Syracuse University Retirement Plan Investment Options

CONSERVATIVE AGGRESSIVE

Categories to the left have potentially more inflation risk and less investment risk • Categories to the right have potentially less inflation risk and more investment risk

Guaranteed	Money Market	Fixed Income/ Bond Funds	Hybrid and Target Date Funds	Domestic Equity			Real Estate	International/ Global Equity
				Value	Blend	Growth		
TIAA Traditional*	CREF Money Market Account*	BlackRock High Yield Bond Fund	CREF Social Choice Account*	Delaware Small-Cap Value	CREF Stock Account*	Alliance Bernstein Discovery Growth	TIAA Real Estate Account*	American Funds EuroPacific Growth
TIAA Stable Value**		CREF Inflation-Linked Bond Account*	T. Rowe Price Target Date Funds	JP Morgan Equity Income	TIAA-CREF Small-Cap Equity	T. Rowe Price Blue Chip Growth	TIAA Real Estate Securities Fund*+	Vanguard Total International Stock Index
		PIMCO Total Return		Victory Established Value	Vanguard Extended Market Index			
		Vanguard Total Bond Market Index			Vanguard Institutional Index			

Syracuse University's retirement plan investment options are subject to change. For more information and a complete list of investment options available, please visit tiaa.org/syr.

Every effort has been made to ensure that the information contained within this document is accurate. However, benefits are governed by legal documents (which, in certain circumstances, may include insurance contracts). If there is any difference between the information in this document and the official documents, the official documents will control. As is the case with all of Syracuse University's employee benefit plans, the University reserves the right to modify or terminate these benefits at any time.

^{*}Any guarantees under annuities issued by Teachers Insurance Annuity Association of America ("TIAA") are subject to its claims-paying ability. TIAA Traditional is a guaranteed insurance contract and not an investment for federal securities law purposes. Payments under CREF and the TIAA Real Estate Account are variable and will rise or fall based on investment performance. The TIAA Real Estate Account is a portfolio that has a direct investment exposure to commercial real estate. Returns are derived from properties appreciating in value and rental income and will generally be more fixed income-like.

 $^{^{**}}$ The TIAA Stable fund is only available for the Syracuse Noncontributory Retirement Plan (101201).

^{*+}The TIAA-CREF Real Estate Securities Fund is a mutual fund which invests primarily in real estate investment trusts (REITs). The volatility of this fund is equity-like and therefore significantly higher than the TIAA Real Estate Account.