

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

Effective November 12, 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	VTHRX	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%
	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. Plus	VEMRX	0.07%	0.00%	0.021%	0.091%	
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%
	Vanguard Short-Term Inflation-Protected Sec. Fund Instl.	VTSPX	0.03%	0.00%	0.021%	0.051%
	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	DFFVX	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	GSIIYX	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 11/12/25 and subject to future revision by the investment management company.					