



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

Effective February 5, 2026

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%	0.0172%	0.0972%
	Vanguard Target Retirement 2020 Fund - Investor	VTWNX	0.08%	0.00%	0.0172%	0.0972%
	Vanguard Target Retirement 2025 Fund - Investor	VTTVX	0.08%	0.00%	0.0172%	0.0972%
	Vanguard Target Retirement 2030 Fund - Investor	VTHRX	0.08%	0.00%	0.0172%	0.0972%
	Vanguard Target Retirement 2035 Fund - Investor	VTTHX	0.08%	0.00%	0.0172%	0.0972%
	Vanguard Target Retirement 2040 Fund - Investor	VFORX	0.08%	0.00%	0.0172%	0.0972%
	Vanguard Target Retirement 2045 Fund - Investor	VTIVX	0.08%	0.00%	0.0172%	0.0972%
	Vanguard Target Retirement 2050 Fund - Investor	VFIFX	0.08%	0.00%	0.0172%	0.0972%
	Vanguard Target Retirement 2055 Fund - Investor	VFFVX	0.08%	0.00%	0.0172%	0.0972%
	Vanguard Target Retirement 2060 Fund - Investor	VTTSX	0.08%	0.00%	0.0172%	0.0972%
	Vanguard Target Retirement 2065 Fund - Investor	VLXVX	0.08%	0.00%	0.0172%	0.0972%
	Vanguard Target Retirement 2070 Fund - Investor	VSVNX	0.08%	0.00%	0.0172%	0.0972%
	II	Vanguard Total Bond Market Index - Instl. Plus	VBMPX	0.02%	0.00%	0.0172%
Vanguard Total International Bond Index Fund - Instl.		VTIFX	0.03%	0.00%	0.0172%	0.0472%
Vanguard Total Stock Market Index Fund - Instl. Plus		VSMPX	0.02%	0.00%	0.0172%	0.0372%
Vanguard Institutional Index Fund - Instl. Plus		VIIIX	0.02%	0.00%	0.0172%	0.0372%
Vanguard FTSE Social Index Fund - Instl.		VFTNX	0.03%	0.00%	0.0172%	0.0472%
Vanguard Extended Market Index Fund - Instl. Plus		VEMPX	0.035%	0.00%	0.0172%	0.0522%
Vanguard Total International Stock Market Index Fund - Instl.		VTSNX	0.06%	0.00%	0.0172%	0.0772%
Vanguard Developed Market Index Fund - Instl. Plus		VDIPX	0.02%	0.00%	0.0172%	0.0372%
Vanguard Emerging Markets Stock Index - Instl. Plus		VEMRX	0.05%	0.00%	0.0172%	0.0672%
Vanguard Cash Reserves Federal Money Market Fund - Adm		VMRXX	0.10%	0.00%	0.0172%	0.1712%
TIAA Traditional Fixed Annuity Account (RC/RCP)***		--	0.00%	-0.15%	0.0172%	0.1328%
Loomis Sayles Core Plus Bond Fund - Y		NERYX	0.48%	-0.20%	0.0172%	0.3072%
Vanguard Short-Term Inflation-Protected Sec. Fund Instl.		VTSPX	0.02%	0.00%	0.0172%	0.0372%
American Century High Income R6		AHIDX	0.53%	0.00%	0.0172%	0.5472%
T. Rowe Price Instl. Large Cap Growth Fund		TRLGX	0.55%	0.00%	0.0172%	0.5672%
Diamond Hill Large Cap Fund - Y		DHLYX	0.55%	0.00%	0.0172%	0.5672%
William Blair Small-Mid Cap Growth Fund		WSMDX	0.99%	-0.15%	0.0172%	0.8572%
DFA U.S. Targeted Value Fund	DFFVX	0.29%	0.00%	0.0172%	0.3072%	
Dodge & Cox Global Stock Fund	DOXWX	0.52%	0.00%	0.0172%	0.5372%	
Goldman Sachs GQG Partners International Opportunities Fund - R6	GSIYX	0.75%	0.00%	0.0172%	0.7572%	
Cohen & Steers Instl. Realty Shares	CSRIX	0.75%	0.00%	0.0172%	0.7672%	

*As reported by TIAA.

**Based on published fund fees as of 02/05/26 and subject to future revision by the investment management company.

***TIAA Traditional does not have a stated expense ratio because it is a spread-based annuity. TIAA earns revenue from the difference between what it earns on underlying investments and the interest credited to participants, rather than charging an explicit investment fee.