

Important information about your retirement plan is now available. Please review this information. Pentegra has been engaged by Notre Dame De Namur University to distribute the attached required notice for the Notre Dame De Namur University DC Retirement Plan.

Fee Disclosure:

Federal regulations require us to provide specific plan and investment information on an annual basis that includes detailed information about your investment options and expenses associated with those investments. This information will help you with your investment choices.

No action is necessary; if you have any questions, please contact:

Mary Haesloop
Executive Director of Human Resources
mhaesloop@ndnu.edu
650 508 3651

This is also a good time to review your beneficiary designations, account balance, distribution options, and investment allocations with TIAA and make any necessary updates.

We do not have an email address for you. If you would like to receive these documents electronically in the future, please send your name, email, and “Notre Dame de Namur” to participantnotices@pentegra.com.

Thank you,

Pentegra Services – c/o Kendra Mauger
2261 Market St
Suite 86302
San Francisco, CA 94114

Plan and Investment Notice

NOTRE DAME DE NAMUR UNIVERSITY DC RETIREMENT PLAN

January 19, 2026

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

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:

- NOTRE DAME DE NAMUR UNIVERSITY DC RETIREMENT PLAN – Plan ID 500643
- NOTRE DAME DE NAMUR UNIVERSITY TDA PLAN – Plan ID 367846
- NOTRE DAME DE NAMUR UNIVERSITY DC RETIREMENT PLAN – Plan ID 367845

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, 500643, 367846, 367845, you'll be directed to plan and investment information.

RETIREMENT PLAN PORTFOLIO MANAGER PROGRAM

Retirement Plan Portfolio Manager Program (the Program) is a discretionary fee-based asset allocation advisory program provided exclusively by the TIAA-CREF Trust Company using investment advice obtained through an independent third-party advisor.

The Program is a fee-based service that can provide you with an ongoing customized asset allocation and access to the following features:

- Automatic quarterly rebalancing based on your birthday
- Reallocation of your portfolios based on TIAA's industry-recognized advice
- Quarterly portfolio reviews based on your birthday, to help you know if they are on track for retirement goals
- Calendar quarter reports containing a description of activity with respect to your Retirement Plan Portfolio Manager assets during the preceding quarter.

The annual asset-based Program Fee of 00.30% will be charged quarterly, generally within five business days after the end of each calendar quarter. This fee is a direct fee paid from your account(s). The Program Fee will be charged in arrears based on the average daily balance of your Retirement Assets enrolled in the Program during the quarter. Available in all plans.

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.

A TIAA Plan Services Fee, an annual service fee of 0.20%, is charged based upon your account balance, and deducted on a quarterly basis. This applies to plan(s): 500643

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): 500643 367846 367845 |
| Retirement Plan Loan - Origination Fee | \$75.00 per loan initiated for general purpose, \$125 for a residential loan. This applies to plan (s): 500643 367846 367845 |
| Loan Maintenance | \$25.00 annual fee per active loan. This applies to plan(s): 500643 367846 367845 |
| 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): 500643 367846 367845 |
| 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, 500643, 367846, 367845, 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, 2025

| 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 | | | | | | | | | |
| Nuveen International Responsible Equity Fund R6 | Foreign Large Blend | TSONX | 08/07/2015 | 28.59% | 8.58% | 8.33% | 0.34% \$3.40 | 0.34% \$3.40 | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| MSCI EAFE NR USD | | | | 31.22% | 8.92% | 8.18% | Contractual Cap Exp: 02/28/2026 | | |
| Vanguard Total International Stock Index Fund Admiral | Foreign Large Blend | VTIAX | 11/29/2010 | 32.18% | 7.93% | 8.51% | 0.09% \$0.90 | 0.09% \$0.90 | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| MSCI ACWI Ex USA NR USD | | | | 32.39% | 7.91% | 8.41% | | | |
| American Funds EUPAC Fund R6 | Foreign Large Growth | RERGX | 05/01/2009 | 29.18% | 4.59% | 8.46% | 0.47% \$4.70 | 0.47% \$4.70 | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| MSCI ACWI Ex USA NR USD | | | | 32.39% | 7.91% | 8.41% | | | |
| DFA World Ex U.S. Value Portfolio Institutional | Foreign Large Value | DFWVX | 08/23/2010 | 40.49% | 13.87% | 9.95% | 0.57% \$5.70 | 0.38% \$3.80 | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| MSCI ACWI Ex USA IMI NR USD | | | | 31.96% | 7.77% | 8.37% | Contractual Waiver Exp: 02/28/2026 | | |
| DFA International Small Company Portfolio Institutional | Foreign Small/Mid Blend | DFISX | 09/30/1996 | 36.33% | 8.92% | 8.73% | 0.39% \$3.90 | 0.39% \$3.90 | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| MSCI World ex USA NR USD | | | | 31.85% | 9.46% | 8.55% | | | |
| Nuveen Large Cap Responsible Equity Fund R6 | Large Blend | TISCX | 07/01/1999 | 16.61% | 11.93% | 13.68% | 0.17% \$1.70 | 0.17% \$1.70 | Available in plan(s): 500643 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) | | Shareholder Fees & Restrictions* |
|--|-------------------------|------------------|-------------------|---|--------|------------------------------|---|-------|--|
| | | | | 1 Yr. | 5 Yr. | 10 Yr. or Since Inception | Gross | Net | |
| S&P 500 TR USD | | | | 17.88% | 14.42% | 14.82% | | | |
| Vanguard Total Stock Market Index Fund Admiral | Large Blend | VTSAX | 11/13/2000 | 17.12% | 13.06% | 14.24% | 0.04% | 0.04% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| Dow Jones US Total Stock Market TR USD | | | | 17.05% | 13.07% | 14.21% | | | |
| JPMorgan Large Cap Growth Fund R6 | Large Growth | JLGMX | 11/30/2010 | 14.40% | 12.97% | 18.56% | 0.50% | 0.44% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| Russell 1000 TR USD | | | | 17.37% | 13.59% | 14.59% | | | |
| Dodge & Cox Stock Fund X | Large Value | DOXGX | 05/02/2022 | 13.73% | - | 11.86% | 0.46% | 0.41% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| S&P 500 TR USD | | | | 17.88% | | 16.31% | | | |
| Vanguard Real Estate Index Admiral | Real Estate | VGSLX | 11/12/2001 | 3.19% | 4.64% | 5.14% | 0.13% | 0.13% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| Dow Jones US Total Stock Market TR USD | | | | 17.05% | 13.07% | 14.21% | | | |
| Conestoga Small Cap Institutional | Small Growth | CCALX | 08/13/2014 | -10.87% | -0.11% | 9.22% | 0.99% | 0.90% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| Russell 3000 TR USD | | | | 17.15% | 13.15% | 14.29% | | | |
| Hotchkis & Wiley Small Cap Diversified Value Fund Z | Small Value | HWVZX | 09/30/2019 | 3.09% | 9.68% | 9.27% | 0.78% | 0.78% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| Russell 3000 TR USD | | | | 17.15% | 13.15% | 15.38% | | | |
| Variable Annuity | | | | | | | | | |
| TIAA Access Account - TIAA-CREF International Equity Fund Level 3 | Foreign Large Blend | W311# | 02/01/2007 | 32.73% | 7.74% | 7.55% | 0.91% | 0.91% | Available in plan(s): 367846 367845 Contributions and Transfers in not allowed. This applies to plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| MSCI EAFE NR USD | | | | 31.22% | 8.92% | 8.18% | | | |

