

Plan Providers				
	AXA - Equitable	TIAA	AIG - VALIC	Voya
	AXA Fixed Account	TIAA Traditional Annuity	VALIC Fixed Account	Voya Fixed Plus III
Fixed Annuities				
Current Fixed Account Crediting Rate For New Contributions	1.75%	3.00%	2.25%	2.75%
Guaranteed Minimum Interest Rate	1.00%	1.00%	1.00%	1.00%
Fixed Account Credit Rating				
AM Best	A (3rd of 16)	A++ (1st of 16)	A (3rd of 16)	Not Rated*
Fitch	Withdrawn	AAA (1st of 19)	A+ (5th of 19)	A (6th of 19)
Moody's	A2 (6th of 21)	Aa1 (2nd of 21)	A2 (6th of 21)	A2 (6th of 21)
Standard & Poor's	A+ (5th of 22)	AA+ (2nd of 22)	A+ (5th of 22)	A (6th of 22)
Default Option				
Target Date Funds (Age Specific Fund Choice)	TIAA Lifecycle Index	TIAA Lifecycle Index	TIAA Lifecycle Index	TIAA Lifecycle Index
Core Funds				
Actively Managed Mutual Funds	Multiple Fund Managers	Multiple Fund Managers	Multiple Fund Managers	Multiple Fund Managers
Index Funds	Fidelity	Vanguard	Fidelity	Fidelity
Variable Annuities	NA	CREF Stock, CREF Social Choice, TIAA Real Estate	NA	NA
Plan Record Keeping Fees (Amounts divided by 4 and charged quarterly to participant accounts)	0.15%	0.07%	0.25%	0.15%
Plan Administration Fees (audit, consulting, legal) (Amounts divided by 4 and charged quarterly to participant accounts)	0.025%	0.025%	0.025%	0.025%

*Voya has decided to discontinue its A.M. Best rating. The 2018 sale of Voya's individual annuity business and Voya's decision to cease new individual life insurance sales has diminished the company's need to maintain the ratings from A.M. Best. This discontinuance was based on Voya's business decision and does not reflect any concerns from A.M. Best about Voya's creditworthiness or its ability to meet its ongoing obligations. Prior to this decision, A.M. Best had affirmed its previous strong ratings of Voya.

"The information contained herein has been obtained from sources that are believed to be reliable. However, Cammack does not independently verify the accuracy of this information and makes no representations as to its accuracy or completeness."