



730 Third Avenue, New York, NY 10017-3206

Your quarterly retirement savings portfolio statement

For January 1, 2024 to March 31, 2024

ALEXANDER V KENDALL
1956 NORMAL ST
DECATUR GA 30032-4149

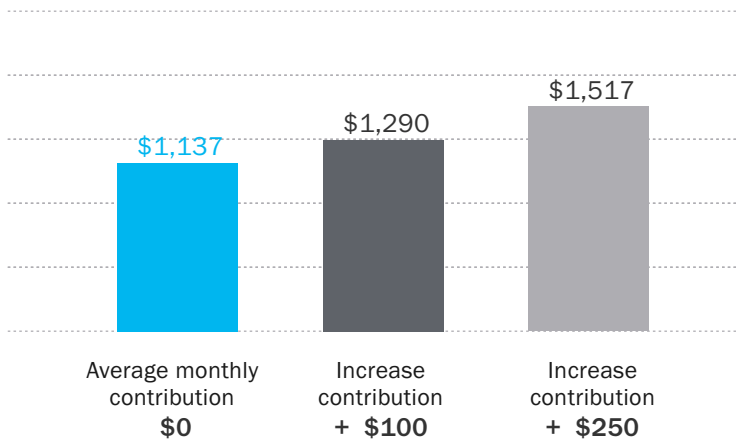
Your balance on March 31, 2024: **\$123,818.25**

Personal rate of return this quarter: **7.60%**

For more details, see the “Summary of your portfolio activity” on Page 2.

Will you have enough for retirement?

Based on your average monthly contribution of \$0.00 per month, your portfolio balance and age, you will receive an estimated monthly lifetime income of **\$1,137.00** when you retire.



Important information: This projection may differ from other projections available through your online account or the Advice service due to general assumptions about retirement age, Social Security, inflation and other factors.

For a more detailed review of your retirement income options, visit TIAA.org/retirementadvisor.

These charts are purely hypothetical and do not illustrate past or projected performance.

Alexander, TIAA-CREF Fund Family Updates:

Beginning May 1, 2024, certain TIAA-CREF Funds will be renamed as Nuveen Funds. Nuveen is TIAA’s global asset manager. Learn more at tiaa.org.

Questions about your portfolio?

Sign on to TIAA.org | Call **800-842-2252** for 24-hr automated information | Call center hours: Weekdays 8 a.m. to 10 p.m. (ET). (Español disponible)

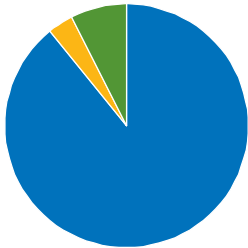
Hearing impaired: TTY **800-842-2755**

Summary of your portfolio activity

	This quarter	This year
Beginning balance	\$115,070.74	\$115,070.74
Other Credits	3.22	3.22
Fees	- 20.55	- 20.55
Gains/Loss	8,764.84	8,764.84
Ending balance	\$123,818.25	\$123,818.25
Personal rate of return	7.60%	7.60%

This figure is an estimate of the performance of the assets in your retirement portfolio, as reflected on this statement, that are maintained at TIAA during the period(s) specified. Past performance is not a guarantee of future results. Please refer to the "Information about your portfolio" section for more information.

How your portfolio is allocated



Asset class	Value as of Mar 31, 2024	Percent of your total portfolio
■ Equities	\$110,341.50	89.11%
■ Real Estate	4,268.12	3.45%
■ Fixed Income	9,208.63	7.44%
Total	\$123,818.25	100.00%

These asset allocation percentages may not be exact due to rounding.

1 HEALTH CLINICS VOLUNTARY (TDA) RETIREMENT PLAN

Plan # 101108

This plan includes the following annuity contracts and other investments. The annuity contracts are indicated with either TIAA or CREF followed by a number.

