

# YOUR INVESTMENT CHOICES

**FOR MORE INFORMATION:** For detailed descriptions and performance information for each of these accounts go to [www.tiaa-cref.org](http://www.tiaa-cref.org).

## GENERAL RISK BY ASSET CLASS

RISK				
LOWER				HIGHER
GUARANTEED	MONEY MARKET	FIXED INCOME	REAL ESTATE	EQUITIES

## RETIREMENT ACCOUNTS AND FUNDS

ASSET CLASS	TYPE	FUNDS/ACCOUNTS (FUND/ACCOUNT NUMBER)
<b>EQUITIES</b>	VARIABLE ANNUITY	CREF Equity Index Account (008) <sup>105</sup> CREF Global Equities Account (006) <sup>105</sup> CREF Growth Account (007) <sup>105</sup> CREF Stock Account (002) <sup>105</sup>
<b>REAL ESTATE</b>	VARIABLE ANNUITY	TIAA Real Estate Account (009) <sup>105</sup>
<b>FIXED INCOME</b>	VARIABLE ANNUITY	CREF Bond Market Account (005) <sup>105</sup> CREF Inflation-Linked Bond Account (010) <sup>105</sup>
<b>MONEY MARKET</b>	VARIABLE ANNUITY	CREF Money Market Account (003) <sup>78, 105</sup>
<b>GUARANTEED</b>	GUARANTEED ANNUITY	TIAA Traditional Account (001) <sup>105</sup>
<b>MULTI-ASSET</b>	VARIABLE ANNUITY	CREF Social Choice Account (004) <sup>105</sup>

**78 An investment in the CREF Money Market Account is not a deposit of any bank and is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other U.S. government agency.**

<sup>105</sup> Annuities are designed for retirement savings or for other long-term goals. They offer several payment options, including life-time income. Payments from TIAA and CREF variable annuities are not guaranteed, and the payment amounts will rise or fall depending on investment returns.

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For more information about associated investment risks, see the GLOSSARY OF TYPES OF RISK following the account and fund descriptions.

A **guaranteed annuity** is backed by an insurance company's claims-paying ability, and guarantees principal and a specified minimum interest rate. It may also offer the opportunity for additional amounts in excess of the guaranteed rate.

A **variable annuity** is a contract that provides future payments, usually at retirement. Future payments depend on the performance of the portfolio's securities.

A **mutual fund** is a type of investment in which the money of many investors is pooled together to buy a portfolio of different securities. The fund is managed by professional(s) who invest in stocks, bonds, options, money market instruments or other securities.

An **expense ratio** is the amount that investors pay for management of a mutual fund or variable annuity. The amount is expressed as a percentage of the fund or account's average net assets.

There are inherent risks in investing in securities. Please be sure to read carefully the notes that appear at the end of this section for details about the securities listed here.

## FUND/ACCOUNT NAME

(FUND/ACCOUNT NUMBER)  
(MORNINGSTAR CATEGORY)

## EQUITIES

### CREF EQUITY INDEX ACCOUNT

(008)  
(LARGE BLEND)

The investment seeks long-term return. The fund attempts to track the U.S. stock market as a whole by investing substantially all of its assets in stocks included in the Russell 3000 index. It does not hold all 3000 of the stocks included in the index. Instead, it may use a sampling method to try to emulate the index's overall investment characteristics. This fund is subject to risks including: Market Risk, Company Risk (often called Financial Risk) and Index Risk. The gross expense ratio for this variable annuity account is 0.56%.<sup>25, 44, 90, 105, 121</sup>

### CREF GLOBAL EQUITIES ACCOUNT

(006)  
(WORLD STOCK)

The investment seeks long-term total return. The fund invests at least 80% of assets in equity securities of foreign and domestic companies. It may invest at least 40% of assets in foreign securities and at least 25% in domestic securities. The remaining 35% is distributed between foreign and domestic securities. This fund is subject to risks including: Market Risk, Company Risk (often called Financial Risk), Small-Cap Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.66%.<sup>25, 44, 90, 105, 121</sup>

### CREF GROWTH ACCOUNT

(007)  
(LARGE GROWTH)

