ERISA 404 retirement plan and investment information

As of 10/21/2025

The Frontdoor, Inc. 401(k) Plan (the Plan) offered by FRONTDOOR, INC has fees associated with the services and resources provided by the Plan. This notice contains information about the fees, expenses, investment options and restrictions for the Plan. Log on to **principal.com** or call us at 800.547.7754 to make changes to your account or request additional information.

The **Plan Fiduciary** is the individual(s) who has authority over the operation and administration of the Plan and its retirement funds. The Plan Fiduciary is typically your employer, and may also be called the Plan Sponsor. The Plan Fiduciary makes certain investment options available to you under the Plan. To help you make informed investment choices and for more information about the investment options (including investment objectives, performance and fees) available under the Plan, please review the attached Investment Option Summary or visit **principal.com**. You are responsible for directing the retirement funds to the options available in the Plan and can make changes to your mix by logging into your account at **principal.com**.

The **Plan Administrator**, who is also a Plan Fiduciary, has the authority over the operation and administration of the Plan. If you have questions about the investment options available under the Plan or would like paper copies of additional investment information, you can obtain this information on **principal.com** or by contacting the Plan Administrator:

FRONTDOOR, INC.
3400 PLAYERS CLUB PKWY STE 300
MEMPHIS, TN 38125
901-422-9304

The following information is available upon request from the Plan Administrator (at no charge):

- Copies of prospectuses (or any short-form or summary prospectuses) for applicable investment options
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options
- A statement of the value of a share or unit of each designated investment option and the date of the valuation
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each asset (or the proportion of the investment which it comprises)
- The following information about each investment option (including fixed-return investment options) available under the Plan: issuer name, investment objective, principal strategies and risks, turnover rate, performance, and fee and expense information
- To the extent a group annuity contract under the Plan permits you to select an annuity guaranteed by an insurance company, a statement that the guarantee provided by the insurance company is subject to its long-term financial strength and claims-paying ability
- A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights can be found in the relevant Plan document or trustee powers section of the trust agreement

ERISA Section 404(c) — The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. FRONTDOOR, INC has chosen to qualify the Plan as an ERISA 404(c) plan and intends to comply by providing information for you to make educated investment decisions. Additionally, you may direct the investment of individual retirement accounts, choose from at least three diverse investment options, and change investment choices at least quarterly.

This means the Plan Fiduciary should not be liable for any investment losses that result from a participant's investment control.

Directing or transferring investment options — Certain investment options may have restrictions. See the Investment Option Summary for details. You can direct or transfer retirement funds between the different investment options at least quarterly, but the Plan may allow for more frequent transfers and changes. To update investment elections for your current balance or future contributions, log in to your account at **principal.com** or call us at 800.547.7754.

You may not direct contributions or investment transfers into Putnam Stable Value Fund (25).

To transfer retirement funds, log in to your account at **principal.com** or call us at 800.547.7754.

Fees and expenses+ — To cover items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services, the following annual Plan administrative expense(s) will be calculated and applied to your account balance each Frequency period.

A portion of the total investment expense of the Plan's investment options may contain revenue sharing which is used to pay Plan administrative expenses. Please refer to the enclosed Investment Option Summary to review information about revenue sharing (if applicable) included in the Total Investment Expense of each investment.

\+ If you have a balance in an investment that is excluded from the collection of expenses, we will collect the expense from the balances in other investments, beginning with the investment with the largest balance.

Annual Plan administrative expense	Frequency
$45.00 per active participant $45.00 per inactive participant	One twelfth is deducted monthly.

There may be additional Plan expenses during normal Plan operation for services such as legal, auditing, other service provider, consulting or investment advice. The Plan Fiduciary determines how these expenses are allocated at the time the expenses are paid. These expenses are typically allocated among participants based on participant account balance, but may be allocated by dividing the total expenses to be deducted by the total number of participants in the Plan. You can view the dollar amount of applicable expenses under your account at **principal.com** and on your statement.

Participant-level fees — Participant transaction fees will be charged to your account balance for the services you choose to use. Participant transaction fees for the Plan include:

- **Distribution fee:** $25.00
- **Loan setup fee:** $50.00
- **Fee for overnight mailing a check:** $20.00

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Investment Option Summary

As of 09/30/2025

This document provides important information to help you compare the investment options available to you under the retirement plan.

Investment results shown represent historical performance and do not guarantee future results. Investment returns and principal values fluctuate with changes in interest rates and other market conditions so the value, when redeemed, may be worth more or less than original costs. Current performance may be lower or higher than the performance data shown.

When you log into your account at **principal.com** and click on Investments > Investment Performance, you can find the following to review investment information.

- The most recent month end performance on an investment option.
- To view asset class descriptions, scroll below the list of available investment options, then click on "View detailed descriptions of all asset classes."
- To view the description of a benchmark for a specific investment, click on the investment name, then Investment Option Profile and scroll to the bottom of the page.

