

Employer Solutions Group Retirement Savings Plan

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (QDIA) NOTICE

The purpose of this notice is to describe how your contributions and any contributions made on your behalf to the Employer Solutions Group Retirement Savings Plan (the “Plan”) will be invested, if you do not make an election as to how the Plan should invest the assets in your Plan account.

Right to Direct the Investment:

As a Participant or beneficiary in the Plan you have the right to direct the investments of the assets in your Plan account. You may elect to invest your account assets in any of the Plan’s available investment options. **If you do not make an investment election, or if your election does not equal 100% of your contributions to your Plan account, the Plan will automatically invest your account assets in the Plan’s Qualified Default Investment Alternative (QDIA).**

Qualified Default Investment Alternative

The Plan’s Qualified Default Investment Alternative is the **Nuveen Lifecycle Index Fund that corresponds with your Birth Year as shown below.**

Ticker	Fund Name	Age Range	Fees	Peer Group
TRILX	Lifecycle Index Retirement Income Fund	1953 or Earlier	0.10%	Target Date Fund
TLWIX	Lifecycle Index 2020 Fund	1954 - 1958	0.10%	Target Date Fund
TLQIX	Lifecycle Index 2025 Fund	1959 - 1963	0.10%	Target Date Fund
TLHIX	Lifecycle Index 2030 Fund	1964 - 1968	0.10%	Target Date Fund
TLYIX	Lifecycle Index 2035 Fund	1969 - 1973	0.10%	Target Date Fund
TLZIX	Lifecycle Index 2040 Fund	1974 - 1978	0.10%	Target Date Fund
TLXIX	Lifecycle Index 2045 Fund	1979 - 1983	0.10%	Target Date Fund
TLLIX	Lifecycle Index 2050 Fund	1984 - 1988	0.10%	Target Date Fund
TTHIX	Lifecycle Index 2055 Fund	1989 - 1993	0.10%	Target Date Fund
TVIIX	Lifecycle Index 2060 Fund	1994 or 1998	0.10%	Target Date Fund
TFITX	Lifecycle Index 2065 Fund	1999 or Later	0.10%	Target Date Fund

The attached Fact Sheet describe the risk, return and the applicable expenses of the QDIA. All of these funds are available investment options under the Plan. This Portfolio satisfies the requirements of a “qualified default investment alternative” under ERISA, as set forth in regulations issued by the Department of Labor (DOL). The QDIA is not intended to guarantee retirement income. You may lose money while your account is invested in the QDIA.

Other Investment Options

The Plan contains several investment funds, each with a different investment objective and risk. You may invest your entire account in one of the investment funds or divide your account among two or more investment funds. You may transfer all, or any portion of, your account balance from the QDIA to any other available investment alternative under the Plan. If you were defaulted in to the QDIA, such a transfer will not be subject to any restrictions or financial penalties (such as surrender charges, or liquidation, exchange and redemption fees). However, your investment in the QDIA will remain subject to certain operational fees and expenses that are charged on an ongoing basis.

Additional Information Available

To learn more about the available investments under the Plan, including additional information about the QDIA or the Plan’s other investment alternatives, please visit www.tcgservices.com or contact the Investment Advisor:

HUB Investment Partners, LLC
900 S. Capital of TX Hwy Suite 350
Austin, TX 78746
(512) 306-9939

THIS NOTICE DOES NOT CONSTITUTE INVESTMENT ADVICE. CAREFULLY READ THE PROSPECTUS AND OTHER DISCLOSURES FOR EACH INVESTMENT BEFORE INVESTING. IF YOU ARE SEEKING INVESTMENT ADVICE, PLEASE CONSULT A PROFESSIONAL FINANCIAL OR INVESTMENT ADVISOR.

