



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

Effective January 1, 2019

Tier	Investment Option	Ticker	Expense Ratio**	Expense Waivers or Reimbursements*	TIAA Recordkeeping Fee	NSHE Admin. Fee	Total Fees**	
I	Vanguard Target Retirement Income Fund - Institutional	VITRX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Target Retirement 2015 Fund - Institutional	VITVX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Target Retirement 2020 Fund - Institutional	VITWX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Target Retirement 2025 Fund - Institutional	VRIVX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Target Retirement 2030 Fund - Institutional	VTTWX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Target Retirement 2035 Fund - Institutional	VITFX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Target Retirement 2040 Fund - Institutional	VIRSX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Target Retirement 2045 Fund - Institutional	VITLX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Target Retirement 2050 Fund - Institutional	VRTLX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Target Retirement 2055 Fund - Institutional	VIVLX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Target Retirement 2060 Fund - Institutional	VILVX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Target Retirement 2065 Fund - Institutional	VSXFX	0.09%	0.00%	0.023%	0.016%	0.129%	
	Vanguard Total Bond Market Index - Instl.	VBTIX	0.04%	0.00%	0.023%	0.016%	0.079%	
	Vanguard Total Stock Market Index Fund - Instl.	VITSX	0.04%	0.00%	0.023%	0.016%	0.074%	
Vanguard Institutional Index Fund - Instl. Plus	VIIIX	0.02%	0.00%	0.023%	0.016%	0.059%		
Vanguard FTSE Social Index Fund - Inv.	VFTSX	0.18%	0.00%	0.023%	0.016%	0.219%		
Vanguard Extended Market Index Fund - Instl.	VIEIX	0.06%	0.00%	0.023%	0.016%	0.099%		
Vanguard Total Intern Stock Market Index Fund - Instl.	VTSNX	0.09%	0.00%	0.023%	0.016%	0.129%		
Vanguard Developed Market Index Fund - Instl.	VTMNX	0.06%	0.00%	0.023%	0.016%	0.099%		
Vanguard Emerging Markets Stock Index Fund - Instl.	VEMIX	0.11%	0.00%	0.023%	0.016%	0.149%		
Vanguard Federal Money Market Fund - Inv.	VMFXX	0.11%	0.00%	0.023%	0.016%	0.149%		
TIAA Traditional Fixed Annuity Account (RC/RCP)	--	0.49%	-0.15%	0.023%	0.016%	0.379%		
II	PIMCO Total Return Fund - Instl.	PTTRX	0.55%	0.00%	0.023%	0.016%	0.589%	
	DFA Inflation Protected Securities Fund	DIPSX	0.12%	0.00%	0.023%	0.016%	0.159%	
	American Century High Income Y	NPHIX	0.59%	0.00%	0.023%	0.016%	0.629%	
	T. Rowe Price Instl. Large Cap Growth Fund	TRLGX	0.56%	0.00%	0.023%	0.016%	0.599%	
	Diamond Hill Large Cap Fund - Y	DHLYX	0.55%	0.00%	0.023%	0.016%	0.589%	
	William Blair Small-Mid Cap Growth Fund	WSMDX	1.10%	-0.15%	0.023%	0.016%	0.989%	
	DFA U.S. Targeted Value Fund	DFFVX	0.37%	0.00%	0.023%	0.016%	0.409%	
	Dodge & Cox Global Stock Fund	DODWX	0.63%	-0.10%	0.023%	0.016%	0.569%	
	Harding Loevner International Equity Fund - Instl.	HLMIX	0.82%	-0.15%	0.023%	0.016%	0.709%	
	MFS International Value Fund - R6	MINJX	0.63%	0.00%	0.023%	0.016%	0.669%	
	Cohen & Steers Instl. Realty Shares	CSRIX	0.75%	0.00%	0.023%	0.016%	0.789%	
	*As reported by TIAA-CREF.							