

# Plan and Investment Notice

## FLORIDA INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN

Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. **While no action is required at this time**, please review the notice and file it with your other retirement plan documents for future reference.

### Section I: Summary of Plan Services and Costs

This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

### Section II: Investment Options Comparative Chart

This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan's investment options, including long-term performance and expenses.

# Summary of Plan Services and Costs

Multiple providers have been selected to offer retirement services and investment options to employees in the plan. There are costs associated with these services and investments, some of which may be paid by you. In addition to explaining how to direct your investments, this section details the administrative and individual expenses associated with your plan.

The information is sorted by service provider to make it easier to compare. Your plan offers a range of investment options and services from the following providers:

TIAA  
Lincoln Financial Group

## TIAA

### HOW TIAA RECORDKEEPS YOUR PLAN

TIAA provides recordkeeping services for your employer's plan which includes:

- FLORIDA INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN – Plan ID 337043
- FLORIDA INSTITUTE OF TECHNOLOGY TAX DEFERRED ANNUITY PLAN – Plan ID 337044

Each of the above plans may offer different services and investments and may assess different fees. If you currently have a TIAA account, your quarterly statement lists the plan(s) that you have. If you do not have an account, please contact your employer to determine which plans apply to you.

### RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting **TIAA.org**
2. By phone at **800 842-2252**, weekdays, 8 a.m. to 10 p.m. (ET)

### RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to Section II: Investment Options Comparative Chart for investment-specific restrictions.

### ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with instructions on how to take advantage of what is being offered.

### INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at [www.TIAA.org/planinvestmentoptions](http://www.TIAA.org/planinvestmentoptions). After entering a plan ID, 337043, 337044, you will be directed to plan and investment information.

### COST OF PLAN SERVICES

There are three categories of services provided to your plan:

#### 1. GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

#### 2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each investment option is listed in Section II: Investment Options Comparative Chart.

### 3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

Collateralized Loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. This applies to plan(s): 337044
Qualified Domestic Relations Orders (QDRO)	No charge
Sales Charges, Purchase, Withdrawal And Redemption Fees For Certain Investments	Certain charges may apply. See Section II: Investment Options Comparative Chart or the prospectus for applicable charges.

## LINCOLN FINANCIAL GROUP

### RIGHT TO DIRECT INVESTMENTS

To direct your designated investment alternatives for the plan:

For initial enrollment, you may enroll by completing the materials and returning them as indicated on the documents provided during the enrollment process.

Existing participants may update elections by:

- Visiting LincolnFinancial.com, or
- Calling the Lincoln customer Contact Center at 800-234-3500

You may change your elections at any time; transfers are effective the same business day provided instructions are received before 4:00 pm Eastern Time.

The Lincoln Alliance program may restrict the number of transfers you may make among designated investment alternatives within the product in a given time period. An investment option may apply a redemption fee or restrict certain transfers. However, transactions associated with market timing such as frequent, large, or short-term transfers among investment options can affect the underlying funds and their investments. Lincoln therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

### ADDITIONAL RIGHTS AND PRIVILEGES

Voting and tender rights associated with mutual fund shares offered under the plan are exercised by the plan sponsor, if applicable.

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Voting and tender rights associated with mutual fund shares offered under the plan are exercised by the plan sponsor, if applicable.

### INVESTMENT OPTIONS

The designated investment alternatives available in the Lincoln Alliance program are those listed in the comparative charts. Please contact your retirement plan administrator for information regarding designated investment alternatives offered outside of the Lincoln Alliance program, if any (e.g., employer securities).

Baird Core Plus Bond Inst BCOIX  
 Pioneer Strategic Income K STRKX  
 Blackrock Equity Dividend K MKDVX  
 Vanguard 500 Index Adm VFIAX  
 JPMorgan US Equity R6 JUEMX  
 American Funds Growth Fund of America R6 RGAGX  
 MFS Mid Cap Value R6 MVCKX  
 Vanguard Mid Cap Index Adm VIMAX  
 Vanguard Small Cap Index Adm VSMAX  
 Clearbridge Small Cap Growth IS LMOIX  
 American Funds EuroPacific Growth R6 RERGX  
 Wells Fargo Emerging Market Equity Adm EMGDG  
 PGIM Global Real Estate R6 PGRQX  
 American Funds Income Fund of Amer R6 RIDGX  
 Lincoln Pathbuilder Income NVA005799  
 FdltY Trsy Only Mny Mrki FDLXX  
 Clmba Smcp Valu Li CRRYX  
 Mcqrie Midcp Grwth IGRFX