QDIA: Nuveen Lifecycle Index Funds — R6 Share Class

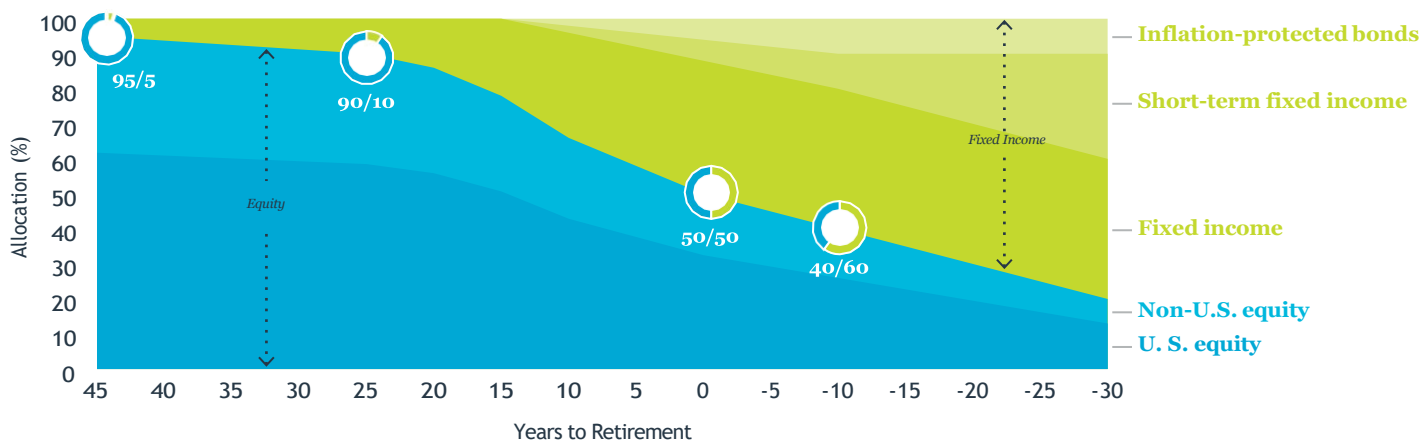
What are Target Date Funds?

Target date funds (also commonly referred to as “lifecycle funds,” “retirement funds” and “age-based funds”) are managed based on the specific retirement year (target date) and assumes an estimated retirement age of approximately 65. In addition to age or retirement date, investors should consider factors such as their risk tolerance, personal circumstance and complete financial situation before choosing to invest in a target date fund. These funds are generally designed for investors who expect to invest in a fund until they retire (the target date), and then begin making gradual systematic withdrawals afterward. There is no guarantee that an investment in a target date fund will provide adequate retirement income, and investors can lose money at any stage of investment, even near or after the target date.

Glidepath Strategy

Target date funds employ glidepaths, which are the planned progression of asset allocation changes (e.g., mix of equity and fixed-income investments) along specific points in time. A fund’s glidepath generally shows how its asset allocation shifts from a more aggressive to a more conservative investment approach as the fund moves toward and beyond its target date.

Investment glidepath



Birth Year	1999 - Present	1994 - 1998	1989 - 1993	1984 - 1988	1979 - 1983	1974 - 1978	1969 - 1973	1964 - 1968	1959 - 1963	1954 - 1958	1949 - 1953	Earlier - 1948	N/A
Target Fund	Lifecycle Index 2065 Fund	Lifecycle Index 2060 Fund	Lifecycle Index 2055 Fund	Lifecycle Index 2050 Fund	Lifecycle Index 2045 Fund	Lifecycle Index 2040 Fund	Lifecycle Index 2035 Fund	Lifecycle Index 2030 Fund	Lifecycle Index 2025 Fund	Lifecycle Index 2020 Fund	Lifecycle Index 2015 Fund	Lifecycle Index 2010 Fund	Lifecycle Index Retirement Income Fund
Ticker	TFITX	TVIIX	TTIIX	TLLIX	TLXIX	TLZIX	TLYIX	TLHIX	TLQIX	TLWIX	TLFIX	TLTIX	TRILX