The investment seeks total return. The account normally invests at least 80% of assets in common stocks and other equity securities. It invests primarily in large, well-known, established companies, particularly when we believe they have new or innovative products, services, or processes that enhance future earnings prospects. The fund may invest in smaller, less seasoned companies with growth potential as well as companies in new and emerging areas of the economy. It invests up to 20% of its assets in foreign securities. This fund is subject to risks including: Market Risk, Company Risk (often called Financial Risk), Growth Investing Risks, Large-Cap Risk, Reorganization Risk, Small-Cap Risk, Style Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.63%.<sup>25, 44, 90, 105, 121</sup>

### CREF STOCK ACCOUNT

(002)  
(LARGE BLEND)

The investment seeks long-term total return. The fund invests in foreign stocks and other equity securities. It also may invest in fixed-income securities and money market instruments traded on foreign exchanges, in other foreign securities markets or privately placed. The fund invests a portion of its foreign investments in emerging market securities and, to a lesser extent, foreign small-cap equities. It intends to transition weightings of its holdings to be approximately 70-75% domestic equities and 25-30% foreign equities, with approximately 5% of the Account comprised of emerging market investments. This fund is subject to risks including: Market Risk, Company Risk (often called Financial Risk), Small-Cap Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.62%.<sup>25, 44, 90, 105, 121</sup>

## REAL ESTATE

### TIAA REAL ESTATE ACCOUNT

(009)

The account seeks favorable long-term returns primarily through rental income and appreciation of real estate investments owned by the Account. The Account intends to invest between 70 percent to 85 percent of its assets directly in real estate or real estate-related investments. The account will invest the remaining portion of its assets in government and corporate debt securities, money market instruments and other cash equivalents, and, at times, stock of companies that do not primarily own or manage real estate. The annual estimated gross expense charge for this annuity is 0.84%.<sup>25, 33, 44, 90, 101, 105</sup>

## FIXED INCOME

### CREF BOND MARKET ACCOUNT

(005)

(INTERMEDIATE-TERM BOND)

The investment seeks high current income consistent with capital preservation. The account invests at least 80% of assets in a broad range of debt securities. It invests majority of the assets in U.S. Treasury and Agency securities, corporate bonds and mortgage-backed or other asset-backed securities. This fund is subject to risks including: Extension Risk, Illiquid Security Risk, Credit Risk (a type of Company Risk), Income Volatility Risk, Interest Rate Risk, Prepayment and Extension Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.58%.<sup>25, 44, 90, 105, 121</sup>

### CREF INFLATION-LINKED BOND ACCOUNT

(010)

(INFLATION-PROTECTED BOND)

The investment seeks a long-term rate of return that outpaces inflation. The fund invests at least 80% of assets in U.S. Treasury Inflation-Indexed Securities (TIPS). It can also invest in other inflation-indexed bonds issued or guaranteed by the U.S. government or its agencies, by corporations and other U.S. domiciled issuers as well as foreign governments. The fund may invest in money market instruments or other short-term securities. The gross expense ratio for this variable annuity account is 0.56%.<sup>25, 44, 90, 105</sup>

## MONEY MARKET

### CREF MONEY MARKET ACCOUNT

(003)

(MONEY MARKET-TAXABLE)

The investment seeks high current income consistent with maintaining liquidity and preserving capital. The fund invests at least 95% of assets in money market instruments that at the time of purchase are first tier securities. It may invest up to 5% of assets in second tier securities and up to 30% of assets in money market and debt instruments of foreign issuers denominated in U.S. dollars. The dollar-weighted average maturity of the fund will be less than 90 days. This fund is subject to risks including: Extension Risk, Credit Risk (a type of Company Risk), Income Volatility Risk, Interest Rate Risk, Prepayment and Extension Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.54%.<sup>25, 44, 78, 90, 105, 121</sup>

## GUARANTEED

### TIAA TRADITIONAL ACCOUNT

(001)

The TIAA Traditional Annuity guarantees principal and a specified interest rate (based on TIAA's claims paying ability). It also offers the potential for greater growth through additional amounts, which may be declared on a year-by-year basis by the TIAA Board of Trustees. If you have an RA contract, the TIAA annuity contract does not allow lump-sum cash withdrawals from the TIAA Traditional Annuity and transfers must be spread over a 10-year period. If you have a GRA contract, lump-sum withdrawals are available from the TIAA Traditional Annuity only within 120 days after termination of employment and are subject to a surrender charge. All other withdrawals and all transfers from TIAA Traditional to TIAA-CREF variable annuities or mutual funds must be spread over a 10-year period (five years for withdrawals after termination of employment).<sup>26, 90, 101, 105</sup>

