



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

Effective February 1, 2025

Tier	Investment Option	Ticker	Expense Ratio**	Expense Waivers or Reimbursements*	Administrative Fee (TIAA / NSHE)	Total Fees**	
I	Vanguard Target Retirement Income Fund - Investor	VTINX	0.08%	0.00%	0.021%	0.101%	
	Vanguard Target Retirement 2020 Fund - Investor	VTWNX	0.08%	0.00%	0.021%	0.101%	
	Vanguard Target Retirement 2025 Fund - Investor	VTTVX	0.08%	0.00%	0.021%	0.101%	
	Vanguard Target Retirement 2030 Fund - Investor	VTHRXX	0.08%	0.00%	0.021%	0.101%	
	Vanguard Target Retirement 2035 Fund - Investor	VTTHX	0.08%	0.00%	0.021%	0.101%	
	Vanguard Target Retirement 2040 Fund - Investor	VFORX	0.08%	0.00%	0.021%	0.101%	
	Vanguard Target Retirement 2045 Fund - Investor	VTIVX	0.08%	0.00%	0.021%	0.101%	
	Vanguard Target Retirement 2050 Fund - Investor	VFIFX	0.08%	0.00%	0.021%	0.101%	
	Vanguard Target Retirement 2055 Fund - Investor	VFFVX	0.08%	0.00%	0.021%	0.101%	
	Vanguard Target Retirement 2060 Fund - Investor	VTTSX	0.08%	0.00%	0.021%	0.101%	
	Vanguard Target Retirement 2065 Fund - Investor	VLXVX	0.08%	0.00%	0.021%	0.101%	
	Vanguard Target Retirement 2070 Fund - Investor	VSVNX	0.08%	0.00%	0.021%	0.101%	
	I	Vanguard Total Bond Market Index - Instl. Plus	VBMPX	0.02%	0.00%	0.021%	0.041%
Vanguard Total International Bond Index Fund - Instl.		VTIFX	0.06%	0.00%	0.021%	0.081%	
Vanguard Total Stock Market Index Fund - Instl. Plus		VSMPX	0.02%	0.00%	0.021%	0.041%	
Vanguard Institutional Index Fund - Instl. Plus		VIIIX	0.02%	0.00%	0.021%	0.041%	
Vanguard FTSE Social Index Fund - Instl.		VFTNX	0.07%	0.00%	0.021%	0.091%	
Vanguard Extended Market Index Fund - Instl. Plus		VEMPX	0.04%	0.00%	0.021%	0.061%	
Vanguard Total International Stock Market Index Fund - Instl.		VTSNX	0.06%	0.00%	0.021%	0.081%	
Vanguard Developed Market Index Fund - Instl. Plus		VDIPX	0.02%	0.00%	0.021%	0.041%	
Vanguard Emerging Markets Stock Index Fund - Instl.		VEMIX	0.09%	0.00%	0.021%	0.111%	
Vanguard Cash Reserves Federal Money Market Fund - Adm		VMRXX	0.10%	0.00%	0.021%	0.121%	
II		TIAA Traditional Fixed Annuity Account (RC/RCP)	--	0.45%	-0.15%	0.021%	0.321%
		Loomis Sayles Core Plus Bond Fund - Y	NERYX	0.49%	-0.20%	0.021%	0.311%
		DFA Inflation Protected Securities Fund	DIPSX	0.11%	0.00%	0.021%	0.131%
	American Century High Income R6	AHIDX	0.54%	0.00%	0.021%	0.561%	
	T. Rowe Price Instl. Large Cap Growth Fund	TRLGX	0.56%	0.00%	0.021%	0.581%	
	Diamond Hill Large Cap Fund - Y	DHLYX	0.55%	0.00%	0.021%	0.571%	
	William Blair Small-Mid Cap Growth Fund	WSMDX	0.99%	-0.15%	0.021%	0.861%	
	DFA U.S. Targeted Value Fund	DFVX	0.29%	0.00%	0.021%	0.311%	
	Dodge & Cox Global Stock Fund	DOXWX	0.52%	0.00%	0.021%	0.541%	
	Goldman Sachs GQG Partners International Opportunities Fund - R6	GSIX	0.74%	0.00%	0.021%	0.761%	
	Cohen & Steers Instl. Realty Shares	CSRIX	0.75%	0.00%	0.021%	0.771%	

*As reported by TIAA.

**Based on published fund fees as of 02/01/25 and subject to future revision by the investment management company.