| 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 Access Account - TIAA-CREF International Equity Index Fund Level 3 | Foreign Large Blend | W319# | 02/01/2007 | 30.99% | 8.53% | 7.88% | 0.50% | 0.50% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| MSCI EAFE NR USD | | | | 31.22% | 8.92% | 8.18% | | Contractual Cap Exp: 02/28/2026 | |
| CREF Global Equities Account R2 | Global Large-Stock Blend | QCGLPX | 04/24/2015 | 21.62% | 11.04% | 11.78% | 0.29% | 0.29% | Available in plan(s): 367846 367845 Contributions and Transfers in not allowed. This applies to plan(s): 367846 367845 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 | | | | 22.34% | 11.19% | 11.72% | | | |
| CREF Total Global Stock Account R2 | Global Large-Stock Blend | QCSTPX | 04/24/2015 | 21.41% | 10.88% | 11.82% | 0.30% | 0.30% | Available in plan(s): 367846 367845 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. |
| CREF Stock Account Composite Index | | | | 22.25% | 11.43% | 12.47% | | | |
| CREF S&P 500 Index Account R2 | Large Blend | QCEQPX | 04/24/2015 | 17.06% | 12.96% | 14.03% | 0.22% | 0.22% | Available in plan(s): 367846 367845 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 | | | | 17.15% | 13.15% | 14.29% | | | |
| TIAA Access Account - TIAA-CREF Equity Index Fund Level 3 | Large Blend | W322# | 02/01/2007 | 16.55% | 12.61% | 13.74% | 0.50% | 0.50% | Available in plan(s): 367846 367845 Contributions and Transfers in not allowed. This applies to plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| Russell 3000 TR USD | | | | 17.15% | 13.15% | 14.29% | | Contractual Cap Exp: 02/28/2026 | |
| TIAA Access Account - TIAA-CREF Growth & Income Fund Level 3 | Large Blend | W313# | 02/01/2007 | 13.60% | 13.29% | 13.61% | 0.85% | 0.85% | Available in plan(s): 367846 367845 Contributions and Transfers in not allowed. This applies to plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| S&P 500 TR USD | | | | 17.88% | 14.42% | 14.82% | | Contractual Cap Exp: 02/28/2026 | |
| TIAA Access Account - TIAA-CREF Social Choice Equity Fund Level 3 | Large Blend | W315# | 02/01/2007 | 16.09% | 11.42% | 13.17% | 0.62% | 0.62% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| S&P 500 TR USD | | | | 17.88% | 14.42% | 14.82% | | Contractual Cap Exp: 02/28/2026 | |
| CREF Growth Account R2 | Large Growth | QCGRPX | 04/24/2015 | 16.76% | 12.85% | 16.16% | 0.25% | 0.25% | Available in plan(s): 367846 367845 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. |

| 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* |
| <i>Russell 1000 Growth TR USD</i> | | | | 18.56% | 15.32% | 18.13% | | | |
| TIAA Access Account - TIAA-CREF Large-Cap Growth Fund Level 3 | Large Growth | W334# | 02/01/2007 | 15.07% | 11.01% | 15.28% | 0.86% \$8.60 | 0.86% \$8.60 | Available in plan(s): 367846 367845 Contributions and Transfers in not allowed. This applies to plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>Russell 1000 Growth TR USD</i> | | | | 18.56% | 15.32% | 18.13% | Contractual Cap Exp: 02/28/2026 | | |
| TIAA Access Account - TIAA-CREF Large-Cap Value Fund Level 3 | Large Value | W314# | 02/01/2007 | 16.97% | 12.24% | 10.29% | 0.86% \$8.60 | 0.86% \$8.60 | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>Russell 1000 Value TR USD</i> | | | | 15.91% | 11.33% | 10.53% | Contractual Cap Exp: 02/28/2026 | | |
| TIAA Access Account - Nuveen Quant Mid-Cap Growth Fund Level 3 | Mid-Cap Growth | W316# | 02/01/2007 | 4.01% | -1.50% | 7.58% | 0.95% \$9.50 | 0.95% \$9.50 | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>Russell Mid Cap Growth TR USD</i> | | | | 8.66% | 6.65% | 12.49% | Contractual Cap Exp: 02/28/2026 | | |
| TIAA Access Account - TIAA-CREF Mid-Cap Value Fund Level 3 | Mid-Cap Value | W317# | 02/01/2007 | 9.72% | 10.25% | 8.06% | 0.91% \$9.10 | 0.91% \$9.10 | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>Russell Mid Cap Value TR USD</i> | | | | 11.05% | 9.83% | 9.78% | Contractual Cap Exp: 02/28/2026 | | |
| TIAA Access Account - TIAA-CREF Real Estate Securities Fund Level 3 | Real Estate | W330# | 02/01/2007 | 1.64% | 3.22% | 5.52% | 0.95% \$9.50 | 0.95% \$9.50 | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>FTSE Nareit All Equity REITs TR USD</i> | | | | 2.27% | 4.85% | 5.77% | Contractual Cap Exp: 04/30/2026 | | |
| TIAA Access Account - TIAA-CREF Small-Cap Blend Index Fund Level 3 | Small Blend | W328# | 02/01/2007 | 12.28% | 5.69% | 9.24% | 0.51% \$5.10 | 0.51% \$5.10 | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>Russell 2000 TR USD</i> | | | | 12.81% | 6.09% | 9.62% | Contractual Cap Exp: 02/28/2026 | | |
| TIAA Access Account - TIAA-CREF Quant Small- Cap Equity Fund Level 3 | Small Blend | W318# | 02/01/2007 | 15.96% | 10.70% | 10.68% | 0.86% \$8.60 | 0.86% \$8.60 | Available in plan(s): 367846 367845 Contributions and Transfers in not allowed. This applies to plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>Russell 2000 TR USD</i> | | | | 12.81% | 6.09% | 9.62% | Contractual Cap Exp: 02/28/2026 | | |

Fixed Income

| 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* |
| Mutual Fund | | | | | | | | | |
| Nuveen Core Impact Bond Fund R6 | Intermediate Core Bond | TSBIX | 09/21/2012 | 7.50% | -0.10% | 2.32% | 0.35% | 0.35% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| <i>Bloomberg US Aggregate Bond TR USD</i> | | | | 7.30% | -0.36% | 2.01% | | Contractual Cap Exp: 07/31/2026 | |
| Vanguard Total Bond Market Index Fund Admiral | Intermediate Core Bond | VBTLX | 11/12/2001 | 7.15% | -0.42% | 1.98% | 0.04% | 0.04% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| <i>Bloomberg US Aggregate Float Adjusted TR USD</i> | | | | 7.21% | -0.37% | 2.05% | | | |
| Baird Core Plus Bond Fund Institutional | Intermediate Core-Plus Bond | BCOIX | 09/29/2000 | 7.47% | 0.32% | 2.87% | 0.30% | 0.30% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| <i>Bloomberg US Universal TR USD</i> | | | | 7.58% | 0.06% | 2.44% | | | |
| Variable Annuity | | | | | | | | | |
| CREF Inflation-Linked Bond Account R2 | Inflation-Protected Bond | QCILPX | 04/24/2015 | 7.15% | 2.66% | 3.29% | 0.23% | 0.23% | Available in plan(s): 367846 367845 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. |
| <i>Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD</i> | | | | 7.47% | 2.52% | 3.32% | | | |
| CREF Core Bond Account R2 | Intermediate Core Bond | QCBMPX | 04/24/2015 | 7.46% | 0.01% | 2.35% | 0.28% | 0.28% | Available in plan(s): 367846 367845 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. |
| <i>Bloomberg US Aggregate Bond TR USD</i> | | | | 7.30% | -0.36% | 2.01% | | | |
| TIAA Access Account - TIAA-CREF Core Plus Bond Fund Level 3 | Intermediate Core-Plus Bond | W336# | 02/01/2007 | 6.86% | 0.01% | 2.38% | 0.75% | 0.75% | Available in plan(s): 367846 367845 Contributions and Transfers in not allowed. This applies to plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>Bloomberg US Aggregate Bond TR USD</i> | | | | 7.30% | -0.36% | 2.01% | | Contractual Cap Exp: 07/31/2026 | |
| Money Market | | | | | | | | | |
| Mutual Fund | | | | | | | | | |

| 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 | | |
| Vanguard Federal Money Market Fund Investor 7-day current annualized yield 3.71% as of 12/31/2025 7-day effective annualized yield 3.71% as of 12/31/2025 | Money Market- Taxable | VMFXX | 07/13/1981 | 4.22% | 3.20% | 2.14% | 0.11% | 0.11% | Available in plan(s): 500643 | |
| FTSE Treasury Bill 3 Month USD | | | | 4.40% | 3.31% | 2.23% | \$1.10 | \$1.10 | | |
| Variable Annuity | | | | | | | | | | |
| CREF Money Market Account R2 7-day current annualized yield 3.60% as of 12/31/2025 7-day effective annualized yield 3.67% as of 12/31/2025 | Money Market- Taxable | QCMMPX | 04/24/2015 | 4.16% | 3.02% | 1.92% | 0.22% | 0.22% | Available in plan(s): 367846 367845 | |
| iMoneyNet Money Fund Averages - All Government | | | | 3.96% | 2.98% | 1.89% | \$2.20 | \$2.20 | | |
| Multi-Asset | | | | | | | | | | |
| Mutual Fund | | | | | | | | | | |
| Nuveen Lifecycle Index 2010 Fund R6 | Target Date 2000- 2010 | TLTIX | 09/30/2009 | 12.08% | 4.47% | 6.28% | 0.23% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. | |
| Russell 3000 TR USD | | | | 17.15% | 13.15% | 14.29% | Contractual Waiver Exp: 09/30/2026 | | | |
| Nuveen Lifecycle Index 2015 Fund R6 | Target-Date 2015 | TLFIX | 09/30/2009 | 12.91% | 4.95% | 6.78% | 0.21% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. | |
| Russell 3000 TR USD | | | | 17.15% | 13.15% | 14.29% | Contractual Waiver Exp: 09/30/2026 | | | |
| Nuveen Lifecycle Index 2020 Fund R6 | Target-Date 2020 | TLWIX | 09/30/2009 | 13.73% | 5.42% | 7.31% | 0.19% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. | |
| Russell 3000 TR USD | | | | 17.15% | 13.15% | 14.29% | Contractual Waiver Exp: 09/30/2026 | | | |
| Nuveen Lifecycle Index 2025 Fund R6 | Target-Date 2025 | TLQIX | 09/30/2009 | 14.49% | 6.02% | 8.01% | 0.19% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. | |
| Russell 3000 TR USD | | | | 17.15% | 13.15% | 14.29% | Contractual Waiver Exp: 09/30/2026 | | | |

