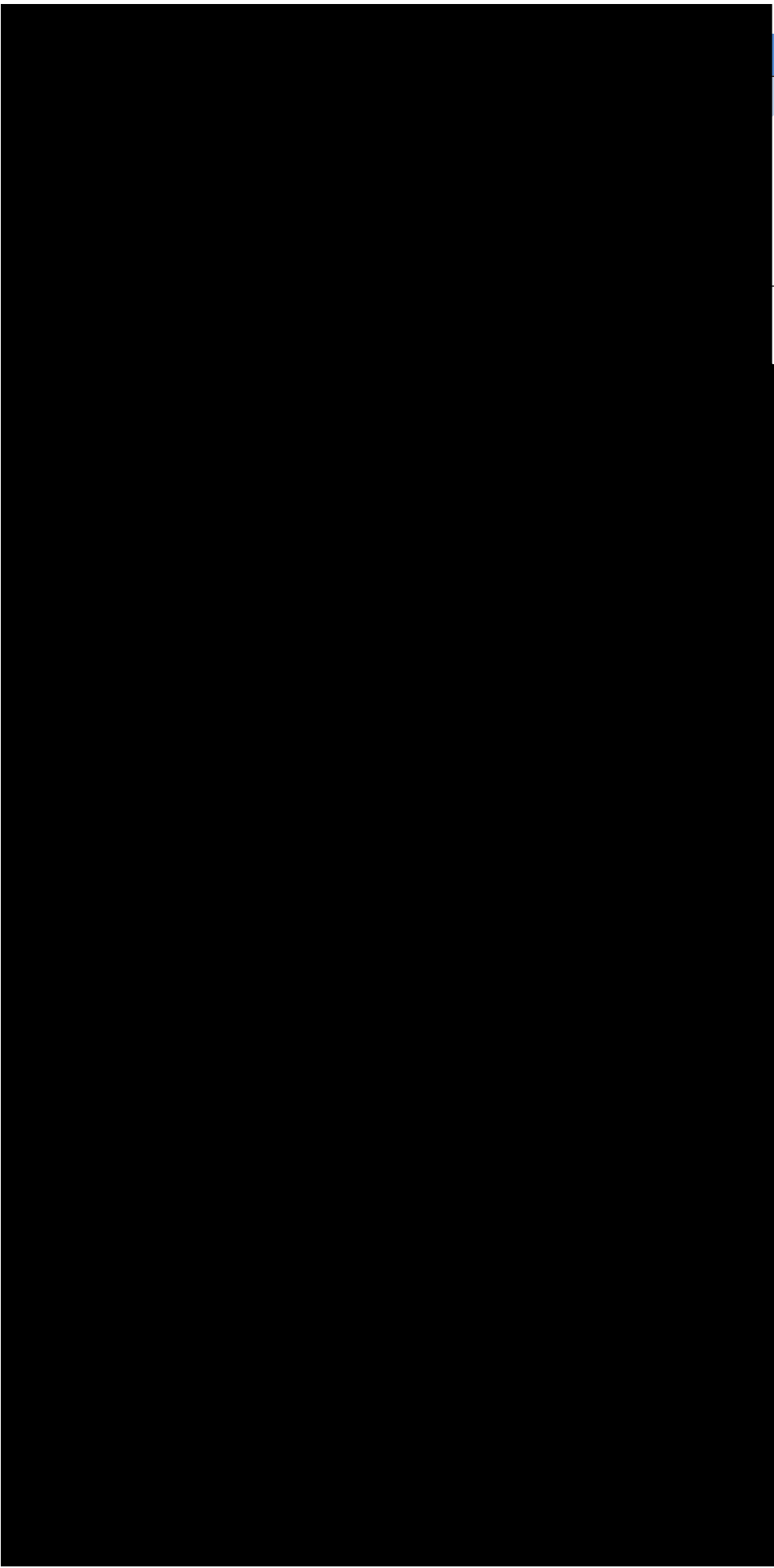
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LARGE CAPITAL GROWTH [0079]	LARGE CAP	17.07%	13.30%	13.21%	13.21%	1.54%	\$15.40	N/A
Russell 1000 Growth TR USD		27.11%	15.14%	15.74%				
NASDAQ-100(R) INDEX FUND [0046]	LARGE CAP	31.37%	16.06%	17.62%	17.62%	1.25%	\$12.50	N/A
NASDAQ 100 TR USD		33.13%	17.66%	19.22%				
STOCK INDEX FUND [0010]	LARGE CAP	18.25%	11.07%	11.60%	11.60%	1.09%	\$10.90	N/A
S&P 500 TR USD		19.59%	12.31%	12.86%				



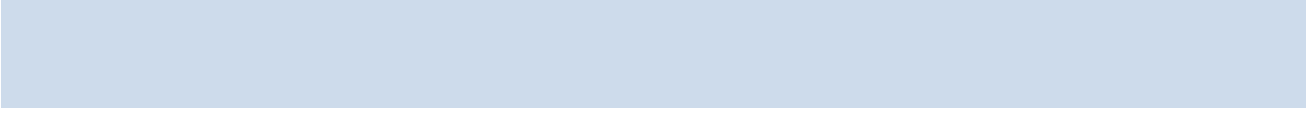
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CORE BOND FUND [0158]	FIXED INCOME	-6.38%	-0.84%	0.80%	0.80%	1.51%	\$15.10	N/A
		-1.82%	0.13%	0.83%				
Bloomberg US Agg Bond TR USD		-0.94%	0.77%	1.52%				
GOVERNMENT SECURITIES FUND [0008]	FIXED INCOME	-7.26%	-1.55%	-0.13%	-0.13%	1.65%	\$16.50	N/A