QDIA: Nuveen Lifecycle Index Funds — R6 Share Class

	Lifecycle 2065 Fund ²	Lifecycle 2060 Fund ²	Lifecycle 2055 Fund ²	Lifecycle 2050 Fund ²	Lifecycle 2045 Fund ²	Lifecycle 2040 Fund ²	Lifecycle 2035 Fund ²
Birth Year	1999 - Present	1994 - 1998	1989 - 1993	1984 - 1988	1979 - 1983	1974 - 1978	1969 - 1973
Ticker	TFITX	TVIIX	TTIIX	TLLIX	TLXIX	TLZIX	TLYIX
Total Returns¹							
3-Month	2.38%	2.34%	2.27%	2.27%	2.21%	2.03%	1.77%
YTD	10.07%	9.95%	9.80%	9.66%	9.30%	8.48%	7.26%
Average Annual Total Returns¹							
1 Year	17.83%	17.58%	17.34%	17.15%	16.63%	15.48%	13.75%
3-Year	4.98%	4.78%	4.68%	4.58%	4.40%	3.90%	3.05%
5-Year	-	10.48%	10.34%	10.22%	9.98%	9.19%	8.17%
10-Year	-	-	8.95%	8.85%	8.69%	8.20%	7.51%
Since Inception	11.13%	9.39%	9.43%	10.22%	10.10%	9.77%	9.17%
Inception Date	30 Sep 2020	26 Sep 2014	29 Apr 2011	30 Sep 2009	30 Sep 2009	30 Sep 2009	30 Sep 2009
Expenses							
Gross	0.82%	0.19%	0.18%	0.17%	0.17%	0.17%	0.17%
Net	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Waiver/Cap Expires	30 Sep 2024	30 Sep 2024	30 Sep 2024	30 Sep 2024	30 Sep 2024	30 Sep 2024	30 Sep 2024
Morningstar RatingTM based on historical risk-adjusted total returns							
Overall	★★★★/137	★★★★★/189	★★★★★/190	★★★★★/191	★★★★★/190	★★★★★/193	★★★★★/190
3 Years	★★★★/137	★★★★★/189	★★★★★/190	★★★★★/191	★★★★★/190	★★★★★/193	★★★★★/190
5 Years	-	★★★★★/159	★★★★★/168	★★★★★/169	★★★★★/168	★★★★★/169	★★★★★/168
10 Years	-	-	★★★★★/101	★★★★★/107	★★★★★/107	★★★★★/107	★★★★★/107
Morningstar Category	Target-Date 2065+	Target-Date 2060	Target-Date 2055	Target-Date 2050	Target-Date 2045	Target-Date 2040	Target-Date 2035

¹ Past performance does not predict or guarantee future results. Investment returns and principal value will fluctuate so that shares redeemed may be worth more or less than their original cost. Current performance may be higher or lower than the performance shown. Total returns for a period of less than one year are cumulative. Returns without sales charges would be lower if the sales charges were included. Returns assume reinvestment of dividends and capital gains. For performance, current to the most recent month-end visit nuveen.com or call 800-842-2252.

Investment Objective and Strategy The Lifecycle Index Funds seek high total return over time through a combination of capital appreciation and income. Each of the Lifecycle Index Funds is designed to provide a single diversified portfolio managed with a target retirement date in mind. The target date is the approximate date when investors expect to begin withdrawing money from the funds. The funds' actual allocations may vary up to 10% from the current target allocations. Each of the Lifecycle Index portfolios invests in several underlying equity and fixed-income funds offered by the Nuveen Funds.

QDIA: Nuveen Lifecycle Index Funds — R6 Share Class

	Lifecycle 2030 Fund ²	Lifecycle 2025 Fund ²	Lifecycle 2020 Fund ²	Lifecycle 2015 Fund ²	Lifecycle 2010 Fund ²	Lifecycle Retirement Income Fund ²
Birth Year	1964 - 1968	1959 - 1963	1954 - 1958	1949 - 1953	Earlier - 1948	N/A
Ticker	TLHIX	TLQIX	TLWIX	TLFIX	TLTIX	TRILX
Total Returns¹						
3-Month	1.61%	1.45%	1.35%	1.31%	1.21%	1.32%
YTD	6.32%	5.53%	4.96%	4.48%	3.97%	4.38%
Average Annual Total Returns¹						
1 Year	12.33%	11.14%	10.29%	9.61%	8.86%	9.44%
3-Year	2.36%	1.85%	1.48%	1.23%	0.96%	1.16%
5-Year	7.26%	6.45%	5.74%	5.27%	4.78%	4.95%
10-Year	6.86%	6.24%	5.66%	5.24%	4.84%	4.84%
Since Inception	8.50%	7.83%	7.20%	6.66%	6.19%	5.96%
Inception Date	30 Sep 2009	30 Sep 2009	30 Sep 2009	30 Sep 2009	30 Sep 2009	30 Sep 2009
Expenses						
Gross	0.18%	0.18%	0.19%	0.20%	0.22%	0.22%
Net	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Waiver/Cap Expires	30 Sep 2024	30 Sep 2024	30 Sep 2024	30 Sep 2024	30 Sep 2024	30 Sep 2024
Morningstar Rating™ based on historical risk-adjusted total returns						
Overall	★★★★/198	★★★★/196	★★★★/133	★★★★/102	★★★/84	★★★★/446
3 Years	★★★★/198	★★★★/196	★★★★/133	★★★★/102	★★★/84	★★★★/446
5 Years	★★★★/169	★★★★/171	★★★★/123	★★★★/92	★★★/79	★★★★/410
10 Years	★★★★/107	★★★★/110	★★★★/70	★★★★/49	★★★★/44	★★★★/305
Morningstar Category	Target-Date 2030	Target-Date 2025	Target-Date 2020	Target-Date 2015	Target-Date 2000-2010	Alloc. 30% to 50% Equity Avg.

