

INVESTMENT UPDATE

Average Annualized Compound Return (%) 3 Months 1 Year 3 Years 5 Years 10 Years Average Annualized Compound Return (%) 3 Months 1 Year 3 Years 5 Years 10 Years

Total Returns as of September 30, 2024

Stock Fund Choices

Russell 3000 Index*	6.23	35.19	10.29	15.26	12.83
Standard & Poor's 500 Stock Index*	5.89	36.35	11.91	15.98	13.38

U.S. Large Capitalization Stock Fund Choices

Russell 1000 Index*	6.08	35.68	10.83	15.64	13.10
CREF Equity Index	6.17	34.93	10.14	15.09	12.62
CREF Growth	1.53	42.80	9.44	17.75	15.09
CREF Stock	5.91	31.19	7.67	12.40	10.00
Nuveen Equity Index	6.23	35.15	10.26	15.23	12.80
Nuveen Core Equity	5.96	41.85	12.82	16.60	13.29
Nuveen Large Cap Growth	1.14	38.83	7.49	16.87	14.94
Nuveen Large Cap Gr Index	3.17	42.17	11.97	19.68	16.46
Nuveen S&P 500 Index	5.87	36.27	11.86	15.93	13.32
Nuveen Large Cap Responsible Eq	6.25	33.86	9.41	14.70	12.17
Nuveen Social Choice LwCrbn Eq	7.40	33.71	9.24	14.99	13.07
Nuveen Large Cap Value	7.77	29.21	10.75	12.34	9.16
Nuveen Large Cap Value Index	9.41	27.71	8.99	10.67	9.19
Fidelity	3.00	39.82	11.01	17.65	13.96
Fidelity Blue Chip Growth	1.22	45.73	9.63	22.99	-
Fidelity Blue Chip Value	6.01	17.96	9.00	9.44	7.91
Fidelity Capital Appreciation	4.84	39.67	11.42	18.12	13.36
Fidelity Contrafund	4.39	45.99	12.54	18.77	-
Fidelity Convertible Securities	5.83	15.41	1.84	12.01	8.41
Fidelity Disciplined Equity	2.67	38.79	9.23	16.60	12.27
Fidelity Dividend Growth	4.45	39.15	13.07	14.03	10.68
Fidelity Equity Dividend Income	10.57	26.49	11.23	11.73	9.61
Fidelity Equity-Income	8.37	28.95	10.32	12.27	9.84
Fidelity Focused Stock	3.97	48.54	11.78	18.98	15.38
Fidelity Growth & Income	6.03	32.17	13.70	15.60	11.75
Fidelity Growth Company	2.01	47.47	10.47	24.49	-
Fidelity Growth Discovery	3.48	44.63	12.47	20.82	16.44
Fidelity Large Cap Stock	5.38	34.97	14.33	16.52	12.16
Fidelity Large-Cap Value	9.42	27.75	9.02	10.68	-
Fidelity Large Cap Growth Index	3.15	42.19	12.00	19.71	-
Fidelity Magellan	3.28	43.66	10.53	16.22	13.60
Fidelity Mega Cap Stock	4.51	35.51	14.76	17.67	12.86
Fidelity Multi-Asset Index Fund	6.58	27.95	6.06	10.51	9.03
Fidelity NASDAQ Composite Index	2.75	38.75	9.07	18.85	16.06
Fidelity OTC	-0.27	41.57	9.01	20.60	-
Fidelity 500 Index	5.88	36.33	11.90	15.96	13.37
Fidelity Stock Selector All Cap	5.47	31.47	8.73	15.24	12.29
Fidelity Stock Selector Large Cap Value	9.54	28.88	10.81	12.12	9.43
Fidelity Strategic Dividend & Income	8.80	24.05	6.60	9.50	8.62
Fidelity Tot Mkt Index	6.16	35.27	10.15	15.17	12.77
Fidelity Trend	3.96	49.30	10.90	20.10	16.06
Vanguard Institutional Index	5.88	36.32	11.89	15.96	13.37
Vanguard Total Stock Market Index	6.18	35.27	10.12	15.20	12.79

U.S. Mid-Capitalization Stock Fund Choices

Russell 2500 Index*	8.75	26.17	3.47	10.43	9.50
Nuveen Mid Cap Growth	1.72	15.76	-6.38	6.38	7.63
Nuveen Mid Cap Value	7.55	29.03	8.66	9.46	7.66
Fidelity Extended Market Index	8.10	28.59	1.23	10.75	9.64
Fidelity Growth Strategies Fund	6.52	31.37	4.36	12.79	-
Fidelity Leveraged Co Stock	6.35	38.41	8.75	16.65	10.42
Fidelity Mid Cap Index Fund	9.20	29.29	5.76	11.30	10.19
Fidelity Mid-Cap Stock	10.25	25.16	8.99	12.70	-
Fidelity Mid-Cap Value	11.04	33.13	11.73	13.30	8.96
Fidelity New Millennium	4.61	38.93	16.97	16.76	12.42
Fidelity Value	8.83	27.23	9.86	14.76	10.15
Fidelity Value Discovery	8.91	19.87	7.67	10.95	-
Fidelity Value Strategies	8.04	24.04	10.78	14.50	10.20
Vanguard Mid-Cap Index Fund	9.36	28.82	5.33	11.24	10.23

