

## TIAA HSA investment menu with expense ratios

| Lifecycle funds                     |                             |                             |                             |  |                             |                             |                             |                             |                                   |
|-------------------------------------|-----------------------------|-----------------------------|-----------------------------|--|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------------|
| Nuveen Lifecycle Index 2025 (TLQIX) | Nuveen Lifecycle Index 2030 | Nuveen Lifecycle Index 2035 | Nuveen Lifecycle Index 2040 | Nuveen Lifecycle Index 2045<br>International | Nuveen Lifecycle Index 2050 | Nuveen Lifecycle Index 2055 | Nuveen Lifecycle Index 2060 | Nuveen Lifecycle Index 2065 | Nuveen Lifecycle Index Retirement |

| La ca <sub>y</sub>   | La ca <sub>y</sub> b d  | La ca <sub>y</sub> a   | M d ca <sub>y</sub> b d  | S a ca <sub>y</sub> b d  | La ca <sub>y</sub> b d  | La ca <sub>y</sub>   |
|--|---|--|--|--|---|--|
| BlackRock Capital Appreciation Fund (BFG BX)<br>Gross/Net<br>0.65%/0.65% | Nuveen S&P 500 Index (TISPX)<br>Gross/Net<br>0.05%/0.05%<br><br>Nuveen Social Choice Equity (TISCX)<br>Gross/Net<br>0.18%/0.18% | Vanguard Windsor II Fund (VWNAX)<br>Gross/Net<br>0.26%/0.26% | iShares Russell Mid-Cap Index Fund (BRMKX)<br>Gross/Net<br>0.05%/0.05% | BlackRock Advantage Fund (BDSKX)<br>Gross/Net<br>0.51%/0.45%<br><br>Nuveen Small-Cap Blend Index (TISBX)<br>Gross/Net<br>0.06%/0.06% | Nuveen International Equity Index (TCIEX)<br>Gross/Net<br>0.05%/0.05% | Vanguard International Growth Fund (VWILX)<br>Gross/Net<br>0.31%/0.31% |

| Fixed income   |  |   |  | Emerging markets  | REIT  | Natural resources   |
|--|--|---|--|---|---|---|
| I a c d  | I b d a -  | S - b d   | E b d - a  |   |   |   |
| Vanguard Inflation-Protected Securities Fund (VIPIX)<br>Gross/Net<br>0.07%/0.07% | Nuveen Core Bond Plus (TIBFX)<br>Gross/Net<br>0.30%/0.30%<br><br>Vanguard Intermediate-Term Bond Index (VBILX)<br>Gross/Net<br>0.07%/0.07% | Vanguard Short-Term Bond Index Fund (VBIRX)<br>Gross/Net<br>0.07%/0.07% | Nuveen Emerging Markets Debt (TEDNX)<br>Gross/Net<br>0.62%/0.62% | Nuveen Emerging Markets Index (TEQLX)<br>Gross/Net<br>0.19%/0.19% | Nuveen Real Estate Securities Instl (TIREX)<br>Gross/Net<br>0.48%/0.48% | Vanguard Materials Index Fund (VMIAX)<br>Gross/Net<br>0.10%/0.10% |

