



NSHE Retirement Plan 403(b) Investment Line-Up Fees & Expenses

Effective June 24, 2024

Tier	Investment Option	Ticker	Expense Ratio**	Expense Waivers or Reimbursements*	TIAA Recordkeeping Fee	NSHE Admin. Fee	Total Fees**
I	Vanguard Target Retirement Income Fund - Investor	VTINX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Target Retirement 2020 Fund - Investor	VTWNX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Target Retirement 2025 Fund - Investor	VTTVX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Target Retirement 2030 Fund - Investor	VTHRX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Target Retirement 2035 Fund - Investor	VTTHX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Target Retirement 2040 Fund - Investor	VFORX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Target Retirement 2045 Fund - Investor	VTIVX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Target Retirement 2050 Fund - Investor	VFIFX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Target Retirement 2055 Fund - Investor	VFFVX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Target Retirement 2060 Fund - Investor	VTTSX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Target Retirement 2065 Fund - Investor	VLXVX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Target Retirement 2070 Fund - Investor	VSVNX	0.08%	0.00%	0.01165%	0.01135%	0.103%
	Vanguard Total Bond Market Index - Instl.	VBPIX	0.035%	0.00%	0.01165%	0.01135%	0.058%
	Vanguard Total International Bond Index Fund - Instl.	† VTIFX	0.07%	0.00%	0.01165%	0.01135%	0.093%
	Vanguard Total Stock Market Index Fund - Instl. Plus	† VSMPX	0.02%	0.00%	0.01165%	0.01135%	0.043%
	Vanguard Institutional Index Fund - Instl. Plus	VIIIX	0.02%	0.00%	0.01165%	0.01135%	0.043%
	Vanguard FTSE Social Index Fund - Instl.	VFTNX	0.12%	0.00%	0.01165%	0.01135%	0.143%
Vanguard Extended Market Index Fund - Instl.	VIEIX	0.05%	0.00%	0.01165%	0.01135%	0.073%	
Vanguard Total International Stock Market Index Fund - Instl.	VTSNX	0.09%	0.00%	0.01165%	0.01135%	0.113%	
Vanguard Developed Market Index Fund - Instl. Plus	† VDIPX	0.05%	0.00%	0.01165%	0.01135%	0.073%	
Vanguard Emerging Markets Stock Index Fund - Instl.	VEMIX	0.10%	0.00%	0.01165%	0.01135%	0.123%	
Vanguard Cash Reserves Federal Money Market Fund - Adm	† VMRXX	0.10%	0.00%	0.01165%	0.01135%	0.123%	
II	TIAA Traditional Fixed Annuity Account (RC/RCP)	--	0.45%	-0.15%	0.01165%	0.01135%	0.323%
Loomis Sayles Core Plus Bond Fund - Y	NERYX	0.49%	-0.20%	0.01165%	0.01135%	0.313%	
DFA Inflation Protected Securities Fund	DIPSX	0.11%	0.00%	0.01165%	0.01135%	0.133%	
American Century High Income R6	† AHIDX	0.53%	0.00%	0.01165%	0.01135%	0.553%	
T. Rowe Price Instl. Large Cap Growth Fund	TRLGX	0.56%	0.00%	0.01165%	0.01135%	0.583%	
Diamond Hill Large Cap Fund - Y	DHLYX	0.55%	0.00%	0.01165%	0.01135%	0.573%	
William Blair Small-Mid Cap Growth Fund	WSMDX	0.99%	-0.15%	0.01165%	0.01135%	0.863%	
DFA U.S. Targeted Value Fund	DFFVX	0.29%	0.00%	0.01165%	0.01135%	0.313%	
Dodge & Cox Global Stock Fund	DOXWX	0.52%	0.00%	0.01165%	0.01135%	0.543%	
Goldman Sachs GQG Partners International Opportunities Fund - R6	GSIX	0.74%	0.00%	0.01165%	0.01135%	0.763%	
Cohen & Steers Instl. Realty Shares	CSRIX	0.75%	0.00%	0.01165%	0.01135%	0.773%	

*As reported by TIAA.

**Based on published fund fees as of 06/24/24 and subject to future revision by the investment management company.

† New lower-cost share class. Expense ratio effective 07/29/24