



TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA

CUSTODIAL ACCOUNT AGREEMENT FOR A GOVERNMENTAL NON-TRUSTEED 415(m) PLAN

This Custodial Account Agreement (“Agreement”) between TIAA, FSB (“Custodian”) and **The Texas A&M University System** (“Employer”) as sponsor of **The Texas A&M University System Supplemental Optional Retirement Program** (“Plan”), a plan designed to meet the requirements of Section 415(m) of the Internal Revenue Code of 1986, as amended (“Code”).

WHEREAS the Employer has determined that, in order to meet its obligations to make benefit payments under the Plan it is in its interest to use its own assets to purchase: (1) Mutual Fund Shares as defined in Article II below under a custodial account established under the terms of this Agreement; and (2) annuity contracts issued by Teachers Insurance and Annuity Association of America and College Retirement Equities Fund (“TIAA-CREF”); and

WHEREAS, the Employer has appointed Teachers Insurance and Annuity Association of America as record keeper for the Plan (“Record Keeper”) and in this capacity the Record Keeper serves as the Employer’s agent for purposes of keeping Plan records; and

WHEREAS, the Employer has requested that the Custodian provide certain custodial services for the portion of the Employer’s assets invested in Mutual Fund Shares described in Appendix A attached hereto and incorporated herein by this reference;

NOW, THEREFORE, in consideration of the mutual covenants contained herein, it is hereby agreed as follows:

ARTICLE I. EFFECTIVE DATE

- 1.1 The effective date of this Agreement will be **June 14, 2018**, or such later date as the Parties shall agree to by notice (“Effective Date”). This agreement will remain in effect until terminated pursuant to Article X.

ARTICLE II. DEFINITIONS

- 2.1 **“APPLICABLE LAW”** means any statute, whether national, state or local, applicable in the United States or any other country, any other law, rule, regulation or interpretation of any governmental entity,



- any applicable common law, and any decree, injunction, judgment, order, ruling, or writ of any governmental entity.
- 2.2 **"BENEFICIARY"** means the beneficiary(ies) of a deceased participant.
- 2.3 **"CUSTODIAN INDEMNITEES"** means the Custodian, and its nominees, directors, officers, employees and agents.
- 2.4 **"INSTRUCTIONS"** means instructions which: (i) contain all necessary information required by the Custodian to enable the Custodian to carry out the Instructions; (ii) are received by the Custodian in writing or via the Custodian's electronic instruction system, SWIFT, telephone, facsimile or such other methods as are for the time being agreed by the Record Keeper and the Custodian; and (iii) the Custodian believes in good faith have been given by the Record Keeper or are transmitted by the Record Keeper with proper testing or authentication pursuant to terms and conditions which the Custodian may specify.
- 2.5 **"MUTUAL FUND"** means an open-end investment company registered under the Investment Company Act of 1940, as amended.
- 2.6 **"MUTUAL FUND SHARES"** means securities issued by a Mutual Fund.

ARTICLE III. SERVICES TO BE PROVIDED BY CUSTODIAN

- 3.1 Under the Plan, a bookkeeping account maintained for each participant is credited with amounts equal to the amounts of compensation deferred by the participant. The Plan may provide that the Employer, or at the Employer's direction, a participant or beneficiary may allocate the balance of his or her bookkeeping account among certain Plan allocation options specified by the Employer under the Plan. The participant's bookkeeping account under the Plan is adjusted based on the deemed experience of those options. However, the amounts deferred under the Plan, and any gains, losses, or earnings related thereto remain solely the assets of the Employer. The Custodian shall receive such sums of money or Mutual Fund Shares acceptable to the Custodian as shall from time to time be paid or delivered to the Custodian under this Agreement. The Custodian shall hold in Plan participant bookkeeping accounts all such assets, together with all the property purchased therewith and the proceeds thereof and the earnings and income thereon. The Custodian shall not be responsible for, or have any duty to enforce, the collection of any contributions or assets to be paid or transferred to it under the Plan or for verifying whether contributions or transfers to it are permissible under the Plan. The Custodian shall not be responsible for investment choices directed by the Employer or by Plan participants or Beneficiaries under the Plan.
- 3.2 The Custodian shall make distributions under this Agreement as directed by the Record Keeper. No amounts may be paid or made available to any distributee before the time provided in the Plan. The



Record Keeper shall be responsible for determining that each distribution satisfies the requirements of the Plan and Applicable Law.