| 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 | |
| Nuveen Lifecycle Index 2030 Fund R6 | Target-Date 2030 | TLHIX | 09/30/2009 | 15.74% | 6.84% | 8.80% | 0.18% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| <i>Russell 3000 TR USD</i> | | | | 17.15% | 13.15% | 14.29% | Contractual Waiver Exp: 09/30/2026 | | |
| Nuveen Lifecycle Index 2035 Fund R6 | Target-Date 2035 | TLYIX | 09/30/2009 | 17.00% | 7.77% | 9.63% | 0.18% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| <i>Russell 3000 TR USD</i> | | | | 17.15% | 13.15% | 14.29% | Contractual Waiver Exp: 09/30/2026 | | |
| Nuveen Lifecycle Index 2040 Fund R6 | Target-Date 2040 | TLZIX | 09/30/2009 | 18.83% | 8.97% | 10.58% | 0.17% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| <i>Russell 3000 TR USD</i> | | | | 17.15% | 13.15% | 14.29% | Contractual Waiver Exp: 09/30/2026 | | |
| Nuveen Lifecycle Index 2045 Fund R6 | Target-Date 2045 | TLXIX | 09/30/2009 | 20.11% | 9.80% | 11.22% | 0.17% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| <i>Russell 3000 TR USD</i> | | | | 17.15% | 13.15% | 14.29% | Contractual Waiver Exp: 09/30/2026 | | |
| Nuveen Lifecycle Index 2050 Fund R6 | Target-Date 2050 | TLLIX | 09/30/2009 | 20.72% | 10.13% | 11.46% | 0.17% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| <i>Russell 3000 TR USD</i> | | | | 17.15% | 13.15% | 14.29% | Contractual Waiver Exp: 09/30/2026 | | |
| Nuveen Lifecycle Index 2055 Fund R6 | Target-Date 2055 | TTIIX | 04/29/2011 | 20.93% | 10.27% | 11.59% | 0.17% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| <i>Russell 3000 TR USD</i> | | | | 17.15% | 13.15% | 14.29% | Contractual Waiver Exp: 09/30/2026 | | |
| Nuveen Lifecycle Index 2060 Fund R6 | Target-Date 2060 | TVIIX | 09/26/2014 | 21.08% | 10.41% | 11.72% | 0.18% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| <i>Russell 3000 TR USD</i> | | | | 17.15% | 13.15% | 14.29% | Contractual Waiver Exp: 09/30/2026 | | |
| Nuveen Lifecycle Index 2065 Fund R6 | Target-Date 2065+ | TFITX | 09/30/2020 | 21.22% | 10.59% | 12.93% | 0.22% | 0.10% | Available in plan(s): 500643 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund. |
| | | | | | | | \$2.20 | \$1.00 | |

| 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 | |
| <i>Russell 3000 TR USD</i> | | | | 17.15% | 13.15% | | | Contractual Waiver Exp: 09/30/2026 | |
| Variable Annuity | | | | | | | | | |
| CREF Responsible Balanced Account R2 | Global Moderate Allocation | QCSCPX | 04/24/2015 | 14.98% | 6.43% | 8.16% | 0.26% | 0.26% | Available in plan(s): 367846 367845 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days. |
| <i>Morningstar Moderate Target Risk TR USD</i> | | | | 15.95% | 5.95% | 7.83% | | | |
| TIAA Access Account - TIAA-CREF Lifecycle Retirement Income Fund Level 3 | Global Moderately Conservative Allocation | W351# | 05/01/2008 | 11.28% | 4.08% | 5.75% | 1.04% | 0.82% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>S&P Target Date Retirement Income TR USD</i> | | | | 11.66% | 4.15% | 5.32% | | Contractual Waiver Exp: 09/30/2026 | |
| TIAA Access Account - TIAA-CREF Lifecycle 2010 Fund Level 3 | Target Date 2000- 2010 | W338# | 02/01/2007 | 10.92% | 4.02% | 5.81% | 1.01% | 0.81% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>S&P Target Date 2010 TR USD</i> | | | | 11.91% | 4.54% | 5.87% | | Contractual Waiver Exp: 09/30/2026 | |
| TIAA Access Account - TIAA-CREF Lifecycle 2015 Fund Level 3 | Target-Date 2015 | W339# | 02/01/2007 | 11.18% | 4.20% | 6.12% | 1.02% | 0.82% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>S&P Target Date 2015 TR USD</i> | | | | 12.15% | 4.91% | 6.34% | | Contractual Waiver Exp: 09/30/2026 | |
| TIAA Access Account - TIAA-CREF Lifecycle 2020 Fund Level 3 | Target-Date 2020 | W340# | 02/01/2007 | 11.91% | 4.59% | 6.59% | 1.03% | 0.84% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>S&P Target Date 2020 TR USD</i> | | | | 12.72% | 5.35% | 6.81% | | Contractual Waiver Exp: 09/30/2026 | |
| TIAA Access Account - TIAA-CREF Lifecycle 2025 Fund Level 3 | Target-Date 2025 | W341# | 02/01/2007 | 12.49% | 5.11% | 7.21% | 1.03% | 0.84% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| <i>S&P Target Date 2025 TR USD</i> | | | | 13.98% | 6.07% | 7.57% | | Contractual Waiver Exp: 09/30/2026 | |
| TIAA Access Account - TIAA-CREF Lifecycle 2030 Fund Level 3 | Target-Date 2030 | W342# | 02/01/2007 | 13.67% | 5.87% | 7.94% | 1.05% | 0.85% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |

| 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 2030 TR USD | | | | 15.13% | 7.07% | 8.41% | | | |
| TIAA Access Account - TIAA-CREF Lifecycle 2035 Fund Level 3 | Target-Date 2035 | W343# | 02/01/2007 | 14.78% | 6.71% | 8.69% | 1.06% | 0.86% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| S&P Target Date 2035 TR USD | | | | 16.80% | 8.19% | 9.32% | | | |
| TIAA Access Account - TIAA-CREF Lifecycle 2040 Fund Level 3 | Target-Date 2040 | W344# | 02/01/2007 | 16.50% | 7.79% | 9.55% | 1.09% | 0.87% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| S&P Target Date 2040 TR USD | | | | 18.20% | 9.18% | 10.06% | | | |
| TIAA Access Account - TIAA-CREF Lifecycle 2045 Fund Level 3 | Target-Date 2045 | W349# | 05/01/2008 | 17.60% | 8.53% | 10.13% | 1.10% | 0.88% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| S&P Target Date 2045 TR USD | | | | 19.48% | 9.84% | 10.54% | | | |
| TIAA Access Account - TIAA-CREF Lifecycle 2050 Fund Level 3 | Target-Date 2050 | W350# | 05/01/2008 | 18.21% | 8.84% | 10.35% | 1.11% | 0.89% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| S&P Target Date 2050 TR USD | | | | 19.56% | 10.13% | 10.79% | | | |
| TIAA Access Account - TIAA-CREF Lifecycle 2055 Fund Level 3 | Target-Date 2055 | W363# | 05/01/2012 | 18.35% | 8.95% | 10.45% | 1.13% | 0.90% | Available in plan(s): 367846 367845 Round Trip: You cannot transfer into the account within 30 calendar days of transferring out. |
| S&P Target Date 2055 TR USD | | | | 20.06% | 10.27% | 10.91% | | | |
| Real Estate | | | | | | | | | |
| Variable Annuity | | | | | | | | | |
| TIAA Real Estate Account | Real Estate | QREARX | 10/02/1995 | 3.97% | 1.89% | 2.83% | 0.90% | 0.90% | Available in plan(s): 367846 367845 Contributions and Transfers in not allowed. This applies to plan(s): 367846 367845 Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000. |
| S&P 500 TR USD | | | | 17.88% | 14.42% | 14.82% | | | |