## MULTI-ASSET

### CREF SOCIAL CHOICE ACCOUNT

(004)

(MODERATE ALLOCATION)

The investment seeks total return consistent with certain social criteria. The fund invests in a diversified portfolio of equity, debt, and money-market securities. It normally invests 60% of assets in equities and 40% in debt securities. The fund invests in companies included in the KLD Broad Market Social Index which is a subset of companies in the Russell 3000 index screened to eliminate companies that do not meet certain social criteria. This fund is subject to risks including: Market Risk, Company Risk (often called Financial Risk), Extension Risk, Credit Risk (a type of Company Risk), Income Volatility Risk, Interest Rate Risk, Prepayment and Extension Risk, Risk of Socially Screened Investing, Small-Cap Risk and Foreign Investment Risks. The gross expense ratio for this variable annuity account is 0.59%.<sup>25, 44, 90, 105, 121</sup>



Vanguard Current Plan Investments

Your Plan's Funds - National Bureau of Economic Research, INC. TAX-Deferred Annuity Plan

Average Annual Total Return \*\*

Your Plan offers the following diversified lineup of funds. Visit Vanguard.com to obtain prospectus. All investing is subject to risk

As of 10/31/2019

Fund name	Fund symbol/number	Expense ratio	SEC yield	Price and change as of			YTD returns as of					
				11/22/2019	Change(\$)	Change(%)	11/22/2019	1 Year	3 year	5 Year	10 Year	Since Inception
500 Index Fund Inv	VFINX / 0040	0.14%	1.82% 30 day B (10/31/2019)	\$287.82	\$0.63	0.22%	26.19%	14.19%	14.76%	10.63%	13.54%	11.03% (08/31/1976)
Balanced Index Fund Inv	VBINX / 0002	0.18%	1.85% 30 day B (10/31/2019)	\$38.58	\$0.05	0.13%	18.81%	12.96%	9.95%	7.47%	9.65%	8.19% (11/09/1992)
Capital Opportunity Inv	VHCOX / 0111	0.43%	0.78% 30 day B (10/31/2019)	\$69.79	\$0.49	0.71%	22.05%	9.64%	16.37%	11.48%	14.79%	12.26% (08/14/1995)
Capital Value Fund	VCVLX / 0328	0.29%	2.12% 30 day B (10/31/2019)	\$14.14	\$0.05	0.35%	26.59%	11.51%	9.07%	3.69%	10.09%	6.26% (12/17/2001)
Developed Markets Idx Inv	VDVIX / 1397	0.16%	-	\$10.64	\$0.02	0.19%	17.36%	10.52%	8.17%	4.28%	-	3.83% (12/19/2013)
Diversified Equity Inv	VDEQX / 0608	0.36%	1.20% 30 day B (10/31/2019)	\$39.14	\$0.09	0.23%	26.30%	12.82%	14.38%	9.70%	13.16%	8.5% (06/10/2005)
Dividend Apprec Idx Adm	VDADX / 5702	0.08%	1.81% 30 day B (10/31/2019)	\$32.92	\$0.11	0.34%	25.55%	17.59%	15.56%	10.93%	-	10.82% (12/19/2013)
Dividend Growth Fund	VDIGX / 0057	0.22%	1.87% 30 day B (10/31/2019)	\$30.68	\$0.06	0.20%	26.44%	19.34%	15.78%	11.01%	13.33%	8.83% (05/15/1992)