- 3.3 To the extent permitted under Applicable Law, the Custodian shall be the payer (within the meaning of applicable United States Treasury Department regulations) of benefits in the custodial account under the Plan held pursuant to this Agreement. As payer, it shall perform any required withholding of federal and state income tax from distributions and withdrawals and deposit the same with the appropriate tax authorities as and when directed by the Record Keeper. The Record Keeper shall be responsible for preparing and filing all reports of withheld taxes with the participant or Beneficiary and all applicable federal and state tax authorities.
- 3.4 The Custodian agrees that all records maintained by it for the Plan shall be open to inspection and audit at reasonable times by agents or representatives of the Employer and that such records will be preserved and maintained in accordance with Applicable Law. The Custodian may charge, and the Employer shall agree to pay, the reasonable cost of any services and materials used by the Custodian in supplying assistance in connection with any such inspection.
- 3.5 The services to be performed by the Custodian under this Agreement may be performed on the Custodian's behalf wholly or in part through subsidiaries or affiliates of the Custodian or through vendors designated by the Custodian. The Custodian will continue to be liable for the performance of its duties hereunder.

ARTICLE IV. INSTRUCTIONS

- 4.1 (a) The Employer authorizes the Custodian to accept and act upon any Instructions received by the Custodian from the Record Keeper without inquiry. The Record Keeper shall receive instructions from the Employer, or at the Employer's direction, from participants and Beneficiaries with respect to the investment of their Plan bookkeeping accounts. The Record Keeper shall aggregate such instructions and will provide Instructions to the Custodian to place net purchase and redemption orders with respect to each Mutual Fund investment option selected for the Plan as follows:
 - (b) The Employer, or at the direction of the Employer under the terms of the Plan, each participant and Beneficiary, shall submit investment directions and changes in investment directions with respect to his or her Plan bookkeeping account to the Record Keeper, which shall aggregate such directions placed each day with respect to the various investment alternatives in accordance with its agreement with the Employer. The Custodian shall invest the assets of the Plan accounts only when, if and in the manner directed by the Record Keeper and shall not be under any obligation to invest or otherwise manage any of such assets. It shall be the duty of the Custodian to act strictly in accordance with the Record Keeper's Instructions. If the Custodian fails to receive a proper Instruction, as determined by the Custodian in the Custodian's discretion, the assets shall be invested in a money market Mutual Fund or in such other Mutual Fund investment option selected by the

Employer or left uninvested, in any case as selected by the Employer, until the Custodian receives Instructions from the Record Keeper which the Custodian deems proper, in the Custodian's discretion. The Custodian shall, as directed by the Record Keeper, liquidate investments when necessary to: (i) comply with Employer or, at the direction of the Employer, participants' and Beneficiaries' instructions, or to change investments; (ii) make distributions to the Employer; (iii) reallocate forfeitures under the Plan; or (iv) pay expenses, fees, or taxes. The Record Keeper shall be responsible for determining that such liquidation is permitted under the prospectuses for the Mutual Funds in the participant's or Beneficiary's Plan bookkeeping account.