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 |
|--------|---|
| 500643 | NOTRE DAME DE NAMUR UNIVERSITY DC RETIREMENT PLAN |
| 367846 | NOTRE DAME DE NAMUR UNIVERSITY TDA PLAN |
| 367845 | NOTRE DAME DE NAMUR UNIVERSITY DC RETIREMENT 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 | | | |
| TIAA Traditional-Retirement Choice | 5.00% | Through 02/28/2026 | <p>Available in plan(s): 500643</p> <p>The current rate shown applies to premiums remitted during the month of January 2026 and will be credited through 2/28/2026. 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 2025 is 3.00%. 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.</p> |
| TIAA Traditional-Group Supplemental Retirement Annuity | 4.00% | Through 02/28/2026 | <p>Available in plan(s): 367846</p> <p>The current rate shown applies to premiums remitted during the month of January 2026 and will be credited through 2/28/2026. 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. For Group Supplemental Retirement Annuity (GSRA) 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 restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p> |

| Name/Type/Option | Return | Term | Additional Information* |
|---|--------|-----------------------|---|
| TIAA Traditional-Group Retirement Annuity | 4.75% | Through 02/28/2026 | <p>Available in plan(s): 367846 367845</p> <p>The current rate shown applies to premiums remitted during the month of January 2026 and will be credited through 2/28/2026. 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 Group Retirement Annuity (GRA) 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 ten annual installments. After termination of employment additional income options may be available including income for life, income for a fixed period, interest-only payments and IRS required minimum distributions.</p> |
| TIAA Traditional-Retirement Annuity | 4.75% | Through 02/28/2026 | <p>Available in plan(s): 367846 367845</p> <p>The current rate shown applies to premiums remitted during the month of January 2026 and will be credited through 2/28/2026. 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 2025 is 3.00%. 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 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> |

| Name/Type/Option | Return | Term | Additional Information* |
|--|--------|-----------------------|---|
| TIAA Traditional-Supplemental Retirement Annuity | 4.00% | Through 02/28/2026 | <p>Available in plan(s): 367846</p> <p>The current rate shown applies to premiums remitted during the month of January 2026 and will be credited through 2/28/2026. 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. For Supplemental Retirement Annuity (SRA) 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 restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p> |

| * Legend of plan name for each applicable plan number | |
|---|---|
| Plans | Plan Names |
| 500643 | NOTRE DAME DE NAMUR UNIVERSITY DC RETIREMENT PLAN |
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| 367845 | NOTRE DAME DE NAMUR UNIVERSITY DC RETIREMENT 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 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; 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

- 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 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 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.

Please visit www.TIAA.org/public/support/help/glossary/index.html for a glossary of investment terms relevant to the investment options under this plan.

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.

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.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

If a variable return investment option includes performance for periods beyond its inception date that performance is based on the performance of an older share class of the investment option. Such performance has not been restated to reflect expense differences between the two classes. If expense differences had been reflected, performance for these periods would be lower or higher than stated.

Expense ratios shown are based on the most recent information available, but may not reflect all updates and may differ slightly from the prospectus due to rounding. Please consult the most recent prospectus or offering document for more detailed information.

TIAA Stable Value is a guaranteed annuity product that credits interest at a net rate announced in advance of each semi-annual rate guarantee period beginning 1/1 or 7/1. Declared crediting rates (i.e., before deductions for contract fees) will not be less than the current minimum guaranteed rate. TIAA may declare additional amounts of interest above the minimum guaranteed rate. When declared, such amounts are in effect for the semi-annual period and are not guaranteed for future periods. TIAA Stable Value guarantees are subject to TIAA's long-term financial strength and claims-paying ability.

The Contract holder (typically your employer as the sponsor of your plan) of TIAA Stable Value has the right to request a transfer of the contract's entire accumulation. This might occur if your employer has elected to use a new recordkeeper and has also elected to terminate the annuity contract. In this case, the TIAA Stable Value accumulation will be paid in a lump sum without any market value adjustments either within 90 days of the Discontinuance Date or two years from the Discontinuance Date based on a formula in the contract which references the movement of interest rates overtime. Only if the two year payout applies a Discontinuance Fee of, at most, 0.75% will be assessed which reduces the crediting rate during such period. Please refer to your contract certificate for additional details.

TIAA provides information on restrictions on record kept investment options, as well as performance and product information for all proprietary investment options. TIAA assumes no responsibility for damages or losses arising from the use of such information, and has not independently verified the accuracy or completeness of such information.

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The Morningstar Category classifies an investment option based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the investment option is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

There are inherent risks in investing in variable return investments including loss of principal. Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

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Annual Participant Fee Disclosure

For Currently Available and Legacy Investment Options

NOTRE DAME DE NAMUR UNIVERSITY

NOTRE DAME DE NAMUR UNIVERSITY DC RETIREMENT PLAN

This disclosure contains important information about the investment options offered in NOTRE DAME DE NAMUR UNIVERSITY DC RETIREMENT PLAN ("Plan"). Federal regulations require that you receive this information. More importantly, this information can assist you in making critical decisions regarding your retirement plan including how much to contribute and how to invest your account – decisions which are key to the success of your retirement savings.

Please review these materials carefully. Although no action is required at this time, please keep this information available when managing or monitoring any account you may have in the Plan.

What's Inside

Section I: Understanding the Basics

Learn more about factors to consider when making investment decisions.

Section II: Investment Alternatives Comparative Chart

Review information about the investment options under the Plan, including historical or stated rates of return, fees and expenses and restrictions.

Section III: Individual Fees and Charges

Review the types of individual fees and charges that may be deducted from your account.

Section IV: Plan Information and Administrative Expenses

Review giving investment instructions, including limitations, and voting rights, along with plan administrative fees and charges.

Section V: Footnotes and Definitions

Review important footnotes and definitions for the information contained throughout this disclosure.

Section VI: Summary of Resources

Review additional resources that will assist with understanding the information contained in this disclosure.

Plan Administrator

EMIKO YAMADA, 1500 RALSTON AVE, BELMONT, CA 94002-1997

Throughout this disclosure, Corebridge Retirement Services represents Corebridge Financial member companies - The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO); and The United States Life Insurance Company in the City of New York (USL). All are members of Corebridge Financial, Inc.

Section I: Understanding the Basics

Retirement plan experts and the United States Department of Labor have noted that fees and expenses are an important consideration for plan participants, along with investment performance, available services, guarantees and investment features. In short, what are you paying, and what are you getting for it?

Fees and expenses can be associated with the general administration of a retirement plan, a particular individual service you elect or incorporated into the investment options you choose. This disclosure describes your plan's services and available investment options and the fees associated with both.

> **Administrative services**

General administrative services can include recordkeeping, legal and accounting services, customer service and communications including quarterly account statements.

> **Individual services**

Individual services include any service that is available in the plan that you elect to use. An example of an individual service would be a loan, which may include an initial set-up fee as well as an annual loan maintenance fee.

> **Investment options**

Investment options may have fees and expenses associated with that particular option. For example:

• **Operating expenses**

Investment funds and products may charge fees to cover the fund's total annual operating expenses. Also known as an expense ratio, these fees are generally not deducted from your account; rather they are calculated in the share price or net asset value of the investment option. So, the performance data shown on any fund already takes these fees into account. Since the expense ratio varies by fund and is not directly deducted from your account, it will be important for you to understand the fees for any fund. Expense ratios are noted in this disclosure as both a percent and a dollar amount per \$1,000. So, if the expense ratio is 0.50%, the actual fund expense is \$5.00 for each \$1,000 you have in that fund. These fees also may include annuity contract charges, such as separate account fees which are in consideration of certain additional guarantees, including death benefit guarantees as well as lifetime guaranteed payment options. Expense ratios can have a significant effect on your investment returns. That's why you should be aware of them as you select investment options. For instance, in the hypothetical example below, we can look at two identical investments with identical rates of return before expenses are charged to the fund. In this example, these two investments have different expense ratios—0.50% (as mentioned above) and 1.50%. You can see the difference in the cumulative return over 20 years:

| | Investment One | Investment Two |
|---|----------------|----------------|
| Investment | \$20,000 | \$20,000 |
| Gross annual return | 8% | 8% |
| Annual expense ratio | 0.50% | 1.50% |
| Total investment balance after 20 years | \$84,957 | \$70,473 |

This illustration is only an example and does not represent the return of any actual investment.

