



## HISTORICAL PORTFOLIO PERFORMANCE FOR THE PERIOD ENDING SEPTEMBER 27, 2024

The following Portfolio Performance table shows the historical performance for each of the historical Portfolio options starting from the Portfolio's inception date and ending on September 27, 2024. TIAA-CREF Tuition Financing, Inc. was not the program manager at the time these Portfolios were available, and as of September 30, 2024, the Portfolios shown below are no longer available. To view the current Portfolio options, please see the mapping guide at the end of this document or visit BrightStart.com.

*The performance data quoted represent past performance and are net of all fees and expenses as of September 27, 2024. Past performance is not a guarantee of future results. Your returns and the principal value of your account will fluctuate, so your investment may be worth more or less than the original value. Current performance may be lower or higher than the performance quoted below. Current performance is available by calling 1-877-432-7444.*

*All performance figures in the table, with the exception of the performance figures in the year-to-date column, represent the average annual compound rate of the total return. All figures in the year-to-date column represent cumulative, nonannualized returns from January 1, 2024, to September 27, 2024.*

Performance as of 9/27/2024						
Index Age-Based Portfolios	Year to Date	1 Year	3 Year	5 Year	Since Inception	Inception Date
<b>Index Aggressive Age-Based Portfolios</b>						
Index Aggressive Age-Based 0-2 Portfolio	17.41%	31.29%	7.37%	11.75%	10.28%	7/17/2017
Index Aggressive Age-Based 3-5 Portfolio	16.16%	29.15%	6.79%	10.98%	9.75%	7/17/2017
Index Aggressive Age-Based 6-8 Portfolio	14.99%	27.28%	6.08%	10.06%	9.04%	7/17/2017
Index Aggressive Age-Based 9-10 Portfolio	13.77%	25.40%	5.36%	8.99%	8.17%	7/17/2017
Index Aggressive Age-Based 11-12 Portfolio	12.54%	23.14%	4.69%	8.05%	7.47%	7/17/2017
Index Aggressive Age-Based 13-14 Portfolio	11.24%	21.04%	3.99%	7.08%	6.75%	7/17/2017
Index Aggressive Age-Based 15-16 Portfolio	10.07%	18.85%	3.47%	6.15%	5.95%	7/17/2017
Index Aggressive Age-Based 17-18 Portfolio	8.71%	16.55%	2.78%	5.04%	4.99%	7/17/2017
Index Aggressive Age-Based 19+ Portfolio	7.39%	13.97%	2.35%	4.00%	4.11%	7/17/2017
<b>Index Moderate Age-Based Portfolios</b>						
Index Moderate Age-Based 0-2 Portfolio	16.16%	29.15%	6.79%	10.98%	9.75%	7/17/2017
Index Moderate Age-Based 3-5 Portfolio	14.99%	27.28%	6.08%	10.06%	9.04%	7/17/2017