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. For an example of the long-term effects of fees and expenses on your retirement account, visit the Department of Labor website at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to consider whether an investment in a particular option, along with your other investments, may help you achieve your financial goals. Please visit LincolnFinancial.com for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand the terms used in this document. Footnotes for Lincoln investments, only

1. Bond funds are less volatile than stock funds, but experience higher volatility and increased credit risk when compared to other fixed income investments.
2. Funds that diversify across asset classes generally have the same, but reduced, risks relative to the underlying asset classes.
3. Small-cap stocks may be riskier than stocks from more established companies. Small-cap investments may not be readily converted into cash. This may affect their value so that shares, when redeemed, may be worth more or less than what they originally cost.
4. International investing involves special risks not found in domestic investing, including

increased political, social, economic and currency instability.

5. Investing in emerging markets can be riskier than investing in well-established foreign markets. International investing involves special risks not found in domestic investing, including increased political, social, economic and currency instability.

6. There are special risk factors associated with REITS, such as interest rate risk and the illiquidity of the real estate market. Shares, when redeemed, may be worth more or less than the original amount invested.

7. The Stable Value Account is a fixed annuity issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, 46802 on Form 28866-SV and state variations thereof. Guarantees are based upon the claims-paying ability of the issuer.

8. With an index fund, there is no assurance that the performance of the fund will track the benchmark. An index is unmanaged and it is not possible to invest directly in an index.

### **COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES**

This section provides an explanation of any fees and expenses for general plan administrative services, if any, that may be charged to or deducted from all individual accounts and are not reflected in the total annual operating expenses of any designated investment alternative. For example, the plan may incur general administrative expenses each year to cover services related to the operation of the plan (e.g., legal, accounting, recordkeeping, trustee fees, Registered Investment Advisor fees). Where applicable, the plan charges a portion of these expenses not paid by the plan sponsor as a percent of assets held in participant accounts. These expenses appear on your statement, if applicable.

Additionally, an explanation of any fees and expenses that may be charged to or deducted from the individual account of a specific participant based on the actions taken by that person are described below. The dollar amount of fees and expenses described below that are actually charged to a participants account during the preceding quarter will be reflected on the participant quarterly statement.

### **COST OF PLAN SERVICES - PERSONALIZED SERVICES**

The plan applies fees to individual participant accounts. These charges apply only to participants who use specific features of the plan. Here is a list of individual participant fees associated with this plan:

-Loan Origination Fee; A fee that may be deducted from the participants account on the date the loan is processed, \$75.00 / Set up

-Loan Maintenance Fee; A loan maintenance fee that may be deducted from the participants account while the loan is outstanding, \$25.00 / Annually

### **IMPORTANT DISCLOSURES**

Mutual funds in the Lincoln Alliance program are sold by prospectus. The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802.

Unaffiliated broker-dealers also may provide services to customers. The stable value

option may be offered as a fixed annuity through Lincoln Financial Group affiliates or as a collective trust through independent third-party trust companies. The Lincoln Ibbotson Insight Series is not an investment option. It is a fund lineup chosen by Ibbotson and Associates from the investment options that are available in the Lincoln Alliance program. Ibbotson Associates, Inc. is a registered investment advisor and a wholly-owned subsidiary of Morningstar, Inc. Neither Ibbotson nor Morningstar are affiliated with the Lincoln Financial Group. The Ibbotson name is a registered mark of Morningstar, Inc. Ibbotson Associates, Inc., 22 W. Washington Street, Chicago, IL 60602. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

# Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

## Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at [www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf](http://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf). Fees are only one of many factors to consider when making an investment decision.

## Part B– Annuity Income Information

Part B contains information about the annuity options available within your employer's retirement plan.

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## Part A. Performance and Fee Information

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The following chart(s) list(s) your plan's investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.

## TIAA

For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit [www.TIAA.org/planinvestmentoptions](http://www.TIAA.org/planinvestmentoptions). After entering a plan ID, 337043,337044, you'll be directed to plan and investment information.