Additional information available online includes, if applicable, the name of the investment option's issuer; the investment option's objectives or goals; the investment option's principal strategies, including a general description of the types of assets held by the investment option; the portfolio turnover rate; and the investment option's performance data and fee and expense information and a glossary of terms to assist you in understanding the designated investment options.

In situations where the net and gross total investment expense figures are different, the mutual fund or the underlying fund in which a Separate Account invests has waived/capped a portion of its management fees through the date displayed in the waiver expiration date or contractual cap expiration date column. Differences may also be shown due to the fund family choosing to pay certain expenses that would normally be payable by the fund. Returns displayed are based on total investment expense net.

Total Investment Expense - Gross is the current maximum expense ratio, as a percentage of assets that can be applied to this investment option. This does not represent the recordkeeping or individual transactional fees that can be deducted from or reduce the earnings for an investment under your account. However, it does include operating expenses, management fees, including 12b-1 fees, and administrative fees.

Total Investment Expense - Net; you will be responsible for this expense and it will be automatically taken prior to calculating performance. Total Investment Expense -Net is the Total Investment Expense - Gross expense ratio less any fee waivers, reimbursements or caps, if applicable. The expenses ratio, as a percentage of net assets, includes operating expenses, management fees, including 12b-1 fees, and administrative fees.

Expense Waiver/Contractual Cap - When gross and net expense ratios differ, the investment adviser may have agreed to waive certain expenses that would normally be payable by the fund or contractually agreed to limit the investment option's expenses.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

Asset Class: **Short-Term Fixed Income**	Investment Category: **Stable Value**				Inv Manager or Sub-Advisor: **Putnam Investment Mgmt Co.**			
Investment Name: **Putnam Stable Value Fund (25) ##, 1**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.99	**2.86**	**3.82**	**3.57**	**3.05**	**2.58**	**4.05**	**2/1991**
Benchmark: **USTREAS T-Bill Constant Maturity Rate 3 year Index**	1.12	4.78	3.84	4.81	0.96	1.48	-	-

Description: The fund invests in high-quality guaranteed investment contracts (GICs) and similar contracts issued by insurance companies, banks and other financial institutions. The fund also invests up to 75% of its assets in security-backed investment contracts (SBICs), including separate account products of insurance companies. The fund invests at least 5% of its assets in high-quality money market instruments, cash, cash equivalents and stable value funds (including fixed income funds underlying SBICs) with investment policies and other provisions similar to those of the fund, and may invest without limit in these investments. To earn additional income, the fund (or another stable value fund in which it invests) may lend securities to other financial institutions on a collateralized basis. Any income will be net of fees. Securities lending is subject to certain risks.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.37/$3.70	0.37	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 06/30/2025	Other	Cash
	92.37	7.63

Asset Class: **Short-Term Fixed Income**	Investment Category: **Stable Value**				Inv Manager or Sub-Advisor: **T. Rowe Price Associates, Inc.**			
Investment Name: **T. Rowe Price Stable Value Class A ##**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.70	**2.02**	**2.74**	**2.56**	**2.23**	**2.11**	**4.32**	**9/1988**
Benchmark: **USTREAS T-Bill Constant Maturity Rate 3 year Index**	1.12	4.78	3.84	4.81	0.96	1.48	-	-

Description: The Trust seeks to maximize current income and maintain principal stability of $1.00 per unit by investing primarily in a diversified portfolio of guaranteed investment contracts ("GICs"), bank investment contracts ("BICs"), synthetic investment contracts ("SICs"), and/or separate account contracts ("SACs"). GICs, BICs, SICs, and SACs are types of investment contracts that are designed to provide stability and a competitive yield.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.30/$3.00	0.30	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 06/30/2025	Other
	100.00

Asset Class: **Fixed Income**	Investment Category: **Intermediate Core Bond**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Total Bond Market Index Admiral Fund **, 3, 15**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	1.93	**6.10**	**2.88**	**4.90**	**-0.48**	**1.82**	**3.38**	**11/2001**
Benchmark: **Bloomberg US Aggregate Bond Index**	2.03	6.13	2.88	4.93	-0.45	1.84	-	-

Description: The investment seeks to track the performance of the Bloomberg U.S. Aggregate Float Adjusted Index. This index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.04/$0.40	0.04	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	Non-U.S. Bonds	Cash	Conver-tibles
	91.59	7.09	1.31	0.01

Asset Class: **Fixed Income**	Investment Category: **Intermediate Core-Plus Bond**	Inv Manager or Sub-Advisor: **Robert W. Baird & Co. Inc**

Investment Name: **Baird Core Plus Bond I Fund ##, 8, 15**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	2.15	**6.29**	**3.46**	**6.10**	**0.38**	**2.67**	**4.81**	**9/2000**
Benchmark: **Bloomberg US Universal Index**	2.13	6.31	3.40	5.60	0.08	2.26	-	-

Description: The investment seeks an annual rate of total return, before fund expenses, greater than the annual rate of total return of the Bloomberg U.S. Universal Index. The fund normally invests at least 80% of its net assets in the following types of U.S. dollar-denominated debt obligations: U.S. government and other public-sector entities; asset-backed and mortgage-backed obligations of U.S. and foreign issuers; corporate debt of U.S. and foreign issuers. It invests primarily in investment-grade debt obligations, but may invest up to 20% of its net assets in non-investment grade debt obligations (sometimes referred to as "high yield" or "junk" bonds).