¹ Past performance does not predict or guarantee future results. Investment returns and principal value will fluctuate so that shares redeemed may be worth more or less than their original cost. Current performance may be higher or lower than the performance shown. Total returns for a period of less than one year are cumulative. Returns without sales charges would be lower if the sales charges were included. Returns assume reinvestment of dividends and capital gains. For performance, current to the most recent month-end visit nuveen.com or call 800-842-2252.

² Gross and Net annual expenses reflect the percentage of a fund's average net assets used to cover the annual operating expenses of managing the fund, before (gross) and after (net) any waivers or reimbursements to the fund. Teachers Advisors, LLC has contractually agreed to waive the Fund's entire 0.10% Management fee. This waiver will remain in effect through 30 Sep 2024, unless changed with the approval of the Board of Trustees. The Management fee has been fully waived since the Fund's inception. The net annual fund operating expense reflects a contractual reimbursement of various expenses. Had fees not been waived and/or expenses reimbursed currently or in the past, returns would have been lower. Please see the prospectus for details.

For more information, please consult with your financial professional and visit nuveen.com/lifecycle.

Effective 01 May 2024, the name of the Fund changed from TIAA-CREF Lifecycle Index Fund to Nuveen Lifecycle Index Fund. This change did not impact any of the underlying Funds' investment strategies or portfolio management.

This material is not intended to be a recommendation or investment advice, does not constitute a solicitation to buy, sell or hold a security or an investment strategy, and is not provided in a fiduciary capacity. The information provided does not take into account the specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on an investor's objectives and circumstances and in consultation with his or her financial professionals.

Rankings for other share classes may vary. Investment performance reflects applicable fee waivers. Without such waivers, total returns would be reduced and ratings could be lower. For the most current ratings, please visit nuveen.com.

The Morningstar Rating™ for funds, or “star rating”, is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods. ©2024 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Important information on risk

Mutual fund investing involves risk; principal loss is possible. There is no guarantee the Fund's investment objectives will be achieved and the **target date** is an approximate date when investors may begin withdrawing from the Fund. Target date mutual funds are actively managed, so the **asset allocation** is subject to change and may vary from that shown and after the target date has been reached, the Fund may be merged into another with a more stable asset allocation. A portfolio that tracks an **index** is subject to the risk that it may not fully track its index closely due to security selection and may underperform when factoring in fees, expenses, transaction costs, and the size and timing of shareholder purchases and redemptions. The Fund is a fund of funds subject to the risks of its **underlying funds** in proportion to each Fund's allocation. These risks include those of **fixed-income** underlying funds risks which may be susceptible to general movements in the bond market and are subject to credit and interest rate risks as well as those of **equity** underlying funds risks, such as foreign investment and issuer risks. **Credit risk** arises from an issuer's ability to make interest and principal payments when due, as well as the prices of bonds declining when an issuer's credit quality is expected to deteriorate. **Interest rate risk** occurs when interest rates rise causing bond prices to fall. The Fund's **income** could decline during periods of falling interest rates. **Non-U.S. investments** involve risks such as currency fluctuation, political and economic instability, lack of liquidity and differing legal and accounting standards. These fixed-income underlying funds risks, such as call, extension, and income volatility risks as well as other risk considerations, such as active management risk and equity underlying funds risks, are described in detail in the Fund's prospectus.

The principal value of the fund(s) is not guaranteed at any time, including at the target date.

Before investing, carefully consider fund investment objectives, risks, charges and expenses. For this and other information that should be read carefully, please request a prospectus or summary prospectus from your financial professional or Nuveen at 800.752.8700 or visit nuveen.com.

Nuveen, LLC provides investment solutions through its investment specialists. Teachers Advisors, LLC and TIAA-CREF Investment Management, LLC are registered investment advisers and affiliates of Nuveen. Nuveen Securities, LLC, member FINRA and SIPC.