



CONNECTICUT COLLEGE DC AND TDA RETIREMENT PLAN

Investment Performance as of 9/30/2024

The performance data quoted represents past performance, and is no guarantee of future results. Your returns and the principal value of your investment will fluctuate so that your mutual fund shares and annuity account accumulation units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. For performance current to the most recent month-end, call 800-842-2252 or visit [TIAA.org/planinvestmentoptions](https://www.tiaa.org/planinvestmentoptions) and enter your plan ID. Performance may reflect waivers or reimbursements of certain expenses. Absent these waivers or reimbursement arrangements, performance results would have been lower. Since Inception performance shown is cumulative for periods less than one year.

Equities - Variable Annuity	Morningstar Category	Inception Date	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
			3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
CREF Growth Account (R4) (QCGRF) ^{1,2,3,4}	Large Growth	09/16/22 04/29/94	1.57%	24.23%	43.03%	9.55%	17.83%	15.13%	0.07%	0.07%	-	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Russell 1000 Growth TR USD			3.19%	24.55%	42.19%	12.02%	19.74%	16.52%				

Investment products, 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.

Equities - Variable Annuity	Morningstar Category	Inception Date	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
			3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
CREF Stock Account (R4) (QCSTFX) ^{1,2,4}	Aggressive Allocation	09/16/22 07/31/52	5.96%	17.89%	31.40%	7.79%	12.47%	10.04%	0.10%	0.10%		Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Morningstar Aggressive Target Risk TR USD			7.81%	15.19%	28.02%	6.47%	10.48%	8.95%				
Benchmark: CREF Stock Account Composite Index			6.91%	18.28%	31.62%	8.05%	12.81%	10.50%				

Equities - Mutual Fund	Morningstar Category	Inception Date	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
			3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
American Funds EuroPacific Growth Fund Class R-6 (RERGX) ^{3,5,6}	Foreign Large Growth	05/01/09	5.41%	12.99%	24.71%	0.06%	7.52%	6.26%	0.47%	0.47%		Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: MSCI ACWI Ex USA NR USD			8.06%	14.21%	25.35%	4.14%	7.59%	5.22%				
JPMorgan U.S. Small Company Fund Class R6 (JUSMX) ^{5,7}	Small Blend	11/01/11	6.55%	12.31%	25.64%	4.29%	11.37%	9.10%	0.72%	0.72%		Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Russell 2000 TR USD			9.27%	11.17%	26.76%	1.84%	9.39%	8.78%				
MFS Mid Cap Growth Fund Class R6 (OTCKX) ^{3,5,7,8}	Mid-Cap Growth	01/02/13	4.92%	13.11%	27.90%	1.43%	10.20%	12.05%	0.67%	0.66%	12/31/24	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Russell Mid Cap Growth TR USD			6.54%	12.91%	29.33%	2.32%	11.48%	11.30%				
MFS Mid Cap Value Fund Class R6 (MVCKX) ^{5,7,8,9}	Mid-Cap Value	02/01/13	9.97%	16.79%	30.08%	9.92%	12.03%	10.09%	0.63%	0.62%	01/31/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Russell Mid Cap Value TR USD			10.08%	15.08%	29.01%	7.39%	10.33%	8.93%				