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.30/$3.00	0.30	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	Non-U.S. Bonds	Cash	Conver-tibles
	80.07	17.49	2.42	0.02

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Moderately Conservative Alloc**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen TIAA Lifecycle Index Retirement Income Class R ##, 1, 8, 10, 11, 12, 13**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.15	**11.05**	**9.03**	**11.92**	**-**	**-**	**4.76**	**12/2020**
Benchmark: **Morningstar Moderately Conservative Target Risk Index**	3.72	10.99	7.97	11.47	5.15	6.06	-	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other
	55.38	25.83	14.08	3.80	0.88	0.03

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2000-2010**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen Lifecycle Index 2010 R6 Fund 5, 8, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	3.76	**10.20**	**8.17**	**11.33**	**5.44**	**6.31**	**6.56**	**9/2009**
Benchmark: **Morningstar Lifetime Moderate 2010 Index**	3.74	10.18	8.26	11.17	5.32	6.03	-	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other Nuveen mutual funds and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.22/$2.20	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Conver-tibles
	60.47	22.59	11.95	4.20	0.76	0.02	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2000-2010**					Inv Manager or Sub-Advisor: **Nuveen Asset Management**		
Investment Name: **Nuveen TIAA Lifecycle Index 2010 Class R ##, 1, 5, 8, 10, 11, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	3.82	**10.24**	**8.24**	**11.29**	**-**	**-**	**4.06**	**4/2021**
Benchmark: **Morningstar Lifetime Moderate 2010 Index**	3.74	10.18	8.26	11.17	5.32	6.03	2.14	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other
	59.94	22.58	12.30	4.27	0.87	0.02

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2015**					Inv Manager or Sub-Advisor: **Nuveen Asset Management**		
Investment Name: **Nuveen Lifecycle Index 2015 R6 Fund 5, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.14	**10.94**	**8.91**	**12.27**	**6.05**	**6.83**	**7.04**	**9/2009**
Benchmark: **Morningstar Lifetime Moderate 2015 Index**	3.92	10.53	8.34	11.56	5.26	6.26	-	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other Nuveen mutual funds and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.21/$2.10	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Pre-ferred	Conver-tibles
	55.94	25.78	13.64	3.74	0.87	0.03	0.01	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2015**					Inv Manager or Sub-Advisor: **Nuveen Asset Management**		
Investment Name: **Nuveen TIAA Lifecycle Index 2015 Class R ##, 1, 5, 8, 10, 11, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.12	**10.96**	**8.86**	**12.18**	**-**	**-**	**5.03**	**12/2020**
Benchmark: **Morningstar Lifetime Moderate 2015 Index**	3.92	10.53	8.34	11.56	5.26	6.26	2.44	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other
	55.43	25.77	14.04	3.81	0.93	0.03

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2020**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen Lifecycle Index 2020 R6 Fund** [5, 8, 12, 13, 14]	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.42	**11.62**	**9.51**	**13.14**	**6.64**	**7.40**	**7.58**	**9/2009**
Benchmark: **Morningstar Lifetime Moderate 2020 Index**	4.17	11.05	8.65	12.20	5.52	6.65	-	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other Nuveen mutual funds and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.19/$1.90	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Pre-ferred	Conver-tibles
	51.24	29.01	15.35	3.47	0.88	0.03	0.01	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2020**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen TIAA Lifecycle Index 2020 Class R** [##, 1, 5, 8, 10, 11, 12, 13, 14]	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.35	**11.54**	**9.47**	**13.06**	**-**	**-**	**5.54**	**12/2020**
Benchmark: **Morningstar Lifetime Moderate 2020 Index**	4.17	11.05	8.65	12.20	5.52	6.65	2.46	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other
	50.83	29.03	15.81	3.55	0.74	0.03

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2025**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen Lifecycle Index 2025 R6 Fund** [5, 12, 13, 14]	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.67	**12.22**	**10.14**	**14.18**	**7.45**	**8.13**	**8.22**	**9/2009**
Benchmark: **Morningstar Lifetime Moderate 2025 Index**	4.50	11.72	9.16	13.09	6.11	7.23	-	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 51.60% of the fund's assets to equity underlying funds and 48.40% of its assets to fixed-income underlying funds.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.18/$1.80	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Pre-ferred	Conver-tibles
	46.53	32.25	17.06	3.22	0.89	0.03	0.01	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2025**				Inv Manager or Sub-Advisor: **Nuveen Asset Management**			
Investment Name: **Nuveen TIAA Lifecycle Index 2025 Class R ##, 1, 5, 8, 10, 11, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.71	**12.29**	**10.16**	**14.19**	**-**	**-**	**6.20**	**12/2020**
Benchmark: **Morningstar Lifetime Moderate 2025 Index**	4.50	11.72	9.16	13.09	6.11	7.23	2.80	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other
	46.09	32.21	17.53	3.29	0.85	0.03