• **Trading fees**

Some funds impose trading restrictions or charge transaction fees related to trading frequency. Such transaction fees, including short-term trading fees, may be deducted from your account when applicable.

• **Fixed interest option fees**

Fixed interest options can include fees or transfer and withdrawal restrictions in return for a guaranteed rate.

These fees are an important part of the story, but not the entire story. Fees should not be reviewed in a vacuum. It is important to understand the fees you are paying in the context of what you are getting for those fees. That includes the services, options and guarantees that those fees provide. It is also important to consider the investment option performance, which, as noted above, has already taken into account some or all of the fees. Performance data included in this disclosure provides the same general information across investment options so you can compare them.

Some explanations that may help clarify how to view the information are:

- > **Fund Performance** for each fund as of the same time period – allowing you to compare "apples to apples" with the same market conditions.
- > **Categorization** of funds are classified by category or asset class – allowing you to compare one fund to a similar fund, such as bond funds to bond funds.
- > **Annual operating expenses** are shown as a percent or a dollar amount per \$1,000 of investment – allowing you to compare expenses across funds.
- > **Benchmark information** is provided for each fund – allowing you to compare a fund you are considering against the benchmark the fund company has identified.
- > **Shareholder-type fees and restrictions** are also identified – allowing you to compare and determine if it will meet your individual goals.

It is important to remember that past performance is not an indicator or guarantee of future results and that higher or lower fees are not necessarily indicative of the performance of that fund. To remain informed, you may want to take advantage of more current performance data which is available online for each fund at www.corebridgefinancial.com/rs/feedisclosure.

- > **Fixed interest options (Contributions to a fixed interest option will receive interest at declared interest rates for specified periods. The declared interest rate for a fixed interest option will always be equal to or greater than the guaranteed minimum interest rate declared in the contract. All guarantees are backed by the claims-paying ability of the insurance company that issues the contract.)**

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

- **Guaranteed Death Benefit**
Annuities provide specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender.
- **Guaranteed Income Payment Options**
Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and may last for your entire life, in return for an investment. You may choose to have your account paid out in a fixed, variable, or combination of methods including lifetime annuity, lump sum, installment and partial annuity options, subject to contractual obligations.

The information provided in this disclosure supplements the information already provided to participants in the Plan's Summary Plan Description (SPD), Summary Annual Report (SAR) and quarterly benefit statements. This disclosure does not replace or alter the terms of the Plan or investment arrangements. This disclosure is subject to the terms of the Plan and investment arrangements and, in the event of a conflict, the terms of the Plan and/or investment arrangement will prevail.

Please keep in mind that investing involves risk including the possible loss of principal. Retirement accounts are long-term investments. Income taxes are payable upon withdrawal, and federal restrictions and a 10% federal penalty tax may apply to withdrawals prior to age 59½.

We hope that this disclosure will be helpful to you as you continue to plan for your retirement needs.

Section II: Investment Alternatives Comparative Chart

The **Investment Alternatives Comparative Chart** provides important information to help you compare the investment options provided by Corebridge Retirement Services under the Plan. These investments are administered by the Designated Service Provider (VRSCO, VALIC, or USL) as the service provider. The Investment Alternatives Comparative Chart includes the following information:

- > **Performance information** for the investment options provided by the Designated Service Provider under the Plan.
 - This includes investments that have a fixed or stated rate of return as well as investments with a variable rate of return.
 - Products that are available to all participants (includes beneficiaries and alternate payees) and eligible employees

- are listed first. All other products are listed thereafter.
- Product exchanges from newer products to older products are generally not allowed.
- > Shows how these investments have performed over time and allows you to compare them with an appropriate benchmark index for the same time periods. ***Current performance may be higher or lower than the performance stated due to recent stock market volatility. The performance data quoted represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that investments, when withdrawn, may be worth more or less than the original cost.***
- > Shows **fee and expense information** for the investment options provided by Corebridge Retirement Services under the Plan.
 - Total annual operating expenses, which include the separate account fee, reduce the rate of return of the investment option.
 - The shareholder-type fees are in addition to the total annual operating expenses.
 - Describes limitations or restrictions imposed by the Designated Service Provider or the investment option.
- > Presents the **features of the fixed interest options** available 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 may last for your entire life, in return for an investment.
 - All guarantees are backed by the claims-paying ability of the insurance company that issuing the annuity contract.

Please visit <https://my.valic.com/aro/FundPerformance/FundFactSheet.aspx?g=1> for a **glossary of investment terms** relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.

Investment Option(s)

Below you will find detailed charts with information for each investment option concerning performance, fees, expenses and the features of the annuity options available under the Plan, if applicable.

More information can be found at: www.corebridgefinancial.com/rs/feedisclosure

PORTFOLIO DIRECTOR (A045) Policy Form UITG-194-TRMC is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived.

Participant Surrender/Withdrawal Charges: There are no surrender or withdrawal charges.

| Variable Return Investments | | | | | | | | |
|--|-------------------------|--|--------|----------------------|-----------------------|------------------------------------|------------|--|
| INVESTMENT NAME [Division Code] <i>Benchmark</i> | Asset Class | Average Annual Total Return as of 6/30/2025 | | | | Total Annual Operating Expenses | | Shareholder- Type Fees/ Restrictions |
| | | 1 yr | 5 yr | 10 yr/ Inception* | 10 yr/ Inclusion** | As a % | Per \$1000 | |
| CORE BOND FUND [0158] <i>Bloomberg US Agg Bond TR USD</i> | FIXED INCOME | 5.47% | -1.05% | 1.14% | 1.14% | 1.48% | \$14.80 | N/A |
| | | 6.08% | -0.73% | 1.76% | | | | |
| GOVERNMENT SECURITIES FUND [0008] <i>Bloomberg US Government TR USD</i> | FIXED INCOME | 4.31% | -1.95% | 0.21% | 0.21% | 1.60% | \$16.00 | N/A |
| | | 5.31% | -1.53% | 1.22% | | | | |
| GS VIT GOV MONEY MKT FD INST [0161] <i>FTSE Treasury Bill 3 Mon USD</i> | FIXED INCOME | 3.61% | 1.75% | 0.90% | 3.35% 05/02/22 | 1.18% | \$11.80 | N/A |
| | | 4.88% | 2.88% | 2.01% | | | | |
| HIGH YIELD BOND FUND [0160] <i>FTSE HY Market TR USD</i> | FIXED INCOME | 8.39% | 4.55% | 3.94% | 3.94% | 1.68% | \$16.80 | N/A |
| | | 10.44% | 6.17% | 5.23% | | | | |
| INFLATION PROTECTED FUND [0077] <i>Bloomberg US Treasury US TIPS TR USD</i> | FIXED INCOME | 3.06% | 0.67% | 1.36% | 1.36% | 1.59% | \$15.90 | N/A |
| | | 5.84% | 1.61% | 2.67% | | | | |
| INTERNATIONAL GOVERNMENT BOND [0013] <i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i> | FIXED INCOME | 7.39% | -2.02% | 0.32% | 0.32% | 1.81% | \$18.10 | N/A |
| | | 8.96% | -1.19% | 1.49% | | | | |
| VANGUARD LONG-TERM TREASURY [0023] <i>Bloomberg US Treasury Long TR USD</i> | FIXED INCOME | 0.44% | -9.12% | -0.90% | -0.90% | 1.20% | \$12.00 | N/A |
| | | 1.56% | -8.22% | 0.14% | | | | |
| VANGUARD LT INV-GRADE FUND [0022] <i>Bloomberg US Credit A+ Long TR USD</i> | FIXED INCOME | 3.41% | -4.50% | 1.60% | 1.60% | 1.21% | \$12.10 | N/A |
| | | 4.62% | -3.46% | 2.47% | | | | |
| EMERGING ECONOMIES [0087] <i>MSCI EM NR USD</i> | GLOBAL & INTL EQUITY | 12.86% | 5.98% | 3.54% | 3.54% | 1.95% | \$19.50 | N/A |
| | | 15.29% | 6.81% | 4.81% | | | | |
| GLOBAL STRATEGY [0088] <i>60% MSCI ACWI & 40% JPMorgan GBI Global (unhdg)</i> | GLOBAL & INTL EQUITY | 11.34% | 6.31% | 3.01% | 3.01% | 1.65% | \$16.50 | N/A |
| | | 12.17% | 8.31% | 7.11% | | | | |
| INTERNATIONAL GROWTH FUND [0020] <i>MSCI ACWI Ex USA NR USD</i> | GLOBAL & INTL EQUITY | 21.13% | 6.57% | 6.72% | 6.72% | 1.81% | \$18.10 | N/A |
| | | 17.72% | 10.13% | 6.12% | | | | |