- (c) Unless otherwise expressly provided, all Instructions will continue in full force and effect until canceled or superseded.
 - (d) The Custodian may (in its sole discretion and without affecting any part of this Section 4.1) seek clarification or confirmation of an Instruction from the Record Keeper and may decline to act upon an Instruction if it does not receive clarification or confirmation satisfactory to it. The Record Keeper may (in its sole discretion and without affecting any part of this Section 4.1) seek clarification or confirmation of an Instruction from the Employer and may decline to act on an Instruction if it does not receive clarification or confirmation satisfactory to it. The Custodian will not be liable for any loss arising from any delay while either it or the Record Keeper seeks such clarification or confirmation.
 - (e) In executing or paying a payment order the Custodian may rely upon the identifying number (e.g., Fedwire routing number or account) of any party as instructed in the payment order. The Record Keeper assumes full responsibility for any inconsistency between the name and identifying number of any party in payment orders issued to the Custodian in Employer's name.
- 4.2 Any Instructions delivered to the Custodian by telephone will promptly thereafter be confirmed in writing by the Record Keeper. Each confirmation is to be clearly marked "Confirmation". The Custodian will not be liable for having followed such Instructions notwithstanding the failure of the Record Keeper to send such confirmation in writing or the failure of such confirmation to conform to the telephone Instructions received. Either party may record any of their telephonic communications. The Record Keeper will comply with any security procedures reasonably required by the Custodian from time to time with respect to verification of Instructions. The Record Keeper will be responsible for safeguarding any test keys, identification codes or other security devices that the Custodian will make available to the Record Keeper.
- 4.3 The Custodian need not act upon Instructions which it reasonably believes to be contrary to Applicable Law or market practice and the Custodian will be under no duty to investigate whether any Instructions comply with Applicable Law or market practice.
- 4.4 The Custodian has established cut-off times for receipt of Instructions, which will be made available to the Employer and the Record Keeper. If the Custodian receives an Instruction after its established cut-



off time, the Custodian will attempt to act upon the Instruction on the day requested if the Custodian deems it practicable to do so or otherwise as soon as practicable on the next business day.

ARTICLE V. DUTIES OF THE EMPLOYER

- 5.1 The Employer shall be solely responsible for the following:
- (a) The tax and legal aspects of the Plan.
 - (b) To select and periodically review the funding options in which the Employer's assets are allocated for the Plan, it being understood that the Custodian has no authority or responsibility for choosing such funding options. The funding options chosen for the Plan shall consist of Mutual Funds as described in the attached Appendix A. Such funding options may be changed from time to time by the Employer, in which event as soon as reasonably practicable following such change, the Record Keeper shall forward a revised Appendix A to the Employer and the Custodian, which shall bear an effective date and shall be attached to and become part of this Agreement.
 - (c) To evaluate the suitability of the Plan documents and maintain the Plan's conformance with applicable provisions of the Code and the regulations thereunder, including, if applicable, any filings required under Applicable Law.
 - (d) To represent and defend the Plan in an Internal Revenue Service audit or examination and any appeals or litigation relating thereto and any other examinations, audits or legal proceedings relating to the Plan.
 - (e) To provide the Custodian, in a timely manner, accurate data, as requested and in the form agreed upon by Employer and by Custodian, in order to establish and maintain the records necessary for the fulfillment of the Custodian's duties hereunder. The Custodian shall not be responsible in the event that such information is inaccurate. If the Custodian is required to repeat or reprocess any task as a result of incomplete or inaccurate information provided by the Employer, the Custodian may charge the Employer a reasonable reprocessing fee. In addition, if amounts are sent to the Custodian with incorrect Instructions, or in amounts that do not reconcile with the Instructions given, the Custodian may: (1) apply the amounts for which accurate Instructions are given and refund any excess amounts to the Employer; or (2) if amounts are less than the Instructions call for, refund the entire amount to the Employer.
- 5.2 The Employer shall review all reports and shall immediately notify the Record Keeper in writing of any claimed error with respect to any data or report. The Custodian assumes no responsibility for verification and any report not challenged in writing to the Record Keeper within ninety (90) days of receipt thereof shall be conclusively presumed accurate and complete. The Record Keeper shall promptly notify the Custodian of any claimed error by the Employer.



