

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

Fund Performance Summary Average Annual Total Returns						March 31, 2010	
Fund Name	1	5	10		Morning Star	Expense	
	Year	Year	Year	YTD	Ratings*	Ratio*	
Annuity							
TIAA	4.00%	4.64%	6.54%	4.00%			
Real Estate							
TIAA Real Estate Fund	-22.58%	-2.35%	2.65%	-1.84%		1.01%	
International							
CREF Global Equities	54.53%	2.86%	-1.30%	4.86%	★ ★ ★	0.51%	
Fidelity Overseas (00094)	45.57%	3.06%	-0.21%	0.97%	★ ★ ★	1.02%	
Fidelity Europe (00301)	50.35%	4.24%	2.37%	0.64%	★ ★ ★ ★	1.09%	
Fidelity Pacific Basin (00302)	90.11%	8.26%	1.66%	11.23%	★ ★	0.90%	
Growth							
CREF Growth	48.38%	3.25%	-5.12%	5.75%	★ ★ ★	0.47%	
Fidelity Blue Chip Growth (00312)	61.45%	3.77%	-2.12%	7.25%	★ ★ ★	0.76%	
Fidelity Contrafund (00022)	43.10%	5.42%	2.98%	5.23%	★ ★ ★ ★ ★	1.02%	
Fidelity Disciplined Equity (00315)	43.46%	1.26%	-0.19%	6.43%	★ ★ ★	0.84%	
Fidelity Growth Company (00025)	43.60%	6.93%	-1.97%	8.10%	★ ★ ★ ★	0.93%	
Fidelity Magellan (00021)	52.33%	0.89%	-2.25%	7.21%	★ ★	0.71%	
Fidelity OTC Portfolio (00093)	66.16%	8.24%	-2.82%	7.02%	★ ★ ★ ★	1.13%	
Growth & Income							
CREF Equity Index	51.80%	2.00%	-0.40%	7.67%	★ ★ ★	0.42%	
CREF Stock	54.82%	2.97%	0.23%	6.64%	★ ★ ★	0.49%	
Fidelity Balanced (00304)	39.55%	4.51%	5.40%	5.13%	★ ★ ★ ★	0.68%	
Fidelity Equity-Income (00023)	58.69%	0.99%	2.69%	8.41%	★ ★	0.74%	
Fidelity Growth & Income (00027)	47.92%	-5.57%	-3.60%	7.53%	★	0.78%	
Fidelity Puritan (00004)	38.55%	3.92%	4.60%	5.42%	★ ★ ★ ★	0.67%	
Fidelity Fund (00003)	44.96%	2.69%	-0.85%	5.96%	★ ★ ★ ★	0.64%	
Fidelity Spartan U.S. Equity Index (00650)	49.74%	1.88%	-0.74%	7.00%	★ ★ ★	0.10%	
Balanced							
CREF Social Choice	35.46%	3.71%	2.62%	4.37%	★ ★ ★ ★	0.44%	
Fidelity Asset Manager 50% (00314)	38.91%	3.87%	2.37%	4.40%	★ ★ ★	0.78%	
Fidelity Asset Manager 70% (00321)	48.00%	3.10%	0.93%	5.51%	★ ★	0.89%	
Fidelity Asset Manager 20% (00328)	22.49%	4.81%	4.59%	2.60%	★ ★ ★ ★	0.58%	
Income							
CREF Bond Market	8.56%	4.61%	5.82%	1.27%	★ ★ ★	0.46%	
CREF Inflation Linked Bond Fund	5.53%	4.29%	6.81%	-0.40%	★ ★ ★	0.45%	
Fidelity GNMA Fund (00015)	6.06%	5.92%	6.02%	1.34%	★ ★ ★ ★ ★	0.45%	
Fidelity Intermediate Bond (00032)	17.71%	4.64%	5.65%	1.81%	★ ★ ★	0.45%	
Fidelity Investment Grade Bond (00026)	16.96%	4.12%	5.56%	1.90%	★ ★ ★	0.46%	
Fidelity Short-Term Bond (00450)	8.06%	2.63%	3.92%	1.02%	★ ★ ★	0.45%	
Fidelity U.S. Bond Index (00651)	7.42%	4.89%	6.02%	0.98%	★ ★ ★ ★	0.38%	
Life Cycle							
CREF		1 year	3 year	YTD			
Life Cycle 2010		30.17%	3.46%	3.85%	★ ★	0.91%	
Life Cycle 2015		34.21%	3.22%	4.38%	★ ★	0.93%	
Life Cycle 2020		37.97%	2.81%	4.85%	★ ★ ★	0.93%	
Life Cycle 2025		41.93%	2.41%	5.36%	★ ★	0.96%	
Life Cycle 2030		45.68%	2.03%	5.68%	★ ★ ★	0.98%	
Life Cycle 2035		48.69%	2.00%	6.11%	★ ★	0.98%	
Life Cycle 2040		48.77%	2.36%	6.10%	★ ★ ★	0.97%	
Life Cycle 2045		48.29%		6.13%		1.45%	
Life Cycle 2050		48.29%		5.98%		1.91%	
Life Cycle Retirement Income		24.16%		3.19%		1.41%	
Fidelity		1 year	5 year	10 year%			
Freedom Income Fund (00369)		20.60%	3.93%	3.55%	2.52%	★ ★ ★ ★	0.48%
Freedom 2000 Fund (00370)		21.46%	3.82%	3.01%	2.56%	★ ★ ★ ★	0.49%
Freedom 2005 Fund (01312)		32.83%	3.75%		3.69%	★ ★ ★	0.63%
Freedom 2010 Fund (00371)		34.99%	3.91%	2.57%	3.92%	★ ★ ★	0.64%
Freedom 2015 Fund (01313)		36.33%	4.07%		4.03%	★ ★ ★ ★	0.67%
Freedom 2020 Fund (00372)		42.19%	3.75%	1.54%	4.62%	★ ★ ★ ★	0.72%
Freedom 2025 Fund (01314)		44.43%	3.67%		5.00%	★ ★ ★	0.74%
Freedom 2030 Fund (00373)		47.57%	3.20%	0.66%	5.41%	★ ★ ★ ★	0.76%
Freedom 2035 Fund (01315)		48.79%	3.10%		5.56%	★ ★ ★	0.78%
Freedom 2040 Fund (00718)		50.14%	2.98%		5.73%	★ ★ ★ ★	0.79%
Freedom 2045 Fund (01617)		50.86%			5.79%	★ ★ ★	0.80%
Freedom 2050 Fund (01618)		52.51%			5.87%	★ ★ ★	0.82%
Short Term							
CREF Money Market		0.01%	2.90%	2.71%	0.00%	0.42%	
Fidelity Trst Ret. Money Market (00630)		0.32%	3.17%	2.87%	0.00%	0.45%	
Fidelity Trst Gov. Money Market (00631)		0.12%	2.93%	2.73%	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.