



TIAA HSA investment menu with expense ratios

Lifecycle funds

TIAA-CREF Lifecycle Index 2025 (TLQIX) Gross/Net 0.18%/0.10%	TIAA-CREF Lifecycle Index 2030 (TLHIX) Gross/Net 0.18%/0.10%	TIAA-CREF Lifecycle Index 2035 (TLYIX) Gross/Net 0.17%/0.10%	TIAA-CREF Lifecycle Index 2040 (TLZIX) Gross/Net 0.17%/0.10%	TIAA-CREF Lifecycle Index 2045 (TLXIX) Gross/Net 0.17%/0.10%	TIAA-CREF Lifecycle Index 2050 (TLLIX) Gross/Net 0.17%/0.10%	TIAA-CREF Lifecycle Index 2055 (TTIIX) Gross/Net 0.18%/0.10%	TIAA-CREF Lifecycle Index 2060 (TVIIX) Gross/Net 0.19%/0.10%	TIAA-CREF Lifecycle Index 2065 (TFITX) Gross/Net 0.82%/0.10%	TIAA-CREF Lifecycle Index Retirement Income (TRILX) Gross/Net 0.22%/0.10%
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Domestic equity

International

Large cap growth	Large cap blend	Large cap value	Mid cap blend	Small cap blend	Large cap blend	Large cap growth
BlackRock Capital Appreciation K (BFGBX) Gross/Net 0.64%/0.64%	TIAA-CREF S&P 500 Index (TISPX) Gross/Net 0.05%/0.05%	Vanguard Windsor II Fund Admiral (VWNAX) Gross/Net 0.26%/0.26%	iShares Russell Mid-Cap Index K (BRMKX) Gross/Net 0.06%/0.06%	BlackRock Advantage Small Cap Core K (BDSKX) Gross/Net 0.51%/0.45%	TIAA-CREF International Equity Index (TCIEX) Gross/Net 0.05%/0.05%	Vanguard International Growth Admiral (VWILX) Gross/Net 0.34%/0.34%
	TIAA-CREF Social Choice Equity (TISCX) Gross/Net 0.18%/0.18%			TIAA-CREF Small-Cap Blend Index (TISBX) Gross/Net 0.06%/0.06%		

Fixed income

Emerging markets

REIT

Natural resources

Inflation protected	Intermediate-term bond	Short-term bond	Emerging markets bond	Emerging markets	REIT	Natural resources
Vanguard Inflation-Protected Securities I (VIPIX) Gross/Net 0.07%/0.07%	TIAA-CREF Core Bond Plus (TIBFX) Gross/Net 0.30%/0.30%	Vanguard Short-Term Bond Index Admiral (VBIRX) Gross/Net 0.07%/0.07%	TIAA-CREF Emerging Markets Debt (TEDNX) Gross/Net 0.62%/0.62%	TIAA-CREF Emerging Markets Index (TEQLX) Gross/Net 0.19%/0.19%	TIAA-CREF Real Estate Securities Instl (TIREX) Gross/Net 0.47%/0.47%	Vanguard Materials Index Admiral (VMIAX) Gross/Net 0.10%/0.10%
	Vanguard Intermediate-Term Bond Index Admiral (VBILX) Gross/Net 0.07%/0.07%					

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Gross expense ratio includes all of an investment's expenses. Net expense ratio takes into account any investment fee waivers and expense reductions, giving an indication of what is currently being charged.

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