

MSU Retirement Plans: Fidelity Core Investment Menu

Tier	Fund Type	Fund Category/Asset Class	Investment Option - Share Class	Expense Ratio*	Ticker
I	Pre-Mixed Asset Allocation Funds	Target Date Retirement Funds	Vanguard Target Date Retirement Funds	0.16-0.19%	varies
II	Index Funds	U.S. Bond Index Fund	Vanguard Total Bond Market Index Fund - Instl.	0.07%	VBTIX
		U.S. TIPS Index Fund	Vanguard Inflation Protected Securities - Instl.	0.07%	VIPIX
		U.S. Large Cap Stock Index Fund	Vanguard Institutional Index (S&P 500) - Instl.	0.04%	VINIX
		U.S. Small/Mid Cap Stock Index Fund	Vanguard Extended Market Index Fund - Signal	0.16%	VEMSX
		International Stock Index Fund	Vanguard Total International Index Fund - Signal	0.20%	VTSGX
III	Capital Preservation	Money Market Fund	Vanguard Prime Money Market Fund - Instl.	0.09%	VMRXX
	Fixed Income	Fixed Annuity	New York Life Guaranteed Interest Account	0.35%	n/a
		Intermediate Bond Fund	PIMCO Total Return Fund - Instl.	0.46%	PTTRX
		High-Yield Bond Fund	Harbor High Yield Bond Fund - Instl.	0.67%	HYFAX
	Inflation Protection	Real Return Fund	PIMCO All Asset Fund - Instl.	0.89%	PAAIX
	U.S. Stock	All-Cap U.S. Stock Fund	PRIMECAP Odyssey Stock Fund	0.72%	POSKX
		Large Cap Value Stock Fund	Dodge & Cox Stock Fund	0.52%	DODGX
		Large Cap Growth Stock Fund	Fidelity Contrafund - K	0.79%	FCNKX
		Small/Mid Cap Core Stock Fund	Fidelity Low Priced Stock - K	0.85%	FLPKX
	International Stock	International Value Stock Fund	Templeton Instl. Foreign Equity Series - Primary	0.81%	TFEQX
		International Growth Stock Fund	Fidelity Diversified International - K	0.79%	FDIKX
		Emerging Markets Stock Fund	DFA Emerging Markets Value - Instl.	0.60%	DFEVX
	Global Stock	Global Stock Fund	American Funds New Perspective - R6	0.46%	RNPGX
Real Estate	Real Estate Fund	Cohen and Steers Realty Shares	0.99%	CSRSX	
IV	Self-Directed Brokerage Account	Mutual Fund Brokerage Window	Fidelity BrokerageLink	varies	varies

* Note: Based on information provided by the fund's prospectus, public sources, or other sources.

MSU Retirement Plans: TIAA-CREF Core Investment Menu

Tier	Fund Type	Fund Category/Asset Class	Investment Option - Share Class	Expense Ratio*	Ticker
I	Pre-Mixed Asset Allocation Funds	Target Date Retirement Funds	Vanguard Target Date Retirement Funds	0.16-0.19%	varies
II	Index Funds	U.S. Bond Index Fund	Vanguard Total Bond Market Index Fund - Instl.	0.07%	VBPIX
		U.S. TIPS Index Fund	Vanguard Inflation Protected Securities - Instl.	0.07%	VIPIX
		U.S. Large Cap Stock Index Fund	Vanguard Institutional Index (S&P 500) - Instl.	0.04%	VINIX
		U.S. Small/Mid Cap Stock Index Fund	Vanguard Extended Market Index Fund - Signal	0.16%	VEMMX
		International Stock Index Fund	Vanguard Total International Index Fund - Signal	0.20%	VTSGX
III	Capital Preservation	Money Market Fund	CREF Money Market Annuity	0.42%	n/a
	Fixed Income	Fixed Annuity	TIAA Traditional Annuity	0.52%**	n/a
		Intermediate Bond Fund	PIMCO Total Return Fund - Instl.	0.46%	PTTRX
		High-Yield Bond Fund	Harbor High Yield Bond Fund - Instl.	0.67%	HYFAX
	Inflation Protection	Real Return Fund	PIMCO All Asset Fund - Instl.	0.89%	PAAIX
	U.S. Stock	All-Cap U.S. Stock Fund	PRIMECAP Odyssey Stock Fund	0.72%	POSKX
		Large Cap Value Stock Fund	Dodge & Cox Stock Fund	0.52%	DODGX
		Large Cap Growth Stock Fund	T. Rowe Price Instl. Large Cap Growth Fund	0.57%	TRLGX
		Small/Mid Cap Core Stock Fund	Frontegra IronBridge SMID Fund - Instl.	0.94%	IBSMX
	International Stock	International Value Stock Fund	Templeton Instl. Foreign Equity Series - Primary	0.81%	TFEQX
		International Growth Stock Fund	American Funds EuroPacific Growth Fund - R6	0.50%	RERGX
		Emerging Markets Stock Fund	DFA Emerging Markets Value - Instl.	0.60%	DFEVX
	Global Stock	Global Stock Fund	CREF Stock Annuity	0.47%	n/a
Real Estate	Real Estate Fund	TIAA Real Estate Annuity	1.01%	n/a	
IV	Self-Directed Brokerage Account	Mutual Fund Brokerage Window	TIAA-CREF Brokerage Services	varies	varies

* Note: Based on information provided by the fund's prospectus, public sources, or other sources.

** Note: The TIAA Traditional fixed annuity has no formal expense ratio. The amount shown is an estimated expense that is subject to change and is provided for comparative purposes only.