

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

Fund Performance Summary Average Annual Total Returns						June 30, 2010	
Fund Name	1	5	10	YTD	Morning Star	Expense	
	Year	Year	Year		Ratings*	Ratio*	
<b>Annuity</b>							
TIAA	4.00%	4.64%	6.54%	4.00%			
<b>Real Estate</b>							
TIAA Real Estate Fund	-22.58%	-2.35%	2.65%	-1.84%		1.01%	
<b>International</b>							
CREF Global Equities	11.28%	-0.05%	-1.97%	-5.98%	★ ★ ★	0.46%	
Fidelity Overseas (00094)	-0.48%	-0.25%	-1.31%	-11.90%	★ ★	1.02%	
Fidelity Europe (00301)	1.72%	0.32%	1.16%	-11.74%	★ ★ ★	1.09%	
Fidelity Pacific Basin (00302)	24.31%	6.07%	1.83%	3.55%	★ ★	0.90%	
<b>Growth</b>							
CREF Growth	12.82%	0.07%	-6.11%	-4.44%	★ ★ ★	0.43%	
Fidelity Blue Chip Growth (00312)	21.25%	0.68%	-3.19%	-3.48%	★ ★ ★	0.76%	
Fidelity Contrafund (00022)	16.42%	3.05%	2.81%	-2.21%	★ ★ ★ ★ ★	1.02%	
Fidelity Disciplined Equity (00315)	11.30%	-1.68%	-1.45%	-4.66%	★ ★ ★	0.84%	
Fidelity Growth Company (00025)	17.29%	3.22%	-2.33%	-2.65%	★ ★ ★ ★	0.93%	
Fidelity Magellan (00021)	11.54%	-2.13%	-3.19%	-6.30%	★ ★	0.75%	
Fidelity OTC Portfolio (00093)	16.69%	4.38%	-3.27%	-4.35%	★ ★ ★	1.13%	
<b>Growth &amp; Income</b>							
CREF Equity Index	15.31%	-0.86%	-1.27%	-2.92%	★ ★ ★	0.39%	
CREF Stock	14.08%	0.10%	-0.69%	-3.80%	★ ★ ★	0.44%	
Fidelity Balanced (00304)	15.85%	2.63%	4.89%	1.15%	★ ★ ★ ★	0.68%	
Fidelity Equity-Income (00023)	15.41%	-1.73%	1.36%	-3.11%	★ ★	0.74%	
Fidelity Growth & Income (00027)	11.28%	-8.33%	-4.95%	-4.74%	★	0.78%	
Fidelity Puritan (00004)	15.05%	2.32%	3.86%	0.21%	★ ★ ★ ★	0.67%	
Fidelity Fund (00003)	10.40%	-0.07%	-1.57%	-4.86%	★ ★ ★	0.64%	
Fidelity Spartan U.S. Equity Index (00650)	14.37%	-0.84%	-1.67%	-3.09%	★ ★ ★	0.10%	
<b>Balanced</b>							
CREF Social Choice	14.10%	2.06%	2.11%	0.57%	★ ★ ★ ★	0.41%	
Fidelity Asset Manager 50% (00314)	14.39%	2.39%	1.89%	0.77%	★ ★ ★	0.78%	
Fidelity Asset Manager 70% (00321)	14.91%	1.02%	0.23%	-1.12%	★ ★	0.89%	
Fidelity Asset Manager 20% (00328)	11.51%	4.14%	4.46%	2.73%	★ ★ ★ ★	0.58%	
<b>Income</b>							
CREF Bond Market	9.86%	4.65%	5.97%	6.09%	★ ★ ★	0.41%	
CREF Inflation Linked Bond Fund	9.20%	4.49%	6.99%	3.57%	★ ★ ★	0.41%	
Fidelity GNMA Fund (00015)	9.01%	6.19%	6.19%	6.34%	★ ★ ★ ★	0.45%	
Fidelity Intermediate Bond (00032)	13.46%	4.81%	5.80%	6.38%	★ ★ ★	0.45%	
Fidelity Investment Grade Bond (00026)	14.31%	4.25%	5.76%	6.67%	★ ★ ★	0.46%	
Fidelity Short-Term Bond (00450)	6.64%	2.60%	3.86%	2.86%	★ ★ ★	0.45%	
Fidelity U.S. Bond Index (00651)	9.31%	5.02%	6.22%	6.10%	★ ★ ★ ★	0.38%	
<b>Life Cycle</b>							
<b>CREF</b>							
	1 year	3 year	5 year	YTD			
Life Cycle 2010	11.80%	-2.53%	1.91%	0.69%	★ ★	0.91%	
Life Cycle 2015	12.20%	-3.90%	1.41%	0.00%	★ ★ ★	0.93%	
Life Cycle 2020	12.35%	-5.45%	0.75%	-0.71%	★ ★ ★	0.93%	
Life Cycle 2025	12.72%	-6.87%	0.12%	-1.44%	★ ★	0.96%	
Life Cycle 2030	12.84%	-8.37%	-0.52%	-2.31%	★ ★	0.98%	
Life Cycle 2035	12.75%	-9.19%	-0.78%	-3.16%	★ ★	0.98%	
Life Cycle 2040	12.94%	-9.12%	-0.43%	-3.10%	★ ★ ★	0.97%	
Life Cycle 2045	12.72%			-3.13%		1.45%	
Life Cycle 2050	12.94%			-3.13%		1.91%	
Life Cycle Retirement Income	10.78%			1.61%		1.41%	
<b>Fidelity</b>							
	1 year	5 year	10 year%				
Freedom Income Fund (00369)	10.86%	3.33%	3.33%	2.05%	★ ★ ★ ★	0.50%	
Freedom 2000 Fund (00370)	11.09%	3.12%	2.85%	1.94%	★ ★ ★ ★	0.51%	
Freedom 2005 Fund (01312)	13.10%	2.40%		0.35%	★ ★ ★	0.64%	
Freedom 2010 Fund (00371)	13.33%	2.39%	2.14%	-0.08%	★ ★ ★	0.67%	
Freedom 2015 Fund (01313)	13.60%	2.48%		-0.15%	★ ★ ★ ★	0.68%	
Freedom 2020 Fund (00372)	14.65%	1.87%	1.04%	-1.00%	★ ★ ★	0.74%	
Freedom 2025 Fund (01314)	14.42%	1.55%		-1.59%	★ ★ ★	0.76%	
Freedom 2030 Fund (00373)	14.72%	0.92%	0.00%	-2.11%	★ ★ ★ ★	0.79%	
Freedom 2035 Fund (01315)	14.24%	0.63%		-2.83%	★ ★ ★	0.81%	
Freedom 2040 Fund (00718)	14.40%	0.44%		-2.87%	★ ★ ★ ★	0.81%	
Freedom 2045 Fund (01617)	14.45%			-3.20%	★ ★ ★	0.82%	
Freedom 2050 Fund (01618)	14.30%			-3.72%	★ ★ ★	0.84%	
<b>Short Term</b>							
CREF Money Market	0.01%	2.76%	2.56%	0.00%		0.38%	
Fidelity Trst Ret. Money Market (00630)	0.13%	3.03%	2.72%	0.01%		0.45%	
Fidelity Trst Gov. Money Market (00631)	0.04%	2.80%	2.58%	0.01%		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](http://www.fidelity.com) or [www.tiaa-cref.org](http://www.tiaa-cref.org) for details regarding these dates.