

Time to Review Your Portfolio!

The new line-up of investment funds and the self-directed brokerage window are now available. If you currently have funds that are not in the new investment line-up, you may select new funds or allow them to roll over into a Target Date Fund.

IT'S AS EASY AS 1, 2, 3!

1. Determine whether your current funds are in the new investment line-up!

Compare the funds listed on your most recent quarterly retirement plan statement(s) with the new investment fund line-up. *If your current funds are available in the new investment line-up, no further action is required.*

You may also contact Fidelity and/or TIAA-CREF for assistance:

Fidelity Investments

- Plan Number: 89948
- Phone: **800.343.0860** (M-F, 8:00AM to midnight, EST)
- Website: **www.fidelity.com/atwork**

TIAA-CREF

- Plan Numbers: 100225 Basic Plan; 100226 Supplemental Plan
- Phone: **800.842.2252** (M-F, 8:00AM - 10:00PM & Saturday, 9:00AM - 6:00PM, EST)
- Website: **www.tiaa-cref.org/neu**

2. Explore Your Options: If you need—or want—to make changes.

- Attend a Retirement Plan Briefing
- Talk with a retirement counselor by phone (telephone numbers are listed above)

3. Make Changes...if needed.

You may change how your future pre-tax contributions are allocated OR how you re-allocate your current investments among the new funds by:

- **Calling** Fidelity and/or TIAA-CREF directly (telephone numbers listed above)
- **Logging on** to your account online at the website(s) listed above. (If you have not already established a username and password, you will need to do so.)

TARGET DATE FUNDS...

Are based upon your date of birth and the target retirement age of 65, gradually shifting emphasis from more aggressive to more conservative investments.

THE SELF-DIRECTED BROKERAGE WINDOW...

Is an option for those seeking a more hands-on approach in directing their investments with a broader selection of investments. It may not be suitable for all investors. We encourage you to speak to a Fidelity or TIAA-CREF representative or your own personal financial advisor before electing this option.