Plan and Investment Notice

DARTMOUTH COLLEGE SUPPLEMENTAL RETIREMENT ACCOUNT

Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. **While no action is required at this time**, please review the notice and file it with your other retirement plan documents for future reference.

Section I: Summary of Plan Services and Costs

This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

Section II: Investment Options Comparative Chart

This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan'sinvestment options, including long-term performance and expenses.

SECTION I

Summary of Plan Services and Costs

Multiple providers have been selected to offer retirement services and investment options to employees in the plan. There are costs associated with these services and investments, some of which may be paid by you. In addition to explaining how to direct your investments, this section details the administrative and individual expenses associated with your plan.
The information issorted by service provider to make it easier to compare. Your plan offers a range of investment options and services from the following providers:

TIAA
Fidelity

TIAA

RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting **TIAA.org**
2. By phone at **800 842-2252**, weekdays, 8 a.m. to 10 p.m. (ET)

RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to Section ll: Investment Options Comparative Chart for investment-specific restrictions.

ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with instructions on how to take advantage of what is being offered.

INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at www.TIAA.org/planinvestmentoptions. After entering your plan ID, 100292, you will be directed to plan and investment information.

COST OF PLAN SERVICES

There are three categories of services provided to your plan:

1. GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

An annual TIAA Plan Servicing Fee of $45.00is assessed if you maintain a Retirement Choice and/or Retirement Choice Plus account. The fee is deducted proportionally from each investment in your account quarterly and identified as "TIAA Plan Servicing Fee" on your statements.

In some cases, other investment providers may pay a portion of an investment's expense ratio to TIAA, your plan's record keeper, to help offset the cost of plan administration. This practice is called "revenue sharing." If you have investments that revenue share, you'll receive a credit in the amount of the investment's revenue share based on your average daily balance. This will be identified as "TIAA Plan Servicing Credit" on your statements.

If you do not maintain a Retirement Choice and/or Retirement Choice Plus account and therefore no TIAA Plan Servicing Fee was assessed, your investment revenue share credit will be reduced by the amount of the fee in order to cover plan administrative services expenses. Please refer to Section II: Investment Options Comparative Chart of the Plan and Investment Notice for investment credit details.

2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each investment option is listed in Section II: Investment Options Comparative Chart.

3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

Retirement Plan Loan - Origination Fee	$75 per loan initiated for general purpose, $125 for a residential loan. This applies to plan(s): 100292
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): 100292
Loan Maintenance	$25 annual fee per active loan. This applies to plan(s): 100292
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.

FIDELITY

RIGHT TO DIRECT INVESTMENTS

You have the right to direct your account balance, and any future contributions, among the Plan's investment options, subject to any restrictions. Your rights under the Plan, and any restrictions, are subject to the terms of the Plan.

Changes can be made:

1. Online by visiting www.netbenefits.com/dartmouth.
2. By phone at 800-343-0860, available Monday - Friday 8:00 am to midnight (ET)

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges, and expenses. For this and other information, call Fidelity at 800-343-0860 or visit www.netbenefits.com/dartmouth for a free prospectus or, if available, a summary prospectus. Read it carefully before you invest.

RESTRICTIONS

Frequent trading in investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days or a 12 month period. Keep in mind, restrictions are subject to change.

ADDITIONAL RIGHTS AND PRIVILEGES

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account: Mutual Funds

INVESTMENT OPTIONS

A variety of investment options are available in the Plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance is available online at www.netbenefits.com/dartmouth.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Fidelity assesses an annual administrative fee of $51. Each quarter, $12.75 will be deducted from your account to cover this fee.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Asset-based fees reflect an investment options' total annual operating expense and includes management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option.

Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an expense ratio. You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to the Investment Options Comparative Chart for information about the Plans investment options, including their expense ratios (where applicable). Asset-based fees are deducted from an investment options' assets, thereby reducing its investment return.

Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. There is not necessarily a correlation between fees and investment performance, and fees are just one component to consider when determining which investment options are right for you.

COST OF PLAN SERVICES - PERSONALIZED SERVICES

Individual fees and expenses include those associated with a service or transaction that an individual may select. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction. If you have an account in the Plan and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this brochure was prepared.