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2030**				Inv Manager or Sub-Advisor: **Nuveen Asset Management**			
Investment Name: **Nuveen Lifecycle Index 2030 R6 Fund 5, 8, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.15	**13.25**	**11.23**	**15.64**	**8.47**	**8.95**	**8.92**	**9/2009**
Benchmark: **Morningstar Lifetime Moderate 2030 Index**	4.92	12.59	9.97	14.35	7.17	8.02	-	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.18/$1.80	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Pre-ferred
	39.12	37.36	19.79	2.76	0.92	0.04	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2030**				Inv Manager or Sub-Advisor: **Nuveen Asset Management**			
Investment Name: **Nuveen TIAA Lifecycle Index 2030 Class R ##, 1, 5, 8, 10, 11, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.15	**13.39**	**11.30**	**15.65**	**-**	**-**	**7.09**	**12/2020**
Benchmark: **Morningstar Lifetime Moderate 2030 Index**	4.92	12.59	9.97	14.35	7.17	8.02	3.57	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other
	38.70	37.27	20.31	2.81	0.86	0.04

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2035**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen Lifecycle Index 2035 R6 Fund [5, 12, 13, 14]**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.63	**14.31**	**12.35**	**17.30**	**9.60**	**9.82**	**9.62**	**9/2009**
Benchmark: **Morningstar Lifetime Moderate 2035 Index**	5.49	13.77	11.23	16.06	8.71	8.95	-	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.17/$1.70	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Pre-ferred
	42.51	31.65	22.49	2.29	0.99	0.04	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2035**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen TIAA Lifecycle Index 2035 Class R [##, 1, 5, 8, 10, 11, 12, 13, 14]**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.53	**14.52**	**12.48**	**17.30**	**-**	**-**	**8.07**	**12/2020**
Benchmark: **Morningstar Lifetime Moderate 2035 Index**	5.49	13.77	11.23	16.06	8.71	8.95	4.80	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other
	42.36	31.28	23.07	2.34	0.90	0.04

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2040**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen Lifecycle Index 2040 R6 Fund [5, 8, 12, 13, 14]**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.33	**15.85**	**14.03**	**19.31**	**11.01**	**10.79**	**10.29**	**9/2009**
Benchmark: **Morningstar Lifetime Moderate 2040 Index**	6.14	15.12	12.74	17.88	10.28	9.79	-	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.17/$1.70	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other	Pre-ferred
	50.17	26.56	20.61	1.56	1.04	0.05	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2040**				Inv Manager or Sub-Advisor: **Nuveen Asset Management**			
Investment Name: **Nuveen TIAA Lifecycle Index 2040 Class R ##, 1, 5, 8, 10, 11, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.26	**15.76**	**13.86**	**19.21**	**-**	**-**	**9.25**	**12/2020**
Benchmark: **Morningstar Lifetime Moderate 2040 Index**	6.14	15.12	12.74	17.88	10.28	9.79	6.06	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other	Pre-ferred
	49.93	27.22	20.25	1.58	0.95	0.05	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2045**				Inv Manager or Sub-Advisor: **Nuveen Asset Management**			
Investment Name: **Nuveen Lifecycle Index 2045 R6 Fund 5, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.75	**16.84**	**15.17**	**20.59**	**12.04**	**11.42**	**10.68**	**9/2009**
Benchmark: **Morningstar Lifetime Moderate 2045 Index**	6.69	16.30	14.06	19.29	11.40	10.32	-	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.17/$1.70	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred
	55.37	29.32	13.15	1.09	1.00	0.06	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2045**				Inv Manager or Sub-Advisor: **Nuveen Asset Management**			
Investment Name: **Nuveen TIAA Lifecycle Index 2045 Class R ##, 1, 5, 8, 10, 11, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.71	**16.74**	**15.05**	**20.53**	**-**	**-**	**10.16**	**12/2020**
Benchmark: **Morningstar Lifetime Moderate 2045 Index**	6.69	16.30	14.06	19.29	11.40	10.32	6.93	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other	Pre-ferred
	55.09	30.02	12.89	1.01	0.93	0.06	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2050**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen Lifecycle Index 2050 R6 Fund** [5, 8, 12, 13, 14]	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	7.01	**17.37**	**15.79**	**21.20**	**12.41**	**11.65**	**10.82**	**9/2009**
Benchmark: **Morningstar Lifetime Moderate 2050 Index**	7.03	17.04	14.83	19.99	11.90	10.52	-	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.18/$1.80	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred
	58.00	30.70	9.39	1.13	0.71	0.06	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2050**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen TIAA Lifecycle Index 2050 Class R** [##, 1, 5, 8, 10, 11, 12, 13, 14]	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.95	**17.37**	**15.69**	**21.12**	**-**	**-**	**10.52**	**12/2020**
Benchmark: **Morningstar Lifetime Moderate 2050 Index**	7.03	17.04	14.83	19.99	11.90	10.52	7.26	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred
	57.56	31.37	9.16	1.12	0.72	0.06	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2055**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen Lifecycle Index 2055 R6 Fund** [5, 12, 13, 14]	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	7.08	**17.54**	**15.96**	**21.44**	**12.58**	**11.77**	**10.18**	**4/2011**
Benchmark: **Morningstar Lifetime Moderate 2055 Index**	7.16	17.37	15.07	20.15	11.99	10.54	-	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.18/$1.80	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred
	58.84	31.16	8.18	1.13	0.62	0.06	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2055**				Inv Manager or Sub-Advisor: **Nuveen Asset Management**			
Investment Name: **Nuveen TIAA Lifecycle Index 2055 Class R ##, 1, 5, 8, 10, 11, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	7.04	**17.49**	**15.89**	**21.39**	**-**	**-**	**10.67**	**12/2020**
Benchmark: **Morningstar Lifetime Moderate 2055 Index**	7.16	17.37	15.07	20.15	11.99	10.54	7.25	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred
	58.38	31.88	7.98	1.07	0.62	0.06	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2060**				Inv Manager or Sub-Advisor: **Nuveen Asset Management**			
Investment Name: **Nuveen Lifecycle Index 2060 R6 Fund 5, 8, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	7.13	**17.64**	**16.11**	**21.64**	**12.75**	**11.90**	**10.39**	**9/2014**
Benchmark: **Morningstar Lifetime Moderate 2060 Index**	7.19	17.53	15.08	20.14	11.95	10.48	-	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.19/$1.90	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred
	59.61	31.58	7.03	1.16	0.53	0.06	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2060**				Inv Manager or Sub-Advisor: **Nuveen Asset Management**			
Investment Name: **Nuveen TIAA Lifecycle Index 2060 Class R ##, 1, 5, 8, 10, 11, 12, 13, 14**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	7.12	**17.66**	**16.10**	**21.65**	**-**	**-**	**10.00**	**12/2020**
Benchmark: **Morningstar Lifetime Moderate 2060 Index**	7.19	17.53	15.08	20.14	11.95	10.48	6.82	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred
	59.19	32.26	6.85	1.10	0.54	0.06	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2065+**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen Lifecycle Index 2065 R6 Fund** [5, 8, 12, 13, 14]	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	7.18	**17.76**	**16.25**	**21.87**	**12.96**	**-**	**12.96**	**9/2020**
Benchmark: **Morningstar Lifetime Moderate 2060 Index**	7.19	17.53	15.08	20.14	11.95	10.48	9.94	-