Emerging Mkts Stk Idx Inv	VEIEX / 0533	0.29%	-	\$26.78	\$0.04	0.15%	12.95%	13.66%	6.20%	2.15%	3.53%	6.2% (05/04/1994)
Equity Income Fund Inv	VEIPX / 0065	0.27%	2.79% 30 day B (10/31/2019)	\$37.55	\$0.09	0.24%	20.76%	13.10%	12.27%	9.36%	13.14%	10.2% (03/21/1988)
European Stock Index Inv	VEURX / 0079	0.23%	-	\$30.07	\$0.05	0.17%	18.21%	10.90%	9.03%	3.73%	5.31%	6.94% (06/18/1990)
Explorer Fund Investor	VEXPX / 0024	0.46%	0.34% 30 day B (10/31/2019)	\$105.40	\$0.38	0.36%	26.06%	10.15%	16.21%	9.83%	14.10%	9.35% (12/11/1967)
Extended Mkt Index Inv	VEXMX / 0098	0.19%	1.27% 30 day B (10/31/2019)	\$92.46	\$0.23	0.25%	22.99%	8.88%	11.98%	7.93%	13.16%	10.58% (12/21/1987)
Federal Money Mkt Fund	VMFXX / 0033	0.11%	1.65% 7 day C (11/22/2019)	\$1	\$0	0%	1.97%	2.24%	1.50%	0.96%	0.49%	4.14% (07/13/1981)
FTSE All World ex-US Adm	VFWAX / 0570	0.11%	-	\$32.34	\$0.05	0.15%	16.47%	11.38%	8.09%	3.93%	-	6.55% (09/27/2011)
FTSE AW xUS Sm-Cp Idx Adm	VFSAX / 2284	0.16%	-	\$26.43	\$0.01	0.04%	-	-	-	-	-	6.08% (02/07/2019)
FTSE Social Index Adm	VFTAX / 0513	0.14%	1.65% 30 day B (10/31/2019)	\$29.22	\$0.06	0.21%	-	-	-	-	-	14.89% (02/07/2019)
Global Equity Fund	VHGX / 0129	0.48%	-	\$32.29	\$0.09	0.28%	23.06%	14.11%	12.66%	8.20%	10.32%	8.82% (08/14/1995)
Global Min Vol Investor	VMVFX / 1194	0.23%	-	\$14.86	\$0.02	0.13%	19.84%	14.41%	11.60%	9.75%	-	10.72% (12/12/2013)
GNMA Fund Investor Shares	VFIIX / 0036	0.21%	2.38% 30 day J (11/21/2019)	\$10.56	(\$0.01)	-0.09%	5.65%	8.36%	2.23%	2.46%	3.24%	7.06% (06/27/1980)
Growth and Income Inv	VQNPX / 0093	0.33%	1.63% 30 day B (10/31/2019)	\$51.68	\$0.12	0.23%	24.56%	12.49%	14.14%	10.36%	13.60%	10.17% (12/10/1986)
Growth Index Fund Inv	VIGRX / 0009	0.17%	0.88% 30 day B (10/31/2019)	\$89.86	\$0.03	0.03%	30.90%	17.61%	17.24%	11.93%	14.67%	9.81% (11/02/1992)
Health Care Fund Inv	VGHCX / 0052	0.34%	1.25% 30 day B (10/31/2019)	\$213.79	\$0.53	0.25%	17.28%	8.18%	11.45%	7.45%	14.29%	15.97% (05/23/1984)
High Dividend Yld Idx Adm	VHYAX / 5023	0.08%	3.27% 30 day B (10/31/2019)	\$27.52	\$0.09	0.33%	-	-	-	-	-	10.64% (02/07/2019)
High-Yield Corp Fund Inv	VWEHX / 0029	0.23%	4.48% 30 day A (11/21/2019)	\$5.89	\$0.01	0.17%	13.81%	10.42%	5.85%	5.10%	7.26%	8.31% (12/27/1978)
I-T Investment-Grade Inv	VFICX / 0071	0.20%	2.41% 30 day A (11/21/2019)	\$10.05	\$0	0%	10.04%	12.14%	3.68%	3.87%	5.03%	5.68% (11/01/1993)
Inflation-Protect Sec Inv	VIPSX / 0119	0.20%	0.20% undefinedG (11/21/2019)	\$13.30	\$0	0%	7.80%	8.36%	2.08%	2.10%	3.13%	5.08% (06/29/2000)