Equities - Mutual Fund	Morningstar Category	Inception Date	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
			3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
Nuveen International Equity Index Fund (R6) (TCIEX) ^{5,8}	Foreign Large Blend	10/01/02	7.24%	13.17%	25.43%	5.80%	8.31%	5.86%	0.05%	0.05%	02/28/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: MSCI EAFE NR USD			7.26%	12.99%	24.77%	5.48%	8.20%	5.71%				
Vanguard Equity-Income Fund Admiral Shares (VEIRX) ^{5,9,10}	Large Value	08/13/01	8.35%	16.01%	26.44%	10.77%	11.56%	10.58%	0.18%	0.18%	-	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Russell 1000 Value TR USD			9.43%	16.68%	27.76%	9.03%	10.69%	9.23%				
Vanguard Extended Market Index Fund Institutional Shares (VIEIX) ^{5,7}	Mid-Cap Blend	07/07/97	8.09%	11.67%	28.57%	1.22%	10.77%	9.65%	0.05%	0.05%	-	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: S&P Completion TR USD			8.07%	11.61%	28.25%	1.04%	10.62%	9.50%				
Vanguard Institutional Index Fund Institutional Shares (VINIX) ⁵	Large Blend	07/31/90	5.88%	22.04%	36.30%	11.87%	15.95%	13.35%	0.04%	0.04%	-	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: S&P 500 TR USD			5.89%	22.08%	36.35%	11.91%	15.98%	13.38%				

Real Estate - Variable Annuity	Morningstar Category	Inception Date	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
			3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
TIAA Real Estate Account (QREARX) ^{2,11,12}	Miscellaneous Sector	10/02/95	-0.34%	-4.69%	-9.34%	-1.91%	1.05%	3.55%	1.02%	1.02%	-	Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000. Pln Svcs Credit: 0.14%/quarterly

Fixed Income - Variable Annuity	Morningstar Category	Inception Date	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
			3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
CREF Inflation-Linked Bond Account (R4) (QCILFX) ^{1,2,4}	Inflation-Protected Bond	09/16/22 05/01/97	3.64%	5.37%	9.32%	1.60%	3.46%	2.66%	0.06%	0.06%	-	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD			3.50%	4.93%	9.01%	1.00%	3.26%	2.60%				

Fixed Income - Mutual Fund	Morningstar Category	Inception Date	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
			3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
BlackRock High Yield Portfolio Fund Class K (BRHYX) ^{5,8,13}	High Yield	11/19/98	4.82%	8.49%	15.92%	3.72%	4.99%	5.07%	0.49%	0.48%	06/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Bloomberg US High Yield 2% Issuer Cap TR USD			5.28%	8.00%	15.73%	3.09%	4.70%	5.04%				
JPMorgan Core Plus Bond Fund Class R6 (JCPUX) ^{5,8}	Intermediate Core-Plus Bond	02/22/05	5.50%	5.99%	13.11%	-0.54%	1.17%	2.48%	0.39%	0.38%	06/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Bloomberg US Aggregate Bond TR USD			5.20%	4.45%	11.57%	-1.39%	0.33%	1.84%				
Vanguard Total Bond Market Index Fund Admiral Shares (VBTLX) ⁵	Intermediate Core Bond	11/12/01	5.06%	4.41%	11.40%	-1.43%	0.31%	1.82%	0.05%	0.05%	-	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Bloomberg US Aggregate Float Adjusted TR USD			5.13%	4.45%	11.47%	-1.38%	0.36%	1.87%				

Multi Asset - Variable Annuity	Morningstar Category	Inception Date	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
			3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
CREF Social Choice Account (R4) (QSCCFX) ^{1,2,4}	Moderate Allocation	09/16/22 03/01/90	6.16%	12.22%	23.39%	4.52%	7.97%	7.19%	0.07%	0.07%	-	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Morningstar Moderate Target Risk TR USD			6.97%	11.45%	22.04%	3.61%	7.07%	6.49%				
Benchmark: CREF Social Choice Account Composite Index			5.86%	12.77%	23.70%	4.93%	8.22%	7.37%				

