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](http://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](http://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.)

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**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.