Visit [www.tiaa.org](http://www.tiaa.org) for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 800 842-2252 or write to us at TIAA, P.O. Box 1259, Charlotte, NC, 28201.

Table 1 – Variable Return Investment Performance as of December 31, 2024

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
<b>Equities</b>									
<b>Variable Annuity</b>									
<b>CREF Stock Account R2</b>	Aggressive Allocation	QCSTPX	04/24/2015	16.53%	10.22%	9.57%	0.32%	0.32%	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Morningstar Aggressive Target Risk TR USD</b>				12.50%	8.25%	8.55%			
<b>TIAA Access Account - TIAA-CREF International Equity Index Fund Level 3</b>	Foreign Large Blend	W319#	02/01/2007	3.23%	4.36%	4.90%	0.50%	0.50%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>MSCI EAFE NR USD</b>				3.82%	4.73%	5.20%	Contractual Cap Exp: 02/28/2025		
<b>CREF Global Equities Account R2</b>	Global Large-Stock Blend	QCGLPX	04/24/2015	19.01%	11.23%	9.57%	0.32%	0.32%	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>MSCI ACWI NR USD</b>				17.49%	10.06%	9.23%			
<b>CREF Equity Index Account R2</b>	Large Blend	QCEQPX	04/24/2015	23.45%	13.62%	12.27%	0.25%	0.25%	Available in all plans. Contributions and Transfers in not allowed. Applies to all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Russell 3000 TR USD</b>				23.81%	13.86%	12.55%			
<b>TIAA Access Account - TIAA-CREF Growth &amp; Income Fund Level 3</b>	Large Blend	W313#	02/01/2007	28.40%	14.54%	12.50%	0.86%	0.86%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
<b>S&amp;P 500 TR USD</b>				25.02%	14.53%	13.10%			
<b>CREF Growth Account R2</b>	Large Growth	QCGRPX	04/24/2015	31.92%	17.14%	15.09%	0.29%	0.29%	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Russell 1000 Growth TR USD</b>				33.36%	18.96%	16.78%			
<b>TIAA Access Account - TIAA-CREF Large-Cap Value Index Fund Level 3</b>	Large Value	W323#	02/01/2007	13.76%	8.18%	7.96%	0.50%	0.50%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>Russell 1000 Value TR USD</b>				14.37%	8.68%	8.49%			
<b>TIAA Access Account - TIAA-CREF Mid-Cap Growth Fund Level 3</b>	Mid-Cap Growth	W316#	02/01/2007	8.01%	5.23%	7.05%	0.94%	0.94%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>Russell Mid Cap Growth TR USD</b>				22.10%	11.47%	11.54%			
<b>TIAA Access Account - TIAA-CREF Mid-Cap Value Fund Level 3</b>	Mid-Cap Value	W317#	02/01/2007	13.97%	7.20%	6.43%	0.91%	0.91%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>Russell Mid Cap Value TR USD</b>				13.07%	8.59%	8.10%			
<b>TIAA Access Account - TIAA-CREF Small-Cap Blend Index Fund Level 3</b>	Small Blend	W328#	02/01/2007	11.06%	7.03%	7.48%	0.50%	0.50%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>Russell 2000 TR USD</b>				11.54%	7.40%	7.82%			
<b>Fixed Income</b>									
<b>Variable Annuity</b>									
<b>TIAA Access Account - TIAA-CREF High-Yield Fund Level 3</b>	High Yield Bond	W335#	02/01/2007	7.40%	2.86%	4.20%	0.82%	0.82%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>ICE BofA BB-B US Cash Pay High Yield Constrained</b>				6.83%	3.63%	4.86%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
<b>CREF Inflation-Linked Bond Account R2</b>	Inflation-Protected Bond	QCILPX	04/24/2015	3.36%	2.82%	2.40%	0.28% \$2.80	0.28% \$2.80	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD</b>				3.09%	2.69%	2.53%			
<b>CREF Core Bond Account R2</b>	Intermediate Core Bond	QCBMPX	04/24/2015	2.28%	0.09%	1.66%	0.32% \$3.20	0.32% \$3.20	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Bloomberg US Aggregate Bond TR USD</b>				1.25%	-0.33%	1.35%			
<b>TIAA Access Account - TIAA-CREF Short-Term Bond Fund Level 3</b>	Short-Term Bond	W337#	02/01/2007	4.84%	1.81%	1.73%	0.72% \$7.20	0.72% \$7.20	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>Bloomberg US Government/Credit 1-3 Yr TR USD</b>				4.36%	1.58%	1.63%	Contractual Cap Exp: 07/31/2025		
<b>Money Market</b>									
<b>Variable Annuity</b>									
<b>CREF Money Market Account R2</b>	Money Market- Taxable	QCMPX	04/24/2015	5.07%	2.25%	1.50%	0.26% \$2.60	0.26% \$2.60	Available in all plans.
7-day current annualized yield 4.32% as of 12/31/2024 7-day effective annualized yield 4.42% as of 12/31/2024									
<b>iMoneyNet Money Fund Averages - All Government</b>				4.93%	2.24%	1.49%			
<b>Multi-Asset</b>									
<b>Variable Annuity</b>									
<b>TIAA Access Account - TIAA-CREF Lifecycle Retirement Income Fund Level 3</b>	Allocation--30% to 50% Equity	W351#	05/01/2008	7.17%	3.96%	4.60%	1.01% \$10.10	0.82% \$8.20	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>S&amp;P Target Date Retirement Income TR USD</b>				6.54%	3.62%	4.14%	Contractual Waiver Exp: 09/30/2025		



Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
<b>CREF Social Choice Account R2</b>	Moderate Allocation	QCSCPX	04/24/2015	8.80%	6.14%	6.56%	0.29%	0.29%	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Morningstar Moderate Target Risk TR USD</b>				8.27%	5.37%	6.05%			
<b>TIAA Access Account - TIAA-CREF Lifecycle 2010 Fund Level 3</b>	Target Date 2000- 2010	W338#	02/01/2007	7.10%	3.99%	4.72%	0.97%	0.82%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>S&amp;P Target Date 2010 TR USD</b>				6.74%	4.17%	4.66%	Contractual Waiver Exp: 09/30/2025		
<b>TIAA Access Account - TIAA-CREF Lifecycle 2015 Fund Level 3</b>	Target-Date 2015	W339#	02/01/2007	7.38%	4.22%	5.00%	0.98%	0.83%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>S&amp;P Target Date 2015 TR USD</b>				7.25%	4.56%	5.11%	Contractual Waiver Exp: 09/30/2025		
<b>TIAA Access Account - TIAA-CREF Lifecycle 2020 Fund Level 3</b>	Target-Date 2020	W340#	02/01/2007	7.85%	4.58%	5.39%	0.98%	0.84%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>S&amp;P Target Date 2020 TR USD</b>				8.09%	4.88%	5.52%	Contractual Waiver Exp: 09/30/2025		
<b>TIAA Access Account - TIAA-CREF Lifecycle 2025 Fund Level 3</b>	Target-Date 2025	W341#	02/01/2007	8.57%	5.20%	5.95%	1.00%	0.85%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>S&amp;P Target Date 2025 TR USD</b>				8.44%	5.55%	6.14%	Contractual Waiver Exp: 09/30/2025		
<b>TIAA Access Account - TIAA-CREF Lifecycle 2030 Fund Level 3</b>	Target-Date 2030	W342#	02/01/2007	9.66%	5.93%	6.56%	1.02%	0.86%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>S&amp;P Target Date 2030 TR USD</b>				9.90%	6.46%	6.87%	Contractual Waiver Exp: 09/30/2025		
<b>TIAA Access Account - TIAA-CREF Lifecycle 2035 Fund Level 3</b>	Target-Date 2035	W343#	02/01/2007	10.86%	6.74%	7.18%	1.05%	0.87%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>S&amp;P Target Date 2035 TR USD</b>				11.38%	7.44%	7.60%	Contractual Waiver Exp: 09/30/2025		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since fund Inception if less than 10 years	Gross	Net	
<b>TIAA Access Account - TIAA-CREF Lifecycle 2040 Fund Level 3</b>	Target-Date 2040	W344#	02/01/2007	12.25%	7.68%	7.85%	1.08%	0.88%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>S&amp;P Target Date 2040 TR USD</b>				12.87%	8.27%	8.19%	Contractual Waiver Exp: 09/30/2025		
<b>TIAA Access Account - TIAA-CREF Lifecycle 2045 Fund Level 3</b>	Target-Date 2045	W349#	05/01/2008	13.29%	8.37%	8.32%	1.10%	0.89%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>S&amp;P Target Date 2045 TR USD</b>				13.58%	8.75%	8.54%	Contractual Waiver Exp: 09/30/2025		
<b>TIAA Access Account - TIAA-CREF Lifecycle 2050 Fund Level 3</b>	Target-Date 2050	W350#	05/01/2008	13.75%	8.60%	8.49%	1.11%	0.90%	Available in all plans. Round Trip: You cannot transfer into the account within 30 calendar days of transferring out.
<b>S&amp;P Target Date 2050 TR USD</b>				14.30%	9.06%	8.77%	Contractual Waiver Exp: 09/30/2025		
<b>Real Estate</b>									
<b>Variable Annuity</b>									
<b>TIAA Real Estate Account</b>	Real Estate	QREARX	10/02/1995	-4.12%	0.93%	3.24%	1.02%	1.02%	Available in all plans. Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
<b>S&amp;P 500 TR USD</b>				25.02%	14.53%	13.10%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

