

WHAT ARE MY INVESTMENT CHOICES?

Tier	Investor Profile	Fund Information	
TIER ONE Fidelity Freedom Index Funds The funds in this tier are monitored by the University of Miami Retirement Plans Committee.	For the new investor, or someone who prefers their retirement planning to run on auto-pilot. You feel more comfortable choosing from a selection of ready-mix portfolios. Tier 1 funds used as a default option for employees who do not make investment elections.	<ul style="list-style-type: none"> Fidelity Freedom Index Income Fund* Fidelity Freedom Index 2005 Fund* Fidelity Freedom Index 2010 Fund* Fidelity Freedom Index 2015 Fund* Fidelity Freedom Index 2020 Fund* Fidelity Freedom Index 2025 Fund* Fidelity Freedom Index 2030 Fund* 	<ul style="list-style-type: none"> Fidelity Freedom Index 2035 Fund* Fidelity Freedom Index 2040 Fund* Fidelity Freedom Index 2045 Fund* Fidelity Freedom Index 2050 Fund* Fidelity Freedom Index 2055 Fund* Fidelity Freedom Index 2060 Fund* Fidelity Freedom Index 2065 Fund*
TIER TWO Passive and Active Mutual Funds The funds in this tier are monitored by the University of Miami Retirement Plans Committee.	For the active investor, whether novice or expert, who wants to take the driver's seat when planning for retirement. Passive index investing is a strategy that attempts to generate similar returns and replicate the holdings and performance of broad market index. Active management is the use of human involvement to position a portfolio using research, analytics, judgment and experience in making investment decisions on what securities to buy, hold and sell, in an effort to outperform a benchmark or market index. Active management funds tend to have higher fees compared to index funds.	PASSIVE <ul style="list-style-type: none"> Dodge & Cox International Stock Fund Class I Vanguard Institutional Index Fund Institutional Plus Shares Vanguard Mid-Cap Index Fund Institutional Shares Vanguard Russell 1000 Growth Index Fund Institutional Shares Vanguard Small-Cap Growth Index Fund Institutional Shares Vanguard Small-Cap Value Index Fund Institutional Shares Vanguard Total Bond Market Index Fund Institutional Shares Vanguard Total International Stock Index Fund Institutional Shares Vanguard Value Index Fund Institutional Shares 	ACTIVE <ul style="list-style-type: none"> American Funds EuroPacific Growth Fund® Class R-6 Lord Abbett Short Duration Income Fund Class R6 Metropolitan West Total Return Bond Fund Plan Class Vanguard Federal Money Market Fund Investor Shares
TIER THREE TIAA-CREF Annuities The funds in this tier are monitored by the University of Miami Retirement Plans Committee.	For the investor, whether novice or expert, who wants to ensure lifetime income, or for those who currently invest with TIAA-CREF.	<ul style="list-style-type: none"> CREF Money Market CREF Stock 	<ul style="list-style-type: none"> TIAA Real Estate TIAA Traditional
TIER FOUR Fidelity BrokerageLink The funds in this tier ARE NOT monitored by the University of Miami Retirement Plans Committee.	For the savvy investor, who prefers a more hands-on approach to retirement planning. You have more extensive experience, and you are willing to take on the potential for more risk.	Fidelity BrokerageLink® lets you manage all or a portion of your account. You have access to more than 4,500 mutual funds. Employees who elect to invest in the self-directed brokerage window will need to complete the Fidelity BrokerageLink Participation Acknowledgement Form and submit to Fidelity. The funds in this tier ARE NOT monitored by the Committee.	

* indicates Institutional Premium Class

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When using an investment advisor, ensuring they are a fiduciary and obligated to act in your best interest may be important to achieve your financial goals.

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