| | | Average Annual Total Return as of 6/30/2025 | | | | Total Annual Operating Expenses | | |
|--|-------------------------|--|--------|----------------------|-----------------------|------------------------------------|------------|--|
| | | Benchmark Return as of 6/30/2025 | | | | | | |
| INVESTMENT NAME [Division Code] Benchmark | Asset Class | 1 yr | 5 yr | 10 yr/ Inception* | 10 yr/ Inclusion** | As a % | Per \$1000 | Shareholder- Type Fees/ Restrictions |
| INTERNATIONAL VALUE FUND [0089] <i>MSCI EAFE Value NR USD</i> | GLOBAL & INTL EQUITY | 22.99% | 12.08% | 4.26% | 4.26% | 1.78% | \$17.80 | N/A |
| | | 24.24% | 14.29% | 6.05% | | | | |
| INTERNATL EQUITIES INDEX FUND [0011] <i>MSCI EAFE NR USD</i> | GLOBAL & INTL EQUITY | 16.54% | 9.71% | 5.09% | 5.09% | 1.43% | \$14.30 | N/A |
| | | 17.73% | 11.16% | 6.51% | | | | |
| INTL OPPORTUNITIES [0133] <i>MSCI ACWI Ex USA SMID NR USD</i> | GLOBAL & INTL EQUITY | 19.22% | 5.38% | 5.27% | 5.27% | 2.00% | \$20.00 | N/A |
| | | 20.65% | 10.23% | 6.25% | | | | |
| INTL SOCIALLY RESPONSIBLE FUND [0012] <i>MSCI EAFE NR USD</i> | GLOBAL & INTL EQUITY | 14.72% | 9.33% | 6.86% | 6.86% | 1.54% | \$15.40 | N/A |
| | | 17.73% | 11.16% | 6.51% | | | | |
| AGGRESSIVE GROWTH LIFESTYLE [0148] <i>54% Russell 3000, 13% EAFE (net), 25% Barclays Capital Aggregate Bond, and 8% FTSE/EPRA NAREIT Global Real Estate</i> | HYBRID | 11.81% | 10.26% | 7.19% | 7.19% | 1.58% | \$15.80 | N/A |
| | | 13.61% | 10.90% | 9.09% | | | | |
| ASSET ALLOCATION FUND [0005] <i>60% S&P 500 & 40% Barclays Agg</i> | HYBRID | 8.78% | 9.80% | 5.69% | 5.69% | 1.65% | \$16.50 | N/A |
| | | 11.62% | 9.62% | 9.01% | | | | |
| MODERATE GROWTH LIFESTYLE [0149] <i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i> | HYBRID | 10.09% | 8.11% | 6.13% | 6.13% | 1.58% | \$15.80 | N/A |
| | | 11.62% | 7.78% | 7.20% | | | | |
| VANGUARD LIFESTRATEGY CONSER [0054] <i>Vanguard LifeStrategy Conservative Growth Composite Index**</i> | HYBRID | 9.13% | 3.81% | 4.07% | 4.07% | 1.37% | \$13.70 | N/A |
| | | 10.50% | 5.35% | 5.64% | | | | |
| VANGUARD LIFESTRATEGY GROWTH [0052] <i>Vanguard LifeStrategy Growth Composite Index*</i> | HYBRID | 13.08% | 9.38% | 7.31% | 7.31% | 1.39% | \$13.90 | N/A |
| | | 14.59% | 11.12% | 9.01% | | | | |
| VANGUARD LIFESTRATEGY MODERA [0053] <i>Vanguard LifeStrategy Moderate Growth Composite Index***</i> | HYBRID | 11.13% | 6.58% | 5.72% | 5.72% | 1.38% | \$13.80 | N/A |
| | | 12.55% | 8.24% | 7.36% | | | | |
| VANGUARD WELLINGTON FUND INC [0025] <i>65% S&P 500, 35% BarCap Credit A or Better Bond</i> | HYBRID | 11.82% | 8.98% | 7.68% | 7.68% | 1.50% | \$15.00 | N/A |
| | | 12.19% | 10.57% | 9.81% | | | | |
| VC I CONSERV GROWTH LIFESTYLE [0150] <i>24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate</i> | HYBRID | 8.34% | 4.96% | 4.06% | 4.06% | 1.62% | \$16.20 | N/A |
| | | 9.61% | 4.67% | 5.26% | | | | |
| AMER BEA MAN LRG CP GR INV CL [0090] <i>Russell 1000 Growth TR USD</i> | LARGE CAP | 9.13% | 13.39% | 14.30% 02/05/16 | 11.90% 12/18/17 | 2.12% | \$21.20 | N/A |
| | | 17.22% | 18.15% | ‡ | | | | |
| DIVIDEND VALUE [0021] <i>Russell 1000 Value TR USD</i> | LARGE CAP | 12.93% | 12.36% | 8.29% | 8.29% | 1.68% | \$16.80 | N/A |
| | | 13.70% | 13.93% | 9.19% | | | | |

| | | Average Annual Total Return as of 6/30/2025 | | | | Total Annual Operating Expenses | | |
|--|-------------|--|------------------|----------------------|-----------------------|------------------------------------|------------|--|
| | | Benchmark Return as of 6/30/2025 | | | | | | |
| INVESTMENT NAME [Division Code] Benchmark | Asset Class | 1 yr | 5 yr | 10 yr/ Inception* | 10 yr/ Inclusion** | As a % | Per \$1000 | Shareholder- Type Fees/ Restrictions |
| GROWTH FUND [0078] <i>Russell 1000 Growth TR USD</i> | LARGE CAP | 14.71% 17.22% | 13.78% 18.15% | 13.77% 17.01% | 13.77% | 1.62% | \$16.20 | N/A |
| LARGE CAPITAL GROWTH [0079] <i>Russell 1000 Growth TR USD</i> | LARGE CAP | 7.00% 17.22% | 12.17% 18.15% | 12.28% 17.01% | 12.28% | 1.70% | \$17.00 | N/A |
| NASDAQ-100(R) INDEX FUND [0046] <i>NASDAQ 100 TR USD</i> | LARGE CAP | 14.35% 16.10% | 16.58% 18.36% | 17.16% 18.97% | 17.16% | 1.43% | \$14.30 | N/A |
| STOCK INDEX FUND [0010] <i>S&P 500 TR USD</i> | LARGE CAP | 13.65% 15.16% | 15.12% 16.64% | 12.16% 13.65% | 12.16% | 1.23% | \$12.30 | N/A |
| SYSTEMATIC CORE FUND [0016] <i>Russell 1000 TR USD</i> | LARGE CAP | 12.16% 15.66% | 14.10% 16.30% | 11.61% 13.35% | 11.61% | 1.64% | \$16.40 | N/A |
| SYSTEMATIC GROWTH FUND [0072] <i>Russell 1000 Growth TR USD</i> | LARGE CAP | 14.16% 17.22% | 10.89% 18.15% | 12.87% 17.01% | 12.87% | 1.65% | \$16.50 | N/A |
| SYSTEMATIC VALUE [0075] <i>Russell 1000 Value TR USD</i> | LARGE CAP | 15.81% 13.70% | 13.52% 13.93% | 7.76% 9.19% | 7.76% | 1.65% | \$16.50 | N/A |
| US SOCIALLY RESPONSIBLE FUND [0141] <i>S&P 500 TR USD</i> | LARGE CAP | 12.07% 15.16% | 13.82% 16.64% | 11.49% 13.65% | 11.49% | 1.34% | \$13.40 | N/A |
| VANGUARD WINDSOR II [0024] <i>Russell 1000 Value TR USD</i> | LARGE CAP | 8.75% 13.70% | 14.38% 13.93% | 9.52% 9.19% | 9.52% | 1.57% | \$15.70 | N/A |
| VC I CAPITAL APPRECIATION [0139] <i>Russell 1000 Growth TR USD</i> | LARGE CAP | 13.46% 17.22% | 16.52% 18.15% | 13.49% 17.01% | 13.49% | 1.77% | \$17.70 | N/A |
| ARIEL APPRECIATION FUND [0069] <i>Russell Mid Cap Value TR USD</i> | MID CAP | 6.57% 11.53% | 9.65% 13.71% | 4.55% 8.39% | 4.55% | 2.14% | \$21.40 | N/A |
| MID CAP INDEX FUND [0004] <i>S&P MidCap 400 TR</i> | MID CAP | 5.88% 7.53% | 11.87% 13.44% | 7.79% 9.25% | 7.79% | 1.35% | \$13.50 | N/A |
| MID CAP STRATEGIC GWTH [0083] <i>Russell Mid Cap Growth TR USD</i> | MID CAP | 18.84% 26.49% | 13.04% 12.65% | 11.56% 12.13% | 11.56% | 1.74% | \$17.40 | N/A |
| MID CAP VALUE FUND [0138] <i>Russell Mid Cap Value TR USD</i> | MID CAP | 8.36% 11.53% | 13.70% 13.71% | 7.44% 8.39% | 7.44% | 1.82% | \$18.20 | N/A |
| ARIEL FUND [0068] <i>Russell 2000 Value TR USD</i> | SMALL CAP | 8.46% 5.54% | 12.02% 12.47% | 5.93% 6.72% | 5.93% | 2.00% | \$20.00 | N/A |
| SMALL CAP GROWTH FUND [0135] <i>Russell 2000 Growth TR USD</i> | SMALL CAP | 5.15% 9.73% | 3.20% 7.42% | 8.17% 7.14% | 8.17% | 1.87% | \$18.70 | N/A |
| SMALL CAP INDEX FUND [0014] <i>Russell 2000 TR USD</i> | SMALL CAP | 6.12% 7.68% | 8.53% 10.04% | 5.74% 7.12% | 5.74% | 1.37% | \$13.70 | N/A |
| SMALL CAP SPECIAL VALUE FUND [0084] <i>Russell 2000 Value TR USD</i> | SMALL CAP | -3.08% 5.54% | 10.29% 12.47% | 6.03% 6.72% | 6.03% | 2.07% | \$20.70 | N/A |
| SMALL CAP VALUE FUND [0136] <i>Russell 2000 Value TR USD</i> | SMALL CAP | 2.79% 5.54% | 12.09% 12.47% | 5.07% 6.72% | 5.07% | 1.81% | \$18.10 | N/A |
| GLOBAL REAL ESTATE FUND [0101] <i>FTSE EPRA Nareit Developed TR USD</i> | SPECIALTY | 9.39% 12.36% | 2.57% 6.13% | 2.32% 4.16% | 2.32% | 1.91% | \$19.10 | N/A |