TIAA L56782P-5, CREF M56782P-3

Summary of your activity

Balance as of Jan 1, 2024	\$55,877.15
Other Credits	1.56
Fees	- 9.98
Gains/Loss	4,256.09
Balance as of Mar 31, 2024	\$60,124.82

Take a moment to review your beneficiary designation and determine if a change is desired. You can review and change your designation online at tiaa.org/beneficiaries.2653734D

What you have vested

Annuity contracts and other investments	Your contributions	
	Vested percent	Vested balance
Annuity Contracts (TIAA L56782P-5, CREF M56782P-3) & Other Investments	100%	\$60,124.82
Total		\$60,124.82

Your investments

Annuity contracts and other investments	Number of units/shares	Unit/share price as of Mar 31, 2024	Value as of Mar 31, 2024	Percent of your total plan
Pre-Tax Investments				
Equities				
Vang 500 Idx Adm	80.7594	\$484.8300	\$39,154.58	65.12%
T-C Intl Eq Idx-Inst	364.7777	23.1300	8,437.31	14.03%
Columbia Small Cp Indx R5	231.7658	25.8400	5,988.82	9.96%
Total Equities			\$53,580.71	89.11%
Real Estate				
TIAA Real Estate (TIAA L56782P-5)	4.4253	\$468.3304	\$2,072.50	3.45%
Total Real Estate			\$2,072.50	3.45%

HEALTH CLINICS VOLUNTARY (TDA) RETIREMENT PLAN (Continued)

Your investments - continued

Annuity contracts and other investments	Number of units/shares	Unit/share price as of Mar 31, 2024	Value as of Mar 31, 2024	Percent of your total plan
Pre-Tax Investments - continued				
Fixed Income				
T Rowe QM US Bond Index	467.2529	\$9.5700	\$4,471.61	7.44%
Total Fixed Income			\$4,471.61	7.44%
Total value of your investments			\$60,124.82	100%

How the value of your investments changed this period

To view the current performance for your specific investments, log in to your account at TIAA.org or you can visit TIAA.org/performance for general performance information.

Investments	Value as of Jan 1, 2024	Net result of transactions	TIAA interest/ Gain or loss	Value as of Mar 31, 2024
TIAA Real Estate	\$2,128.05	\$0.77	- \$56.32	\$2,072.50
Vang 500 Idx Adm	35,427.56	- 8.19	3,735.21	39,154.58
T-C Intl Eq Idx-Inst	7,975.74	- 1.79	463.36	8,437.31
T Rowe QM US Bond Index	4,498.49	0.65	- 27.53	4,471.61
Columbia Small Cp Indx R5	5,847.31	0.14	141.37	5,988.82
Total value of your investments	\$55,877.15	- \$8.42	\$4,256.09	\$60,124.82

Your transaction details

Processing date	Effective date	Description	Number of units/shares	Unit/ share price	Amount
Other Credits					
3/28/2024	3/28/2024	Plan Servicing Credit ¹ Columbia Small Cp Indx R5	0.0015	\$25.8400	\$0.04
3/28/2024	3/28/2024	Plan Servicing Credit ¹ Columbia Small Cp Indx R5	0.0039	25.8400	0.10
3/28/2024	3/28/2024	Plan Servicing Credit ¹ T Rowe QM US Bond Index	0.0178	9.5700	0.17
3/28/2024	3/28/2024	Plan Servicing Credit ¹ T Rowe QM US Bond Index	0.0502	9.5700	0.48
3/28/2024	3/28/2024	Plan Servicing Credit ¹ (TIAA L56782P-5) TIAA Real Estate	0.0004	468.3304	0.20
3/28/2024	3/28/2024	Plan Servicing Credit ¹ (TIAA L56782P-5) TIAA Real Estate	0.0012	468.3304	0.57
Total Other Credits					\$1.56

HEALTH CLINICS VOLUNTARY (TDA) RETIREMENT PLAN (Continued)