Description: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.26/$2.60	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred
	60.37	31.96	5.89	1.26	0.44	0.06	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2065+**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen TIAA Lifecycle Index 2065 Class R** [##, 1, 5, 8, 10, 11, 12, 13, 14]	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	7.17	**17.85**	**16.32**	**21.85**	**-**	**-**	**9.82**	**3/2021**
Benchmark: **Morningstar Lifetime Moderate 2060 Index**	7.19	17.53	15.08	20.14	11.95	10.48	5.53	-

Description: The investment objective of the Nuveen TIAA Lifecycle Index Series, consisting of 12 target retirement date funds and one retirement income fund, is to seek high total return over time through a combination of capital appreciation and income. Each collective trust fund in the series seeks to deliver competitive, risk-adjusted returns by primarily investing in passive strategies in each underlying asset class.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred
	59.91	32.71	5.70	1.17	0.45	0.06	0.01

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Global Moderately Cons Alloc**	Inv Manager or Sub-Advisor: **Nuveen Asset Management**

Investment Name: **Nuveen Lifecycle Index Retirement Income R6 Fund** [4, 5, 14]	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.09	**10.97**	**8.85**	**11.99**	**5.75**	**6.36**	**6.39**	**9/2009**
Benchmark: **Morningstar Moderately Conservative Target Risk Index**	3.72	10.99	7.97	11.47	5.15	6.06	-	-

Description: The investment seeks high total return over time primarily through income, with a secondary emphasis on capital appreciation. The fund is a "fund of funds" that invests in Class W shares of other Nuveen mutual funds and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 40% of the fund's assets to equity underlying funds and 60% of its assets to fixed-income underlying funds.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.22/$2.20	0.10	-	0.00	-	N/A	09/30/2025

Composition (% of Assets) as of 08/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Pre-ferred	Conver-tibles
	55.72	25.83	13.69	3.72	1.00	0.03	0.01	0.01

Asset Class: **Large U.S. Equity**	Investment Category: **Large Value**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Value Index Admiral Fund **, 3, 6**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.04	**11.97**	**9.16**	**17.61**	**15.01**	**12.09**	**7.78**	**11/2000**
Benchmark: **Russell 1000 Value Index**	5.33	11.65	9.44	16.96	13.88	10.72	-	-