As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee Amount: Loan fees include $50 to establish the loan and $6.25 each quarter there is an outstanding balance. Withdrawal and distribution fees: $25/transaction. Return of excess contributions/deferrals: $25/transaction. Mailing documents/checks via overnight service: $25. Minimum Required Distributions: $25.

Also please note that you may incur expenses in connection with transactions associated with your Plan's investment options. Please see Section II: Investment Options

Comparative Chart for details regarding the specific fees that may apply to the investment options available under the Plan. If any individual fees are actually deducted from your account, they will be reflected on your Plan account statement.

SECTION II

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(s) list(s) 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.

TIAA

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 your plan ID, 100292, you'll be directed to plan and investment information.

Visit **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 800 842-2252 or write to us at TIAA, P.O. Box 1259 , Charlotte, NC, 28201.

Table 1 – Variable Return Investment Performance as of March 31, 2025

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions
Equities									
Mutual Fund									
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	6.38%	11.47%	5.24%	0.06% $0.60	0.06% $0.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				6.09%	10.92%	4.98%			
American Funds EuroPacific Growth Fund R6	Foreign Large Growth	RERGX	05/01/2009	0.34%	9.93%	5.33%	0.47% $4.70	0.47% $4.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				6.09%	10.92%	4.98%			
Vanguard FTSE Social Index Fund Institutional	Large Blend	VFTNX	01/14/2003	7.25%	18.25%	12.57%	0.07% $0.70	0.07% $0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar US Large-Mid TR USD				7.98%	18.40%	12.21%			
Vanguard Institutional Index Fund Institutional	Large Blend	VINIX	07/31/1990	8.21%	18.56%	12.47%	0.04% $0.40	0.04% $0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				8.25%	18.59%	12.50%			

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions
0.56%	0.56%								
T. Rowe Price Institutional Large Cap Core Growth Fund	Large Growth	TPLGX	09/30/2003	8.27%	15.75%	13.28%	$5.60	$5.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Growth TR USD				7.76%	20.09%	15.12%			
Vanguard Growth Index Fund Institutional	Large Growth	VIGIX	05/14/1998	8.27%	19.50%	14.22%	0.04% $0.40	0.04% $0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Large Cap Growth TR USD				8.31%	19.55%	14.26%			
MFS Value Fund R6	Large Value	MEIKX	04/28/2006	7.00%	15.27%	9.26%	0.45% $4.50	0.44% $4.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				7.22%	18.18%	11.80%	Contractual Waiver Exp: 12/31/2025		
Vanguard Value Index Fund Institutional	Large Value	VIVIX	07/02/1998	8.45%	17.05%	10.35%	0.04% $0.40	0.04% $0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Large Cap Value TR USD				8.49%	17.05%	10.36%			
Vanguard Extended Market Index Fund Institutional	Mid-Cap Blend	VIEIX	07/07/1997	-0.46%	15.19%	7.89%	0.05% $0.50	0.05% $0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Completion TR USD				-0.50%	15.05%	7.75%			
Vanguard Small-Cap Growth Index Fund Institutional	Small Growth	VSGIX	05/24/2000	-2.83%	11.48%	7.31%	0.06% $0.60	0.06% $0.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Small Cap Growth TR USD				-2.83%	11.44%	7.26%			
Vanguard Small-Cap Value Index Fund Institutional	Small Value	VSIIX	12/07/1999	-0.76%	18.42%	7.71%	0.06% $0.60	0.06% $0.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Small Cap Value TR USD				-0.76%	18.40%	7.70%			
Variable Annuity									

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions
CREF Stock Account R3	Aggressive Allocation	QCSTIX	07/31/1952	5.49%	15.59%	9.14%	0.26% $2.60	0.26% $2.60	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.
Morningstar Aggressive Target Risk TR USD				6.30%	14.14%	8.39%			Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
CREF Global Equities Account R3	Global Large-Stock Blend	QCGLIX	05/01/1992	5.79%	16.24%	9.03%	0.25% $2.50	0.25% $2.50	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.
MSCI ACWI NR USD				7.15%	15.18%	8.84%			Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
CREF Equity Index Account R3	Large Blend	QCEQIX	04/29/1994	6.99%	17.98%	11.60%	0.19% $1.90	0.19% $1.90	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.
Russell 3000 TR USD				7.22%	18.18%	11.80%			Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
CREF Growth Account R3	Large Growth	QCGRIX	04/29/1994	3.48%	17.90%	13.33%	0.23% $2.30	0.23% $2.30	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.
Russell 1000 Growth TR USD				7.76%	20.09%	15.12%			Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Fixed Income									
Mutual Fund									
Vanguard Inflation-Protected Securities Fund Institutional	Inflation-Protected Bond	VIPIX	12/12/2003	6.21%	2.28%	2.44%	0.07% $0.70	0.07% $0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Treasury US TIPS TR USD				6.17%	2.36%	2.51%			
Vanguard Total Bond Market Index Fund Institutional	Intermediate Core Bond	VBTIX	09/18/1995	4.85%	-0.41%	1.45%	0.03% $0.30	0.03% $0.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Float Adjusted TR USD				4.87%	-0.36%	1.49%			