Multi Asset - Mutual Fund	Morningstar Category	Inception Date	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
			3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
Nuveen Lifecycle 2010 Fund (R6) (TCTIX) ^{8,14,15,16}	Target-Date 2000-2010	01/17/07 10/15/04	4.40%	9.09%	17.02%	2.69%	5.50%	5.49%	0.52%	0.37%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2010 Fund Composite Index			5.32%	9.36%	17.70%	2.79%	5.73%	5.53%				
Benchmark: S&P Target Date 2010 TR USD			5.20%	9.03%	17.12%	3.10%	5.31%	5.06%				
Nuveen Lifecycle 2015 Fund (R6) (TCNIX) ^{8,14,15,16}	Target-Date 2015	01/17/07 10/15/04	4.47%	9.47%	17.45%	2.76%	5.86%	5.81%	0.53%	0.38%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2015 Fund Composite Index			5.51%	10.05%	18.89%	3.13%	6.26%	5.95%				
Benchmark: S&P Target Date 2015 TR USD			5.26%	9.39%	17.79%	3.32%	5.75%	5.51%				
Nuveen Lifecycle 2020 Fund (R6) (TCWIX) ^{8,14,15,16}	Target-Date 2020	01/17/07 10/15/04	4.48%	9.99%	18.48%	3.03%	6.31%	6.22%	0.53%	0.39%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2020 Fund Composite Index			5.68%	10.73%	20.02%	3.50%	6.79%	6.42%				
Benchmark: S&P Target Date 2020 TR USD			5.43%	10.19%	19.05%	3.73%	6.15%	5.93%				

Multi Asset - Mutual Fund	Morningstar Category	Inception Date	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
			3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
Nuveen Lifecycle 2025 Fund (R6) (TCYIX) ^{8,14,15,16}	Target-Date 2025	01/17/07 10/15/04	4.56%	10.70%	19.76%	3.42%	7.07%	6.78%	0.55%	0.40%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2025 Fund Composite Index			5.85%	11.51%	21.33%	3.96%	7.57%	7.02%				
Benchmark: S&P Target Date 2025 TR USD			5.59%	10.65%	19.81%	4.09%	7.01%	6.55%				
Nuveen Lifecycle 2030 Fund (R6) (TCRIX) ^{8,14,15,16}	Target-Date 2030	01/17/07 10/15/04	4.71%	11.79%	21.46%	4.02%	7.98%	7.40%	0.57%	0.41%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2030 Fund Composite Index			6.07%	12.62%	23.08%	4.59%	8.46%	7.68%				
Benchmark: S&P Target Date 2030 TR USD			5.97%	12.07%	22.17%	4.95%	8.10%	7.28%				
Nuveen Lifecycle 2035 Fund (R6) (TCIIX) ^{8,14,15,16}	Target-Date 2035	01/17/07 10/15/04	4.81%	13.06%	23.50%	4.76%	8.96%	8.05%	0.60%	0.42%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2035 Fund Composite Index			6.30%	13.87%	25.08%	5.40%	9.46%	8.37%				
Benchmark: S&P Target Date 2035 TR USD			6.25%	13.57%	24.56%	5.81%	9.25%	8.03%				
Nuveen Lifecycle 2040 Fund (R6) (TCOIX) ^{8,14,15,16}	Target-Date 2040	01/17/07 10/15/04	4.77%	14.36%	25.82%	5.66%	10.05%	8.72%	0.63%	0.43%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2040 Fund Composite Index			6.56%	15.42%	27.44%	6.40%	10.59%	9.10%				
Benchmark: S&P Target Date 2040 TR USD			6.49%	14.91%	26.62%	6.63%	10.17%	8.61%				
Nuveen Lifecycle 2045 Fund (R6) (TTFIX) ^{8,15}	Target-Date 2045	11/30/07	4.74%	15.34%	27.15%	6.15%	10.90%	9.19%	0.65%	0.44%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2045 Fund Composite Index			6.68%	16.41%	28.89%	6.95%	11.45%	9.62%				
Benchmark: S&P Target Date 2045 TR USD			6.69%	15.76%	27.95%	7.17%	10.75%	8.97%				

