



August 28, 2024

Re: Important information about your retirement plan

The Plan and Investment Notice is being provided to help you make informed decisions when managing your account and planning your financial goals for retirement.

While no action is required at this time, please review the notice as it contains important information regarding the fees and expenses associated with your retirement plan and its investment options. To help facilitate your review, the notice is divided into two sections:

Section I: Summary of Plan Services and Costs which provides information about administrative fees, individual transaction expenses, and your right to direct how your contributions are invested

Section II: Investment Options Comparative Chart that provides information about your plan's available investment options including their respective performance and expenses

You can access the Plan and Investment Notice, as well as up-to-date investment performance, at [TIAA.org](https://www.tiaa.org).

Simply log in to your TIAA account and follow these steps:

1. Go to "Plan & Learn", under "Resources", select "All Resources".
2. Select "Retirement investments" within the "Research, performance & news" section.
3. Under "Investment Finder" select your plan name and click on the Plan and Investment Notice link.

If you do not have a TIAA account, you can access the notice online at [TIAA.org/performance](https://www.tiaa.org/performance) and enter your Plan ID, 407072. You'll be directed to the current information.

More information about retirement plan fees and expenses is available at [TIAA.org/fees](https://www.tiaa.org/fees) or by calling TIAA at 800-842-2252, Monday through Friday, 8 a.m. to 10 p.m. (ET).

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Fee Disclosure - (2/2024)



Collateralized Loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. This applies to plan(s): 407072 101988
Qualified Domestic Relations Orders (QDRO)	No charge
Sales Charges, Purchase, Withdrawal And Redemption Fees For Certain Investments	Certain charges may apply. See Section II: Investment Options Comparative Chart or the prospectus for applicable charges.

Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. Fees are only one of many factors to consider when making an investment decision.

Part B – Annuity Income Information

Part B contains information about the annuity options available within your employer's retirement plan.

Part A. Performance and Fee Information

The following chart lists your plan's investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.

For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit www.TIAA.org/planinvestmentoptions. After entering a plan ID, 407072, 101988, you'll be directed to plan and investment information.

Visit www.tiaa.org for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 8008422252 or write to us at TIAA, P.O. Box 1259 Charlotte NC 28201.

Table 1 – Variable Return Investment Performance as of June 30, 2024

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Mutual Fund									
Vanguard Total International Stock Index Fund Admiral	Foreign Large Blend	VTIAX	11/29/2010	10.96%	5.75%	4.02%	0.12%	0.12%	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072
MSCI ACWI Ex USA NR USD				11.62%	5.55%	3.84%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard International Growth Fund Admiral	Foreign Large Growth	VWILX	08/13/2001	9.02%	8.52%	7.64%	0.31%	0.31%	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072
MSCI ACWI Ex USA NR USD				11.62%	5.55%	3.84%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard International Value Fund Investor	Foreign Large Value	VTRIX	05/16/1983	6.16%	5.89%	3.56%	0.39%	0.39%	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072
MSCI ACWI Ex USA NR USD				11.62%	5.55%	3.84%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Institutional Index Fund Institutional	Large Blend	VINIX	07/31/1990	24.51%	15.01%	12.83%	0.04%	0.04%	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072
S&P 500 TR USD				24.56%	15.05%	12.86%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard PRIMECAP Fund Admiral	Large Blend	VPMAX	11/12/2001	26.19%	15.14%	13.59%	0.31%	0.31%	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072
S&P 500 TR USD				24.56%	15.05%	12.86%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions*
AB Large Cap Growth Fund Z	Large Growth	APGZX	06/30/2015	31.90%	17.30%	16.14%	0.53% \$5.30	0.52% \$5.20	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Growth TR USD				33.48%	19.34%	16.99%			
Vanguard Windsor II Fund Admiral	Large Value	VWNAX	05/14/2001	20.10%	13.69%	10.38%	0.26% \$2.60	0.26% \$2.60	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value TR USD				13.06%	9.01%	8.23%			
Vanguard Mid-Cap Index Fund Admiral	Mid-Cap Blend	VIMAX	11/12/2001	11.80%	9.38%	9.10%	0.05% \$0.50	0.05% \$0.50	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Mid Cap TR USD				11.82%	9.39%	9.12%			
Carillon Eagle Mid Cap Growth Fund R6	Mid-Cap Growth	HRAUX	08/15/2011	10.39%	9.18%	10.66%	0.64% \$6.40	0.64% \$6.40	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Mid Cap Growth TR USD				15.05%	9.93%	10.51%			
Allspring Special Mid Cap Value Fund R6	Mid-Cap Value	WFPRX	06/28/2013	10.03%	10.51%	9.07%	0.70% \$7.00	0.70% \$7.00	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				23.13%	14.14%	12.15%			
Vanguard Real Estate Index Admiral	Real Estate	VGSLX	11/12/2001	4.75%	2.96%	5.30%	0.13% \$1.30	0.13% \$1.30	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P United States REIT TR USD				7.52%	3.87%	5.73%			

