

March 27, 2026

Re: Important information about your retirement plan

The enclosed information is being provided to help you make informed decisions when managing your account and planning your financials 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.

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 prefer to receive future notices and other communications electronically, update your eDelivery preferences under "Actions". Select "Update your profile" and then "Communication preferences" to make changes. For this notice, click on "email" next to "Plan Sponsor disclosures and notices".

If you do not have a TIAA account, you can access the notice online at TIAA.org/performance and enter your Plan ID, 405540. You'll be directed to the current information.

More information about retirement plan fees and expenses is available at TIAA.org/fees, or by calling TIAA at 800-842-2252/ weekdays, 8 a.m. to 10 p.m. (ET).

TIAA-CREF Individual & Institutional Services, LLC, and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

© 2026 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF). 730 Third Avenue, New York, NY 10017.

Fee Disclosure - (2/2026)

Plan and Investment Notice

FLORIDA INSTITUTE OF TECHNOLOGY 403(B) PLAN

March 27, 2026

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's investment options, including long-term performance and expenses.

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 is sorted by service provider to make it easier to compare. Your plan offers a range of investment options and services from the following providers :

TIAA
Lincoln Financial Group

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 II: 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 the 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, 405540, you'll 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.

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA.

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 plan designated 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	\$75.00 per loan initiated for general purpose, \$125 for a residential loan. This applies to plan (s): 405540
Loan Maintenance	\$25.00 annual fee per active loan. This applies to plan(s): 405540
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):

	405540
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.

LINCOLN FINANCIAL GROUP

RIGHT TO DIRECT INVESTMENTS

To direct your designated investment alternatives for the plan: For initial enrollment, you may enroll by following the enrollment process established for your plan or by completing the materials and returning them as indicated on the documents provided during the enrollment process.

Existing participants may update elections by:

- Visiting LincolnFinancial.com, or
- Calling the Lincoln Customer Contact Center at 800-234-3500

You may change your elections at any time; transfers are effective the same business day provided the markets are open and instructions are received before 4:00 p.m. Eastern Time.

The Lincoln Alliance program may restrict the number of transfers you may make among designated investment alternatives within the product in a given time period. An investment option may apply a redemption fee or restrict certain transfers. However, transactions associated with market timing - such as frequent, large, or short-term transfers among investment options - can affect the underlying funds and their investments. Lincoln therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

ADDITIONAL RIGHTS AND PRIVILEGES

Voting and tender rights associated with mutual fund shares offered under the plan are exercised by the plan sponsor, if applicable.

INVESTMENT OPTIONS

The designated investment alternatives available in the Lincoln Alliance program are those

listed in the comparative charts. Please contact your retirement plan administrator for information regarding designated investment alternatives offered outside of the Lincoln Alliance program, if any (e.g., employer securities).

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. For an example of the long-term effects of fees and expenses on your retirement account, visit the Department of Labor website at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/ouractivities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to consider whether an investment in a particular option, along with your other investments, may help you achieve your financial goals.

Please visit LincolnFinancial.com for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand the terms used in this document.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

This section provides an explanation of fees and expenses for general plan administrative services, if any, that may be charged to or deducted from all individual accounts and are not reflected in the total annual operating expenses of any designated investment alternative. For example, the plan may incur general administrative expenses each year to cover services related to the operation of the plan (e.g., legal, accounting, recordkeeping, trustee fees, and Registered Investment Advisor fees). Where applicable, the plan may charge a portion of these expenses to participant accounts if the expenses are not paid by the plan sponsor or from revenue sharing payments the plan receives from plan investment options. These expenses will appear on your quarterly retirement statement, if applicable.

Additionally, an explanation of any fees and expenses that may be charged to or deducted from the individual account of a specific participant based on the actions taken by that person are described below. The dollar amount of fees and expenses that are actually charged to a participant's account during the preceding quarter will be reflected on the participant's quarterly retirement statement.

Retirement plans have expenses associated with them. Here is a list of administrative fees associated with this plan.

Administrative Fees: Plan Level Wrap Fee

Description: Fee charged to cover expenses incurred in the administration of the plan. These expenses may include, but are not limited to the receipt and processing of deposits, processing of withdrawals, call center operations, website development and maintenance, and certain marketing and distribution expenses. The fee can be assessed on a per participant or asset basis.