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 fund Inception if less than 10 years	Gross	Net	
0.40%	0.39%								
PGIM Total Return Bond Fund R6	Intermediate Core-Plus Bond	PTRQX	12/27/2010	5.75%	1.34%	2.31%	$4.00	$3.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				4.88%	-0.40%	1.46%	Contractual Waiver Exp: 02/28/2026		
Variable Annuity									
CREF Inflation-Linked Bond Account R3	Inflation-Protected Bond	QCILIX	05/01/1997	6.83%	3.54%	2.70%	0.22% $2.20	0.22% $2.20	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.
Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD				6.94%	3.44%	2.81%			Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
CREF Core Bond Account R3	Intermediate Core Bond	QCBMIX	03/01/1990	5.30%	0.66%	1.84%	0.25% $2.50	0.25% $2.50	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.
Bloomberg US Aggregate Bond TR USD				4.88%	-0.40%	1.46%			Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Money Market									
Mutual Fund									
Vanguard Federal Money Market Fund Investor 7-day current annualized yield 4.23% as of 03/31/2025 7-day effective annualized yield 4.23% as of 03/31/2025	Money Market-Taxable	VMFXX	07/13/1981	4.92%	2.58%	1.83%	0.11% $1.10	0.11% $1.10	
FTSE Treasury Bill 3 Month USD				5.17%	2.69%	1.90%			
Variable Annuity									
CREF Money Market Account R3 7-day current annualized yield 4.21% as of 03/25/2025 7-day effective annualized yield 4.30% as of 03/25/2025	Money Market-Taxable	QCMMIX	04/01/1988	4.88%	2.47%	1.67%	0.19% $1.90	0.19% $1.90	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.
iMoneyNet Money Fund Averages - All Government				4.67%	2.39%	1.59%			
Multi-Asset									
Mutual Fund									

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions
Vanguard Target Retirement Income Fund	Retirement Income	VTINX	10/27/2003	5.82%	5.14%	4.15%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate Income TR USD				6.12%	6.25%	4.52%			
Vanguard Target Retirement 2020 Fund	Target-Date 2020	VTWNX	06/07/2006	5.97%	7.40%	5.47%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2020 TR USD				5.79%	6.68%	5.12%			
Vanguard Target Retirement 2025 Fund	Target-Date 2025	VTTVX	10/27/2003	6.10%	8.77%	6.16%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2025 TR USD				5.71%	7.41%	5.52%			
Vanguard Target Retirement 2030 Fund	Target-Date 2030	VTHRX	06/07/2006	6.03%	9.94%	6.70%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2030 TR USD				5.71%	8.65%	6.08%			
Vanguard Target Retirement 2035 Fund	Target-Date 2035	VTTHX	10/27/2003	6.26%	11.15%	7.26%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2035 TR USD				5.80%	10.32%	6.75%			
Vanguard Target Retirement 2040 Fund	Target-Date 2040	VFORX	06/07/2006	6.42%	12.36%	7.80%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2040 TR USD				5.94%	11.91%	7.33%			