Your transaction details - continued

Processing date	Effective date	Description	Number of units/shares	Unit/share price	Amount
Fees					
3/28/2024	3/28/2024	TIAA Plan Servicing Fee ¹ Vang 500 Idx Adm	- 0.0169	\$484.8300	- \$8.19
3/28/2024	3/28/2024	TIAA Plan Servicing Fee ¹ T-C Intl Eq Idx-Inst	- 0.0774	23.1300	- 1.79
Total Fees					-\$9.98
Other Gain/Loss					
1/31/2024	1/31/2024	Dividends T Rowe QM US Bond Index	1.3884	\$9.6800	\$13.44
2/29/2024	2/29/2024	Dividends T Rowe QM US Bond Index	1.4475	9.5200	13.78
3/22/2024	3/22/2024	Dividends / Distribution rate per share \$1.5430 Vang 500 Idx Adm	0.2573	482.9000	124.24
3/28/2024	3/28/2024	Dividends T Rowe QM US Bond Index	1.5413	9.5700	14.75
Total Other Gain/Loss					\$166.21

¹You will no longer receive individual confirmation statements for any plan servicing fees and credits that are transacted on your account. This information will continue to appear on your quarterly retirement savings portfolio statement.

2 ROSALIND FRANKLIN U OF MEDICINE AND SCIENCE QUALIFIED MPP

Plan # 101109

This plan includes the following annuity contracts and other investments. The annuity contracts are indicated with either TIAA or CREF followed by a number.

TIAA 373655J-7, CREF 473655J-5

ROSALIND FRANKLIN U OF MEDICINE AND SCIENCE QUALIFIED MPP (Continued)

Summary of your activity

Balance as of Jan 1, 2024	\$39,464.46
Other Credits	1.11
Fees	- 7.05
Gains/Loss	3,006.00
Balance as of Mar 31, 2024	\$42,464.52

Take a moment to review your beneficiary designation and determine if a change is desired. You can review and change your designation online at tiaa.org/beneficiaries. 2653734D

What you have vested

Annuity contracts and other investments	Your employer's contributions	
	Vested percent	Vested balance
Annuity Contracts (TIAA 373655J-7, CREF 473655J-5) & Other Investments	100%	\$42,464.52
Total		\$42,464.52

Your investments

Annuity contracts and other investments	Number of units/shares	Unit/share price as of Mar 31, 2024	Value as of Mar 31, 2024	Percent of your total plan
Pre-Tax Investments				
Equities				
Vang 500 Idx Adm	57.0380	\$484.8300	\$27,653.73	65.12%
T-C Intl Eq Idx-Inst	257.6328	23.1300	5,959.05	14.03%
Columbia Small Cp Indx R5	163.6903	25.8400	4,229.76	9.96%
Total Equities			\$37,842.54	89.11%
Real Estate				
TIAA Real Estate (TIAA 373655J-7)	3.1256	\$468.3304	\$1,463.81	3.45%
Total Real Estate			\$1,463.81	3.45%
Fixed Income				
T Rowe QM US Bond Index	330.0069	\$9.5700	\$3,158.17	7.44%
Total Fixed Income			\$3,158.17	7.44%
Total value of your investments			\$42,464.52	100%

ROSALIND FRANKLIN U OF MEDICINE AND SCIENCE QUALIFIED MPP (Continued)

How the value of your investments changed this period

To view the current performance for your specific investments, log in to your account at TIAA.org or you can visit TIAA.org/performance for general performance information.

