**Investment Option Lineup for Participants in Harvard Retirement or 457(b) Plans**

<table>
<thead>
<tr>
<th>Tier</th>
<th>TIAA-CREF</th>
<th>Vanguard</th>
<th>Fidelity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1: Target Date (&quot;Lifecycle&quot;) Funds</td>
<td>TIAA-CREF Lifecycle Index Funds</td>
<td>Vanguard Target Retirement Funds (Automatic or “default” investment if no action is taken)</td>
<td>Fidelity Freedom Index Funds</td>
</tr>
</tbody>
</table>
| Tier 2: Core Funds | • TIAA-CREF Money Market Fund  
• TIAA-CREF Bond Index Fund  
• TIAA-CREF Equity Index Fund  
• TIAA-CREF International Equity Index Fund | • Vanguard Federal Money Market Fund  
• Vanguard Total Bond Market Index Fund  
• Vanguard Total Stock Market Index Fund  
• Vanguard Total International Stock Index Fund  
• Vanguard FTSE Social Index Fund (b) | • Fidelity Money Market Government Portfolio – Class I  
• Fidelity U.S. Bond Index Fund  
• Fidelity Spartan Total Market Index Fund  
• Fidelity Spartan International Index Fund |
| Tier 3: Brokerage or Alternative Investments offered (a) | Alternative Investments:  
• TIAA Traditional Account  
• CREF Money Market Account  
• CREF Stock Account | Brokerage (c) | Brokerage (c) |

(a) Additional closed annuities offered to Harvard plan participants by TIAA-CREF include the TIAA Real Estate Account, CREF Bond Market Account, CREF Inflation-Linked Bond Account, CREF Social Choice Account, CREF Global Equities Account, CREF Growth Account and the CREF Equity Index Account. Balances existing in a Harvard plan before November 2010 can remain in these funds unless otherwise directed by the employee. No new investments or transfers are allowed into these funds.

(b) Available December 3, 2018

(c) The brokerage option is not available for 457(b) participants. Roth contributions cannot be made to brokerage accounts at this time.