Fee/Frequency: 0.0400% / quarterly

COST OF PLAN SERVICES - PERSONALIZED SERVICES

The plan applies fees to individual participant accounts. These charges apply only to participants who use specific features of the plan. Here is a list of individual participant fees associated with this plan:

QDRO Distribution:

A fee deducted from a participant's account for researching and processing withdrawals under a Qualified Domestic Relations Order (QDRO).

Fee/Frequency: \$500.00 / set up

Loan Maintenance Fee:

Fee may be deducted from a participant's account while the loan is outstanding.

Fee/Frequency: \$6.25 / quarterly

Loan Setup Fee:

Fee that may be deducted from the participant's account on the date the loan is processed.

Fee/Frequency: \$75.00 / set up

Distributions:

A fee deducted from a participant's account for processing withdrawals due to severance from employment or retirement (excludes automatic rollover distributions).

Fee/Frequency: \$40.00 / set up

In-Service Withdrawals:

A fee deducted from a participant's account for pre and post age 59 1/2 withdrawals, withdrawals from rollover and/or after-tax accounts, when applicable to your plan.

Fee/Frequency: \$25.00 / set up

Administrative Fee:

A fee associated with the Lincoln PathBuilder Income investment option, if elected, that is deducted from a participant's account. The fee is a percentage of the Income Base in this investment option and charged monthly.

Fee/Frequency: 0.9% / annually

IMPORTANT DISCLOSURES

Mutual funds in the Lincoln Alliance program are sold by prospectus. The program includes services provided by Lincoln Retirement Services Company, LLC and Lincoln Financial Group Trust Company, Inc. with wholesale marketing and distribution services provided by Lincoln Financial Distributors, Inc. (LFD), a wholesale broker-dealer (member FINRA). All entities listed are affiliates of Lincoln Financial, the marketing name for Lincoln National Corporation. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

The stable value option may be offered as a Fixed Annuity through Lincoln Financial affiliates or as a collective trust through independent third-party trust companies.

Morningstar Investment Management LLC's investment lineups are subject to change. The investment options within a lineup do involve risk and will not always be profitable.

Morningstar Investment Management does not guarantee that negative returns can or will be avoided in the lineups. An investment made in an investment option may differ substantially from its historical performance and, as a result, your plan participant may incur a loss. Past performance is no guarantee of future results.

The Morningstar Insight Series is not an investment option. It is a series of fund lineups chosen by Morningstar Investment Management LLC from the universe of investment options available in the Lincoln Alliance program. Morningstar Investment Management LLC is a registered investment advisor and subsidiary of Morningstar, Inc. Neither Morningstar Investment Management nor Morningstar, Inc. is affiliated with Lincoln Financial. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management LLC, 22 W. Washington Street, Chicago, IL 60602.

Lincoln PathBuilder Income, a group variable annuity contract, is issued on contract form AN-701 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc. Radnor, PA, a broker-dealer. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company. All contract guarantees, including those for guaranteed income, or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer or insurance agency from FIT-001 which this annuity is purchased, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Lincoln PathBuilder Income solutions are offered as a group variable annuity. Amounts contributed to the annuity contract are invested in the LVIP American Global Balanced Allocation Managed Risk Fund, a fund of funds with a balanced allocation. The guarantee is provided by a contract between the client/plan sponsor and The Lincoln National Life Insurance Company that provides a plan participant with guaranteed annual retirement income.

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

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, 405540, 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 December 31, 2025

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									
Allspring Emerging Markets Equity Fund R6	Diversified Emerging Mkts	EMGDX	06/28/2013	36.84%	1.91%	8.10%	1.10% \$11.00	1.01% \$10.10	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				32.39%	7.91%	8.41%	Contractual Waiver Exp: 02/28/2026		
Nuveen International Equity Index Fund R6	Foreign Large Blend	TCIEX	10/01/2002	31.58%	9.02%	8.36%	0.05% \$0.50	0.05% \$0.50	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE NR USD				31.22%	8.92%	8.18%	Contractual Cap Exp: 02/28/2026		
Nuveen Core Equity Fund R6	Large Blend	TIGRX	07/01/1999	14.11%	13.80%	14.12%	0.40% \$4.00	0.40% \$4.00	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.88%	14.42%	14.82%	Contractual Cap Exp: 02/28/2026		
State Street Equity 500 Index Fund K	Large Blend	SSSYX	09/17/2014	17.81%	14.36%	14.74%	0.10% \$1.00	0.02% \$0.20	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.88%	14.42%	14.82%	Contractual Waiver Exp: 04/30/2026		