Investments	Value as of Jan 1, 2024	Net result of transactions	TIAA interest/ Gain or loss	Value as of Mar 31, 2024
TIAA Real Estate	\$1,503.01	\$0.55	- \$39.75	\$1,463.81
Vang 500 Idx Adm	25,021.44	- 5.79	2,638.08	27,653.73
T-C Intl Eq Idx-Inst	5,633.04	- 1.26	327.27	5,959.05
T Rowe QM US Bond Index	3,177.16	0.46	- 19.45	3,158.17
Columbia Small Cp Idx R5	4,129.81	0.10	99.85	4,229.76
Total value of your investments	\$39,464.46	-\$5.94	\$3,006.00	\$42,464.52

Your transaction details

Processing date	Effective date	Description	Number of units/shares	Unit/ share price	Amount
Other Credits					
3/28/2024	3/28/2024	Plan Servicing Credit ¹ Columbia Small Cp Idx R5	0.0039	\$25.8400	\$0.10
3/28/2024	3/28/2024	Plan Servicing Credit ¹ T Rowe QM US Bond Index	0.0481	9.5700	0.46
3/28/2024	3/28/2024	Plan Servicing Credit ¹ (TIAA 373655J-7) TIAA Real Estate	0.0012	468.3304	0.55
Total Other Credits					\$1.11
Fees					
3/28/2024	3/28/2024	TIAA Plan Servicing Fee ¹ Vang 500 Idx Adm	- 0.0119	\$484.8300	-\$5.79
3/28/2024	3/28/2024	TIAA Plan Servicing Fee ¹ T-C Intl Eq Idx-Inst	- 0.0545	23.1300	- 1.26
Total Fees					-\$7.05
Other Gain/Loss					
1/31/2024	1/31/2024	Dividends T Rowe QM US Bond Index	0.9804	\$9.6800	\$9.49
2/29/2024	2/29/2024	Dividends T Rowe QM US Bond Index	1.0221	9.5200	9.73

ROSALIND FRANKLIN U OF MEDICINE AND SCIENCE QUALIFIED MPP (Continued)

Your transaction details - continued

Processing date	Effective date	Description	Number of units/shares	Unit/share price	Amount
3/22/2024	3/22/2024	Dividends / Distribution rate per share \$1.5430 Vang 500 Idx Adm	0.1817	482.9000	87.75
3/28/2024	3/28/2024	Dividends T Rowe QM US Bond Index	1.0878	9.5700	10.41
Total Other Gain/Loss					\$117.38

¹You will no longer receive individual confirmation statements for any plan servicing fees and credits that are transacted on your account. This information will continue to appear on your quarterly retirement savings portfolio statement.

3 HEALTH CLINICS MANDATORY (DC) RETIREMENT PLAN

Plan # 101107

This plan includes the following annuity contracts and other investments. The annuity contracts are indicated with either TIAA or CREF followed by a number.

TIAA D08165I-7, CREF V08165I-4

Summary of your activity

Balance as of Jan 1, 2024	\$19,729.13
Other Credits	0.55
Fees	- 3.52
Gains/Loss	1,502.75
Balance as of Mar 31, 2024	\$21,228.91

Take a moment to review your beneficiary designation and determine if a change is desired. You can review and change your designation online at tiaa.org/beneficiaries. 2653734D

What you have vested

Annuity contracts and other investments	Your contributions	
	Vested percent	Vested balance
Annuity Contracts (TIAA D08165I-7, CREF V08165I-4) & Other Investments	100%	\$21,228.91
Total		\$21,228.91

HEALTH CLINICS MANDATORY (DC) RETIREMENT PLAN (Continued)

Your investments

Annuity contracts and other investments	Number of units/shares	Unit/share price as of Mar 31, 2024	Value as of Mar 31, 2024	Percent of your total plan
Pre-Tax Investments				
Equities				
Vang 500 Idx Adm	28.5144	\$484.8300	\$13,824.64	65.12%
T-C Intl Eq Idx-Inst	128.7968	23.1300	2,979.07	14.03%
Columbia Small Cp Indx R5	81.8319	25.8400	2,114.54	9.96%
Total Equities			\$18,918.25	89.11%
Real Estate				
TIAA Real Estate (TIAA D08165I-7)	1.5626	\$468.3304	\$731.81	3.45%
Total Real Estate			\$731.81	3.45%
Fixed Income				
T Rowe QM US Bond Index	164.9786	\$9.5700	\$1,578.85	7.44%
Total Fixed Income			\$1,578.85	7.44%
Total value of your investments			\$21,228.91	100%

How the value of your investments changed this period

To view the current performance for your specific investments, log in to your account at TIAA.org or you can visit TIAA.org/performance for general performance information.