**\* Legend of plan name for each applicable plan number**

Plans	Plan Names
337043	FLORIDA INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN
337044	FLORIDA INSTITUTE OF TECHNOLOGY TAX DEFERRED ANNUITY PLAN

# LINCOLN FINANCIAL GROUP

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: Lincoln Financial at 800-234-3500 or write to Lincoln at Florida Institute of Technology, c/o Lincoln Retirement Services Co., PO Box 7876, Fort Wayne, IN 46801-7876.

## Table 1 – Variable Return Investment Performance as of December 31, 2024

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>Allspring Emerging Markets Equity Fund R6</b>	Diversified Emerging Mkts	EMGDY	06/28/2013	3.80%	-0.51%	3.32%	1.15% \$11.50	1.01% \$10.10	
<b>MSCI ACWI Ex USA NR USD</b>				5.53%	4.10%	4.80%	Contractual Waiver Exp: 02/28/2025		
<b>American Funds EuroPacific Growth Fund R6</b>	Foreign Large Growth	RERGX	05/01/2009	5.04%	3.95%	5.66%	0.47% \$4.70	0.47% \$4.70	
<b>MSCI ACWI Ex USA NR USD</b>				5.53%	4.10%	4.80%			
<b>PGIM Global Real Estate Fund R6</b>	Global Real Estate	PGRQX	08/23/2013	3.79%	0.80%	3.44%	0.82% \$8.20	0.82% \$8.20	
<b>FTSE EPRA Nareit Developed NR USD</b>				0.94%	-1.00%	2.23%			
<b>JPMorgan U.S. Equity Fund R6</b>	Large Blend	JUEMX	11/30/2010	24.21%	15.97%	13.53%	0.47% \$4.70	0.44% \$4.40	
<b>S&amp;P 500 TR USD</b>				25.02%	14.53%	13.10%	Contractual Waiver Exp: 10/31/2025		
<b>Vanguard 500 Index Fund Admiral</b>	Large Blend	VFIAX	11/13/2000	24.97%	14.48%	13.06%	0.04% \$0.40	0.04% \$0.40	
<b>S&amp;P 500 TR USD</b>				25.02%	14.53%	13.10%			
<b>American Funds Growth Fund of America R6</b>	Large Growth	RGAGX	05/01/2009	28.84%	15.33%	14.03%	0.30% \$3.00	0.30% \$3.00	
<b>S&amp;P 500 TR USD</b>				25.02%	14.53%	13.10%			
<b>BlackRock Equity Dividend Fund K</b>	Large Value	MKDVX	03/28/2016	9.88%	8.36%	10.58%	0.59% \$5.90	0.59% \$5.90	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>S&amp;P 500 TR USD</b>				25.02%	14.53%	14.88%			
<b>Vanguard Mid-Cap Index Fund Admiral</b>	Mid-Cap Blend	VIMAX	11/12/2001	15.22%	9.85%	9.55%	0.05% \$0.50	0.05% \$0.50	
<b>CRSP US Mid Cap TR USD</b>				15.25%	9.86%	9.57%			
<b>Macquarie Mid Cap Growth Fund N</b>	Mid-Cap Growth	IGRFX	07/31/2014	2.55%	8.38%	10.30%	0.86% \$8.60	0.68% \$6.80	
<b>Russell 3000 TR USD</b>				23.81%	13.86%	12.55%	Contractual Waiver Exp: 07/30/2025		
<b>MFS Mid Cap Value Fund R6</b>	Mid-Cap Value	MVCKX	02/01/2013	14.11%	9.99%	9.22%	0.63% \$6.30	0.62% \$6.20	
<b>Russell Mid Cap Value TR USD</b>				13.07%	8.59%	8.10%	Contractual Waiver Exp: 01/31/2025		
<b>Vanguard Small-Cap Index Fund Admiral</b>	Small Blend	VSMAX	11/13/2000	14.23%	9.30%	9.09%	0.05% \$0.50	0.05% \$0.50	
<b>CRSP US Small Cap TR USD</b>				14.22%	9.26%	9.06%			
<b>ClearBridge Small Cap Growth Fund IS</b>	Small Growth	LMOIX	08/04/2008	4.49%	5.68%	8.25%	0.78% \$7.80	0.78% \$7.80	
<b>Russell 2000 Growth TR USD</b>				15.15%	6.86%	8.09%			
<b>Boston Partners Small Cap Value Fund II Institutional</b>	Small Value	BPSIX	07/01/1998	14.02%	8.52%	7.87%	1.05% \$10.50	1.01% \$10.10	Redemption Fee: 1.00% if held < 60 days
<b>Russell 2000 Value TR USD</b>				8.05%	7.29%	7.14%	Contractual Waiver Exp: 12/31/2025		
<b>Columbia Small Cap Value Fund II Institutional 3</b>	Small Value	CRRYX	11/09/2012	11.76%	10.36%	8.17%	0.89% \$8.90	0.77% \$7.70	
<b>Russell 2000 Value TR USD</b>				8.05%	7.29%	7.14%	Contractual Waiver Exp: 06/30/2025		