Inter-Term Bond Index Inv	VBIIIX / 0314	0.15%	2.07% 30 day A (11/21/2019)	\$11.86	\$0	0%	10.26%	13.34%	3.46%	3.69%	4.67%	5.88% (03/01/1994)
Inter-Term Treasury Inv	VFITX / 0035	0.20%	1.60% 30 day A (11/21/2019)	\$11.41	\$0	0%	10.15%	12.24%	2.54%	3.15%	5.59%	(10/28/1991)
International Growth Inv	VWIGX / 0081	0.45%	-	\$30.54	\$0.05	0.16%	22.60%	14.37%	12.94%	7.90%	8.34%	10.39% (09/30/1981)
International Value Fund	VTRIX / 0046	0.38%	-	\$36.97	\$0.08	0.22%	15.17%	8.48%	7.86%	2.91%	4.83%	8.53% (05/16/1983)
Internatl Explorer Fund	VINEX / 0126	0.39%	-	\$17.56	\$0.07	0.40%	16.52%	4.85%	6.51%	4.99%	7.03%	8.71% (11/04/1996)
Large-Cap Index Fund Inv	VLACX / 0307	0.17%	1.75% 30 day B (10/31/2019)	\$57.72	\$0.13	0.23%	26.22%	14.23%	14.76%	10.51%	13.52%	8.75% (01/30/2004)
LifeStrategy Consvr Grwth	VSCGX / 0724	0.12%	2.12% 30 day B (10/31/2019)	\$20.92	\$0.02	0.10%	13.84%	11.94%	6.94%	5.36%	6.70%	6.89% (09/30/1994)
LifeStrategy Growth Fund	VASGX / 0122	0.14%	2.15% 30 day B (10/31/2019)	\$35.44	\$0.06	0.17%	19.13%	12.34%	10.17%	7.01%	9.48%	8.03% (09/30/1994)
LifeStrategy Income Fund	VASIX / 0723	0.11%	2.11% 30 day B (10/31/2019)	\$16.28	\$0.02	0.12%	11.60%	12.34%	5.25%	4.43%	5.23%	6.24% (09/30/1994)
LifeStrategy Mod Growth	VSMGX / 0914	0.13%	2.13% 30 day B (10/31/2019)	\$28.59	\$0.04	0.14%	16.50%	12.20%	8.57%	6.23%	8.19%	7.6% (09/30/1994)
Long-Term Bond Index Adm (Purchase Fee: 0.50%)	VBLAX / 2022	0.07%	3.01% 30 day A (11/21/2019)	\$15.38	\$0.02	0.13%	-	-	-	-	-	17.71% (02/07/2019)
Long-Term Invest-Gr Inv	VWESX / 0028	0.22%	2.99% 30 day A (11/21/2019)	\$11.16	\$0.01	0.09%	20.65%	24.82%	6.88%	6.73%	7.86%	8.43% (07/09/1973)
Long-Term Treasury Inv	VUSTX / 0083	0.20%	2.02% 30 day A (11/21/2019)	\$13.55	\$0.02	0.15%	17.24%	26.84%	4.93%	5.80%	6.70%	7.7% (05/19/1986)
Mid-Cap Growth Fund	VMGRX / 0301	0.36%	0.33% 30 day B (10/31/2019)	\$28.59	\$0.01	0.03%	27.81%	13.56%	15.16%	9.02%	13.41%	10.18% (12/31/1997)
Mid-Cap Growth Index Inv	VMGIX / 0832	0.19%	0.69% 30 day B (10/31/2019)	\$60.55	\$0.10	0.17%	29.37%	18.03%	14.55%	9.52%	13.91%	9.18% (08/24/2006)
Mid-Cap Index Fund Inv	VIMSX / 0859	0.17%	1.48% 30 day B (10/31/2019)	\$47.25	\$0.14	0.30%	26.45%	14.24%	12.10%	8.57%	13.52%	9.67% (05/21/1998)
Mid-Cap Value Index Inv	VMVIX / 0835	0.19%	2.21% 30 day B (10/31/2019)	\$45.63	\$0.20	0.44%	23.36%	10.35%	9.75%	7.57%	13.04%	8.32% (08/24/2006)
Pacific Stock Index Inv	VPACX / 0072	0.23%	-	\$13.11	\$0.02	0.15%	14.38%	9.39%	7.18%	4.89%	6.01%	2.7% (06/18/1990)
Prime Money Mkt Fund	VMMXX / 0030	0.16%	1.75% 7 day C (11/22/2019)	\$1	\$0	0%	2.04%	2.33%	1.67%	1.09%	0.56%	4.91% (06/04/1975)
