

The New Investment Structure - The chart below shows the funds available under the new structure for all three retirement plan vendors, effective May 2, 2011

Record keeper	TIAA-CREF	Vanguard	Fidelity
Target Date	TIAA-CREF Lifecycle Index	Vanguard Target Retirement Series	Fidelity Freedom Index
Core Funds			
<i>Money Market</i>	TIAA-CREF Money Market	Vanguard Prime Money Market	Fidelity Select Money Market
<i>Diversified Bond</i>	TIAA-CREF Bond Index	Vanguard Total Bond Index	Vanguard Total Bond Index
	PIMCO Total Return Fund	PIMCO Total Return Fund	PIMCO Total Return Fund
<i>Inflation-Protected</i>	PIMCO Real Return	Vanguard Inflation-Protected Securities	PIMCO Real Return Fund
<i>REITS</i>	Cohen & Steers Inst'l Realty Shares	Vanguard REIT Index	Cohen & Steers Inst'l Realty Shares
<i>Large Cap Equity</i>	TIAA-CREF S&P 500 Index	Vanguard 500 Index fund	Fidelity Spartan 500 Index
	T. Rowe Price Large Cap Growth Fund Institutional	Vanguard PRIMECAP	Fidelity Contrafund
	T. Rowe Large Cap Value	Vanguard Windsor II	T. Rowe Large Cap Value
<i>Small/Mid-Cap</i>	TIAA-CREF Small Cap Blend Index	Vanguard Extended Market Index	Fidelity Spartan Extended Market Index
	Lord Abbett Developing Growth	Lord Abbett Developing Growth	Lord Abbett Developing Growth
	CRM Small/Mid Value Fund	CRM Small/Mid Value Fund	CRM Small/Mid Value Fund
<i>Non-U.S. Equity</i>	TIAA-CREF Int'l Equity Index	Vanguard FTSE All-World ex U.S. Index	Fidelity Spartan Int'l Index Fund
	American Funds EuroPacific Growth	Vanguard Int'l Growth Fund	Fidelity Diversified Int'l Fund
<i>Emerging Markets</i>	DFA Emerging Markets Value Portfolio	Vanguard Emerging Markets Index	DFA Emerging Markets Value Portfolio
Annuities	TIAA Traditional, CREF Money Market, CREF Bond Market, CREF Inflation Linked Bond, CREF Social Choice Balanced, CREF Equity Index, CREF Stock, CREF Growth, CREF Global Equity, TIAA Real Estate		
Brokerage Window	TIAA Mutual Fund Brokerage Window	Vanguard Mutual Fund Brokerage Window	Fidelity Mutual Fund Brokerage Window