

March 27, 2019

Re: Important information about your retirement plan

The enclosed information is being provided to help you make informed decisions when managing your account and planning your financial goals for retirement.

While no action is required at this time, please review the notice as it contains important information regarding the fees and expenses associated with your retirement plan and its investment options.

To help facilitate your review, the notice is divided into two sections:

Section I: Summary of Plan Services and Costs which provides information about administrative fees, individual transaction expenses, and your right to direct how your contributions are invested and

Section II: Investment Options Comparative Chart that provides information about your plan's available investment options including their respective performance and expenses.

1. Go to "My Account"
2. Select "Research investments" under "Resources"
3. Select your plan name and your notice will appear under "Helpful Links"

Note: If you prefer to receive future notices electronically, update your eDelivery preferences under "Update Profile & Settings" under the "Manage my Portfolio" section.

If you do not have a TIAA account, you can still access the notice online by going to www.TIAA.org/planinvestmentoptions and entering your Plan ID 500760. You'll be directed to the most current information. More information about retirement plan fees and expenses is available at www.TIAA.org/fees or by calling TIAA at 800 842-2252, Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).

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Regards,

Brenda Jill Stocklin-Smith

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Fee Disclosure - (2/2016)