| | | Average Annual Total Return as of 6/30/2025 | | | | Total Annual Operating Expenses | | |
|--|-------------|--|--------|----------------------|-----------------------|------------------------------------|------------|--|
| | | Benchmark Return as of 6/30/2025 | | | | | | |
| INVESTMENT NAME [Division Code] Benchmark | Asset Class | 1 yr | 5 yr | 10 yr/ Inception* | 10 yr/ Inclusion** | As a % | Per \$1000 | Shareholder- Type Fees/ Restrictions |
| SCIENCE & TECHNOLOGY FUND [0017] S&P North American Technology TR | SPECIALTY | 16.63% | 14.63% | 16.84% | 16.84% | 1.91% | \$19.10 | N/A |
| | | 17.90% | 19.75% | 21.50% | | | | |

| Fixed Return Investments | | | | | |
|-----------------------------------|---------------|------------|---------------------------------|------------|--|
| INVESTMENT NAME | Declared Rate | As of Date | Total Annual Operating Expenses | | Restrictions |
| | | | As a % | Per \$1000 | |
| FIXED ACCOUNT PLUS | 3.50% | 6/30/2025 | N/A | N/A | A |
| MULTI-YEAR ENHANCED FIXED 10YR | 1.70% | 6/30/2025 | N/A | N/A | C This option is open to new deposits for Participants with existing allocations in this investment option, subject to any plan restrictions. |
| SHORT TERM FIXED ACCOUNT | 1.00% | 6/30/2025 | N/A | N/A | B |

The **guaranteed death benefit** payable to your designated beneficiary for your annuity option includes the following:

| Objective/Goals | Pricing Factors | Restrictions/Fees |
|--|--|---|
| The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s), plus a stated rate of return or interest where applicable, reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee. | The death benefits are automatically included in the annuity contract for no additional fee. | The death benefit provisions may vary from state to state and by age. |

The various forms of **guaranteed income payment options** available for your annuity option are as follows:

| Objective/Goals | Pricing Factors | Restrictions/Fees |
|---|---|---|
| <p>When you are ready to begin taking income, your income payments will be a fixed payout.</p> <p>You may specify the manner in which your income payments are made. You may select one of the following options:</p> <ul style="list-style-type: none"> • Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary. • Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution. • Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment. • Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor. • Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed. | <p>The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.</p> | <p>Once your payments have begun, the option you chose cannot be stopped or changed.</p> <p>The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.</p> |

Section III: Individual Fees and Charges

An explanation of expenses deducted from your account on an individual, rather than Plan-wide, basis, such as fees for processing loans, is provided below.

In addition to the individual expenses described below, certain types of charges that may be deducted from your account related to the buying and selling of investments (e.g., redemption fees) are described in Section II, the annuity contracts/certificates and/or in the investment option's prospectus.

Separate Account Fees (variable annuity products)

This separate account charge applies at stated levels to each of the variable investment options, which for some of the investment options reflects an offset for certain amounts received with respect to that investment option, including amounts commonly referred to as "12b-1 fees." *The rate of this charge is fixed and cannot be increased by the insurance company issuing the variable annuity contract (VALIC or USL).* This charge compensates the issuer of the variable annuity for assuming certain risks and obligations under the contract. The issuer assumes the obligation to provide payments during the payout period for your lifetime, no matter how long that might be. In addition, the issuer assumes the obligation, prior to annuitization, to pay a guaranteed death benefit. The separate account charges also may cover the costs of issuing and administering and marketing the variable investment options including, but not limited to, local support to plan sponsors and participants including enrollment and education. However, the issuer may also charge a fee in order to make certain underlying mutual funds available as variable investment options under the contract. This may also be referred to as a Platform Expense.

Withdrawals and Surrenders

Withdrawal or surrender charges, if any, are described in Section II.

Loans

Each loan from an **annuity** contract is assessed:

- A one-time \$60 loan processing fee.
- Loan set-up fee not currently applicable if the state of issue is New York, New Jersey, Vermont, Texas or Oregon.

Section IV: 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 Corebridge Retirement Services, and subject to any Plan and investment restrictions described below, you may make your election on Corebridge Retirement Service's website, www.corebridgefinancial.com/rs, or you may contact Corebridge Retirement Services Call Center at 800-448-2542.

For security reasons, you will be asked to verify your identity by logging into your account. Should you need to register, please visit <https://myaccount.valic.com/auth/public/registeronly#/>.

Plan Limitations on Instructions

Your instructions may be subject to limitations or restrictions imposed by the investment options as described in Section II or by the Plan.

Designated Investment Alternatives

See Section II for a list of all investment options provided under the Plan by Corebridge Retirement Services.

Designated Investment Manager

There is no Designated Investment Manager for the Plan.

Voting and Other Rights

Corebridge Retirement Services receives advance notice of shareholder meetings of mutual funds (or variable investment options under an annuity) that are offered on Corebridge Retirement Services platforms. Each notice provides details of the meeting, including the meeting date, record date and the purpose of the meeting. As of the record date (i.e., the date used to determine who is eligible to vote at each meeting), we conduct a search of our systems for all Plan participants who owned shares of the fund (or, in the case of amounts held under a variable annuity contract, units of a variable investment option of the issuer's separate account which corresponds to an investment in the fund) on such date. Corebridge Retirement Services provide to the fund's proxy vendor the name, address and number of shares for each person designated to receive the proxy materials (generally, the Plan participants unless the Plan directs Corebridge Retirement Services differently). Corebridge Retirement Services provide no further information about Plan participants or the Plan Sponsor to the fund company or to the proxy vendor, and neither the fund company nor the proxy vendor is authorized to contact Plan participants or the Plan Sponsor to actively solicit voting instructions.

In addition to mailing proxy materials (notice, proxy statement and proxy/voting instruction card), many fund companies make these materials available on their websites and/or the proxy vendor's website. Generally, proxies or voting instructions may be provided via the internet, phone or regular mail.

With respect to Plans funding or investing in a variable annuity contract, the variable annuity Separate Account will vote all of the shares of the mutual funds it holds based on, and in the same proportion as, the voting instructions received. With respect to fund shares for which no voting instructions have been received, the Separate Account votes the shares in the same proportion as the shares for which voting instructions have been received.

Plan Fees and Expenses

An explanation of fees and expenses for general Plan administrative services (e.g., legal, accounting and recordkeeping) that may be deducted from a participant's account and the basis on which such charges will be allocated is provided below.

The Plan may incur charges or fees outside of the investment alternative product(s) that may be deducted from participant accounts as directed or authorized by the Plan Administrator. These fees may include third-party administration, consultant, legal, audit, and other fees directly related to the operation of the Plan. Any such charges or fees deducted from participant accounts will be reflected on quarterly participant account statements.