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	
Nuveen Large Cap Value Index Fund R6	Large Value	TILVX	10/01/2002	15.84%	11.27%	10.48%	0.05%	0.05%	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 1000 TR USD</i>				17.37%	13.59%	14.59%		Contractual Cap Exp: 02/28/2026	
Vanguard Mid-Cap Index Fund Admiral	Mid-Cap Blend	VIMAX	11/12/2001	11.67%	8.60%	10.91%	0.05%	0.05%	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Dow Jones US Total Stock Market TR USD</i>				17.05%	13.07%	14.21%			
Carillon Eagle Mid Cap Growth Fund R6	Mid-Cap Growth	HRAUX	08/15/2011	4.92%	3.50%	11.45%	0.66%	0.66%	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.15%	13.15%	14.29%			
Allspring Special Mid Cap Value Fund R6	Mid-Cap Value	WFPRX	06/28/2013	6.23%	9.93%	10.24%	0.70%	0.70%	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.15%	13.15%	14.29%			
Vanguard Real Estate Index Admiral	Real Estate	VGSLX	11/12/2001	3.19%	4.64%	5.14%	0.13%	0.13%	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Dow Jones US Total Stock Market TR USD</i>				17.05%	13.07%	14.21%			
Nuveen Small Cap Blend Index Fund R6	Small Blend	TISBX	10/01/2002	12.79%	6.17%	9.74%	0.06%	0.06%	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2000 TR USD</i>				12.81%	6.09%	9.62%		Contractual Cap Exp: 02/28/2026	
Wasatch Core Growth Fund Institutional	Small Growth	WIGRX	01/31/2012	-10.33%	2.64%	10.71%	1.06%	1.05%	An annual plan servicing fee of 0.02% is charged and deducted on a quarterly basis. Redemption Fee: 2.00% if held < 60 days. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.15%	13.15%	14.29%		Contractual Waiver Exp: 01/31/2026	
PIMCO RAE US Small Fund Institutional	Small Value	PMJIX	06/05/2015	6.29%	15.83%	12.64%	0.50%	0.50%	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P 500 TR USD</i>				17.88%	14.42%	14.82%			

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
Variable Annuity									
CREF Global Equities Account R2	Global Large- Stock Blend	QCGLPX	04/24/2015	21.62%	11.04%	11.78%	0.29% \$2.90	0.29% \$2.90	An annual plan servicing credit of 0.03% is credited on a quarterly basis. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
MSCI ACWI NR USD				22.34%	11.19%	11.72%			
CREF Total Global Stock Account R2	Global Large- Stock Blend	QCSTPX	04/24/2015	21.41%	10.88%	11.82%	0.30% \$3.00	0.30% \$3.00	An annual plan servicing credit of 0.03% is credited on a quarterly basis. 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 Stock Account Composite Index				22.25%	11.43%	12.47%			
CREF Growth Account R2	Large Growth	QCGRPX	04/24/2015	16.76%	12.85%	16.16%	0.25% \$2.50	0.25% \$2.50	An annual plan servicing credit of 0.03% is credited on a quarterly basis. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Russell 1000 Growth TR USD				18.56%	15.32%	18.13%			
Fixed Income									
Mutual Fund									
PGIM High Yield Fund R6	High Yield Bond	PHYQX	10/31/2011	9.14%	4.60%	6.59%	0.38% \$3.80	0.38% \$3.80	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				7.30%	-0.36%	2.01%			
Baird Core Plus Bond Fund Institutional	Intermediate Core-Plus Bond	BCOIX	09/29/2000	7.47%	0.32%	2.87%	0.30% \$3.00	0.30% \$3.00	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Universal TR USD				7.58%	0.06%	2.44%			
Variable Annuity									
CREF Inflation-Linked Bond Account R2	Inflation-Protected Bond	QCILPX	04/24/2015	7.15%	2.66%	3.29%	0.23% \$2.30	0.23% \$2.30	An annual plan servicing credit of 0.03% is credited on a quarterly basis. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD				7.47%	2.52%	3.32%			

