

Tufts University

401(a) and 403(b) Retirement Plans Investment Options Risk/Return Spectrum

Tier 1: Target Date Funds (Qualified Default Investment Alternative)

Generally, categories to the left have potentially more inflation risk and less investment risk.

Generally, categories to the right have potentially less inflation risk and more investment risk.

Vanguard Institutional Target Retirement Income Fund
Vanguard Institutional Target Retirement 2015 Fund
Vanguard Institutional Target Retirement 2020 Fund

Vanguard Institutional Target Retirement 2025 Fund
Vanguard Institutional Target Retirement 2030 Fund
Vanguard Institutional Target Retirement 2035 Fund

Vanguard Institutional Target Retirement 2040 Fund
Vanguard Institutional Target Retirement 2045 Fund
Vanguard Institutional Target Retirement 2050 Fund
Vanguard Institutional Target Retirement 2055 Fund
Vanguard Institutional Target Retirement 2060 Fund

Tier 2: Core Funds

Money Market
(or Short Term)

Bond

--- Domestic Equity ---

International Equity

TIAA Traditional Account[†]

Vanguard Federal Money Market Fund Investor Shares

Diversified
Fidelity® Strategic Income Fund

Vanguard Total Bond Market Index Fund Institutional Shares

Inflation-Protected
Vanguard Inflation- Protected Securities Fund Institutional Shares

Large Value
MFS Value Fund Class R6

Mid Value
Fidelity® Low-Priced Stock Fund Class K

Vanguard Selected Value Fund Investor Shares

Small Value
DFA U.S. Small Cap Value Portfolio Institutional Class

Large Blend
Fidelity® 500 Index Fund Institutional Class

CREF Stock Account[†]

Neuberger Berman Sustainable Equity Fund Class R6

Mid Blend
Fidelity® Extended Market Index Fund Premium Class

Large Growth
Fidelity® Contrafund® Class K

Fidelity® Growth Company Fund Class K

Mid Growth
American Beacon Stephens Mid-Cap Growth Fund Institutional Class

Small Growth
Baron Small Cap Fund Institutional Class

Diversified
Fidelity® International Index Fund Premium Class

Harbor International Fund Institutional Class

Oppenheimer International Growth Fund Class Y

Emerging Markets
Oppenheimer Developing Markets Fund Class Y

Specialty
Cohen & Steers Realty Shares Fund

Tier 3: Fidelity BrokerageLink (access to thousands of mutual funds¹)

Participants who are investment savvy and wish to actively manage their own funds may do so through this self-directed brokerage window.

¹BrokerageLink includes investments beyond those in your plan's lineup. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure the investments you select are suitable for your situation including your goals, time horizon, and risk tolerance. See the BrokerageLink fact sheet and commission schedule for applicable fees and risks.

[†]Accounts include an annuity feature