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions
Vanguard Target Retirement 2045 Fund	Target-Date 2045	VTIVX	10/27/2003	6.57%	13.56%	8.27%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2045 TR USD				6.06%	12.94%	7.67%			
Vanguard Target Retirement 2050 Fund	Target-Date 2050	VFIFX	06/07/2006	6.65%	13.84%	8.40%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2050 TR USD				6.10%	13.34%	7.77%			
Vanguard Target Retirement 2055 Fund	Target-Date 2055	VFFVX	08/18/2010	6.67%	13.84%	8.38%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2055 TR USD				6.08%	13.37%	7.73%			
Vanguard Target Retirement 2060 Fund	Target-Date 2060	VTTSX	01/19/2012	6.65%	13.83%	8.38%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2060 TR USD				6.03%	13.32%	7.66%			
Vanguard Target Retirement 2065 Fund	Target-Date 2065+	VLXVX	07/12/2017	6.67%	13.84%	8.86%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2060 TR USD				6.03%	13.32%	8.02%			
Vanguard Target Retirement 2070 Fund	Target-Date 2065+	VSVNX	06/28/2022	6.61%	-	12.51%	0.08% $0.80	0.08% $0.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2060 TR USD				6.03%		11.51%			
Variable Annuity									

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions
CREF Social Choice Account R3	Moderate Allocation	QCSCIX	03/01/1990	4.62%	9.44%	6.53%	0.22% $2.20	0.22% $2.20	An annual plan servicing credit of up to 0.10% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.
Morningstar Moderate Target Risk TR USD				5.95%	8.80%	6.09%			Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Real Estate									
Variable Annuity									
TIAA Real Estate Account	Real Estate	QREARX	10/02/1995	-0.55%	1.10%	3.04%	1.02% $10.20	1.02% $10.20	An annual plan servicing credit of up to 0.24% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services.
S&P 500 TR USD				8.25%	18.59%	12.50%			Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > $150,000.

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.

FIDELITY

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: Fidelity at (800) 343-0860 or www.netbenefits.com/dartmouth.

Table 1 – Variable Return Investment Performance as of March 31, 2025

				Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per $1000)		
Investment Name / *Benchmark*	**Morningstar Category**	**Ticker Symbol**	**Inception Date**	**1 Yr.**	**5 Yr.**	**10 Yr. or Since Inception**	**Gross**	**Net**	**Shareholder Fees & Restrictions**
Equities									
Mutual Fund									
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	6.38%	11.47%	5.24%	0.06% $0.60	0.06% $0.60	
MSCI ACWI Ex USA NR USD				6.09%	10.92%	4.98%			
American Funds EuroPacific Growth Fund R6	Foreign Large Growth	RERGX	05/01/2009	0.34%	9.93%	5.33%	0.47% $4.70	0.47% $4.70	
MSCI ACWI Ex USA NR USD				6.09%	10.92%	4.98%			
Vanguard FTSE Social Index Fund Institutional	Large Blend	VFTNX	01/14/2003	7.25%	18.25%	12.57%	0.07% $0.70	0.07% $0.70	
Morningstar US Large-Mid TR USD				7.98%	18.40%	12.21%			
Vanguard Institutional Index Fund Institutional	Large Blend	VINIX	07/31/1990	8.21%	18.56%	12.47%	0.04% $0.40	0.04% $0.40	
S&P 500 TR USD				8.25%	18.59%	12.50%			
T. Rowe Price Institutional Large Cap Core Growth Fund	Large Growth	TPLGX	09/30/2003	8.27%	15.75%	13.28%	0.56% $5.60	0.56% $5.60	
Russell 1000 Growth TR USD				7.76%	20.09%	15.12%			
Vanguard Growth Index Fund Institutional	Large Growth	VIGIX	05/14/1998	8.27%	19.50%	14.22%	0.04% $0.40	0.04% $0.40	
CRSP US Large Cap Growth TR USD				8.31%	19.55%	14.26%			
MFS Value Fund R6	Large Value	MEIKX	04/28/2006	7.00%	15.27%	9.26%	0.45% $4.50	0.44% $4.40	