Index Moderate Age-Based 6-8 Portfolio	13.77%	25.40%	5.36%	8.99%	8.17%	7/17/2017
Index Moderate Age-Based 9-10 Portfolio	12.54%	23.14%	4.69%	8.05%	7.47%	7/17/2017
Index Moderate Age-Based 11-12 Portfolio	11.24%	21.04%	3.99%	7.08%	6.75%	7/17/2017
Index Moderate Age-Based 13-14 Portfolio	10.07%	18.85%	3.47%	6.15%	5.95%	7/17/2017
Index Moderate Age-Based 15-16 Portfolio	8.71%	16.55%	2.78%	5.04%	4.99%	7/17/2017
Index Moderate Age-Based 17-18 Portfolio	7.39%	13.97%	2.35%	4.00%	4.11%	7/17/2017
Index Moderate Age-Based 19+ Portfolio	6.02%	11.09%	2.05%	2.98%	3.15%	7/17/2017
<b>Index Conservative Age-Based Portfolios</b>						
Index Conservative Age-Based 0-2 Portfolio	14.99%	27.28%	6.08%	10.06%	9.04%	7/17/2017
Index Conservative Age-Based 3-5 Portfolio	13.77%	25.40%	5.36%	8.99%	8.17%	7/17/2017
Index Conservative Age-Based 6-8 Portfolio	12.54%	23.14%	4.69%	8.05%	7.47%	7/17/2017
Index Conservative Age-Based 9-10 Portfolio	11.24%	21.04%	3.99%	7.08%	6.75%	7/17/2017
Index Conservative Age-Based 11-12 Portfolio	10.07%	18.85%	3.47%	6.15%	5.95%	7/17/2017
Index Conservative Age-Based 13-14 Portfolio	8.71%	16.55%	2.78%	5.04%	4.99%	7/17/2017
Index Conservative Age-Based 15-16 Portfolio	7.39%	13.97%	2.35%	4.00%	4.11%	7/17/2017
Index Conservative Age-Based 17-18 Portfolio	6.02%	11.09%	2.05%	2.98%	3.15%	7/17/2017
Index Conservative Age-Based 19+ Portfolio	4.49%	7.37%	2.21%	2.06%	2.13%	7/17/2017
<b>Multi-Firm Age-Based Portfolios</b>	<b>Year to Date</b>	<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>Since Inception</b>	<b>Inception Date</b>
<b>Multi-Firm Aggressive Age-Based Portfolios</b>						
Multi-Firm Aggressive Age-Based 0-2 Portfolio	16.60%	29.97%	6.96%	11.77%	10.01%	7/17/2017
Multi-Firm Aggressive Age-Based 3-5 Portfolio	15.61%	28.17%	6.41%	11.04%	9.52%	7/17/2017
Multi-Firm Aggressive Age-Based 6-8 Portfolio	14.63%	26.58%	5.91%	10.22%	8.92%	7/17/2017
Multi-Firm Aggressive Age-Based 9-10 Portfolio	13.40%	24.66%	5.24%	9.22%	8.11%	7/17/2017
Multi-Firm Aggressive Age-Based 11-12 Portfolio	12.30%	22.71%	4.71%	8.25%	7.43%	7/17/2017
Multi-Firm Aggressive Age-Based 13-14 Portfolio	11.17%	20.84%	4.22%	7.47%	6.82%	7/17/2017
Multi-Firm Aggressive Age-Based 15-16 Portfolio	9.99%	18.67%	3.67%	6.37%	5.94%	7/17/2017
Multi-Firm Aggressive Age-Based 17-18 Portfolio	8.81%	16.42%	3.07%	5.38%	5.09%	7/17/2017
Multi-Firm Aggressive Age-Based 19+ Portfolio	7.55%	13.97%	2.75%	4.37%	4.29%	7/17/2017
<b>Multi-Firm Moderate Age-Based Portfolios</b>						
Multi-Firm Moderate Age-Based 0-2 Portfolio	15.61%	28.17%	6.41%	11.04%	9.52%	7/17/2017

