

December 12, 2017

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

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

You can access the notice, as well as up-to-date investment performance, at [TIAA.org](http://TIAA.org). Simply log in to your personal TIAA account and use the following steps. If you have not yet created an account, you will be prompted to do so.

1. Go to "My Account"
2. Select "Research investments" under "Retirement Plans & IRAS"
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](http://www.TIAA.org/planinvestmentoptions) and entering your Plan ID, 102365. You'll be directed to the most current information. More information about retirement plan fees and expenses is available at [www.TIAA.org/fees](http://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.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

© 2016 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF). 730 Third Avenue, New York, NY 10017.

Fee Disclosure - (2/2016)