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>Baird Core Plus Bond Fund Institutional</b>	Intermediate Core-Plus Bond	BCOIX	09/29/2000	2.54%	0.56%	2.15%	0.30% \$3.00	0.30% \$3.00	
<b>Bloomberg US Universal TR USD</b>				2.04%	0.06%	1.73%			
<b>Pioneer Strategic Income Fund K</b>	Multisector Bond	STRKX	12/20/2012	4.80%	1.91%	3.08%	0.65% \$6.50	0.60% \$6.00	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Bloomberg US Universal TR USD</b>				2.04%	0.06%	1.73%			Contractual Waiver Exp: 02/01/2025
<b>Money Market Mutual Fund</b>									
<b>Fidelity Treasury Only Money Market</b>	Money Market- Taxable	FDLXX	01/05/1988	4.90%	2.19%	1.47%	0.42% \$4.20	0.42% \$4.20	
<b>ICE BofA USD 3M Dep OR CM TR USD</b>				5.47%	2.59%	1.96%			
<b>Multi-Asset Mutual Fund</b>									
<b>American Funds Income Fund of America R6</b>	Allocation-- 70% to 85% Equity	RIDGX	05/01/2009	11.22%	6.91%	7.03%	0.27% \$2.70	0.27% \$2.70	
<b>Morningstar Moderately Aggressive Target Risk TR USD</b>				10.66%	7.02%	7.49%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

## TIAA

## Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information*
Guaranteed Annuity			<p>Available in all plans.</p> <p>The current rate shown applies to premiums remitted during the month of February 2025 and will be credited through 2/28/2025. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Retirement Annuity (RA) contracts, lump-sum withdrawals are not available from the TIAA Traditional account. Subject to the terms of your plan, all withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, interest-only payments, and IRS required minimum distribution payments.</p>
TIAA Traditional-Retirement Annuity	5.25%	Through 02/28/2025	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Choice	5.50%	Through 02/28/2025	<p>Available in plan(s): 337043</p> <p>The current rate shown applies to premiums remitted during the month of February 2025 and will be credited through 2/28/2025. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The current guaranteed minimum interest rate for premiums remitted in 2024 is 3.00%, and is effective through 2033. The account also offers the opportunity for additional amounts in excess of the minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Retirement Choice (RC) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in 84 monthly installments (7 years). If the Contractholder elects to remove TIAA Traditional, the contract's entire TIAA Traditional accumulation will be paid out in 60 monthly installments without any surrender charge.</p>
TIAA Traditional-Group Supplemental Retirement Annuity	4.50%	Through 02/28/2025	<p>Available in plan(s): 337044</p> <p>The current rate shown applies to premiums remitted during the month of February 2025 and will be credited through 2/28/2025. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. For Group Supplemental Retirement Annuity (GSRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>
TIAA Traditional-Supplemental Retirement Annuity	4.50%	Through 02/28/2025	<p>Available in plan(s): 337044</p> <p>The current rate shown applies to premiums remitted during the month of February 2025 and will be credited through 2/28/2025. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. For Supplemental Retirement Annuity (SRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>