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 Core Bond Account R2	Intermediate Core Bond	QCBMPX	04/24/2015	7.46%	0.01%	2.35%	0.28% \$2.80	0.28% \$2.80	An annual plan servicing credit of 0.03% is credited on a quarterly basis. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg US Aggregate Bond TR USD				7.30%	-0.36%	2.01%			
Money Market									
Mutual Fund									
Vanguard Federal Money Market Fund Investor 7-day current annualized yield 3.71% as of 12/31/2025 7-day effective annualized yield 3.71% as of 12/31/2025	Money Market-Taxable	VMFXX	07/13/1981	4.22%	3.20%	2.14%	0.11% \$1.10	0.11% \$1.10	An annual plan servicing fee of 0.12% is charged and deducted on a quarterly basis.
FTSE Treasury Bill 3 Month USD				4.40%	3.31%	2.23%			
Multi-Asset									
Variable Annuity									
CREF Responsible Balanced Account R2	Global Moderate Allocation	QCSCPX	04/24/2015	14.98%	6.43%	8.16%	0.26% \$2.60	0.26% \$2.60	An annual plan servicing credit of 0.03% is credited on a quarterly basis. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Morningstar Moderate Target Risk TR USD				15.95%	5.95%	7.83%			

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.

LINCOLN FINANCIAL GROUP

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: Lincoln Financial at 800-234-3500 or write to Lincoln at Florida Institute of Technology, c/o Lincoln Retirement Services Co., PO Box 7876, Fort Wayne, IN 46801-7876.

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

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									
DFA Emerging Markets Core Equity 2 Portfolio Institutional	Diversified Emerging Mkts	DFCEX	04/05/2005	28.77%	7.14%	9.26%	0.40% \$4.00	0.40% \$4.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EM NR USD				33.57%	4.20%	8.42%			
American Funds EUPAC Fund R6	Foreign Large Growth	RERGX	05/01/2009	29.18%	4.59%	8.46%	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				32.39%	7.91%	8.41%			
PGIM Global Real Estate Fund R6	Global Real Estate	PGRQX	08/23/2013	9.37%	3.53%	4.34%	0.81% \$8.10	0.81% \$8.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.88%	14.42%	14.82%			
JPMorgan U.S. Equity Fund R6	Large Blend	JUEMX	11/30/2010	14.74%	13.69%	15.00%	0.46% \$4.60	0.44% \$4.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.88%	14.42%	14.82%			
Vanguard 500 Index Fund Admiral	Large Blend	VFIAX	11/13/2000	17.83%	14.38%	14.78%	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				17.88%	14.42%	14.82%			

