<table>
<thead>
<tr>
<th>Stock Fund Choices, contd.</th>
<th>Average Annualized Compound Return (%)</th>
<th>Since</th>
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<tbody>
<tr>
<td></td>
<td>Month</td>
<td>One Year</td>
</tr>
<tr>
<td>TIAA-CREF Lifecycle Index Ret Inc</td>
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<td>Fidelity Retire 2050</td>
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<td>Fidelity Retire 2035</td>
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<td>Fidelity Funds</td>
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<td>Fidelity Retire 2025</td>
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<td>Fidelity Funds</td>
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<th>Bond Fund Choices</th>
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<td>Fidelity High Yield Bond</td>
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<td>Vanguard Inflation Indexed Bond</td>
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<table>
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<th>Money Market Choices</th>
<th>Average Annualized Compound Return (%)</th>
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<th>Specialty Property Choices</th>
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<tr>
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<tr>
<td>Certified Financial Planner</td>
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</tr>
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**Notes:**
- All returns are annualized and are calculated based on the compound return formula. Returns are net of fees and expenses.
- 'Fidelity' refers to Fidelity Investments.
- 'TIAA' refers to Teachers Insurance and Annuity Association.
- 'Vanguard' refers to Vanguard Financial Advisor Services LLC.
- 'Barclays Capital Aggregate Index' is used as the benchmark for bond funds.
- 'Balanced Fund Choices' includes both equity and bond funds.
- 'Money Market Choices' includes money market and short-term funds.
- 'Specialty Property Choices' includes property types such as commercial, industrial, and residential.
- 'Average Annualized Compound Return (%)' is calculated using the formula: \( (1 + R) \times (1 + R)^{(\frac{1}{n})} - 1 \), where \( R \) is the annualized return and \( n \) is the number of years.
- 'Since' indicates the period for which the returns are calculated.
- 'Fidelity Funds' includes various types of funds such as equity, income, and balanced funds.
- 'TIAA-CREF Managed Allc Inst' is a managed account index.
- 'TIAA-CREF Lifecycle Index 2015' is a lifecycle fund designed for investors in their mid-20s.
- 'TIAA-CREF Lifecycle Index 2050' is a lifecycle fund designed for investors in their early 60s.
- 'Russell 2000 Index*' is a small-cap equity index.
- 'Fidelity Managed Account' is a managed account service.
- 'Fidelity Trend' is a trend fund.
- 'Fidelity Asset Manager 70%2' is a balanced fund.
- 'TIAA-CREF S&P 500 Index' is a large-cap equity index.
- 'CREF Global Equities Account' is a global equity account.
- 'IFC Investible (Emerging Mkts) Index*' is an index that tracks emerging market assets.
- 'Fidelity Large-Cap Value 7' is a large-cap value fund.
- 'Fidelity Independence' is a stock fund.
- 'Fidelity Asset Manager 60%' is a balanced fund.
- 'TIAA-CREF International Equity Index' is an international equity index fund.
- 'Vanguard Total Bond Market Index' is a total bond market index.
- 'Fidelity Spartan Int'l Index' is an international index fund.
- 'Fidelity Emerging Asia' is an emerging market equity fund.
- 'Fidelity Overseas' is an overseas equity fund.
- 'Fidelity Nordic' is a Nordic equity fund.
- 'Fidelity International Small Cap Opportunities' is an international small-cap fund.
- 'Fidelity Int'l Small Cap Fund' is an international small-cap fund.
- 'Fidelity International Enhanced Index Fund' is an international enhanced index fund.
- 'Fidelity Export and Multinational' is an international fund.
- 'Fidelity Europe' is an European equity fund.
- 'TIAA-CREF Emerging Markets Stock Index' is an emerging markets equity index.
- 'Vanguard Pacific Stock Index' is a Pacific equity index fund.
- 'TIAA-CREF International Equity' is an international equity fund.
- 'CREF Global Equities Account' is a global equity account.
- 'IFC Investible (Emerging Mkts) Index*' is an emerging market index.
- 'Fidelity Large-Cap Value 7' is a large-cap value fund.
- 'Fidelity Independence' is a stock fund.
- 'Fidelity Asset Manager 60%' is a balanced fund.
- 'TIAA-CREF S&P 500 Index' is a large-cap equity index.
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