



# NSHE Retirement Plan 401(a) RPA Investment Line-Up Fees & Expenses

Effective July 31, 2026

| Tier | Investment Option                                                | Ticker | Expense Ratio** | Expense Waivers or Reimbursements* | Administrative Fee (TIAA / NSHE) | Total Fees** |
|------|------------------------------------------------------------------|--------|-----------------|------------------------------------|----------------------------------|--------------|
| I    | Vanguard Target Retirement Income Trust Select                   | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement 2020 Trust Select                     | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement 2025 Trust Select                     | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement 2030 Trust Select                     | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement 2035 Trust Select                     | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement 2040 Trust Select                     | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement 2045 Trust Select                     | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement 2050 Trust Select                     | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement 2055 Trust Select                     | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement 2060 Trust Select                     | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement 2065 Trust Select                     | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement 2070 Trust Select                     | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
|      | Vanguard Target Retirement Income & Growth Trust Select          | --     | 0.045%          | 0.00%                              | 0.0172%                          | 0.0622%      |
| II   | Vanguard Total Bond Market Index - Instl. Plus                   | VBMPX  | 0.02%           | 0.00%                              | 0.0172%                          | 0.0372%      |
|      | 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%                          | 0.1172%      |
|      | T. Rowe Price Stable Value Common Trust Fund A                   | --     | 0.30%           | 0.00%                              | 0.0172%                          | 0.3172%      |
|      | TIAA Traditional Fixed Annuity Account (RC)***                   | --     | 0.00%           | -0.15%                             | 0.0172%                          | 0.1328%      |
|      | Loomis Sayles Core Plus Bond Fund - Y                            | NERYX  | 0.48%           | -0.20%                             | 0.0172%                          | 0.2972%      |
|      | 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  | 0.56%           | 0.00%                              | 0.0172%                          | 0.5772%      |
|      | 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 | GSIX   | 0.76%           | 0.00%                              | 0.0172%                          | 0.7772%      |
|      | 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 07/31/26 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.