Multi Asset - Mutual Fund	Morningstar Category	Inception Date	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
			3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
Nuveen Lifecycle 2050 Fund (R6) (TFTIX) ^{8,15}	Target-Date 2050	11/30/07	4.79%	15.82%	27.97%	6.40%	11.16%	9.35%	0.66%	0.45%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2050 Fund Composite Index			6.74%	16.89%	29.57%	7.18%	11.71%	9.78%				
Benchmark: S&P Target Date 2050 TR USD			6.74%	16.25%	28.68%	7.45%	11.06%	9.18%				
Nuveen Lifecycle 2055 Fund (R6) (TTRIX) ^{8,15}	Target-Date 2055	04/29/11	4.79%	15.95%	28.14%	6.47%	11.28%	9.43%	0.67%	0.45%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2055 Fund Composite Index			6.76%	17.07%	29.83%	7.29%	11.86%	9.90%				
Benchmark: S&P Target Date 2055 TR USD			6.82%	16.35%	28.82%	7.50%	11.14%	9.26%				
Nuveen Lifecycle 2060 Fund (R6) (TLXNX) ^{8,15}	Target-Date 2060	09/26/14	4.79%	16.08%	28.39%	6.57%	11.42%	9.53%	0.69%	0.45%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2060 Fund Composite Index			6.78%	17.24%	30.10%	7.41%	12.01%	10.01%				
Benchmark: S&P Target Date 2060 TR USD			6.87%	16.42%	28.90%	7.53%	11.18%	9.32%				
Nuveen Lifecycle 2065 Fund (R6) (TSFTX) ^{8,15}	Target-Date 2065+	09/30/20	4.77%	16.23%	28.55%	6.72%	-	11.59%	0.96%	0.45%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle 2065 Fund Composite Index			6.81%	17.42%	30.36%	7.52%	-	12.34%				
Benchmark: S&P Target Date 2065+ TR USD			6.85%	16.69%	29.29%	7.69%	-	12.31%				
Nuveen Lifecycle Retirement Income Fund (R6) (TLRIX) ⁸	Moderately Conservative Allocation	11/30/07	4.40%	9.26%	17.04%	2.68%	5.48%	5.37%	0.56%	0.37%	09/30/25	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. Pln Svcs Fee: 0.1%/quarterly
Benchmark: Lifecycle Retirement Income Fund Composite Index			5.48%	9.89%	18.58%	3.04%	5.92%	5.52%				
Benchmark: S&P Target Date Retirement Income TR USD			5.16%	8.81%	16.86%	2.84%	4.68%	4.52%				

Money Market - Mutual Fund	Morningstar Category	Inception Date	7-Day Yield**	Total Returns		Average Annual Total Returns				Total Annual Operating Expenses (%/Per \$1000)		Fee Waiver Expiration	Shareholder Fees & Restrictions*
				3 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Gross	Net		
Vanguard Treasury Money Market Fund Investor Shares (VUSXX) ⁵	Money Market-Taxable	12/14/92	5.06%	1.32%	4.02%	5.42%	3.52%	2.28%	1.59%	0.09%	0.09%	-	Pln Svcs Fee: 0.1%/quarterly
Benchmark: FTSE Treasury Bill 3 Month USD				1.37%	4.17%	5.63%	3.63%	2.38%	1.67%				

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

**The current yield more closely reflects the earnings of this investment choice.

Guaranteed - Fixed Annuity	Inception Date	Total Returns		Average Annual Total Returns				Current Rates		
		3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Rate	Guaranteed Minimum Rate
TIAA Traditional Annuity - Retirement Choice ^{17,18,19}	08/01/05	1.14%	3.47%	4.73%	4.44%	4.20%	4.20%	4.38%	5.00%	3.00%

Additional Information:

An annual plan servicing credit of 0.05% is credited on a quarterly basis.

The current rate shown applies to premiums remitted during the month of October 2024 and will be credited through 2/28/2025. 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 for premiums remitted in 2024 is 3.00%, and is effective through 2033. 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. 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 Choice (RC) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in 84 monthly installments (7 years). If the Contractholder elects to remove TIAA Traditional, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments without any surrender charge.