Investments	Value as of Jan 1, 2024	Net result of transactions	TIAA interest/ Gain or loss	Value as of Mar 31, 2024
TIAA Real Estate	\$751.41	\$0.27	- \$19.87	\$731.81
Vang 500 Idx Adm	12,508.74	- 2.89	1,318.79	13,824.64
T-C Intl Eq Idx-Inst	2,816.09	- 0.63	163.61	2,979.07
T Rowe QM US Bond Index	1,588.32	0.23	- 9.70	1,578.85
Columbia Small Cp Indx R5	2,064.57	0.05	49.92	2,114.54
Total value of your investments	\$19,729.13	- \$2.97	\$1,502.75	\$21,228.91

HEALTH CLINICS MANDATORY (DC) RETIREMENT PLAN (Continued)

Your transaction details

Processing date	Effective date	Description	Number of units/shares	Unit/share price	Amount
Other Credits					
3/28/2024	3/28/2024	Plan Servicing Credit ¹ Columbia Small Cp Indx R5	0.0019	\$25.8400	\$0.05
3/28/2024	3/28/2024	Plan Servicing Credit ¹ T Rowe QM US Bond Index	0.0240	9.5700	0.23
3/28/2024	3/28/2024	Plan Servicing Credit ¹ (TIAA D08165I-7) TIAA Real Estate	0.0006	468.3304	0.27
Total Other Credits					\$0.55
Fees					
3/28/2024	3/28/2024	TIAA Plan Servicing Fee ¹ Vang 500 Idx Adm	- 0.0060	\$484.8300	- \$2.89
3/28/2024	3/28/2024	TIAA Plan Servicing Fee ¹ T-C Intl Eq Idx-Inst	- 0.0272	23.1300	- 0.63
Total Fees					- \$3.52
Other Gain/Loss					
1/31/2024	1/31/2024	Dividends T Rowe QM US Bond Index	0.4907	\$9.6800	\$4.75
2/29/2024	2/29/2024	Dividends T Rowe QM US Bond Index	0.5116	9.5200	4.87
3/22/2024	3/22/2024	Dividends / Distribution rate per share \$1.5430 Vang 500 Idx Adm	0.0908	482.9000	43.87
3/28/2024	3/28/2024	Dividends T Rowe QM US Bond Index	0.5444	9.5700	5.21
Total Other Gain/Loss					\$58.70

¹You will no longer receive individual confirmation statements for any plan servicing fees and credits that are transacted on your account. This information will continue to appear on your quarterly retirement savings portfolio statement.

Information about your portfolio

Please review your statement and let us know promptly of any inaccuracies. To protect your rights, you should also notify us in writing. Unless we receive written notification within 60 days, we will assume our information is correct.

With respect to financial services provided by TIAA-CREF Individual & Institutional Services, LLC, please note that FINRA BrokerCheck is available to help you check the background of brokers and brokerage firms. FINRA has published an investor brochure that includes information regarding FINRA BrokerCheck. To learn more, please visit www.finra.org or call 800-289-9999.

Per Notice 2017-09 withholding agents may forego issuing a corrected tax withholding and information return or statement if the error is under \$25 or \$100, respectively. It is TIAA's longstanding practice to issue an amended form for all information returns that contain a valid error. TIAA reserves the right to change this policy at any time and will provide notification, as well as written instructions on how to opt out, in the event the policy changes.

Information about your portfolio - continued

As a client of TIAA-CREF Individual & Institutional Services, LLC, we deliver a Client Relationship Summary (Form CRS) to you at various points of our relationship and a Regulation Best Interest disclosure to you whenever we make a broker-dealer recommendation. You can find the current versions of these disclosures that describe our services, accounts and products along with other resources here: www.tiaa.org/regbi, or request that we send them to you by calling 800-842-2252.

