There are seven “frozen” funds, which are investment options that are closed to contributions and transfers in as of June 15, 2012: CREF Bond Market Account, CREF Equity Index Account, CREF Global Equities Account, CREF Growth Account, CREF Inflation-Linked Bond Account, CREF Social Choice Account, and TIAA Real Estate Account. Two additional frozen funds are closed to contributions and transfers in as of July 6, 2018: CREF Money Market Account and CREF Stock Account.

The University reserves the right to modify, amend or terminate the 403(b) Retirement Program and Deferred Compensation 457(b) Plan at any time. Please read the prospectus and consider the investment objectives, risks, charges, and expenses carefully before investing.

Note: Participants with non-U.S. mailing addresses are subject to certain investment restrictions, including restrictions on purchases within the Self-Directed Brokerage Account. In addition, if you did not reside in the U.S. at the time of initial contributions to the Retirement Program, you may have restrictions on purchases of mutual funds.

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