Multi-Firm Moderate Age-Based 3-5 Portfolio	14.63%	26.58%	5.91%	10.22%	8.92%	7/17/2017
Multi-Firm Moderate Age-Based 6-8 Portfolio	13.40%	24.66%	5.24%	9.22%	8.11%	7/17/2017
Multi-Firm Moderate Age-Based 9-10 Portfolio	12.30%	22.71%	4.71%	8.25%	7.43%	7/17/2017
Multi-Firm Moderate Age-Based 11-12 Portfolio	11.17%	20.84%	4.22%	7.47%	6.82%	7/17/2017
Multi-Firm Moderate Age-Based 13-14 Portfolio	9.99%	18.67%	3.67%	6.37%	5.94%	7/17/2017
Multi-Firm Moderate Age-Based 15-16 Portfolio	8.81%	16.42%	3.07%	5.38%	5.09%	7/17/2017
Multi-Firm Moderate Age-Based 17-18 Portfolio	7.55%	13.97%	2.75%	4.37%	4.29%	7/17/2017
Multi-Firm Moderate Age-Based 19+ Portfolio	6.11%	11.05%	2.34%	3.25%	3.28%	7/17/2017
<b>Multi-Firm Conservative Age-Based Portfolios</b>						
Multi-Firm Conservative Age-Based 0-2 Portfolio	14.63%	26.58%	5.91%	10.22%	8.92%	7/17/2017
Multi-Firm Conservative Age-Based 3-5 Portfolio	13.40%	24.66%	5.24%	9.22%	8.11%	7/17/2017
Multi-Firm Conservative Age-Based 6-8 Portfolio	12.30%	22.71%	4.71%	8.25%	7.43%	7/17/2017
Multi-Firm Conservative Age-Based 9-10 Portfolio	11.17%	20.84%	4.22%	7.47%	6.82%	7/17/2017
Multi-Firm Conservative Age-Based 11-12 Portfolio	9.99%	18.67%	3.67%	6.37%	5.94%	7/17/2017
Multi-Firm Conservative Age-Based 13-14 Portfolio	8.81%	16.42%	3.07%	5.38%	5.09%	7/17/2017
Multi-Firm Conservative Age-Based 15-16 Portfolio	7.55%	13.97%	2.75%	4.37%	4.29%	7/17/2017
Multi-Firm Conservative Age-Based 17-18 Portfolio	6.11%	11.05%	2.34%	3.25%	3.28%	7/17/2017
Multi-Firm Conservative Age-Based 19+ Portfolio	4.63%	7.40%	2.41%	2.24%	2.24%	7/17/2017
<b>Target Portfolios</b>	<b>Year to Date</b>	<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>Since Inception</b>	<b>Inception Date</b>
<b>Index Strategy Target Portfolios</b>						
Index Equity Portfolio	17.41%	31.29%	7.37%	11.75%	10.28%	7/17/2017
Index Balanced Portfolio	12.54%	23.14%	4.69%	8.05%	7.47%	7/17/2017
Index Fixed Income Portfolio	4.49%	7.37%	2.21%	2.06%	2.13%	7/17/2017
<b>Multi-Firm Strategy Target Portfolios</b>						
Equity Portfolio	16.60%	29.97%	6.96%	11.77%	10.01%	7/17/2017
Balanced Portfolio	12.30%	22.71%	4.71%	8.25%	7.43%	7/17/2017
Fixed Income Portfolio	4.63%	7.40%	2.41%	2.24%	2.24%	7/17/2017
<b>Individual Fund Portfolios</b>	<b>Year to Date</b>	<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>Since Inception</b>	<b>Inception Date</b>
Ariel 529 Portfolio	12.52%	27.69%	3.25%	10.71%	8.28%	7/17/2017

Baird Short-Term Bond 529 Portfolio	4.92%	8.02%	1.95%	2.13%	2.21%	7/17/2017
Bank Savings 529 Portfolio	3.92%	5.36%	n/a	n/a	3.80%	11/9/2021
DFA International Small Company 529 Portfolio	12.50%	24.57%	2.68%	8.27%	5.16%	7/17/2017
DFA U.S. Large Cap Value 529 Portfolio	15.08%	25.41%	9.12%	11.09%	8.61%	8/22/2018
DFA U.S. Targeted Value 529 Portfolio	7.93%	23.49%	9.45%	13.75%	9.53%	7/17/2017
Dodge & Cox Income 529 Portfolio	5.95%	13.68%	0.36%	2.07%	2.70%	7/17/2017
T. Rowe Price Large-Cap Growth 529 Portfolio	24.37%	42.22%	7.99%	17.55%	16.43%	7/17/2017
Vanguard Explorer 529 Portfolio	10.50%	25.26%	1.79%	11.15%	11.18%	7/17/2017
Vanguard Federal Money Market 529 Portfolio	4.24%	5.60%	3.53%	2.31%	2.09%	7/17/2017
Vanguard Real Estate Index 529 Portfolio	12.80%	33.21%	2.23%	4.56%	6.00%	7/17/2017
Vanguard 500 Index 529 Portfolio	21.45%	35.61%	11.64%	15.74%	14.11%	7/17/2017
Vanguard Short-Term Inflation-Protected Securities Index 529 Portfolio	4.99%	7.62%	2.51%	3.52%	3.08%	7/17/2017
Vanguard Total Bond Market Index 529 Portfolio	4.72%	11.67%	-1.40%	0.31%	1.45%	7/17/2017
Vanguard Total International Bond Index 529 Portfolio	3.50%	10.27%	-0.76%	-0.25%	1.69%	7/17/2017
Vanguard Total International Stock Index 529 Portfolio	13.90%	25.18%	4.05%	7.73%	5.67%	7/17/2017
Vanguard Total Stock Market Index 529 Portfolio	20.05%	34.62%	9.91%	15.01%	12.78%	8/22/2018

