

TICKET TO INVEST

Funds are Changing...Time to Review Your Portfolio!

New investment fund line-up is available!
Take Action Today! It's as easy as 1, 2, 3!

Time to Review Your Retirement Portfolio!

The new line-up of investment funds and the self-directed brokerage window are now available. Now is the time to carefully evaluate your options and make the changes that best fit your investor profile and retirement goals. 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. To view the new investment fund line-up go to **www.northeastern.edu/hrm** or you may also contact Fidelity and/or TIAA-CREF. *If your current funds are available in the new investment line-up, no further action is required.*

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 (schedule is on the back)
- 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 and/or how you re-allocate your current investments among the new funds by:

- **Calling** Fidelity and/or TIAA-CREF directly (telephone numbers are 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.)

FUND CONVERSION TIMELINE

The conversion of funds from the previous investment selections to the new investment line-up takes place in two phases.

PHASE ONE: Future Contributions and Re-Allocation of Current Fund Balances

December 2, 2013 – January 15, 2014

During this time period, you may change how your future pre-tax contributions will be invested in the new fund line-up. You may also re-allocate your existing fund balance(s).

- **Effective January 15, 2014**, your future pre-tax contributions can only be directed to funds in the new investment line-up.
- **If no action is taken by January 15, 2014**, all future pre-tax contributions currently invested in funds that are no longer available will be allocated to a Target Date Fund. You may change out of the defaulted Target Date Fund at any time.

PHASE TWO: Remaining Fund Balances

January 15 – April 16, 2014

Effective April 16, 2014, if you have remaining balances in any of the funds that are not in the new investment line-up, those balances will be automatically invested into a Target Date Fund. You may change out of the defaulted Target Date Fund at any time.

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.

Transition Guides

Fidelity and/or TIAA-CREF mailed you a Transition Guide explaining the changes in more detail. If you have investments with both vendors, you received both guides. The guides describe the new investments, any applicable fees, timelines, and the resources available to help you select the most appropriate investment options for you. If you need another copy, you can locate one online at www.northeastern.edu/hrm.

Short-Term Fees May Apply

In some instances, short-term trading fees may apply to select Fidelity funds. For more information about your specific circumstances, please contact Fidelity directly or consult Fidelity's Transition Guide.

RETIREMENT PLAN BRIEFINGS

Once you have reviewed your current funds and the Transition Guide(s), we encourage you to attend a Retirement Plan Briefing hosted by HRM to assist you with any changes you want to make. Please attend a briefing that fits with your schedule; there is no need to register. Retirement Plan Briefings will take place:

- **Monday, December 16**, Curry 346, 12:00-1:30, Fidelity. Participants may bring lunch.
- **Wednesday, December 18**, Curry 346, 1:00-2:30, TIAA-CREF
- **Wednesday, January 8**, Curry 346, 10:00-11:30, Fidelity and TIAA-CREF

Additional briefings to come in the New Year. Stay tuned.

Visit us on the web at www.northeastern.edu/hrm for comprehensive resources, including the ability to schedule a *one-on-one consultation* with a representative from Fidelity and/or TIAA-CREF. The HRM Team is here to help you take full advantage of the new fund options.

Northeastern University
Human Resources Management