Description: The investment seeks to track the performance of the CRSP US Large Cap Value Index that measures the investment return of large-capitalization value stocks. The manager employs an indexing investment approach designed to track the performance of the index, a broadly diversified index predominantly made up of value stocks of large U.S. companies. The manager attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.05/$0.50	0.05	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	99.06	0.63	0.31

Asset Class: **Large U.S. Equity**	Investment Category: **Large Value**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Value Index Institutional Fund **, 3, 6, 7**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.03	**11.98**	**9.15**	**17.62**	**15.02**	**12.10**	**7.72**	**7/1998**
Benchmark: **Russell 1000 Value Index**	5.33	11.65	9.44	16.96	13.88	10.72	-	-

Description: The investment seeks to track the performance of the CRSP US Large Cap Value Index that measures the investment return of large-capitalization value stocks. The manager employs an indexing investment approach designed to track the performance of the index, a broadly diversified index predominantly made up of value stocks of large U.S. companies. The manager attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.04/$0.40	0.04	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	99.06	0.63	0.31

Asset Class: **Large U.S. Equity**	Investment Category: **Large Blend**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Institutional Index Institutional Fund **, 3, 6, 9**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	8.12	**14.80**	**17.56**	**24.89**	**16.43**	**15.27**	**10.90**	**7/1990**
Benchmark: **Morningstar US Large-Mid Cap Index**	8.10	14.97	18.10	25.05	16.00	15.10	-	-

Description: The investment seeks to track the performance of the S&P 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the S&P 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. It is non-diversified.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.04/$0.40	0.04	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	99.55	0.44	0.01

Asset Class: **Large U.S. Equity**	Investment Category: **Large Blend**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard 500 Index Admiral Fund **, 3, 6**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	8.11	**14.80**	**17.55**	**24.88**	**16.42**	**15.26**	**8.63**	**11/2000**
Benchmark: **Morningstar US Large-Mid Cap Index**	8.10	14.97	18.10	25.05	16.00	15.10	-	-
Benchmark: **Standard & Poor's 500 Index TR**	8.12	14.83	17.60	24.94	16.47	15.30	-	-

Description: The investment seeks to track the performance of the Standard & Poor's 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.04/$0.40	0.04	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	99.38	0.44	0.17

Asset Class: **Large U.S. Equity**	Investment Category: **Large Growth**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Growth Index Admiral Fund **, 3, 6**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	9.56	**17.36**	**25.53**	**31.65**	**16.72**	**17.97**	**9.54**	**11/2000**
Benchmark: **Russell 1000 Growth Index**	10.51	17.24	25.53	31.61	17.58	18.83	-	-

Description: The investment seeks to track the performance of the CRSP US Large Cap Growth Index that measures the investment return of large-capitalization growth stocks. The fund employs an indexing investment approach designed to track the performance of the index, a broadly diversified index predominantly made up of growth stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.05/$0.50	0.05	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	99.74	0.16	0.09

Asset Class: **Large U.S. Equity**	Investment Category: **Large Growth**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Growth Index Institutional Fund **, 3, 6, 7**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	9.57	**17.37**	**25.54**	**31.66**	**16.74**	**17.99**	**9.74**	**5/1998**
Benchmark: **Russell 1000 Growth Index**	10.51	17.24	25.53	31.61	17.58	18.83	-	-

Description: The investment seeks to track the performance of the CRSP US Large Cap Growth Index that measures the investment return of large-capitalization growth stocks. The fund employs an indexing investment approach designed to track the performance of the index, a broadly diversified index predominantly made up of growth stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.04/$0.40	0.04	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	99.74	0.16	0.09

Asset Class: **Small/Mid U.S. Equity**	Investment Category: **Mid Cap Value**	Inv Manager or Sub-Advisor: **Transamerica**

Investment Name: **Transamerica Small Mid Cap Value R6 Fund ##, 2, 7**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.54	**7.50**	**6.06**	**13.26**	**14.17**	**10.16**	**8.52**	**5/2015**
Benchmark: **Russell Midcap Value Index**	6.18	9.50	7.58	15.51	13.66	9.96	-	-

Description: The investment seeks maximum total return. The fund normally invests at least 80% of its net assets (plus the amount of borrowings, if any, for investment purposes) in small- and mid-cap equity securities (U.S. equity securities, ADRs and foreign securities trading on U.S. markets). In the small-cap sleeve, the sub-adviser generally will invest in common stocks of companies with small capitalizations that are attractively valued and possess low price cash flow ratios or, in the case of certain financial stocks, low price/earnings ratios and/or low price/book ratios. The fund may invest up to 10% of its total assets in the securities of foreign issuers.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.80/$8.00	0.80	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Cash	Non-U.S. Stocks
	93.92	3.11	2.97

Asset Class: **Small/Mid U.S. Equity**	Investment Category: **Mid Cap Blend**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Mid Cap Index Admiral Fund **, 2, 3**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.25	**12.60**	**13.10**	**17.93**	**12.44**	**11.38**	**10.28**	**11/2001**
Benchmark: **Morningstar US Mid Cap Index**	4.68	10.13	10.84	17.35	12.77	11.95	-	-