U.S. Small Capitalization Stock Fund Choices

Russell 2000 Index*	9.27	26.76	1.84	9.39	8.78
Nuveen Small Cap Blend Index	9.26	26.78	1.96	9.51	8.94
Nuveen Quant Small Cap Equity	8.20	30.59	6.71	11.96	10.38
Fidelity Low-Priced Stock	5.58	24.36	9.00	13.30	-
Fidelity Small Cap Growth	8.59	37.68	2.71	12.88	-
Fidelity Small Cap Independence	9.66	33.16	6.85	13.98	11.28
Fidelity Small Cap Discovery	6.98	23.09	5.53	11.09	8.86
Fidelity Small Cap Index	9.27	26.84	1.97	9.48	8.93
Fidelity Small Cap Stock	10.70	29.28	2.79	8.92	8.72
Fidelity Small Cap Value	10.65	25.67	5.93	12.79	10.23
Fidelity Stock Selector Mid Cap	7.43	26.20	6.45	11.22	9.88

International Stock Fund Choices

S&P/Citigroup-BMI Global Index*	7.01	31.33	7.62	12.14	9.60
S&P/Citigroup Broad Market Ex-US Index*	7.58	24.64	4.48	8.46	6.13
IFC Investible (Emerging Mkts) Index*	8.77	25.99	1.46	6.78	4.89
CREF Global Equities Account	5.10	32.23	8.36	13.35	9.77
Nuveen International Equity	2.63	21.04	3.24	8.74	5.36
Nuveen International Equity Index	7.24	25.43	5.80	8.31	5.86
Nuveen Emerging Markets Equity	8.56	21.95	-0.76	2.87	2.82
Nuveen Emerging Markets Equity Index	7.66	23.86	-0.32	5.04	3.69
Fidelity International Capital Appreciation Fund	5.30	31.42	4.30	9.68	8.99
Fidelity Canada	8.74	23.56	9.56	10.68	6.37
Fidelity China Region	11.29	33.95	-1.35	7.67	7.35
Fidelity Diversified Int'l	5.84	26.66	2.53	9.03	-
Fidelity Emerging Markets Fund	3.12	24.18	-1.41	7.54	6.67
Fidelity Emerging Markets Fund Class K	3.15	24.33	-1.28	7.67	6.82
Fidelity Emerging Markets Discovery Fund	5.44	17.49	3.52	9.26	5.90
Fidelity Emerging Markets Index Fund	7.71	24.17	-0.11	5.22	3.76
Fidelity Europe	4.94	26.06	1.14	7.60	5.11
Fidelity Global Commodity Stock Fund	1.30	7.96	10.77	12.85	5.57
Fidelity Global Equity Income Fund	7.27	27.56	8.32	12.15	9.47
Fidelity Global ex U.S. Index Fund	7.72	25.29	4.26	7.55	5.23
Fidelity Int'l Discovery	5.15	31.66	1.29	8.73	-
Fidelity International Growth Fund	4.91	28.10	2.92	9.11	7.93
Fidelity Int'l Small Cap Fund	5.95	21.57	3.20	8.45	7.60
Fidelity Int'l Index	7.29	25.36	5.82	8.36	5.87
Fidelity International Small Cap Opportunities	10.00	27.02	-1.91	7.56	7.60
Fidelity International Value	6.73	25.69	9.41	10.11	5.31
Fidelity Japan	9.98	25.19	0.33	7.68	7.05
Fidelity Japan Smaller Companies	9.65	22.96	2.62	5.08	6.84
Fidelity Nordic	0.53	27.33	4.38	14.19	8.98
Fidelity Overseas	6.39	30.05	3.61	9.47	8.13
Fidelity Pacific Basin	14.18	29.76	1.07	9.28	8.73
Fidelity Emerging Asia	13.78	37.37	-3.38	10.42	8.88
Fidelity Total International Equity Fund	6.88	27.05	4.68	9.73	7.18
Fidelity Total International Index Fund	7.87	24.93	3.87	7.61	-
Fidelity Worldwide	5.02	42.31	7.87	15.19	11.80
Vanguard Total Intl Stock Index	8.04	24.94	4.04	7.79	5.47
Vanguard European Stock Index	7.08	26.48	6.22	9.09	5.85
Vanguard Pacific Stock Index Fund - Admiral Shares	6.96	21.43	2.08	6.53	5.65
Vanguard Emerging Markets Stock Index Fund	9.31	25.02	1.65	6.44	4.23