ARTICLE VI. THE POWERS OF CUSTODIAN AS CUSTODIAN

- 6.1 The Custodian, in its capacity as custodian, shall have the following powers:
- (a) To vote in person, or by proxy, or to refrain from voting in respect to any Mutual Fund shares held in a participant's or Beneficiary's Plan bookkeeping account, in accordance with Section 11.2 of this Agreement, and to enter into any voting trust or similar agreement in respect thereto;
 - (b) To exercise conversion and subscription rights pertaining to any property held in a Plan account;
 - (c) With respect to any investment, to consent or object to any action or non-action of any corporation, or of the directors, officers or stockholders of any corporation;
 - (d) To register securities in its name or in the name of any nominee with or without indication of the capacity in which the securities shall be held, or to hold securities in bearer form and to deposit any securities or other property in a depository or clearing corporation;
 - (e) To employ as many agents and counsel as are reasonably necessary for the purpose of properly performing its duties under this Agreement, and, as part of its expenses under this Agreement, to pay their reasonable expenses and compensation; and
 - (f) To make, execute and deliver, as custodian, any and all conveyances, waivers, releases or other instruments in writing necessary or desirable for the accomplishment of any of the powers listed in this Agreement.
- 6.2 The Custodian shall have no duties or responsibilities as custodian other than those specified in this Agreement or under Applicable Law to the extent not modified by this Agreement, and no implied covenant or obligation shall be read into this Agreement against the Custodian. Notwithstanding any reference herein to the Plan, or to the provisions thereof, it is expressly agreed that the Custodian is not a party to the Plan and shall have no responsibility to apply or administer the terms of the Plan.
- 6.3 The Custodian shall have no duty to advise any person of the investment, tax or other consequences resulting from that person's actions or inactions, or of its own actions in following the directions of such person, or its failure to act in the absence of such directions.



ARTICLE VII. STANDARD OF CARE; PROTECTION OF CUSTODIAN

- 7.1 The Custodian shall use due care in providing its services hereunder. The Custodian shall make a good faith effort to correct any error caused by its performance subject to the limitations herein set forth; provided that the Employer notifies the Record Keeper in writing of such error and furnishes all data necessary to make such correction within ninety (90) days following the date on which the Employer is furnished with a report in which the claimed error is contained. The Record Keeper shall promptly notify the Custodian of such claimed error. The Custodian Indemnitees shall in no event be liable, regardless of the form of the action, for loss of profit, goodwill, or punitive damages or other special or consequential damages suffered by the Employer, Plan representatives or Plan participants or Beneficiaries as a result of the services provided under this Agreement. The Custodian Indemnitees shall not be liable for any error or omission resulting, directly or indirectly, from failure of the Employer, or its agents to properly perform any of their respective responsibilities under this Agreement or the Plan. The Employer, to the extent permitted under Texas law, shall indemnify the Custodian Indemnitees against, and hold them harmless from, any loss, claim or expense (including reasonable attorneys' fees, expert witness fees and other litigation costs) that may be imposed on, incurred by or asserted against the Custodian Indemnitees in connection with or arising out of the Custodian's performance under this Agreement, provided the Custodian has not acted with negligence or engaged in fraud or willful misconduct in connection with the liabilities in question. Additionally, the Employer shall, to the extent permitted under Texas law, indemnify and save harmless the Custodian for and from any loss, claim or expense (including reasonable attorneys' fees, expert witness fees and other litigation costs) arising by reason of any breach of any statutory or other duty owed to the Plan by the Employer.
- 7.2 The Custodian will maintain and update from time to time business continuation and disaster recovery procedures with respect to its custody business that it determines from time to time meet reasonable commercial standards. The Custodian will have no liability, however, for any damage, loss, expense or liability of any nature that the Employer, Record Keeper, participants or Beneficiaries may suffer or incur, caused by an act of God, fire, flood, civil or labor disturbance, war, act of any governmental authority or other act or threat of any authority (de jure or de facto), legal constraint, fraud or forgery, malfunction of equipment or software (except where such malfunction is attributable to the Custodian's negligence in maintaining the equipment or software), failure of or the effect of rules or operations of any external funds transfer system, inability to obtain or interruption of external communications facilities, or any cause beyond the reasonable control of the Custodian (including without limitation, the non-availability of appropriate foreign exchange).

ARTICLE VIII. RESIGNATION AND REMOVAL OF CUSTODIAN

- 8.1 The Custodian may resign as custodian at any time upon ninety (90) days prior written notice to the Employer.



- 8.2 The Custodian may be removed as custodian at any time upon ninety (90) days prior written notice from the Employer.
- 8.3 Upon the resignation or removal of the Custodian, the Employer shall promptly appoint a successor, provided that in the event of resignation of the Custodian, the Custodian may appoint a successor in its notice of resignation. Any successor custodian appointed herein shall be a bank or other person eligible to serve as a custodian in accordance with Code Section 401(f)(2). Upon receipt by the Custodian of a written acceptance of such appointment by the successor, the Custodian shall promptly transfer and pay over to such successor the assets of the custodial account. The Custodian is authorized, however, to reserve from the assets to be transferred such sum of money or other property, as it may deem advisable, for the payment of its expenses under this Agreement as Custodian. The Custodian shall not be liable for the acts or omissions of any successor custodian, including any successor custodian the Custodian may have appointed, and a successor custodian shall not be liable for the acts or omissions of any predecessor custodian.