Description: The investment seeks to track the performance of the CRSP US Mid Cap Index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.05/$0.50	0.05	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	98.83	0.98	0.20

Asset Class: **Small/Mid U.S. Equity**	Investment Category: **Small Blend**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Small Cap Index Admiral Fund **, 2, 3, 7**	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	7.57	**6.89**	**8.67**	**15.94**	**12.21**	**10.57**	**9.23**	**11/2000**
Benchmark: **Morningstar US Small Cap Index**	7.99	8.80	9.15	16.26	12.25	9.74	-	-

Description: The investment seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks. The fund advisor employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.05/$0.50	0.05	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	97.10	1.74	1.17

Asset Class: **Small/Mid U.S. Equity**	Investment Category: **Small Growth**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Explorer Admiral Fund** **, 2, 7	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.61	**5.27**	**4.81**	**14.19**	**9.55**	**11.63**	**9.48**	**11/2001**
Benchmark: **Russell 2000 Growth Index**	12.19	11.65	13.56	16.68	8.41	9.91	-	-

Description: The investment seeks to provide long-term capital appreciation. The fund invests mainly in the stocks of small and mid-size companies, choosing stocks considered by the fund's advisors to have superior growth potential. These companies often provide little or no dividend income. The fund uses multiple investment advisors. Each advisor independently selects and maintains a portfolio of common stocks for the fund.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.33/$3.30	0.33	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 06/30/2025	U.S. Stocks	Cash	Non-U.S. Stocks
	96.44	2.02	1.53

Asset Class: **Global/International Equity**	Investment Category: **Foreign Large Blend**	Inv Manager or Sub-Advisor: **Dimensional Fund Advisors**

Investment Name: **DFA Large Cap International I Fund** [4]	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.72	**27.08**	**17.39**	**22.44**	**12.24**	**8.79**	**6.31**	**7/1991**
Benchmark: **MSCI ACWI Ex USA Index**	6.89	26.02	16.45	20.67	10.26	8.23	-	-

Description: The investment seeks long-term capital appreciation. The Portfolio will invest at least 80% of its net assets in securities of large cap companies in the particular markets in which the Portfolio invests. The Advisor determines the minimum market capitalization of a large company with respect to each country or region in which the Portfolio invests. It also may purchase or sell futures contracts and options on futures contracts for foreign or U.S. equity securities and indices, to increase or decrease equity market exposure based on actual or expected cash inflows to or outflows from the Portfolio.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.17/$1.70	0.17	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2025	Non-U.S. Stocks	U.S. Stocks	Cash	Pre-ferred
	97.12	1.83	1.02	0.02

Asset Class: **Global/International Equity**	Investment Category: **Foreign Large Blend**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Total International Stock Index Admiral Fund** **, 3, 4, 7	Average Annual Total Return as of 09/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	6.96	**26.48**	**17.10**	**20.77**	**10.38**	**8.32**	**6.30**	**11/2010**
Benchmark: **MSCI ACWI Ex USA Index**	6.89	26.02	16.45	20.67	10.26	8.23	-	-

Description: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The manager employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The fund invests all, or substantially all, of its assets in the common stocks included in its target index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.09/$0.90	0.09	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2025	Non-U.S. Stocks	Cash	U.S. Stocks	Other	Pre-ferred
	96.94	2.09	0.80	0.16	0.01

Important Information

Since inception benchmark returns are displayed on the Investment Option Summary for investments that are less than 10 years old. The benchmark reflecting the Since Inception return is the Morningstar Category index. For some Sub-Advised investment options, two benchmarks will be displayed on the Investment Option Summary and the secondary index reflecting the Since Inception Return is the Morningstar Category index.

Carefully consider the Fund's objectives, risks, charges, and expenses. Contact your financial professional or visit principal.com for a prospectus, or summary prospectus if available, containing this and other information. Please read it carefully before investing. For information on this or other investment options, visit principal.com, or call 800-547-7754.

A mutual fund's share price and investment return will vary with market conditions, and the principal value of an investment when you sell your shares may be more or less than the original cost.

Returns shown for periods of less than one year are not annualized. All returns displayed here are after Total Investment Expense of the investment option.

Investment and Insurance products are:
*** Not insured by the FDIC or Any Federal Government Agency**
*** Not a Deposit or Other Obligation of, or Guaranteed by Credit Union or Bank**
*** Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

For a Mutual Fund investment option, Total Investment Expense gross equals the sum of (a) the total fund operating expenses plus (b) if the mutual fund invests in other mutual funds, the weighted-average management fee of those other mutual funds, as listed in the most recent prospectus. The actual Total Investment Expense may change if the mutual fund investment option's allocation of assets to other mutual funds changes.

Any operating expenses of a mutual fund or underlying mutual fund that are part of net Total Investment Expense are obtained from the mutual fund's most recent prospectus. The operating expenses shown as part of net Total Investment Expense include voluntary expense limits and fee credit.