GLOBAL STRATEGY [0088]	GLOBAL & INTL EQUITY	2.14%	-1.25%	1.92%	1.92%	1.78%	\$17.80	N/A
		7.11%						

VANGUARD LIFESTRATEGY GROWTH [0052]	HYBRID	6.14%	4.63%	6.64%	6.64%	1.39%	\$13.90	N/A
Vanguard LifeStrategy Growth Composite Index*		11.30%	5.50%	6.66%				
		13.32%	7.27%	8.35%				
VANGUARD LIFESTRATEGY MODERA [0053]	HYBRID	2.97%	3.15%	5.14%	5.14%	1.38%	\$13.80	N/A
Vanguard LifeStrategy Moderate Growth Composite Index***		7.99%	4.07%	5.16%				
		9.86%	5.80%	6.81%				
VANGUARD WELLINGTON FUND INC [0025]	HYBRID	3.52%	5.58%	6.89%	6.89%	1.50%	\$15.00	N/A
65% S&P 500, 35% BarCap Credit A o Better Bond		8.56%	6.42%	6.92%				
		12.78%	8.65%	9.22%				
VC I CONSERV GROWTH LIFESTYLE [0150]	HYBRID	-0.76%	1.89%	3.58%	3.58%	1.66%	\$16.60	N/A
24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate		4.07%	2.85%	3.61%				
		5.90%	4.13%	4.85%				
AMER BEACON BRDWDY LRG CP GRW I [0090]	LARGE CAP	17.50%	8.43%	13.02%	9.39%	2.12%	\$21.20	N/A
				02/05/16	12/18/17			
Russell 1000 Growth TR USD		22.67%	9.18%	13.05%				
				02/05/16				
		27.11%	15.14%	15.74%				
DIVIDEND VALUE [0021]	LARGE CAP	5.61%	5.45%	7.79%	7.79%	1.68%	\$16.80	N/A
Russell 1000 Value TR USD		10.75%	6.30%	7.81%				
		11.54%	8.11%	9.22%				
GROWTH FUND [0078]	LARGE CAP	18.77%	9.74%	12.05%	12.05%	1.61%	\$16.10	N/A
Russell 1000 Growth TR USD		23.94%	10.47%	12.07%				
		27.11%	15.14%	15.74%				
LARGE CAPITAL GROWTH [0079]	LARGE CAP	11.67%	12.42%	12.97%	12.97%	1.74%	\$17.40	N/A
Russell 1000 Growth TR USD		16.84%	13.08%	12.99%				
		27.11%	15.14%	15.74%				
NASDAQ-100(R) INDEX FUND [0046]	LARGE CAP	25.93%	15.23%	17.37%	17.37%	1.45%	\$14.50	N/A
NASDAQ 100 TR USD		31.11%	15.83%	17.38%				
STOCK INDEX FUND [0010]	LARGE CAP	12.84%	10.13%	11.35%	11.35%	1.29%	\$12.90	N/A
S&P 500 TR USD		18.01%	10.85%	11.37%				
		19.59%	12.31%	12.86%				
		11.14%	10.12%	11.26%	11.26%	1.63%	\$16.30	N/A
		16.30%	10.83%	11.28%				
		19.36%	11.92%	12.64%				



SMALL CAP VALUE FUND [0136]	SMALL CAP	0.82%	1.52%	6.02%	6.02%	1.77%	\$17.70	N/A
		5.73%	2.50%	6.04%				

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FIXED ACCOUNT PLUS	4.50%	6/30/2023	Asa %	Per	
			N/A	N/A	

CORE BOND FUND [0158]	FIXED INCOME	-6.38%	-0.84%	0.80%	0.80%	1.51%	\$15.10	N/A
		-1.82%	0.13%	0.83%				
Bloomberg US Agg Bond TR USD		-0.94%	0.77%	1.52%				
GOVERNMENT SECURITIES FUND [0008]	FIXED INCOME	-7.26%	-1.55%	-0.13%	-0.13%	1.65%	\$16.50	N/A
		-2.74%	-0.59%	-0.10%				
Bloomberg US Government TR USD		-2.08%	0.46%	0.97%				
GS VIT GOV MONEY MKT FD INST [0161]	FIXED INCOME	-2.03%	-0.49%	-0.08%	-1.81%	1.18%	\$11.80	N/A
		2.73%	0.48%	-0.05%	10/16/13 05/02/22			
FTSE Treasury Bill 3 Mon USD		3.75%	1.57%	À Ñ Ñ Ñ				
INTERNATIONAL GOVERNMENT BOND [0013]	FIXED INCOME	-5.48%	-2.68%	-0.63%	-0.63%	1.69%	\$16.90	N/A
		-0.87%	-1.72%	-0.60%				
30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI		0.42%	-1.18%	0.56%				
INTERNATL EQUITIES INDEX FUND [0011]	GLOBAL & INTL EQUITY	11.62%	2.02%	3.98%	3.98%	1.42%	\$14.20	N/A
		16.78%	2.98%	4.00%				
MSCI EAFE NR USD		18.77%	4.39%	5.41%				
INTL SOCIALLY RESPONSIBLE FUND [0012]	GLOBAL & INTL EQUITY	11.20%	3.37%	7.04%	7.04%	1.64%	\$16.40	N/A
		16.37%	4.28%	7.06%				
MSCI EAFE NR USD		18.77%	4.39%	5.41%				
ASSET ALLOCATION FUND [0005]	HYBRID	4.34%	3.31%	4.93%	4.93%			





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