ARTICLE IX. FEES

- 9.1 The Employer and the Custodian agree that (i) the Record Keeper will be responsible for the payment of the Custodian compensation hereunder to the Custodian and (ii) the Custodian or its affiliates may also be indirectly compensated in connection with this Agreement, including by payments made (or received) by providers of mutual funds or their affiliates, used as funding options for the Plan. The Employer acknowledges that the Record Keeper has provided information relating to such fees and may obtain further information upon request by the Employer to the Record Keeper.
- 9.2 The Employer directs the Custodian, on instructions from and on behalf of the Record Keeper, to collect the administrative fees set forth in the Record Keeping Agreement between the Record Keeper and Employer, as sponsor of the Plan, as such agreement may be amended from time to time. Such fees shall be paid from Plan assets and are subject to change upon advance written notice from the Record Keeper to the Employer as set forth in the Record Keeping Agreement.

ARTICLE X. AMENDMENT AND TERMINATION

- 10.1 The parties shall have the right at any time to amend or terminate this Agreement by an instrument in writing and no change in the scope of the services hereunder shall be permitted or undertaken unless agreed to by the parties in such a written amendment.
- 10.2 The assets in the Custodial Agreement hereunder shall remain solely the property and rights of the Employer (without being restricted to the provision of benefits under the Plan) subject only to the claims of the Employer's general creditors.



- 10.3 Termination of a participant's bookkeeping Plan account shall be effected by a distribution of all assets in the account as directed by the Record Keeper.
- 10.4 The Employer's and Custodian's rights, protections, and remedies under this Agreement shall survive the termination of this Agreement.

ARTICLE XI. MISCELLANEOUS PROVISIONS

- 11.1 (a) The Employer represents and warrants that (i) it has full authority and power, and has obtained all necessary authorizations and consents, to use the Custodian as its custodian in accordance with the terms of this Agreement; (ii) assuming execution and delivery of this Agreement by the Custodian, this Agreement is the Employer's legal, valid and binding obligation, enforceable in accordance with its terms and it has full power and authority to enter into and has taken all necessary corporate or other action to authorize the execution of this Agreement; (iii) it has not relied on any oral or written representation made by the Custodian or any person on its behalf, and acknowledges that this Agreement sets out to the fullest extent the duties of the Custodian; and (iv) it is a resident of the United States and shall notify the Custodian of any changes in residency.
- (b) The Custodian represents and warrants that (i) assuming execution and delivery of this Agreement by the Employer, this Agreement is the Custodian's legal, valid and binding obligation, enforceable in accordance with its terms; (ii) Custodian is a bank eligible to serve as custodian in accordance with Code section 401(f)(2); and (iii) it has full power and authority to enter into and has taken all necessary corporate action to authorize the execution of this Agreement.

The Custodian and the Employer may rely upon the representations made in this section 11.1. The Employer shall indemnify the Custodian and the Custodian shall indemnify the Employer, against all losses, liability, claims, or demands arising directly or indirectly from any such representations.

- 11.2 At the time of mailing of notice of each annual or special stockholders' meeting of any Mutual Fund, the Record Keeper shall send a copy of the notice and all proxy solicitation materials to the Employer, or at the direction of the Employer, to each participant or Beneficiary who has shares of such Mutual Funds credited to his or her individual bookkeeping account together with a voting direction form for return to the Custodian or its designee. These materials shall clearly explain to the Employer, or at the direction of the Employer, the participants and Beneficiaries, that the Custodian will not vote shares for which it receives no voting directions. The Employer, or at the direction of the Employer, each participant and Beneficiary shall have the right to send instructions to the Record Keeper directing the Custodian as to the manner in which the Custodian is to vote the shares credited to his or her bookkeeping accounts. The Custodian shall vote the shares as directed by the Record Keeper. The Custodian shall not vote shares for which it has received no directions. With respect to all rights other than the right to vote, the Custodian shall follow the directions of the Record Keeper. The Custodian shall have no duty to solicit directions from the Employer, the Plan Administrator or the Record Keeper. In addition, the Custodian shall have no duty to solicit directions from



Plan participants and their Beneficiaries or the Employer with respect to the exercise of any rights of the Plan participants and their Beneficiaries, and will not be liable for failing to solicit any such directions at any time.

