



TIAA HSA investment menu with expense ratios

LIFECYCLE FUNDS

Nuveen Lifecycle Index 2025 (TLQIX) Gross/Net 0.18%/0.10%	Nuveen Lifecycle Index 2030 (TLHIX) Gross/Net 0.18%/0.10%	Nuveen Lifecycle Index 2035 (TLYIX) Gross/Net 0.17%/0.10%	Nuveen Lifecycle Index 2040 (TLZIX) Gross/Net 0.17%/0.10%	Nuveen Lifecycle Index 2045 (TLXIX) Gross/Net 0.17%/0.10%	Nuveen Lifecycle Index 2050 (TLLIX) Gross/Net 0.18%/0.10%	Nuveen Lifecycle Index 2055 (TTIIX) Gross/Net 0.18%/0.10%	Nuveen Lifecycle Index 2060 (TVIIX) Gross/Net 0.19%/0.10%	Nuveen Lifecycle Index 2065 (TFITX) Gross/Net 0.26%/0.10%	Nuveen Lifecycle Index Retirement Income (TRILX) Gross/Net 0.22%/0.10%
--	--	--	--	--	--	--	--	--	---

DOMESTIC EQUITY

INTERNATIONAL

Large cap growth	Large cap blend	Large cap value	Mid cap blend	Small cap blend	Large cap blend	Large cap blend
BlackRock Capital Appreciation Fund K (BFGBX) Gross/Net 0.64%/0.64%	Nuveen S&P 500 Index (TISPX) Gross/Net 0.05%/0.05% Nuveen Large Cap Responsible Equity Fund (TISCX) Gross/Net 0.18%/0.18%	Vanguard Windsor II Fund (VWNAX) Gross/Net 0.26%/0.26%	iShares Russell Mid-Cap Index Fund K (BRMKX) Gross/Net 0.04%/0.04%	BlackRock Advantage Small-Cap Core Fund (BDSKX) Gross/Net 0.51%/0.45% Nuveen Small-Cap Blend Index (TISBX) Gross/Net 0.05%/0.05%	Nuveen International Equity Index (TCIEX) Gross/Net 0.05%/0.05%	Vanguard International Growth Fund (VWILX) Gross/Net 0.31%/0.31%

FIXED INCOME

OTHER

Inflation protected	Intermediate-term bond	Short-term bond	Emerging-markets bond	Emerging markets	REIT	Natural resources
Vanguard Inflation-Protected Securities Fund (VIPIX) Gross/Net 0.07%/0.07%	Nuveen Core Plus Bond Fund (TIBFX) Gross/Net 0.30%/0.30% Vanguard Intermediate-Term Bond Index Fund (VBILX) Gross/Net 0.07%/0.07%	Vanguard Short-Term Bond Index Fund (VBIRX) Gross/Net 0.07%/0.07% Vanguard Ultra-Short Term Bond Index Fund (VUSFX) Gross/Net 0.10%/0.10%	Nuveen Emerging Markets Debt (TEDNX) Gross/Net 0.62%/0.62%	Nuveen Emerging Markets Equity Index Fund (TEQLX) Gross/Net 0.16%/0.16%	Nuveen Real Estate Securities Select Fund (TIREX) Gross/Net 0.50%/0.50%	Vanguard Materials Index Fund (VMIAX) Gross/Net 0.10%/0.10%

Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement.



If you have questions about the TIAA HSA, please make an appointment with a financial consultant at **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET), or at tiaa.org/schedulenow.



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

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances which should be the basis of any investment decision.

HealthEquity, Inc. does not provide financial advice. HealthEquity Advisors, LLC™, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC™ also selects the mutual funds offered to HSA holders through the HealthEquity, Inc. platform. Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training.

Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement.

Nothing in this communication is intended as legal, tax, financial or medical advice. Health savings account holders should always consult a professional when making life-changing decisions.

Health savings accounts (HSAs) are individual custodial accounts offered or administered by HealthEquity, Inc. TIAA and HealthEquity are not legally affiliated, and HSAs are not a plan established or maintained by TIAA or an employer. TIAA may receive a referral fee based upon the type and number of accounts opened at HealthEquity.

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager, or use a particular type of health coverage or account type. It does not take into account the specific health status, investment objectives, tax and financial condition, or particular needs of any specific person. Nothing in this communication is intended as legal, tax, financial or medical advice. Health savings account holders should always consult a professional when making life-changing decisions.

TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distributes 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. Each is solely responsible for its own financial condition and contractual obligations.

TIAA Individual & Institutional Services, LLC, serves as a broker-dealer with respect to underlying mutual funds only, and does not offer, market or sell interests in such plans or otherwise provide broker-dealer services with respect to the interests in such plans.

©2024 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Ave., New York, NY 10017

3929653-1125