Life Cycle Funds

Nuveen Lifecycle Index 2010	5.25	17.60	2.77	5.61	5.46
Nuveen Lifecycle Index 2015	5.36	18.80	3.11	6.13	5.89
Nuveen Lifecycle Index 2020	5.55	19.97	3.47	6.65	6.35
Nuveen Lifecycle Index 2025	5.70	21.22	3.93	7.42	6.95
Nuveen Lifecycle Index 2030	5.91	22.94	4.57	8.31	7.61
Nuveen Lifecycle Index 2035	6.09	24.93	5.37	9.29	8.29
Nuveen Lifecycle Index 2040	6.32	27.29	6.37	10.41	9.03
Nuveen Lifecycle Index 2045	6.41	28.70	6.94	11.26	9.53
Nuveen Lifecycle Index 2050	6.46	29.37	7.16	11.52	9.70
Nuveen Lifecycle Index 2055	6.50	29.66	7.27	11.65	9.80

Nuveen Lifecycle Index 2060	6.50	29.89	7.39	11.81	9.93
Nuveen Lifecycle Index 2065	6.54	30.11	7.56	-	12.16
Nuveen Managed Alloc	5.05	23.34	3.96	7.86	7.13
Nuveen Lifecycle Index Ret Inc	5.35	18.56	3.02	5.80	5.47
Fidelity Freedom Index 2010 Fund	4.96	15.59	1.78	4.33	4.70
Fidelity Freedom Index 2015 Fund	5.36	17.79	2.24	5.19	5.40
Fidelity Freedom Index 2020 Fund	5.79	19.92	2.64	6.00	6.00
Fidelity Freedom Index 2025 Fund	6.15	21.84	3.21	6.76	6.55
Fidelity Freedom Index 2030 Fund	6.17	23.06	3.82	7.66	7.37
Fidelity Freedom Index 2035 Fund	6.37	25.34	4.92	9.18	8.37
Fidelity Freedom Index 2040 Fund	6.62	28.21	6.14	10.50	9.02
Fidelity Freedom Index 2045 Fund	6.74	29.28	6.53	10.74	9.15
Fidelity Freedom Index 2050 Fund	6.72	29.23	6.51	10.75	9.15
Fidelity Freedom Index 2055 Fund	6.73	29.26	6.52	10.73	9.14
Fidelity Freedom Index 2060 Fund	6.69	29.27	6.51	10.75	9.14
Fidelity Freedom Index 2065 Fund	6.74	29.29	6.53	10.74	-
Fidelity Freedom Index Income Fund	4.62	13.67	1.46	3.20	3.49
Vanguard Balanced Index Inv	5.77	25.51	5.57	9.34	8.55

Balanced Fund Choices

CREF Social Choice Account	6.12	23.18	4.41	7.90	7.16
Fidelity Asset Manager 20%	4.32	13.74	1.70	3.69	3.72
Fidelity Asset Manager 30%	4.74	16.20	2.07	4.88	4.67
Fidelity Asset Manager 40%	5.03	18.24	2.67	6.07	5.54
Fidelity Asset Manager 50%	5.27	20.37	3.16	7.14	6.30
Fidelity Asset Manager 60%	5.43	22.31	3.68	8.19	7.05
Fidelity Asset Manager 70%	5.55	24.06	4.48	9.37	7.85
Fidelity Asset Manager 85%	5.81	27.23	5.42	11.04	9.00
Fidelity Balanced	4.76	26.80	7.06	12.34	9.95
Fidelity Puritan	4.18	28.68	7.69	12.30	9.84
Vanguard Balanced Index Fund	5.77	25.51	5.57	9.34	8.55

Bond Fund Choices

U.S. Bond Fund Choices					
Barclays Capital Aggregate Index*	5.20	11.57	-1.39	0.33	1.84
CREF Bond Market Account	5.13	12.28	-1.01	0.75	2.16
CREF Inflation Linked Bond Account	3.60	9.14	1.49	3.40	2.63
Nuveen Core Bond	5.11	12.60	-0.97	0.83	2.35
Nuveen Core Plus Bond	5.18	12.92	-0.68	1.17	2.57
Nuveen High Yield	4.44	15.31	3.37	3.91	4.55
Nuveen Inflation Link Bond	3.47	8.92	1.06	3.15	2.45
Nuveen Short Term Bond	2.92	8.13	2.37	2.32	2.17
Nuveen Core Impact Bond	5.17	12.45	-1.31	0.48	2.20
TIAA Stable Value	0.68	2.50	2.04	1.99	1.80
TIAA Traditional Annuity (RA)	1.09	4.52	4.21	3.97	3.94
TIAA Traditional Annuity (SRA)	0.90	3.77	3.53	3.35	3.29
Fidelity Capital & Income	3.63	16.44	4.07	7.23	6.5