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions
Russell 3000 TR USD				7.22%	18.18%	11.80%	Contractual Waiver Exp: 12/31/2025		
Vanguard Value Index Fund Institutional	Large Value	VIVIX	07/02/1998	8.45%	17.05%	10.35%	0.04% $0.40	0.04% $0.40	
CRSP US Large Cap Value TR USD				8.49%	17.05%	10.36%			
Vanguard Extended Market Index Fund Institutional	Mid-Cap Blend	VIEIX	07/07/1997	-0.46%	15.19%	7.89%	0.05% $0.50	0.05% $0.50	
S&P Completion TR USD				-0.50%	15.05%	7.75%			
Vanguard Small-Cap Growth Index Fund Institutional	Small Growth	VSGIX	05/24/2000	-2.83%	11.48%	7.31%	0.06% $0.60	0.06% $0.60	
CRSP US Small Cap Growth TR USD				-2.83%	11.44%	7.26%			
Vanguard Small-Cap Value Index Fund Institutional	Small Value	VSIIX	12/07/1999	-0.76%	18.42%	7.71%	0.06% $0.60	0.06% $0.60	
CRSP US Small Cap Value TR USD				-0.76%	18.40%	7.70%			
Fixed Income									
Mutual Fund									
Vanguard Inflation-Protected Securities Fund Institutional	Inflation-Protected Bond	VIPIX	12/12/2003	6.21%	2.28%	2.44%	0.07% $0.70	0.07% $0.70	
Bloomberg US Treasury US TIPS TR USD				6.17%	2.36%	2.51%			
Vanguard Total Bond Market Index Fund Institutional	Intermediate Core Bond	VBTIX	09/18/1995	4.85%	-0.41%	1.45%	0.03% $0.30	0.03% $0.30	
Bloomberg US Aggregate Float Adjusted TR USD				4.87%	-0.36%	1.49%			
PGIM Total Return Bond Fund R6	Intermediate Core-Plus Bond	PTRQX	12/27/2010	5.75%	1.34%	2.31%	0.40% $4.00	0.39% $3.90	
Bloomberg US Aggregate Bond TR USD				4.88%	-0.40%	1.46%	Contractual Waiver Exp: 02/28/2026		
Money Market									
Mutual Fund									
Vanguard Federal Money	Money Market-	VMFXX	07/13/1981	4.92%	2.58%	1.83%	0.11%	0.11%	

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions
Market Fund Investor	Taxable						$1.10	$1.10	
FTSE Treasury Bill 3 Month USD				5.17%	2.69%	1.90%			
Multi-Asset									
Mutual Fund									
Boston Trust Walden Balanced Fund	Allocation--70% to 85% Equity	WSBFX	06/18/1999	1.57%	8.92%	7.19%	0.96% $9.60	0.96% $9.60	
S&P 500 TR USD				8.25%	18.59%	12.50%			
Vanguard Target Retirement Income Fund	Retirement Income	VTINX	10/27/2003	5.82%	5.14%	4.15%	0.08% $0.80	0.08% $0.80	
Morningstar Lifetime Allocation Moderate Income TR USD				6.12%	6.25%	4.52%			
Vanguard Target Retirement 2020 Fund	Target-Date 2020	VTWNX	06/07/2006	5.97%	7.40%	5.47%	0.08% $0.80	0.08% $0.80	
Morningstar Lifetime Allocation Moderate 2020 TR USD				5.79%	6.68%	5.12%			
Vanguard Target Retirement 2025 Fund	Target-Date 2025	VTTVX	10/27/2003	6.10%	8.77%	6.16%	0.08% $0.80	0.08% $0.80	
Morningstar Lifetime Allocation Moderate 2025 TR USD				5.71%	7.41%	5.52%			
Vanguard Target Retirement 2030 Fund	Target-Date 2030	VTHRX	06/07/2006	6.03%	9.94%	6.70%	0.08% $0.80	0.08% $0.80	
Morningstar Lifetime Allocation Moderate 2030 TR USD				5.71%	8.65%	6.08%			
Vanguard Target Retirement 2035 Fund	Target-Date 2035	VTTHX	10/27/2003	6.26%	11.15%	7.26%	0.08% $0.80	0.08% $0.80	
Morningstar Lifetime Allocation Moderate 2035 TR USD				5.80%	10.32%	6.75%			
Vanguard Target Retirement 2040 Fund	Target-Date 2040	VFORX	06/07/2006	6.42%	12.36%	7.80%	0.08% $0.80	0.08% $0.80	