Diversified and Well-Balanced Portfolio: To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information or additional resources regarding individual investing and diversification, visit the Internet website of the Department of Labor at www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification.

If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

Fees and Expenses: The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees. 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. Expenses to pay for the administration of your plan(s) may be paid directly by you through the reduction of your account balance and reflected in the Plan Transaction Detail section of your quarterly statement. For the preceding quarter, plan administration expenses may also be paid from the total annual operating expenses of one or more of the plan's designated investment alternatives.

For information about fees and expenses under your annuity contract, and fees and expenses of your annuity product (including, if applicable, fees and expenses for any underlying mutual funds or other mutual funds in which you are invested through an annuity product), please refer to your annuity contract and/or our annuity product prospectus(es) and/or related underlying or other mutual fund prospectuses.

Our annuity prospectus(es) and, if applicable, related underlying or other mutual fund prospectuses are available for free by calling TIAA at 800-842-2252 or may be accessed for free at: www.tiaa.org/public/prospectuses.

Portions of this statement provide information about specific transactions that have occurred during the quarter. Other portions of the statement provide information about the total number of units or shares held in your account, gains and losses during the quarter, account balances and other account related information. Each entity listed in this statement may contract with other entities for services related to the described activities. Annuity products are issued by TIAA (Teachers Insurance and Annuity Association), New York, NY.

Transaction information for TIAA fixed annuity contracts that are not securities is provided by TIAA as issuer.

Your right to direct investments or transfer funds may be subject to certain limitations and/or restrictions under your employer's plan, if applicable and the terms of any funding options. Contact your Benefits Manager or call TIAA at 800-842-2252 if you have questions.

Personalized Rate of Return is an estimate of the performance of the assets in your retirement portfolio maintained by TIAA during the period specified. The figure: (1) includes expenses, interest and dividend payments; (2) includes contributions and withdrawals, weighted by the number of days between the date of contribution or withdrawal and the end of the quarter; (3)

Information about your portfolio - continued

excludes the performance of products purchased through TIAA's brokerage window and retirement healthcare program; and (4) may be different from the return of the individual funds or other investment options included in the portfolio. If your retirement portfolio included cash outflows or inflows the figure may differ from your actual rate of return depending on market volatility following these cash flows. The Personalized Rate of Return is based on the Modified Dietz Method of evaluating performance. Past performance is not a guarantee of future results.

Retirement Income Projection Assumptions: Sample Lifetime Retirement Monthly Income at age 65 is not based upon your current asset allocation. It is based on your current end of quarter balance (excluding Minimum Distribution Option contracts and Transfer Payout Annuity contracts that are withdrawn in cash or transferred to other financial institutions) from your Portfolio Summary and does not consider assets outside those identified in this Quarterly Report. The Current EOQ Balance is projected to grow until retirement according to the following assumptions: the 12-month average of your total employer and personal contributions shown in the chart, each projected to grow 3% annually reflecting assumed inflation increases, as well as a non-guaranteed hypothetical annual asset growth rate of 6% until age 65. Accumulations in Interest Only contracts are assumed to remain at their current levels.

Sample Lifetime Retirement Monthly Income is based on using a single life annuity with a 10 year guarantee period starting at age 65. The amount of lifetime income reflects an annuity payout rate based upon an assumed interest rate of 4% and the mortality assumptions used in computing current total income under TIAA pension payout annuities. This projected income at retirement is discounted 3% annually to reflect the income amount in today's dollars. Your actual account performance will differ, and may be higher or lower. These charts are for informational and educational purposes only and do not constitute advice. Sample values shown are estimates and not guarantees and do not reflect federal/state taxes or investment fees and charges.