PRIMECAP Core Fund	VPCCX / 1220	0.46%	1.34% 30 day B (10/31/2019)	\$28.78	\$0.13	0.45%	22.99%	12.04%	15.37%	11.02%	14.25%	10.6% (12/09/2004)
PRIMECAP Fund Investor	VPMCX / 0059	0.38%	1.26% 30 day B (10/31/2019)	\$142.51	\$0.76	0.54%	22.10%	10.76%	16.73%	11.96%	14.95%	13.57% (11/01/1984)
Real Estate Idx Investor	VGSIX / 0123	0.26%	-	\$30.41	(\$0.11)	-0.36%	25.64%	24.71%	9.41%	7.95%	13.39%	10.43% (05/13/1996)
S-T Investment-Grade Inv	VFSTX / 0039	0.20%	2.20% 30 day A (11/21/2019)	\$10.73	\$0	0%	5.42%	6.26%	2.48%	2.37%	2.68%	5.91% (10/29/1982)
Selected Value Fund	VASVX / 0934	0.36%	1.65% 30 day B (10/31/2019)	\$28.18	\$0.04	0.14%	25.36%	12.51%	9.14%	6.03%	11.71%	8.6% (02/15/1996)
Short-Term Bond Index Inv	VBISX / 0132	0.15%	1.68% 30 day A (11/21/2019)	\$10.58	\$0	0%	4.64%	6.10%	2.04%	1.84%	1.91%	4.02% (03/01/1994)
Short-Term Federal Inv	VSGBX / 0049	0.20%	1.70% 30 day A (11/21/2019)	\$10.73	\$0	0%	3.87%	5.23%	1.69%	1.55%	1.57%	4.71% (12/31/1987)
Short-Term Treasury Inv	VFISX / 0032	0.20%	1.48% 30 day A (11/21/2019)	\$10.59	\$0	0%	3.41%	4.80%	1.54%	1.33%	1.25%	3.89% (10/28/1991)
Small-Cap Growth Idx Inv	VISGX / 0861	0.19%	0.64% 30 day B (10/31/2019)	\$53.92	\$0.15	0.28%	27.68%	12.02%	14.81%	9.09%	13.95%	8.74% (05/21/1998)
Small-Cap Index Fund Inv	NAESX / 0048	0.17%	1.48% 30 day B (10/31/2019)	\$76.71	\$0.24	0.31%	22.36%	8.57%	11.62%	7.89%	13.18%	10.54% (10/03/1960)
Small-Cap Value Index	VISVX / 0860	0.19%	2.13% 30 day B (10/31/2019)	\$31.80	\$0.11	0.35%	17.82%	5.51%	8.90%	6.80%	12.33%	8.25% (05/21/1998)
STAR Fund	VGSTX / 0056	0.31%	2.02% 30 day B (10/31/2019)	\$27.99	\$0.05	0.18%	18.83%	12.72%	9.85%	6.99%	9%	9.39% (03/29/1985)
Strategic Equity Fund	VSEQX / 0114	0.17%	1.51% 30 day B (10/31/2019)	\$33.17	\$0.12	0.36%	22.13%	7.13%	10.63%	7.44%	13.80%	10.3% (08/14/1995)
Strategic Sm-Cap Equity	VSTCX / 0615	0.29%	1.28% 30 day B (10/31/2019)	\$32.82	\$0.16	0.49%	16.59%	-0.16%	8.51%	5.71%	13.01%	6.63% (04/24/2006)
Target Retirement 2015	VTXVX / 0303	0.13%	2.09% 30 day B (10/31/2019)	\$15.67	\$0.02	0.13%	13.06%	10.88%	7.02%	5.25%	7.50%	6.18% (10/27/2003)
Target Retirement 2020	VTWNX / 0682	0.13%	2.11% 30 day B (10/31/2019)	\$32.97	\$0.04	0.13%	15.16%	11.62%	8.13%	5.93%	8.27%	6.32% (06/07/2006)
Target Retirement 2025	VTTVX / 0304	0.13%	2.14% 30 day B (10/31/2019)	\$19.85	\$0.02	0.10%	16.70%	12.18%	8.93%	6.39%	8.84%	6.82% (10/27/2003)
Target Retirement 2030	VTHRX / 0695	0.14%	2.14% 30 day B (10/31/2019)	\$36.29	\$0.05	0.14%	17.75%	12.28%	9.57%	6.69%	9.33%	6.68% (06/07/2006)

