

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

Fund Performance Summary Average Annual Total Returns						September 30, 2010	
Fund Name	1	5	10	YTD	Morning Star	Expense	
	Year	Year	Year		Ratings*	Ratio*	
Annuity							
TIAA	3.65%	4.55%	6.37%	3.35%			
Real Estate							
TIAA Real Estate Fund	1.78%	-2.24%	2.65%	3.02%			1.06%
International							
CREF Global Equities	7.51%	1.28%	-0.15%	6.11%	★ ★ ★		0.46%
Fidelity Overseas (00094)	-2.38%	0.54%	0.91%	1.23%	★ ★		1.02%
Fidelity Europe (00301)	2.74%	2.10%	3.42%	2.92%	★ ★ ★		1.09%
Fidelity Pacific Basin (00302)	22.77%	6.62%	4.71%	22.81%	★ ★		0.90%
Growth							
CREF Growth	11.29%	1.47%	-4.45%	8.34%	★ ★ ★		0.43%
Fidelity Blue Chip Growth (00312)	14.11%	2.56%	-1.82%	10.87%	★ ★ ★ ★		0.94%
Fidelity Contrafund (00022)	14.69%	3.76%	3.89%	10.80%	★ ★ ★ ★ ★		1.02%
Fidelity Disciplined Equity (00315)	3.55%	-1.31%	-0.63%	2.76%	★ ★ ★		0.84%
Fidelity Growth Company (00025)	15.85%	4.65%	-1.22%	12.28%	★ ★ ★ ★		0.93%
Fidelity Magellan (00021)	4.41%	-1.03%	-2.25%	3.63%	★ ★		0.75%
Fidelity OTC Portfolio (00093)	14.50%	6.08%	-1.63%	11.05%	★ ★ ★		1.06%
Growth & Income							
CREF Equity Index	10.57%	0.53%	-0.27%	8.43%	★ ★ ★		0.39%
CREF Stock	9.89%	1.57%	0.64%	8.36%	★ ★ ★		0.44%
Fidelity Balanced (00304)	10.42%	3.23%	5.41%	8.73%	★ ★ ★ ★		0.68%
Fidelity Equity-Income (00023)	7.05%	-0.45%	1.72%	5.90%	★ ★		0.74%
Fidelity Growth & Income (00027)	6.63%	-6.95%	-4.12%	5.86%	★		0.75%
Fidelity Puritan (00004)	10.88%	3.42%	4.24%	8.69%	★ ★ ★ ★		0.67%
Fidelity Fund (00003)	5.67%	1.13%	-0.54%	4.85%	★ ★ ★		0.61%
Fidelity Spartan U.S. Equity Index (00650)	10.09%	0.60%	-0.52%	7.70%	★ ★ ★		0.10%
Balanced							
CREF Social Choice	10.01%	-0.44%	2.87%	0.41%	★ ★ ★ ★		0.41%
Fidelity Asset Manager 50% (00314)	10.79%	3.77%	2.51%	9.13%	★ ★ ★		0.78%
Fidelity Asset Manager 70% (00321)	11.21%	2.76%	1.07%	9.42%	★ ★		0.89%
Fidelity Asset Manager 20% (00328)	8.54%	4.54%	4.74%	7.27%	★ ★ ★ ★		0.58%
Income							
CREF Bond Market	8.47%	5.36%	5.93%	8.08%	★ ★ ★		0.41%
CREF Inflation Linked Bond Fund	8.93%	5.04%	7.05%	8.86%	★ ★ ★		0.41%
Fidelity GNMA Fund (00015)	7.51%	6.52%	6.01%	7.84%	★ ★ ★ ★		0.45%
Fidelity Intermediate Bond (00032)	10.32%	5.55%	5.84%	8.94%	★ ★ ★		0.45%
Fidelity Investment Grade Bond (00026)	10.79%	4.92%	5.75%	9.20%	★ ★ ★		0.46%
Fidelity Short-Term Bond (00450)	4.94%	2.83%	3.76%	3.95%	★ ★ ★		0.45%
Fidelity U.S. Bond Index (00651)	7.97%	5.66%	6.17%	7.63%	★ ★ ★		0.38%
Life Cycle							
CREF							
	1 year	3 year	5 year	YTD			
Life Cycle 2010	9.23%	-0.82%	3.08%	0.91%	★ ★ ★		0.91%
Life Cycle 2015	9.36%	-1.92%	2.74%	8.76%	★ ★ ★		0.93%
Life Cycle 2020	9.36%	-3.20%	2.14%	8.70%	★ ★ ★		0.93%
Life Cycle 2025	9.55%	-4.38%	1.62%	8.76%	★ ★ ★		0.96%
Life Cycle 2030	9.51%	-5.65%	1.07%	8.62%	★ ★ ★		0.98%
Life Cycle 2035	9.33%	-6.23%	0.92%	8.63%	★ ★		0.98%
Life Cycle 2040	9.42%	-5.73%	1.39%	8.69%	★ ★ ★		0.97%
Life Cycle 2045	9.32%			8.58%			1.45%
Life Cycle 2050	9.38%			8.56%			1.91%
Life Cycle Retirement Income	8.65%			8.38%			1.41%
Fidelity							
	1 year	5 year	10 year%				
Freedom Income Fund (00369)	7.53%	3.91%	3.53%	6.29%	★ ★ ★ ★		0.50%
Freedom 2000 Fund (00370)	7.53%	3.72%	3.11%	6.28%	★ ★ ★ ★		0.51%
Freedom 2005 Fund (01312)	8.47%	3.25%		7.27%	★ ★ ★		0.64%
Freedom 2010 Fund (00371)	8.93%	3.38%	2.78%	7.72%	★ ★ ★		0.67%
Freedom 2015 Fund (01313)	8.97%	3.33%		7.87%	★ ★ ★ ★		0.68%
Freedom 2020 Fund (00372)	9.40%	2.82%	1.87%	8.15%	★ ★ ★		0.74%
Freedom 2025 Fund (01314)	9.54%	2.62%		8.29%	★ ★ ★		0.76%
Freedom 2030 Fund (00373)	9.56%	1.98%	1.00%	8.21%	★ ★ ★ ★		0.79%
Freedom 2035 Fund (01315)	9.29%	1.77%		7.95%	★ ★ ★		0.81%
Freedom 2040 Fund (00718)	9.25%	1.60%		8.09%	★ ★ ★ ★		0.81%
Freedom 2045 Fund (01617)	9.03%			8.09%	★ ★ ★		0.82%
Freedom 2050 Fund (01618)	8.94%			7.84%	★ ★ ★		0.84%
Short Term							
CREF Money Market	0.00%	2.60%	2.39%	0.00%			0.38%
Fidelity Trst Ret. Money Market (00630)	0.05%	2.87%	2.55%	0.01%			0.45%
Fidelity Trst Gov. Money Market (00631)	0.02%	2.64%	2.42%	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 or www.tiaa-cref.org for details regarding these dates.