**To learn more about the Bright Start Direct-Sold College Savings Program, its investment objectives, risks, charges and expenses please see the Plan Description at [BrightStart.com](http://BrightStart.com) before investing. Read it carefully. Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition plan. You should also consult your legal or tax professional for tax advice based on your own circumstances. Investments in the Plan are neither insured (except as provided in the Plan Description solely with respect to the FDIC-insured Bank Savings Underlying Investment) nor guaranteed and there is the risk of investment loss.**

As of September 27, 2024, TIAA-CREF Tuition Financing, Inc. (TFI), is Plan Manager and TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, is the distributor and underwriter for the Bright Start Direct-Sold College Savings Program. **Prior to September 27, 2024, all plan-related activities, including portfolio management, were overseen by a different manager.**

## Investment Mapping

The table below illustrates how the investment portfolios were transferred on September 27, 2024.

Previous Portfolios	Current Portfolios
<b>Index Age-Based Portfolios</b>	<b>Passive Enrollment Year Portfolios</b>
<b>Index Aggressive Age-Based Portfolios</b>	<b>Aggressive Enrollment Year Portfolios</b>
Index Aggressive Age-Based 0-2 Portfolio	Aggressive 2040/2041 Enrollment Portfolio
Index Aggressive Age-Based 3-5 Portfolio	Aggressive 2038/2039 Enrollment Portfolio
Index Aggressive Age-Based 6-8 Portfolio	Aggressive 2036/2037 Enrollment Portfolio
Index Aggressive Age-Based 9-10 Portfolio	Aggressive 2034/2035 Enrollment Portfolio
Index Aggressive Age-Based 11-12 Portfolio	Aggressive 2032/2033 Enrollment Portfolio
Index Aggressive Age-Based 13-14 Portfolio	Aggressive 2030/2031 Enrollment Portfolio
Index Aggressive Age-Based 15-16 Portfolio	Aggressive 2028/2029 Enrollment Portfolio
Index Aggressive Age-Based 17-18 Portfolio	Aggressive 2026/2027 Enrollment Portfolio
Index Aggressive Age-Based 19+ Portfolio	Aggressive Enrolled Portfolio
<b>Index Moderate Age-Based Portfolios</b>	<b>Moderate Enrollment Year Portfolios</b>
Index Moderate Age-Based 0-2 Portfolio	Moderate 2040/2041 Enrollment Portfolio
Index Moderate Age-Based 3-5 Portfolio	Moderate 2038/2039 Enrollment Portfolio
Index Moderate Age-Based 6-8 Portfolio	Moderate 2036/2037 Enrollment Portfolio
Index Moderate Age-Based 9-10 Portfolio	Moderate 2034/2035 Enrollment Portfolio
Index Moderate Age-Based 11-12 Portfolio	Moderate 2032/2033 Enrollment Portfolio
Index Moderate Age-Based 13-14 Portfolio	Moderate 2030/2031 Enrollment Portfolio
Index Moderate Age-Based 15-16 Portfolio	Moderate 2028/2029 Enrollment Portfolio
Index Moderate Age-Based 17-18 Portfolio	Moderate 2026/2027 Enrollment Portfolio
Index Moderate Age-Based 19+ Portfolio	Moderate Enrolled Portfolio
<b>Index Conservative Age-Based Portfolios</b>	<b>Moderate Enrollment Year Portfolios</b>
Index Conservative Age-Based 0-2 Portfolio	Moderate 2038/2039 Enrollment Portfolio
Index Conservative Age-Based 3-5 Portfolio	Moderate 2036/2037 Enrollment Portfolio
Index Conservative Age-Based 6-8 Portfolio	Moderate 2034/2035 Enrollment Portfolio