TIAA-CREF Individual & Institutional Services, LLC (Services) is a broker/dealer registered with the Securities and Exchange Commission (SEC) and must comply with SEC Net Capital Rule 15c3-1. At Dec 31, 2023, Services had net capital of \$89,159,000 which exceeded its required net capital of \$8,749,000.00 by \$80,410,000. Services' Audited Statement of Financial Condition as of Dec 31, 2023 can be obtained free of charge by visiting [TIAA.org](https://www.tiaa.org) and clicking the link at the bottom of the page or by calling 800-842-2252.

Federal & State Tax Withholding Information for Periodic Payments: The taxable portion of your periodic distribution will be subject to the federal default withholding rate of single with no allowances unless you make a customized withholding election (or you elect no withholding) on a federal Form W-4P Withholding Certificate for Periodic Pension or Annuity Payments. If state withholding is mandatory, TIAA will withhold at the rate required by your state. Please note, the state may allow you to elect not to have withholding applied, to choose additional withholding, or to specify the rate of withholding. Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. You are responsible for making estimated tax payments. If too much tax is withheld, you will generally be due a refund when you file your tax return. If your tax situation changes, or you chose not to have federal income tax withheld and you now want withholding, you should submit a new Form W-4P. You can make federal and state tax elections or obtain the necessary tax withholding forms by visiting [TIAA.org](https://www.tiaa.org). Your federal and state withholding elections for your periodic payments may be changed at any time and will remain in effect until revoked. For more information on federal and state tax withholding, go to [TIAA.org/public/tax-withholding](https://www.tiaa.org/public/tax-withholding). Call TIAA if you have any questions at 800-842-2252.

The minimum guaranteed annual interest rate for TIAA Traditional in IRA contracts issued prior to 10/11/2010, most Retirement Annuity, Group Retirement Annuity, Supplemental Retirement Annuity and Group Supplemental Retirement Annuity contracts is 3%.

The minimum guaranteed annual interest rate for TIAA Traditional in most IRA contracts* issued on or after 10/11/2010 and in all Retirement Choice, Retirement Choice Plus and TIAA Stable Return Annuity contracts ranges from 1% to 3%. The current minimum rate for Retirement Choice contracts is 3.00%, is effective through December 31, 2024 and continues to be guaranteed for contributions and transfers made in 2024 through December 31, 2033. The current minimum rate for most IRA contracts* issued on or after 10/11/2010 and in all Retirement Choice Plus and TIAA Stable Return Annuity contracts is 2.75% and is guaranteed through February 28, 2025.

*All IRA Minimum Distribution Option contracts and IRA contracts issued as a result of a divorce settlement have the same guarantee and rate as the originating contract.

Effective Date: The date as of which the contribution unit/share price, transfer or payment began or ceased participating in the investment results of the investment option or account.

Information about your portfolio - continued

Processing Date: The date on which the transaction (contribution, transfer or payment) is processed by TIAA. We will furnish you, upon written request, the time when the transaction took place. "Processed" means when amounts are credited (for purchase) or debited (for redemptions) to you. Any transactions processed after the close of this quarter will appear on your next quarterly statement.

Gain/Loss: The change in portfolio balances due to : (i) Unrealized Gains/Losses from investment holdings (including variable annuity accounts) after expenses are deducted, (ii) Other Gains/Losses and (iii) TIAA Interest. Only Other Gains/Losses are shown in the Transaction Detail sections of this statement.

Portfolio Summary: A high-level overview that totals all your retirement and savings assets together and shows you how this value changed from the beginning Jan 01, 2024, and from the beginning of the year to, Mar 31, 2024

Asset Allocation: A breakdown of how your total retirement portfolio is allocated across six major asset classes - equities, fixed income, real estate, multi-asset, money market and guaranteed. For the illustrative pie chart asset class percentages may be rounded to the nearest full number percentage.

TIAA Plan Servicing Fee: A fee paid to TIAA for the costs of recordkeeping, administrative, compliance and participant services that TIAA performs on behalf of the plan sponsor.

