## TEC Physician Plan

### Investment Performance for Funds Available Under the TEC Physician 403(b) Plan

The following table shows the rates of return for the funds that are currently available under the TEC Physician 403(b) Plan for the one, five and ten-year periods ending on September 30, 2020. These rates of return were provided by a third-party vendor. Emory has neither independently verified the accuracy of these computations, nor confirmed that the same methodology to determine rates of return was used. The table is intended to give an overview of the relative performance of these funds. Employees should carefully review the most recent prospectus for each fund before making any decisions concerning the investment of their annuity contracts and custodial accounts under the plan.

### Target Date Funds

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Ticker</th>
<th>Fund Name</th>
<th>Morningstar Rating*</th>
<th>Morningstar Category**</th>
<th>Expense Ratio One Year</th>
<th>Expense Ratio Five Years</th>
<th>Expense Ratio Ten Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity</td>
<td>FNSHX</td>
<td>Fidelity Freedom® Income K</td>
<td>★★★</td>
<td>Target-Date Retirement</td>
<td>0.42%</td>
<td>6.7%</td>
<td>5.4%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNIX</td>
<td>Fidelity Freedom® 2005 K</td>
<td>★★★</td>
<td>Target-Date 2000-2010</td>
<td>0.42%</td>
<td>7.3%</td>
<td>6.3%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNKX</td>
<td>Fidelity Freedom® 2010 K</td>
<td>★★★</td>
<td>Target-Date 2000-2010</td>
<td>0.45%</td>
<td>8.1%</td>
<td>7.0%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNLX</td>
<td>Fidelity Freedom® 2015 K</td>
<td>★★★</td>
<td>Target-Date 2015</td>
<td>0.49%</td>
<td>8.9%</td>
<td>7.7%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNOX</td>
<td>Fidelity Freedom® 2020 K</td>
<td>★★★★</td>
<td>Target-Date 2020</td>
<td>0.52%</td>
<td>9.7%</td>
<td>8.2%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNPX</td>
<td>Fidelity Freedom® 2025 K</td>
<td>★★★★</td>
<td>Target-Date 2025</td>
<td>0.56%</td>
<td>10.2%</td>
<td>8.6%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSQNX</td>
<td>Fidelity Freedom® 2030 K</td>
<td>★★★</td>
<td>Target-Date 2030</td>
<td>0.59%</td>
<td>10.8%</td>
<td>9.6%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNMX</td>
<td>Fidelity Freedom® 2035 K</td>
<td>★★★</td>
<td>Target-Date 2035</td>
<td>0.63%</td>
<td>11.5%</td>
<td>10.2%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSVNX</td>
<td>Fidelity Freedom® 2040 K</td>
<td>★★★</td>
<td>Target-Date 2040</td>
<td>0.65%</td>
<td>11.8%</td>
<td>10.2%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNWX</td>
<td>Fidelity Freedom® 2045 K</td>
<td>★★★</td>
<td>Target-Date 2045</td>
<td>0.65%</td>
<td>11.8%</td>
<td>10.1%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FNSBX</td>
<td>Fidelity Freedom® 2050 K</td>
<td>★★★</td>
<td>Target-Date 2050</td>
<td>0.65%</td>
<td>11.8%</td>
<td>10.1%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FNSDX</td>
<td>Fidelity Freedom® 2055 K</td>
<td>★★★</td>
<td>Target-Date 2055</td>
<td>0.65%</td>
<td>11.8%</td>
<td>10.2%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FNSFX</td>
<td>Fidelity Freedom® 2060 K</td>
<td>★★★</td>
<td>Target-Date 2060+</td>
<td>0.65%</td>
<td>11.8%</td>
<td>10.1%</td>
</tr>
</tbody>
</table>

### Core Investments

**Money Market**

- **Vendor**: Fidelity
- **Ticker**: SPAXX
- **Fund Name**: Fidelity® Government MMk
- **Rating**: N/R
- **Morningstar Category**: Money Market - Taxable
- **Expense Ratio**: 0.42%