Target Retirement 2035	VTTHX / 0305	0.14% 2.14% 30 day B (10/31/2019)	\$22.33	\$0.03	0.13%	18.65%	12.34%	10.17%	6.98%	9.80% 7.41% (10/27/2003)
Target Retirement 2040	VFORX / 0696	0.14% 2.15% 30 day B (10/31/2019)	\$38.67	\$0.06	0.16%	19.68%	12.37%	10.77%	7.24%	10.08% 7.05% (06/07/2006)
Target Retirement 2045	VTIVX / 0306	0.15% 2.16% 30 day B (10/31/2019)	\$24.33	\$0.04	0.16%	20.39%	12.40%	10.97%	7.36%	10.15% 7.82% (10/27/2003)
Target Retirement 2050	VFIFX / 0699	0.15% 2.15% 30 day B (10/31/2019)	\$39.16	\$0.06	0.15%	20.42%	12.39%	10.97%	7.36%	10.15% 7.13% (06/07/2006)
Target Retirement 2055	VFFVX / 1487	0.15% 2.16% 30 day B (10/31/2019)	\$42.51	\$0.07	0.16%	20.42%	12.40%	10.97%	7.33%	10.24% (08/18/2010)
Target Retirement 2060	VTTSX / 1691	0.15% 2.16% 30 day B (10/31/2019)	\$37.54	\$0.06	0.16%	20.40%	12.40%	10.97%	7.33%	9.93% (01/19/2012)
Target Retirement 2065	VLXVX / 1791	0.15% 2.15% 30 day B (10/31/2019)	\$23.62	\$0.04	0.17%	20.45%	12.47%	-	-	7.94% (07/12/2017)
Target Retirement Income	VTINX / 0308	0.12% 2.08% 30 day B (10/31/2019)	\$14.02	\$0.01	0.07%	11.64%	10.54%	5.76%	4.53%	5.86% 5.31% (10/27/2003)
Total Bond Mkt Index Inv	VBMFX / 0084	0.15% 2.14% 30 day A (11/21/2019)	\$11.09	\$0	0%	8.70%	11.38%	3.15%	3.09%	3.56% 5.87% (12/11/1986)
Total Intl Stock Ix Inv	VGTSX / 0113	0.17%	\$17.28	\$0.02	0.12%	16.19%	10.98%	7.82%	3.84%	5.05% 4.66% (04/29/1996)
Total Stock Mkt Idx Inv	VTSMX / 0085	0.14% 1.74% 30 day B (10/31/2019)	\$76.96	\$0.17	0.22%	25.58%	13.32%	14.33%	10.16%	13.50% 9.69% (04/27/1992)
Total World Stock Idx Adm	VTWAX / 5028	0.10%	\$27.72	\$0.05	0.18%	-	-	-	-	10.73% (02/07/2019)
Treasury Money Market	VUSXX / 0011	0.09% 1.70% 7 day C (11/22/2019)	\$1	\$0	0%	1.96%	2.23%	1.50%	0.94%	0.48% 2.46% (12/14/1992)
U.S. Growth Fund Investor	VWUSX / 0023	0.38% 0.35% 30 day B (10/31/2019)	\$42.87	\$0.02	0.05%	27.74%	15.52%	17.72%	12.58%	14.35% 10.52% (01/06/1959)
U.S. Value Fund	VUVLX / 0124	0.22% 2.23% 30 day B (10/31/2019)	\$18.66	\$0.08	0.43%	17.06%	5.36%	9.26%	6.51%	11.89% 7.12% (06/29/2000)
Value Index Fund Inv	VIVAX / 0006	0.17% 2.60% 30 day B (10/31/2019)	\$45.63	\$0.18	0.40%	21.70%	10.85%	12.44%	9.18%	12.44% 9.5% (11/02/1992)
Wellesley Income Fund Inv	VWINX / 0027	0.23% 2.56% 30 day B (10/31/2019)	\$27.41	\$0.01	0.04%	14.62%	13.81%	7.30%	6.33%	8.13% 9.71% (07/01/1970)
Wellington Fund Inv	VWELX / 0021	0.25% 2.37% 30 day B (10/31/2019)	\$43.53	\$0.07	0.16%	19.56%	14.61%	10.96%	8.10%	10.02% 8.31% (07/01/1929)
Windsor Fund Investor	VWNDX / 0022	0.31% 1.99% 30 day B (10/31/2019)	\$22.50	\$0.07	0.31%	24.90%	11.59%	10.96%	7.08%	11.76% 11.19% (10/23/1958)
Windsor II Fund Inv	VWNFX / 0073	0.33% 1.82% 30 day B (10/31/2019)	\$38.55	\$0.12	0.31%	25.22%	10.82%	11.45%	7.66%	11.39% 10.56% (06/24/1985)