Section V: Footnotes and Definitions

* **10 yr/Inception:** The data in this column is based on the lesser of 10 years or the inception date of the fund.

** **10 yr/Inclusion:** The data in this column is based on the lesser of 10 years or the date the funds were included in the annuity product.

N/A = Not applicable and/or none.

§ = Investment option has not been in existence for a long enough period of time and data is not available.

‡ = No data available at the time this disclosure was prepared.

Asset classes, and the **indexes** from which their historical returns are derived, are not managed funds, have no identifiable objectives and cannot be purchased. They do not provide an indicator of how individual investments performed in the past or how they will perform in the future. Performance of indexes does not reflect the deduction of any fees and charges, and past performance of asset classes does not guarantee the future performance of any investment.

These disclosures reflect **benchmarks** as identified in fund prospectuses where available and may include multiple benchmarks as indicated. Otherwise benchmarks are provided by Morningstar. Performance data for investment options (other than investment options under variable annuity products) and benchmarks (where available) were supplied by Morningstar. ©2011 Morningstar, Inc. All Rights Reserved. This information: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Corebridge Retirement Services nor Morningstar, nor Morningstar's content providers, are responsible for any damages or losses arising from any use of the data contained herein.

If you want **additional information about the investment options**, you can go to www.corebridgefinancial.com/rs/feedisclosure. Information on the website includes the option's objectives and goals, principal risks and principal strategies, portfolio turnover rate, performance data and fee and expense information. A **free paper copy** of the information on the website may be obtained by contacting the Plan Administrator. Contact information is located on the first page of this disclosure. Additional information may also be obtained at www.corebridgefinancial.com/rs/feedisclosure.

Corebridge Retirement Services has an **Investor Trading Policy** to discourage excessive trading and market timing as such activity can result in increased fund expenses. If an investor sells fund shares in the Plan valued at \$5,000 or more, the investor will not be able to make a purchase of \$5,000 or more in that same fund for 30 calendar days. Certain transactions may be excluded from this policy. The Investor Trading Policy for Corebridge Retirement Services can be located at <https://www.corebridgefinancial.com/rs/policies/investor-trading> or you may contact the Client Care Center at 800-448-2542.

When you are reviewing the fee and expense information, please keep in mind that 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 effects of fees and expenses at <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. 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.

Average Annual Total Return: Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges. The calculations assume that the investment was made at the beginning of the period and fully withdrawn at the end of the period (whether or not such a withdrawal would have been permitted under the plan). The returns displayed for the benchmarks are reduced only for the fees included in the benchmark itself, if any, and not the product-specific fees. Average Annual Total Return for any investment other than a benchmark reflects all applicable fees for the investment option and thus also is the same as the Standard Average Annual Total Return for such investment.

Standard Average Annual Total Return (Variable Annuity Products): Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges, including deduction of Separate Account Fees, Fund Management Fees, account maintenance fees and surrender charges, if applicable, but not premium taxes. The charges applied are the charges for the underlying investment and for the annuity contract under which the underlying investment option is made available. Certain fees may not apply to some contracts. The calculations assume that the investment was made at the beginning of the period and fully withdrawn at the end of the period (whether or not such a withdrawal would have been permitted under the plan). The returns displayed for the benchmarks are reduced only for the fees included in the benchmark itself, if any, and not the product-specific fees. The benchmarks do not incorporate any of the product-specific features and guarantees provided under the annuity contract.

Non-Standard Average Annual Total Return (Variable Annuity Products): Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges, including deduction of Separate Account Fees and Fund Management Fees, but not account maintenance fees, surrender charges, if applicable, or premium taxes. Certain fees may not apply to some contracts. Like the standardized performance value, these returns reflect what the performance would have been for the investment option during the stated period. However, the investment is not assumed to have been surrendered during the period, and in the case of fixed dollar fees which are allocated across investment options, the numbers may not reflect a reduction for some or all of these fees.

Vanguard LifeStrategy Growth Composite Index*: Weighted 56% MSCI US Broad Market Index, 24% MSCI ACWI ex USA IMI Index, and 20% Barclays U.S. Aggregate Float Adjusted Index as of December 16, 2010. In prior periods, the composite was 65% MSCI US Broad Market Index, 20% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), and 15% MSCI EAFE Index through December 15, 2010, and 65% Dow Jones U.S. Total Stock Market Index, 20% Barclays U.S. Aggregate Bond Index, and 15% MSCI EAFE Index through April 22, 2005. MSCI international benchmark returns are adjusted for withholding taxes.

Vanguard LifeStrategy Conservative Growth Composite Index:** Weighted 60% Barclays U.S. Aggregate Float Adjusted Index, 28% MSCI US Broad Market Index, and 12% MSCI ACWI ex USA IMI Index as of December 1, 2011. In prior periods, the composite was 40% Barclays U.S. Aggregate Float Adjusted Index, 28% MSCI US Broad Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 12% MSCI ACWI ex USA IMI Index through November 30, 2011; 40% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), 35% MSCI US Broad Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 5% MSCI EAFE Index through December 15, 2010; 40% Barclays U.S. Aggregate Bond Index, 35% Dow Jones U.S. Total Stock Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 5% MSCI EAFE Index through April 22, 2005; and 40% Barclays U.S. Aggregate Bond Index, 35% Dow Jones U.S. Total Stock Market Index, 20% Citigroup 3-Month Treasury Bill Index, and 5% MSCI EAFE Index through August 31, 2003. MSCI international benchmark returns are adjusted for withholding taxes.

Vanguard LifeStrategy Moderate Growth Composite Index*:** Weighted 42% MSCI US Broad Market Index, 40% Barclays U.S. Aggregate Float Adjusted Index, and 18% MSCI ACWI ex USA IMI Index as of December 16, 2010. In prior periods, the composite was 50% MSCI US Broad Market Index, 40% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), and 10% MSCI EAFE Index through December 15, 2010, and 50% Dow Jones U.S. Total Stock Market Index, 40% Barclays U.S. Aggregate Bond Index, and 10% MSCI EAFE Index through April 22, 2005. MSCI international benchmark returns are adjusted for withholding taxes.

Fixed Return Investment Restrictions

- A Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another VALIC investment, transfers to another service provider and in-service withdrawals of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. A transfer from Fixed Account Plus to another investment option counts as a transfer or withdrawal under this section. Waivers may apply. Please refer to your contract or certificate for specific guarantee information.
- B Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
- C This option provides a guaranteed interest rate for a guaranteed period (ten years). Rates are declared not less frequently than annually and are guaranteed for the term of the investment. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Withdrawals prior to the contract end of the guaranteed period date may be subject to a market value adjustment. Please refer to your contract or certificate for specific information.

Section VI: Summary of Resources

Glossary of Investment Terms

<https://my.valic.com/aro/FundPerformance/FundFactSheet.aspx?g=1>

Prospectuses for Annuity Products

<https://www.corebridgefinancial.com/rs/prospectus-and-reports/annuities>

Updated Investment Performance Data and Fund Fact Sheets

www.corebridgefinancial.com/rs/feedisclosure

Link to Informational Audio/Video Presentation

<https://www.brainshark.com/1/player/valic?pi=zHlzXqvEazhaMz0&r3f1=&fb=0>

Retirement plans and accounts that satisfy relevant qualification rules, such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax deferral of the tax-qualified retirement plan or account itself. However, annuities do provide other features and benefits.

Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments. International (global) and foreign funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates. High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity. Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with an investment in the fund. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.

To obtain a prospectus, visit <https://www.corebridgefinancial.com/rs>. You can also call 1-800-428-2542 and follow the prompts to request all annuity prospectuses. Underlying fund prospectuses and mutual fund prospectuses can be obtained through the ePrint function under Links to Login on www.corebridgefinancial.com/rs. The prospectuses contain the investment objectives, risks, charges, expenses and other information about the respective investment companies that you should consider carefully before investing. Please read the prospectuses carefully before investing or sending money.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA"), member FINRA, SIPC and an SEC-registered investment adviser. Such registration does not imply a certain level of skill or training.

Annuities are issued by The Variable Annuity Life Insurance Company ("VALIC"), Houston, TX or The United States Life Insurance Company in the City of New York ("USL"), New York, NY. Variable annuities are distributed by its affiliate, Corebridge Capital Services, Inc. ("CCS"), member FINRA.

Corebridge Retirement Services represents Corebridge Financial member companies -The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO); and The United States Life Insurance Company in the City of New York (USL) . All are members of Corebridge Financial, Inc.