- **Vendor**: Fidelity
- **Ticker**: FDLXX
- **Fund Name**: Fidelity Treasury Only Money Market
- **Morningstar Category**: Money Market - Taxable
- **Expense Ratio**: 0.42%

**Fixed Income**

- **Vendor**: Fidelity
- **Ticker**: FTBFX
- **Fund Name**: Fidelity® Total Bond Fund
- **Morningstar Category**: Intermediate Core-Plus Bond
- **Expense Ratio**: 0.45%

- **Vendor**: Fidelity
- **Ticker**: FXNAX
- **Fund Name**: Fidelity® US Bond Index
- **Morningstar Category**: Intermediate Core Bond
- **Expense Ratio**: 0.03%

**Barclays Capital Indices**

- **Vendor**: Bloomberg
- **Ticker**: BBgBarc US Agg Bond TR USD
- **Expense Ratio**: 7.0%

### US Equities (Domestic)

- **Vendor**: Fidelity
- **Ticker**: FSKAX
- **Fund Name**: Fidelity® Total Market Index
- **Morningstar Category**: Large Blend
- **Expense Ratio**: 0.02%

- **Vendor**: Fidelity
- **Ticker**: FCNXX
- **Fund Name**: Fidelity® Contrafund®
- **Morningstar Category**: Large Growth
- **Expense Ratio**: 0.77%

- **Vendor**: Fidelity
- **Ticker**: FLPKX
- **Fund Name**: Fidelity® Low-Priced Stock K
- **Morningstar Category**: Mid-Cap Value
- **Expense Ratio**: 0.69%

- **Vendor**: Fidelity
- **Ticker**: FSMAX
- **Fund Name**: Fidelity® Extended Market Index
- **Morningstar Category**: Mid-Cap Blend
- **Expense Ratio**: 0.05%

- **Vendor**: Fidelity
- **Ticker**: FSLCX
- **Fund Name**: Fidelity® Small Cap Stock
- **Morningstar Category**: Small Blend
- **Expense Ratio**: 0.91%

- **Vendor**: Vanguard
- **Ticker**: VGIAX
- **Fund Name**: Vanguard Growth & Income Adm
- **Morningstar Category**: Large Blend
- **Expense Ratio**: 0.23%

- **Vendor**: Vanguard
- **Ticker**: VUVLX
- **Fund Name**: Vanguard US Value Inv
- **Morningstar Category**: Large Value
- **Expense Ratio**: 0.22%

**Russell Index**

- **Vendor**: Russell Index
- **Ticker**: Russell 3000 TR USD
- **Morningstar Category**: 15.0%

- **Vendor**: Russell Index
- **Ticker**: Russell Mid Cap TR USD
- **Morningstar Category**: 4.6%

- **Vendor**: Russell Index
- **Ticker**: Russell 2000 TR USD
- **Morningstar Category**: 0.4%

**Standard and Poor's**

- **Vendor**: Standard and Poor's
- **Ticker**: S&P 500 TR USD
- **Morningstar Category**: 15.1%

### Non-US Equities (International)

- **Vendor**: Fidelity
- **Ticker**: FDIKX
- **Fund Name**: Fidelity® Diversified International K
- **Morningstar Category**: Foreign Large Growth
- **Expense Ratio**: 0.63%

- **Vendor**: Fidelity
- **Ticker**: FSPSX
- **Fund Name**: Fidelity® International Index
- **Morningstar Category**: Foreign Large Blend
- **Expense Ratio**: 0.04%

**MSCI Inc.**

- **Vendor**: MSCI
- **Ticker**: MSCI ACWI GR USD
- **Morningstar Category**: 11.0%

- **Vendor**: MSCI
- **Ticker**: MSCI EAFE GR USD
- **Morningstar Category**: 0.9%

- **Vendor**: MSCI
- **Ticker**: MSCI ACWI Ex USA GR USD
- **Morningstar Category**: 3.4%