Investment Name / *Benchmark*	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark 1 Yr.	5 Yr.	10 Yr. or Since Inception	Total Annual Operating Expenses (%/Per $1000) Gross	Net	Shareholder Fees & Restrictions
Morningstar Lifetime Allocation Moderate 2040 TR USD				5.94%	11.91%	7.33%			
Vanguard Target Retirement 2045 Fund	Target-Date 2045	VTIVX	10/27/2003	6.57%	13.56%	8.27%	0.08% $0.80	0.08% $0.80	
Morningstar Lifetime Allocation Moderate 2045 TR USD				6.06%	12.94%	7.67%			
Vanguard Target Retirement 2050 Fund	Target-Date 2050	VFIFX	06/07/2006	6.65%	13.84%	8.40%	0.08% $0.80	0.08% $0.80	
Morningstar Lifetime Allocation Moderate 2050 TR USD				6.10%	13.34%	7.77%			
Vanguard Target Retirement 2055 Fund	Target-Date 2055	VFFVX	08/18/2010	6.67%	13.84%	8.38%	0.08% $0.80	0.08% $0.80	
Morningstar Lifetime Allocation Moderate 2055 TR USD				6.08%	13.37%	7.73%			
Vanguard Target Retirement 2060 Fund	Target-Date 2060	VTTSX	01/19/2012	6.65%	13.83%	8.38%	0.08% $0.80	0.08% $0.80	
Morningstar Lifetime Allocation Moderate 2060 TR USD				6.03%	13.32%	7.66%			
Vanguard Target Retirement 2065 Fund	Target-Date 2065+	VLXVX	07/12/2017	6.67%	13.84%	8.86%	0.08% $0.80	0.08% $0.80	
Morningstar Lifetime Allocation Moderate 2060 TR USD				6.03%	13.32%	8.02%			
Vanguard Target Retirement 2070 Fund	Target-Date 2065+	VSVNX	06/28/2022	6.61%	-	12.51%	0.08% $0.80	0.08% $0.80	
Morningstar Lifetime Allocation Moderate 2060 TR USD				6.03%		11.51%			

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.

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Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
Guaranteed Annuity			
TIAA Traditional-Group Supplemental Retirement Annuity	4.25%	Through 02/28/2026	An annual plan servicing credit of up to 0.15% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. The current rate shown applies to premiums remitted during the month of April 2025 and will be credited through 2/28/2026. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.For Group Supplemental Retirement Annuity (GSRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.
TIAA Traditional-Retirement Annuity	5.00%	Through 02/28/2026	An annual plan servicing credit of up to 0.15% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. The current rate shown applies to premiums remitted during the month of April 2025 and will be credited through 2/28/2026. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.TIAA Traditional guarantees your principal and a minimum annual interest rate. The current guaranteed minimum interest rate for premiums remitted in 2025 is 3.00%. The account also offers the opportunity for additional amounts in excess of the minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you.For Retirement Choice (RC) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in 84 monthly installments (7 years).If the Contractholder elects to remove TIAA Traditional, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments without any surrender charge.

Name/Type/Option	Return	Term	Additional Information
TIAA Traditional-Supplemental Retirement Annuity	4.25%	Through 02/28/2026	An annual plan servicing credit of up to 0.15% may be credited on a quarterly basis. For more information refer to Section I: General Administrative Services. The current rate shown applies to premiums remitted during the month of April 2025 and will be credited through 2/28/2026. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.For Supplemental Retirement Annuity (SRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.

Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

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TIAA Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS

To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA Traditional Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. TIAA Traditional can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA Traditional Annuity.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA Traditional Annuity.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than $5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA annuity payment would be less than $100, TIAA has the right to change the payment frequency which would result in a payment of $100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. This lifetime annuity provides a variable income that you cannot outlive. A variable annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.

- Subject to contract terms, if your accumulation is less than $5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your annuity payment would be less than $100, TIAA has the right to change the payment frequency which would result in a payment of $100 or more.
- 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 achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf.

Other service provider important additional information:

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TIAA important additional information:

The returns quoted represent past performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown, and you may have a gain or a loss when you redeem your investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

If a variable return investment option includes performance for periods beyond its inception date that performance is based on the performance of an older share class of the investment option. Such performance has not been restated to reflect expense differences between the two classes. If expense differences had been reflected, performance for these periods would be lower or higher than stated.

Expense ratios shown are based on the most recent information available, but may not reflect all updates and may differ slightly from the prospectus due to rounding. Please consult the most recent prospectus or offering document for more detailed information.

TIAA provides information on restrictions on record kept investment options, as well as performance and product information for all proprietary investment options. TIAA assumes no responsibility for damages or losses arising from the use of such information, and has not independently verified the accuracy or completeness of such information.

The Morningstar Category classifies an investment option based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the investment option is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

There are inherent risks in investing in variable return investments including loss of principal. Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

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