Principal® charges the investment provider an annual Principal® Platform Connectivity Program (Program) fee of $1,000 for those investment option(s) with this designation. This Program fee helps to pay for a number of expenses incurred in connection with maintaining and adding investments to its platform, including but not limited to, expenses for IT systems, IT employees and required legal and compliance services. The investment provider will pay the Program fee for these investment options.

** If an investment provider chooses not to participate in the Principal® Platform Connectivity Program (Program), your Plan may be charged an annual Program fee of $1,000 to be included as part of your Principal® recordkeeping fee. This Program fee helps to pay for a number of expenses incurred in connection with maintaining and adding investment options to our platform, including but not limited to, expenses for IT systems and staffing needs and required legal and compliance services. The appropriate plan fiduciary may remove the investment option(s) associated with the Program fee, at any time, by contacting Principal with the investment option change. Changes related to the plan's investment options could change overall plan fees.

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Investing involves risk, including possible loss of principal.

* The Year-to-Date Change represents an unannualized rate of return (change in value) since the start of the year. All returns shown here are after the Total Investment Expense of the investment option.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

In situations where the net and gross fund expense figures are different, the investment manager has contractually agreed to limit the investment option's expense. Differences may also be shown due to the investment manager choosing to pay certain expenses that would normally be payable by the fund. The gross fund expense figure does not reflect any waivers or caps on the fund. Performance when shown reflects the application of net expenses of the fund.

About Target Date investment options:
Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Neither asset allocation nor diversification can assure a profit or protect against a loss in down markets. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

Various mutual funds may have different types of fees disclosed in their prospectus, including sales loads (sales charge), exchange fees, account fees and purchase fees. The mutual funds made available by Principal Life Insurance Company for retirement plans through the Mutual Fund Network typically have many of these fees waived. Please review the Prospectus of the particular mutual fund, including the Statement of Additional Information, for a full understanding of the fees imposed by that mutual fund. Be sure to pay attention to the specific share class made available under the retirement plan because different share classes may have vastly different fee structures and schedules.

Several investment companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, log into your account and visit us at at principal.com.

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Returns represent past performance and do not guarantee future results. Share price, principal value, and return will vary and you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For more performance information, including the most recent month-end performance, visit principal.com.

[1] Total Investment Expense Net and Total Expense Gross is obtained from Morningstar or directly from the Trust Company and rounded to the nearest one hundredth. For additional information, please contact the plan sponsor or trustee of the Collective Investment Trust (CIT).

[2] Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.

[3] Each index based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged results for the market segment the selected stocks or bonds represent. There is no assurance an index based investment option will match the performance of the index tracked.

[4] International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments. These risks are magnified in emerging markets.

[5] Selecting a target date fund series is also authorizing any additional vintage which is launched by the investment provider for the series, and included in their associated materials, to be added to the plan after proper notification.

[6] Investing involves risk, including possible loss of principal. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

[7] For investment options, returns for all time periods, except the Since Inception time frame, may include the historical performance of the oldest share class of the investment, adjusted to reflect a portion of the fees and expenses of this share class. Since Inception returns display the actual return of this share class and do not reflect the adjusted returns of the oldest share class. Please see the fund's prospectus or if CIT, the offering document for more information on specific expenses, and the investment options most recent shareholder report for actual date of first sale. For a CIT, you may need to contact the plan sponsor or plan advisor, if applicable. Expenses are deducted from income earned by the investment option. As a result, dividends and investment results will differ for each share class.

[8] Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.

[9] The total investment expense is 0.035%.

[10] Collective investment trusts (CITs) are available for investment only by eligible retirement plans and entities. Participation in CITs is generally governed by the terms of a Declaration of Trust and a Participation or Adoption Agreement, which is signed by the retirement plans fiduciary at the time the plan invests in the CITs. In addition, various other documents may contain important information about the CITs including Fund Descriptions, Statement of Characteristics or Investment Guidelines, and/or other fee or investment disclosure documents. All of these documents may contain important information about CIT fees, investment objectives, and risks and expenses of the underlying investments in the CITs and should be read carefully before investing. To obtain a copy, you will need to contact the plan sponsor or trustee of the CIT.

[11] Collective Investment Trusts (CITs) are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by any firm or their affiliates; and involve investment risks, including possible loss of principal invested. CITs are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 (the 1940 Act), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in CITs should be carefully considered. The CITs unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. CITs are not sold by prospectus and are not available for investment by the public; Fund prices are not quoted in newspapers.

[12] Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.

[13] Asset allocation does not guarantee a profit or protect against a loss. Investing in real estate, small-cap, international, and high-yield investment options involves additional risks.

[14] There is no guarantee that a target date investment will provide adequate income at or through retirement. A target date fund's (TDF) glidepath is typically set to align with a retirement age of 65, which maybe your plan's normal retirement date (NRD). If your plan's NRD/age is different, the plan may default you to a TDF based on the plans NRD/Age. Participants may choose a TDF that does not match the plan's intended retirement date but instead aligns more to their investment risk. Compare the different TDF's to see how the mix of investments shift based on the TDF glide path.

[15] Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.

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