- 11.3 Notices required to be given by the parties hereunder shall be sufficiently given if made in writing to such address as each party shall from time to time specify in writing to the other party. Such notices shall be effective when received.
- 11.4 This Agreement is intended to comply with Code Section 415(m) and its terms shall be interpreted accordingly.
- 11.5 Subject to the other provisions of this Agreement, including section 11.4 above, this Agreement will be construed and administered under the laws of the United States and the laws of the state or other jurisdiction in which the Employer was organized or established ("Jurisdictional Venue"), as applicable, without regard to such Jurisdictional Venue's principles regarding conflicts of law. To the extent permitted by Applicable Law, the United States District Court of the district in the Jurisdictional Venue in which the Employer has its principal place of business will be the sole and exclusive venue over any lawsuit or other judicial proceeding relating to or arising from this Agreement. If such court lacks federal subject matter jurisdiction, the court of the county in the Jurisdictional Venue in which the Employer has its principal place of business will be the sole and exclusive venue. Either of these courts will have proper venue for any such lawsuit or judicial proceeding, and the parties waive any objection to venue or their convenience as a forum.
- 11.6 Neither the Custodian, its subsidiaries or affiliates, nor any mutual fund provider assumes any responsibility as to the efficacy or legal sufficiency of this Agreement under federal, state or local law.
- 11.7 If any provision of this Agreement shall be held or made invalid by a court decision, statute, rule or otherwise, the remainder of this Agreement shall not be affected thereby.
- 11.8 This Agreement may be executed simultaneously in two or more counterparts, each of which taken together shall constitute one and the same instrument.
- 11.9 Pursuant to Section 2252.903, Texas Government Code, if and to the extent applicable, any payments owing directly by the Employer to the Custodian under this Agreement may be applied directly toward certain debts or delinquencies that the Custodian owes the State of Texas or any agency of the State of Texas regardless of when they arise, until such debts or delinquencies are paid in full.
- 11.10 To the extent applicable, the Custodian shall use the dispute resolution process provided in Chapter 2260, Texas Government Code, and the related rules adopted by the Texas Attorney General to attempt to resolve any claim for breach of contract made by the Custodian that cannot be resolved in the ordinary course of business. The Custodian acknowledges that under Texas law compliance with this chapter is a prerequisite to filing suit against the Employer for breach of contract.



- 11.11 Pursuant to Chapter 2270, Texas Government Code, the Custodian certifies that the Custodian does not and will not, during the performance of this Agreement, boycott Israel. The Employer may terminate this Agreement if this certification is inaccurate.
- 11.12 Pursuant to Chapter 2252, Texas Government Code, the Custodian certifies that the Custodian is not engaged in business with Iran, Sudan, or a foreign terrorist organization. The Employer may terminate this Agreement if this certification is inaccurate.



IN WITNESS WHEREOF, the parties have executed this Agreement to be effective as of the Effective Date specified in Article I.

THE TEXAS A&M UNIVERSITY SYSTEM

By: Ellen Gerescher Print Name: Ellen Gerescher

Title: Director, System Benefits Administration Date: June 18, 2018

TIAA FSB

By: Downa M. Klostermeyer Print Name: Downa M. Klostermeyer

Title: SR. Acct Svcs Analyst Date: 6/26/2018

The undersigned shall be bound by the terms of the foregoing Agreement with respect to the duties of the Record Keeper. The undersigned shall notify the Custodian of any material change in its duties as Record Keeper under its agreement with the Employer.

TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA

By: Eric M. Cornejo Print Name: Eric M. Cornejo

Title: Director Date: June 20, 2018



APPENDIX A

Plan Funding Options

TIAA-CREF Mutual Funds

Fund Name	Share Class	Ticker
TIAA-CREF Bond Fund	Institutional	TIBDX
TIAA-CREF Bond Index Fund	Institutional	TBIIX
TIAA-CREF Bond Plus Fund	Institutional	TIBFX
TIAA-CREF Equity Index Fund	Institutional	TIEIX
TIAA-CREF Growth & Income Fund	Institutional	TIGRX
TIAA-CREF High-Yield Fund	Institutional	TIHYX
TIAA-CREF Inflation Linked Bond Fund	Institutional	TIILX
TIAA-CREF International Equity Fund	Institutional	TIEX
TIAA-CREF International Equity Index Fund	Institutional	TCIEX
TIAA-CREF Large-Cap Growth Fund	Institutional	TILGX
TIAA-CREF Large-Cap Growth Index Fund	Institutional	TILIX
TIAA-CREF Large-Cap Value Fund	Institutional	TRLIX
TIAA-CREF Large-Cap Value Index Fund	Institutional	TILVX
TIAA-CREF Lifecycle Retirement Income Fund	Institutional	TLRIX
TIAA-CREF Managed Allocation Fund	Institutional	TIMIX
TIAA-CREF Mid-Cap Growth Fund	Institutional	TRPWX
TIAA-CREF Mid-Cap Value Fund	Institutional	TIMVX
TIAA-CREF Real Estate Securities Fund	Institutional	TIREX
TIAA-CREF S&P 500 Index Fund	Institutional	TISPX
TIAA-CREF Short-Term Bond Fund	Institutional	TISIX
TIAA-CREF Small-Cap Blend Index Fund	Institutional	TISBX
TIAA-CREF Small-Cap Equity Fund	Institutional	TISEX
TIAA-CREF Social Choice Equity Fund	Institutional	TISCX
TIAA-CREF Lifecycle Funds ¹		

¹ The actual Lifecycle Funds currently available as funding options under the Plans are detailed in Appendix A of this Agreement. TIAA will deem Appendix A to this Agreement to be amended to include a new Lifecycle Fund when a new Lifecycle Fund becomes available and is subsequently approved by the Employer to be added as a funding option under the Plans. Any additional funds, that are not part of the Lifecycle family of funds, will need a signed and executed Amendment to the Record Keeping Agreement prior to being added as a funding option under the Plans.



Fund Name	Share Class	Ticker
TIAA-CREF Lifecycle 2010 Fund	Institutional	TCTIX
TIAA-CREF Lifecycle 2015 Fund	Institutional	TCNIX
TIAA-CREF Lifecycle 2020 Fund	Institutional	TCWIX
TIAA-CREF Lifecycle 2025 Fund	Institutional	TCYIX
TIAA-CREF Lifecycle 2030 Fund	Institutional	TCRIX
TIAA-CREF Lifecycle 2035 Fund	Institutional	TCIIX
TIAA-CREF Lifecycle 2040 Fund	Institutional	TCOIX
TIAA-CREF Lifecycle 2045 Fund	Institutional	TTFIX
TIAA-CREF Lifecycle 2050 Fund	Institutional	TFTIX
TIAA-CREF Lifecycle 2055 Fund	Institutional	TTRIX
TIAA-CREF Lifecycle 2060 Fund	Institutional	TLXNX

Non-Proprietary Mutual Funds

Fund Name	Ticker
American Funds American Mutual R5	RMFFX
American Funds Europacific Growth R5	RERFX
American Funds Fundamental Invs R5	RFNFX
American Funds Growth Fund of Amer R5	RGAFX
Columbia Mid Cap Index Instl 2	CPXRX
Deutsche Small Cap Core Institutional	SZCIX
Janus Henderson Mid Cap Value Fund Class I	JMVAX
PIMCO GNMA I2	PPGNX
PIMCO Total Return I2	PTPPX
Prudential Jennison Growth Z	PJFZX
Principal MidCap Growth Inst	PGWIX
T. Rowe Price Capital Appreciation	PRWCX
Thornburg Global Opportunities R5	THOFX
Victory RS Emerging Markets Y	RSENX
Voya Global Real Estate I	IGLIX