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	
American Funds Growth Fund of America R6	Large Growth	RGAGX	05/01/2009	20.28%	12.16%	15.51%	0.29% \$2.90	0.29% \$2.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P 500 TR USD</i>				17.88%	14.42%	14.82%			
BlackRock Equity Dividend Fund K	Large Value	MKDVX	03/28/2016	21.84%	11.84%	11.69%	0.59% \$5.90	0.59% \$5.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P 500 TR USD</i>				17.88%	14.42%	15.19%			
Vanguard Mid-Cap Index Fund Admiral	Mid-Cap Blend	VIMAX	11/12/2001	11.67%	8.60%	10.91%	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.
<i>Dow Jones US Total Stock Market TR USD</i>				17.05%	13.07%	14.21%			
Nomura Mid Cap Growth Fund R6	Mid-Cap Growth	IGRFX	07/31/2014	1.24%	0.32%	11.07%	0.84% \$8.40	0.68% \$6.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.15%	13.15%	14.29%			
MFS Mid Cap Value Fund R6	Mid-Cap Value	MVCKX	02/01/2013	6.49%	10.43%	10.15%	Contractual Waiver Exp: 30-JUL-26 0.63% \$6.30	0.62% \$6.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				17.15%	13.15%	14.29%			
Vanguard Small-Cap Index Fund Admiral	Small Blend	VSMAX	11/13/2000	8.83%	7.34%	10.43%	Contractual Waiver Exp: 31-JAN-26 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.
<i>Dow Jones US Total Stock Market TR USD</i>				17.05%	13.07%	14.21%			
Wasatch Core Growth Fund Institutional	Small Growth	WIGRX	01/31/2012	-10.33%	2.64%	10.71%	1.06% \$10.60	1.05% \$10.50	Redemption Fee: 2.00% if held < 60 days 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	
Russell 3000 TR USD				17.15%	13.15%	14.29%			
Columbia Small Cap Value and Inflection Fund Institutional 3	Small Value	CRRYX	11/09/2012	8.41%	9.98%	9.35%	0.89% Contractual Waiver Exp: 31-JAN-26	0.77% \$7.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 TR USD				17.15%	13.15%	14.29%	Contractual Waiver Exp: 30-JUN-26		
Fixed Income									
Mutual Fund									
Baird Core Plus Bond Fund Institutional	Intermediate Core-Plus Bond	BCOIX	09/29/2000	7.47%	0.32%	2.87%	0.30% \$3.00	0.30% \$3.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Universal TR USD				7.58%	0.06%	2.44%			
Janus Henderson Multi- Sector Income Fund N	Multisector Bond	JMTNX	02/28/2014	9.69%	3.39%	4.87%	0.60% \$6.00	0.58% \$5.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				7.30%	-0.36%	2.01%	Contractual Waiver Exp: 28-OCT-26		
Money Market									
Mutual Fund									
Fidelity Treasury Only Money Market	Money Market- Taxable	FDLXX	01/05/1988	3.90%	2.92%	1.86%	0.42% \$4.20	0.42% \$4.20	
ICE BofA USD 3M Dep OR CM TR USD				4.42%	3.26%	2.38%			
Multi-Asset									
Mutual Fund									
American Funds Income Fund of America R6	Global Moderate Allocation	RIDGX	05/01/2009	18.11%	9.39%	8.97%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 TR USD				17.88%	14.42%	14.82%			

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.

TIAA

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			<p>An annual plan servicing credit of 0.03% is credited on a quarterly basis.</p> <p>The current rate shown applies to premiums remitted during the month of February 2026 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 is 3.00% for premiums remitted in March 2025 through February 2026, and is effective through February 2026. 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. For Retirement Choice Plus (RCP) 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 surrender charges. For certain RCP contracts, any transfer from TIAA Traditional to a competing fund must first be directed to a non-competing fund for a period of 90 days. After 90 days, transfers may be made to a competing fund, including transferring back to TIAA Traditional. (TIAA Contract form IGRSP-02-ACC/TIAA Certificate form IGRSP-CERT3-ACC). After termination of employment additional income options may be available including income for life and IRS required minimum distribution payments. The Contractholder (typically your employer as the sponsor of your plan) has the right to remove TIAA Traditional as a plan option. If elected, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments, without any surrender charge and will be reinvested at the direction of your plan sponsor. Please refer to your contract certificate for additional details.</p>
TIAA Traditional-Retirement Choice Plus	4.25%	Through 02/28/2026	

Name/Type/Option	Return	Term	Additional Information
TIAA Traditional-Retirement Choice	5.00%	Through 02/28/2026	<p>An annual plan servicing credit of 0.03% is credited on a quarterly basis.</p> <p>The current rate shown applies to premiums remitted during the month of February 2026 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 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.</p>

LINCOLN FINANCIAL GROUP

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
Lincoln Stable Value Account - Z273	2.30%	12/31/2025	<p>Lincoln Stable Value Account -Z273 Rate Type: New Money Return: - Term: Quarterly</p> <p>Rate Type: Portfolio rate Return: 2.30 Term: Quarterly</p> <p>Rate Type: Guaranteed minimum interest rate Return: 1.75 Term: 1-99 yrs</p> <p>Lincoln reserves the right to adjust the fixed or stated rate of return prospectively during the term of the contract or agreement. The most current rate of return is available at 800-234-3500.</p> <p>If the Guaranteed Minimum Interest Rate listed above is higher than the Portfolio rate and/or the New Money rate, Lincoln's Guaranteed Minimum Interest Rate will be the actual rate credited to your account.</p>

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.

TIAA

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.
 -
-

OBJECTIVES / GOALS

PRICING FACTORS

The cost of the benefit includes guaranteed income for life that is protected from market losses.

RESTRICTIONS / FEES

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:

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.

Data Provided by Morningstar, Inc. © 2026 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Neither TIAA nor its affiliates has independently verified the accuracy or completeness of this 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.

© 2026 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017