**\* Legend of plan name for each applicable plan number**

Plans	Plan Names
337043	FLORIDA INSTITUTE OF TECHNOLOGY DEFINED CONTRIBUTION PLAN
337044	FLORIDA INSTITUTE OF TECHNOLOGY TAX DEFERRED ANNUITY PLAN



## Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

### TIAA

#### TIAA Traditional Annuity Lifetime Income Option

##### OBJECTIVES / GOALS

To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA Traditional Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. TIAA Traditional can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA Traditional Annuity.

##### PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA Traditional Annuity.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

##### RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.

- Once you have elected a lifetime annuity, your election is irrevocable.

#### TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

##### OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. This lifetime annuity provides a variable income that you cannot outlive. A variable annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.

##### PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

##### RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.

- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
- Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization. The R3 Class has the lowest expense of all the CREF Classes.

## TIAA Access Funds

### OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA-CREF Access Account lifetime annuity provides a variable income that you cannot outlive. A TIAA-CREF Access Annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA-CREF Access Annuities.

### PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the TIAA-CREF Lifecycle Retirement Income Access Account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4%, the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

### RESTRICTIONS / FEES

- Access Annuity lifetime income is offered only under the TIAA-CREF Lifecycle Retirement Income Fund.
- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA-CREF Access Annuity payment would be less than \$100, TIAA has the

right to change the payment frequency which would result in a payment of \$100 or more.

- You may elect to transfer funds from your other plan investments into a TIAA-CREF Access Annuity.
- Once you have elected a lifetime annuity, your election is irrevocable.

## Lincoln Financial Group

### Lincoln Pathbuilder Income

#### OBJECTIVES / GOALS

A Lincoln PathBuilder Income<sup>SM</sup> investment option includes a Guaranteed Withdrawal Benefit that can provide you and your spouse with lifetime Guaranteed Annual Income. The terms defined below will help you learn more about your account. For more complete information, refer to the Summary for Plan Participants in Defined Contribution Plans. The summary contains important information about the rights, benefits and values of your account.

#### PRICING FACTORS

The cost of the guaranteed income protection is .90% of your Income Base, and the cost is deducted from your account value. Your Income Base won't decrease due to the cost of the guarantee. Refer to the Lincoln PathBuilder Income<sup>SM</sup> prospectus for complete information on fees.

#### RESTRICTIONS / FEES

NA

Please visit [www.TIAA.org/public/support/faqs](http://www.TIAA.org/public/support/faqs) for FAQs about TIAA products, services & support.

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf](http://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf).

**Other service provider important additional information:**

**TIAA important additional information:**

The returns quoted represent past performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown, and you may have a gain or a loss when you redeem your investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

If a variable return investment option includes performance for periods beyond its inception date that performance is based on the performance of an older share class of the investment option. Such performance has not been restated to reflect expense differences between the two classes. If expense differences had been reflected, performance for these periods would be lower or higher than stated.

Expense ratios shown are based on the most recent information available, but may not reflect all updates and may differ slightly from the prospectus due to rounding. Please consult the most recent prospectus or offering document for more detailed information.

TIAA provides information on restrictions on record kept investment options, as well as performance and product information for all proprietary investment options. TIAA assumes no responsibility for damages or losses arising from the use of such information, and has not independently verified the accuracy or completeness of such information.

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The Morningstar Category classifies an investment option based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the investment option is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

There are inherent risks in investing in variable return investments including loss of principal. Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

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