Index Conservative Age-Based 9-10 Portfolio	Moderate 2032/2033 Enrollment Portfolio
Index Conservative Age-Based 11-12 Portfolio	Moderate 2030/2031 Enrollment Portfolio
Index Conservative Age-Based 13-14 Portfolio	Moderate 2028/2029 Enrollment Portfolio
Index Conservative Age-Based 15-16 Portfolio	Moderate 2026/2027 Enrollment Portfolio
Index Conservative Age-Based 17-18 Portfolio	Moderate Enrolled Portfolio
Index Conservative Age-Based 19+ Portfolio	Fixed Income Portfolio
<b>Multi-Firm Age-Based Portfolios</b>	<b>Active Blend Enrollment Year Portfolios</b>
<b>Multi-Firm Aggressive Age-Based Portfolios</b>	<b>Aggressive Active Blend Enrollment Year Portfolios</b>
Multi-Firm Aggressive Age-Based 0-2 Portfolio	Aggressive Active Blend 2040/2041 Enrollment Portfolio
Multi-Firm Aggressive Age-Based 3-5 Portfolio	Aggressive Active Blend 2038/2039 Enrollment Portfolio
Multi-Firm Aggressive Age-Based 6-8 Portfolio	Aggressive Active Blend 2036/2037 Enrollment Portfolio
Multi-Firm Aggressive Age-Based 9-10 Portfolio	Aggressive Active Blend 2034/2035 Enrollment Portfolio
Multi-Firm Aggressive Age-Based 11-12 Portfolio	Aggressive Active Blend 2032/2033 Enrollment Portfolio
Multi-Firm Aggressive Age-Based 13-14 Portfolio	Aggressive Active Blend 2030/2031 Enrollment Portfolio
Multi-Firm Aggressive Age-Based 15-16 Portfolio	Aggressive Active Blend 2028/2029 Enrollment Portfolio
Multi-Firm Aggressive Age-Based 17-18 Portfolio	Aggressive Active Blend 2026/2027 Enrollment Portfolio
Multi-Firm Aggressive Age-Based 19+ Portfolio	Aggressive Active Blend Enrolled Portfolio
<b>Multi-Firm Moderate Age-Based Portfolios</b>	<b>Moderate Active Blend Enrollment Year Portfolios</b>
Multi-Firm Moderate Age-Based 0-2 Portfolio	Moderate Active Blend 2040/2041 Enrollment Portfolio
Multi-Firm Moderate Age-Based 3-5 Portfolio	Moderate Active Blend 2038/2039 Enrollment Portfolio
Multi-Firm Moderate Age-Based 6-8 Portfolio	Moderate Active Blend 2036/2037 Enrollment Portfolio
Multi-Firm Moderate Age-Based 9-10 Portfolio	Moderate Active Blend 2034/2035 Enrollment Portfolio
Multi-Firm Moderate Age-Based 11-12 Portfolio	Moderate Active Blend 2032/2033 Enrollment Portfolio
Multi-Firm Moderate Age-Based 13-14 Portfolio	Moderate Active Blend 2030/2031 Enrollment Portfolio
Multi-Firm Moderate Age-Based 15-16 Portfolio	Moderate Active Blend 2028/2029 Enrollment Portfolio
Multi-Firm Moderate Age-Based 17-18 Portfolio	Moderate Active Blend 2026/2027 Enrollment Portfolio
Multi-Firm Moderate Age-Based 19+ Portfolio	Moderate Active Blend Enrolled Portfolio
<b>Multi-Firm Conservative Age-Based Portfolios</b>	<b>Moderate Active Blend Enrollment Year Portfolios</b>
Multi-Firm Conservative Age-Based 0-2 Portfolio	Moderate Active Blend 2038/2039 Enrollment Portfolio
Multi-Firm Conservative Age-Based 3-5 Portfolio	Moderate Active Blend 2036/2037 Enrollment Portfolio

