

City and County of Denver 457(b) Deferred Compensation Plan Investment Expenses and Recordkeeping & Administrative Fees

Investment Menu	Ticker Symbol	Investment Management Expense	Administrative Allowance	TIAA Plan Administrative Fee	Total Investment Expenses and Plan Administrative Fees*
STABLE VALUE					
City and County of Denver Stable Value Fund	NA	0.415%	0.00%	0.075%	0.490%
MONEY MARKET					
TIAA-CREF Money Market Fund – Instl	TCIXX	0.14%	0.00%	0.075%	0.215%
FIXED INCOME					
Metropolitan West Total Return Bond Fund—I	MWTIX	0.34%	0.10%	0.075%	0.515%
Vanguard Total Bond Market Index Fund—Instl	VBTIX	0.05%	0.00%	0.075%	0.125%
MULTI-ASSET					
Vanguard Target Retirement Income Fund—Investor	VTINX	0.14%	0.00%	0.075%	0.215%
Vanguard Target Retirement 2010 Fund—Investor	VTENX	0.14%	0.00%	0.075%	0.215%
Vanguard Target Retirement 2015 Fund—Investor	VTXVX	0.14%	0.00%	0.075%	0.215%
Vanguard Target Retirement 2020 Fund—Investor	VTWNX	0.14%	0.00%	0.075%	0.215%
Vanguard Target Retirement 2025 Fund—Investor	VTTVX	0.15%	0.00%	0.075%	0.225%
Vanguard Target Retirement 2030 Fund—Investor	VTHRX	0.15%	0.00%	0.075%	0.225%
Vanguard Target Retirement 2035 Fund—Investor	VTHHX	0.15%	0.00%	0.075%	0.225%
Vanguard Target Retirement 2040 Fund—Investor	VFORX	0.16%	0.00%	0.075%	0.235%
Vanguard Target Retirement 2045 Fund—Investor	VTIVX	0.16%	0.00%	0.075%	0.235%
Vanguard Target Retirement 2050 Fund—Investor	VFIFX	0.16%	0.00%	0.075%	0.235%
Vanguard Target Retirement 2055 Fund—Investor	VFFVX	0.16%	0.00%	0.075%	0.235%
Vanguard Target Retirement 2060 Fund—Investor	VTTSX	0.16%	0.00%	0.075%	0.235%

EQUITIES (STOCKS)					
American Beacon Stephens Small Cap Growth Fund—Instl	STSIX	1.09%	0.00%	0.075%	1.165%
American Funds EuroPacific Growth Fund—R6	RERGX	0.50%	0.00%	0.075%	0.575%
Artisan Mid Cap Fund—Instl	APHMX	0.95%	0.00%	0.075%	1.025%
Artisan Mid Cap Value Fund—Instl	APHQX	0.96%	0.00%	0.075%	1.035%
Diamond Hill Small Cap Fund Class Y	DHSYX	0.95%	0.00%	0.075%	1.025%
Dodge & Cox Stock Fund	DODGX	0.42%	0.10%	0.075%	0.595%
Hartford Capital Appreciation Fund Class Y	HCAYX	0.60%	0.10%	0.075%	0.775%
MainStay Large Cap Growth Fund—R6	MLRSX	0.60%	0.00%	0.075%	0.675%
Neuberger Berman Socially Responsive Fund—R6	NRSRX	0.60%	0.00%	0.075%	0.675%
Oakmark International Fund—I	OAKIX	0.70%	0.25%	0.075%	1.025%
Oppenheimer Developing Markets Fund—I	ODVIX	0.88%	0.00%	0.075%	0.955%
Vanguard Institutional Index Fund—Instl	VINIX	0.04%	0.00%	0.075%	0.115%
Vanguard Mid-Cap Index Fund—Admiral	VIMAX	0.08%	0.00%	0.075%	0.155%
Vanguard Small-Cap Index Fund—Instl	VSCIX	0.07%	0.00%	0.075%	0.145%
Vanguard Total International Stock Index Fund—Instl	VTSNX	0.10%	0.00%	0.075%	0.175%

* The expenses and fees are shown as a percentage of assets, and represent those expenses actually borne by the fund, less any fee waivers, reimbursements, caps, or reduction of expenses for the fund level expenses and include the recordkeeping and administrative fees being charged to participants by TIAA. Investment returns displayed on materials are net of the investment management expenses and administrative allowance, but do not reflect the recordkeeping and administrative fees being charged by TIAA. (Total investment expenses are as of each investment's prospectus available at time of publication)

You should carefully consider expenses when making investment decisions. The cumulative effect of expenses can substantially reduce the growth of your retirement account over time. However, investors should also carefully consider investment objectives, risk and potential returns before investing. This and other important information is contained in the investment's prospectus, which can be obtained through TIAA. Please read the prospectus thoroughly before investing.