

Summary of Average Annual Returns for SPU 401(a) Plan

Fund Performance Summary Average Annual Total Returns						December 31, 2009	
Fund Name	1	5	10	YTD	Morning Star	Expense	
	Year	Year	Year		Ratings*	Ratio*	
Annuity							
TIAA	4.50%	5.58%	6.62%	4.00%			
Real Estate							
TIAA Real Estate Fund	-27.64%	-1.67%	3.07%	-0.74%			1.01%
International							
CREF Global Equities	32.91%	1.97%	-1.25%	3.47%	★ ★ ★		0.51%
Fidelity Overseas (00094)	25.19%	2.92%	-0.07%	4.30%	★ ★ ★		1.02%
Fidelity Europe (00301)	31.65%	4.88%	3.18%	3.16%	★ ★ ★ ★		1.09%
Fidelity Pacific Basin (00302)	59.32%	6.32%	0.26%	6.60%	★ ★		0.90%
Growth							
CREF Growth	36.54%	1.31%	-4.66%	1.96%	★ ★ ★		0.47%
Fidelity Blue Chip Growth (00312)	44.96%	1.79%	-2.11%	2.82%	★ ★ ★		0.76%
Fidelity Contrafund (00022)	29.23%	4.75%	3.17%	1.51%	★ ★ ★ ★ ★		0.95%
Fidelity Disciplined Equity (00315)	21.96%	0.46%	-0.17%	3.19%	★ ★ ★		0.84%
Fidelity Growth Company (00025)	41.15%	4.46%	-0.85%	2.22%	★ ★ ★ ★		0.97%
Fidelity Magellan (00021)	41.13%	-0.64%	-2.27%	3.84%	★ ★		0.71%
Fidelity OTC Portfolio (00093)	62.26%	5.68%	-1.90%	2.58%	★ ★ ★ ★		1.13%
Growth & Income							
CREF Equity Index	27.86%	0.37%	-0.56%	3.11%	★ ★ ★		0.42%
CREF Stock	32.04%	1.62%	0.10%	3.34%	★ ★ ★		0.49%
Fidelity Balanced (00304)	28.05%	3.45%	5.20%	2.57%	★ ★ ★ ★		0.68%
Fidelity Equity-Income (00023)	29.54%	-0.59%	1.83%	4.39%	★ ★		0.71%
Fidelity Growth & Income (00027)	23.05%	-7.09%	-4.09%	3.86%	★		0.78%
Fidelity Puritan (00004)	26.69%	2.74%	4.15%	2.80%	★ ★ ★ ★		0.67%
Fidelity Fund (00003)	26.75%	1.54%	-0.93%	2.96%	★ ★ ★ ★		0.64%
Fidelity Spartan U.S. Equity Index (00650)	26.51%	0.38%	-1.04%	19.34%	★ ★ ★		0.10%
Balanced							
CREF Social Choice	22.41%	2.58%	2.54%	2.26%	★ ★ ★ ★		0.44%
Fidelity Asset Manager 50% (00314)	30.94%	2.69%	2.46%	2.45%	★ ★ ★		0.78%
Fidelity Asset Manager 70% (00321)	35.66%	1.62%	0.75%	3.07%	★ ★		0.89%
Fidelity Asset Manager 20% (00328)	19.50%	4.14%	4.53%	1.50%	★ ★ ★ ★		0.58%
Income							
CREF Bond Market	7.00%	4.10%	5.84%	1.01%	★ ★ ★		0.46%
CREF Inflation Linked Bond Fund	9.58%	4.15%	7.24%	0.75%	★ ★ ★		0.45%
Fidelity GNMA Fund (00015)	6.92%	5.50%	6.03%	0.82%	★ ★ ★ ★ ★		0.45%
Fidelity Intermediate Bond (00032)	17.13%	3.99%	5.56%	1.22%	★ ★ ★		0.45%
Fidelity Investment Grade Bond (00026)	16.02%	3.55%	5.54%	1.27%	★ ★ ★		0.46%
Fidelity Short-Term Bond (00450)	7.35%	2.35%	3.91%	0.56%	★ ★ ★		0.45%
Fidelity U.S. Bond Index (00651)	6.45%	4.43%	6.08%	0.95%	★ ★ ★ ★		0.38%
Life Cycle							
CREF		1 year	3 year	YTD			
Life Cycle 2010		19.36%	2.39%	2.08%	★ ★ ★		0.87%
Life Cycle 2015		21.32%	2.04%	2.29%	★ ★		0.89%
Life Cycle 2020		23.15%	1.60%	2.53%	★ ★ ★		0.92%
Life Cycle 2025		24.96%	1.13%	2.78%	★ ★		0.94%
Life Cycle 2030		26.70%	0.61%	2.84%	★ ★		0.96%
Life Cycle 2035		28.30%	0.58%	3.05%	★ ★		0.98%
Life Cycle 2040		28.39%	0.85%	3.10%	★ ★ ★		0.95%
Life Cycle 2045		28.28%		3.13%			7.08%
Life Cycle 2050		28.05%		2.99%			8.17%
Life Cycle Retirement Income		16.08%		1.90%			2.17%
Fidelity		1 year	5 year	10 year%			
Freedom Income Fund (00369)		16.12%	3.38%	3.62%	1.30%	★ ★ ★ ★	0.48%
Freedom 2000 Fund (00370)		16.49%	3.22%	3.15%	1.32%	★ ★ ★ ★	0.49%
Freedom 2005 Fund (01312)		23.40%	2.91%		2.09%	★ ★ ★	0.63%
Freedom 2010 Fund (00371)		24.82%	3.03%	2.72%	2.24%	★ ★ ★	0.64%
Freedom 2015 Fund (01313)		25.62%	3.10%		2.30%	★ ★ ★ ★	0.67%
Freedom 2020 Fund (00372)		28.86%	2.69%	1.74%	2.71%	★ ★ ★ ★	0.72%
Freedom 2025 Fund (01314)		30.03%	2.55%		2.89%	★ ★ ★	0.74%
Freedom 2030 Fund (00373)		30.57%	2.03%	0.84%	3.07%	★ ★ ★ ★	0.76%
Freedom 2035 Fund (01315)		31.26%	1.91%		3.12%	★ ★ ★	0.78%
Freedom 2040 Fund (00718)		31.65%	1.74%		3.21%	★ ★ ★ ★	0.79%
Freedom 2045 Fund (01617)		32.04%			3.19%	★ ★ ★	0.80%
Freedom 2050 Fund (01618)		32.47%			3.35%	★ ★ ★	0.82%
Short Term							
CREF Money Market		0.11%	3.00%	2.86%	0.00%		0.47%
Fidelity Trst Ret. Money Market (00630)		0.63%	3.28%	3.01%	0.00%		0.45%
Fidelity Trst Gov. Money Market (00631)		0.29%	3.03%	2.87%	0.00%		0.44%

*Morningstar rates mutual funds from one to five stars based on how well they've performed (after adjusting for risk and accounting for all sales charges) in comparison with similar funds.

*Morningstar and expense ratio evaluations vary based upon the date of review. Consult the web page www.fidelity.com or www.tiaa-cref.org for details regarding these dates.