Multi-Firm Conservative Age-Based 6-8 Portfolio	Moderate Active Blend 2034/2035 Enrollment Portfolio
Multi-Firm Conservative Age-Based 9-10 Portfolio	Moderate Active Blend 2032/2033 Enrollment Portfolio
Multi-Firm Conservative Age-Based 11-12 Portfolio	Moderate Active Blend 2030/2031 Enrollment Portfolio
Multi-Firm Conservative Age-Based 13-14 Portfolio	Moderate Active Blend 2028/2029 Enrollment Portfolio
Multi-Firm Conservative Age-Based 15-16 Portfolio	Moderate Active Blend 2026/2027 Enrollment Portfolio
Multi-Firm Conservative Age-Based 17-18 Portfolio	Moderate Active Blend Enrolled Portfolio
Multi-Firm Conservative Age-Based 19+ Portfolio	Active Blend Fixed Income Portfolio
<b>Target Portfolios</b>	<b>Static Allocation Portfolios</b>
<b>Index Target Portfolios</b>	<b>Passive Static Allocation Portfolios</b>
Index Equity Portfolio	Equity Portfolio
Index Balanced Portfolio	Balanced Portfolio
Index Fixed Income Portfolio	Fixed Income Portfolio
<b>Multi-Firm Target Portfolios</b>	<b>Active Blend Static Allocation Portfolios</b>
Equity Portfolio	Active Blend Equity Portfolio
Balanced Portfolio	Active Blend Balanced Portfolio
Fixed Income Portfolio	Active Blend Fixed Income Portfolio
<b>Individual Fund Portfolios</b>	<b>Individual Portfolios</b>
Ariel 529 Portfolio	Ariel 529 Portfolio
Baird Short-Term Bond 529 Portfolio	Baird Short-Term Bond 529 Portfolio
Bank Savings 529 Portfolio	High Yield Bank Savings 529 Portfolio
DFA International Small Company 529 Portfolio	DFA International Small Company 529 Portfolio
DFA U.S. Large Cap Value 529 Portfolio	DFA U.S. Large Cap Value 529 Portfolio
DFA U.S. Targeted Value 529 Portfolio	DFA U.S. Targeted Value 529 Portfolio
Dodge & Cox Income 529 Portfolio	Dodge & Cox Income 529 Portfolio
T. Rowe Price Large-Cap Growth 529 Portfolio	T. Rowe Price Large-Cap Growth 529 Portfolio
Vanguard Explorer 529 Portfolio	Vanguard Explorer 529 Portfolio
Vanguard Federal Money Market 529 Portfolio	Principal Plus Interest 529 Portfolio
Vanguard Real Estate Index 529 Portfolio	Vanguard Real Estate Index 529 Portfolio
Vanguard 500 Index 529 Portfolio	Vanguard S&P 500 Index 529 Portfolio

Vanguard Short-Term Inflation-Protected Securities Index 529 Portfolio	Vanguard Short-Term Inflation-Protected Securities Index 529 Portfolio
Vanguard Total Bond Market Index 529 Portfolio	Vanguard Total Bond Market Index 529 Portfolio
Vanguard Total International Bond Index 529 Portfolio	Vanguard Total International Bond Index 529 Portfolio
Vanguard Total International Stock Index 529 Portfolio	Nuveen International Equity Index 529 Portfolio
Vanguard Total Stock Market Index 529 Portfolio	Vanguard Total Stock Market Index 529 Portfolio

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