**Average Annual Total
Returns/Benchmark**

**Total Annual Operating
Expenses (%/Per \$1000)**

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
CREF Money Market Account R2 7-day current annualized yield 5.08% as of 06/25/2024 7-day effective annualized yield 5.20% as of 06/25/2024	Money Market- Taxable	QCMMPX	04/24/2015	5.21%	1.94%	1.26%	0.26%	0.26%	Available in plan(s): 101988 An annual plan servicing credit of 0.065% is credited on a quarterly basis. This applies to plan (s): 101988
iMoneyNet Money Fund Averages - All Government				5.10%	1.92%	1.26%			
Multi-Asset									
Mutual Fund									
Vanguard Wellesley Income Fund Admiral	Allocation--30% to 50% Equity	VWIAX	05/14/2001	6.92%	4.27%	5.07%	0.16%	0.16%	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072
Morningstar Moderately Conservative Target Risk TR USD				8.10%	4.17%	4.29%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Wellington Fund Admiral	Moderate Allocation	VWENX	05/14/2001	15.07%	8.74%	8.14%	0.18%	0.18%	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072
Morningstar Moderate Target Risk TR USD				10.34%	5.83%	5.56%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Target Retirement Income Fund	Retirement Income	VTINX	10/27/2003	7.96%	3.72%	3.95%	0.08%	0.08%	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072
Morningstar Lifetime Allocation Moderate Income TR USD				8.47%	4.37%	4.02%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Target Retirement 2020 Fund	Target-Date 2020	VTWNX	06/07/2006	9.24%	5.15%	5.35%	0.08%	0.08%	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072
Morningstar Lifetime Allocation Moderate 2020 TR USD				8.48%	4.54%	4.71%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Vanguard Target Retirement 2055 Fund	Target-Date 2055	VFFVX	08/18/2010	16.61%	9.67%	8.24%	0.08% \$0.80	0.08% \$0.80	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2055 TR USD</i>				15.23%	8.41%	7.24%			
Vanguard Target Retirement 2060 Fund	Target-Date 2060	VTTSX	01/19/2012	16.60%	9.68%	8.23%	0.08%	0.08%	Available in plan(s): 407072 An annual plan servicing fee of 0.085% is charged and deducted on a quarterly basis. This applies to plan(s): 407072 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

*** Legend of plan name for each applicable plan number**

Plans	Plan Names
407072	BRYN MAWR COLLEGE RETIREMENT PLAN
101988	BRYN MAWR COLLEGE RETIREMENT PLAN

Name/Type/Option	Return	Term	Additional Information* Available in plan(s): 101988
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TIAA Traditional-Retirement Annuity	5.25%	Through 02/28/2025	
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Part B. Annuity Information

Once you have elected a lifetime annuity, your election is irrevocable.
Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization.
The R3 Class has the lowest expense of all the CREF Classes.

Please visit www.TIAA.org/public/support/faqs for FAQs about TIAA products, services & support.

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you