



## Important information for foreign address participants in the University of Colorado Retirement Plans

Dear Participant,

Beginning July 15, 2015, the University of Colorado will make several changes to the University of Colorado Retirement Plans (the Plans). These changes are described below.

### **IMPORTANT!**

*According to our records, you do not have a United States mailing address on file. As a result, TIAA-CREF may be restricted from processing certain mutual fund transactions on your behalf. If you have a legitimate U.S. mailing address, including an address in Puerto Rico, or an Army Post Office (APO), Diplomatic Post Office (DPO) or Fleet Post Office (FPO) box, the following restrictions may be lifted. Please contact TIAA-CREF for assistance.*

### **About Foreign Address Restrictions**

TIAA-CREF is generally restricted from processing mutual fund transactions, which would include the purchase of, and rollovers and transfers to, mutual funds, for Plan participants who reside outside the United States and do not have a legitimate U.S. address. Beginning July 15, 2015, your rollovers, current asset transfers and any future contributions to mutual funds will not be processed. Your options for these types of transactions on the TIAA-CREF platform will be limited to the TIAA-CREF group annuity options available under your Plan on its new investment menu.

If your asset allocation on file is currently directed to a mutual fund(s), contributions will be redirected to the default option established under your Plan by the University of Colorado.

Notwithstanding the general restrictions, in limited circumstances TIAA-CREF may be able to process future transactions for mutual funds, at your direction, if you satisfy certain criteria specific to your country of residence. To identify criteria that may apply to you, and to find out if you're eligible, log in to your account or call **+001 212 490-9000**.

Additional options may also be available for existing mutual fund holdings, if your Plan permits:

- Participants with restricted allocation choices can transfer or exchange existing mutual fund holdings under the Plan to group annuity options that are available under the Plan.
- Participants may liquidate existing mutual fund holdings under the Plan, subject to Plan terms and applicable law.
- Participants may transfer to another available plan or provider, or receive a distribution subject to the terms of their Plan, the recipient plan and applicable law.

### Upcoming changes to the Plans include:

- **A single point of contact.** Beginning July 15, 2015, TIAA-CREF will provide all services for the Plans. As a result of this change, Fidelity, Vanguard, American Century, Dreyfus, DWS, MetLife and VALIC will no longer be active providers for the Plan. Your current assets and future contributions will be automatically directed to TIAA-CREF if you are currently invested with Fidelity and/or Vanguard. TIAA-CREF mutual funds will also automatically transfer, while TIAA-CREF annuities will not. Funds held with American Century, Dreyfus, DWS, MetLife or VALIC will not automatically transfer. For investments that do not automatically transfer, you can consent to have them transferred to your new account by completing a transfer form.
- **New investment options.** Several investment choices will be removed from the investment menu and replaced with new options. To understand how your current assets and/or future contributions will transfer, see the enclosed charts. Participants with a foreign mailing address may be limited to annuity investment options.
- New Retirement Choice (RC) and Retirement Choice Plus (RCP) Annuity contracts will be issued for future contributions.

To access your TIAA-CREF account online, go to [www.tiaa-cref.org/cu](http://www.tiaa-cref.org/cu). If you are new to TIAA-CREF, select *Register for Access* in the upper right-hand corner. If you have an existing TIAA-CREF account, select *Log In* and enter your existing username and password.

---

### Key Dates

Date	Event
June 15, 2015	You will be automatically enrolled in a new account and a Welcome Package will be sent to your address. Once you receive your Welcome Package, you will be able to change your allocation for your future contributions and designate a beneficiary.
On or about July 9, 2015	Transactions freeze (Blackout Period) for Vanguard participants. See the Blackout Notice enclosed for details.
On or about July 15, 2015	Transactions freeze (Blackout Period) for Fidelity participants. See the Blackout Notice enclosed for details.
On or about July 15, 2015	Your current assets transfer from Fidelity and Vanguard into the new investment menu with the service provider TIAA-CREF.
July 20, 2015	TIAA-CREF mutual fund assets will transfer to your new account(s).
July 2015	TIAA-CREF is the sole recordkeeper for the Plans, and your contributions will be directed to the new investment menu. You will see this in your July 17, 2015, paycheck if you are paid biweekly and in your July 31, 2015, paycheck if you are paid monthly.
On or about July 24, 2015	Transaction freeze for Fidelity and Vanguard assets is lifted (Blackout Period ends). All participants can now access and update their accounts. The transition is complete.

### Need Help?

If you have questions on the upcoming changes, TIAA-CREF can help:

**Phone:**

Call +001 212 490-9000,\* Monday to Friday 6 a.m. to 8 p.m. and Saturday 7 a.m. to 4 p.m. (MT).

\* This is a United States telephone number. Please ensure you have international calling capability. An additional per-minute surcharge may apply for all calls placed internationally. These charges are subject to market fluctuation and may change at any time. For more information, please contact your telephone service provider. To place an international phone call, you must first dial the International Direct Dialing (IDD) code, which may vary by country or telephone company, followed by the Country Code of the call destination country.

**Regular Email:**

Go to [tiaa-cref.org](http://tiaa-cref.org), select *Contact Us* at the top of the screen, and in the *By Email* section, under *Participants*, select *Log in* to send a secure email. If you are new to TIAA-CREF, you will need to go to the *Register for Secure Online Access* section to obtain your required user ID and password.

**Mail:**

TIAA-CREF  
P.O. Box 1259  
Charlotte, NC 28201  
United States

**Express/Overnight Mail:**

8500 Carnegie Blvd.  
Charlotte, NC 28262  
United States

**Fax:**

704 595-5795

We look forward to serving you!

*Enclosure: Blackout Notice*

# The University of Colorado Retirement Plans

New investment options for foreign address participants beginning July 15, 2015

In limited circumstances, TIAA-CREF may be able to process future transactions for mutual funds, at your direction, if you satisfy certain criteria specific to your country of residence. To identify criteria that may apply to you, and to find out if you're eligible, log in to your account or call +001 212 490-9000.

## University of Colorado 401(a) Retirement Plan Investment Menu

Investment Name	Share Class	Ticker
<b>Tier 1 – Target Date Investments</b>		
Vanguard Target Retirement 2010 Trust (CIT)^	II	N/A
Vanguard Target Retirement 2015 Trust (CIT)^	II	N/A
Vanguard Target Retirement 2020 Trust (CIT)^	II	N/A
Vanguard Target Retirement 2025 Trust (CIT)^	II	N/A
Vanguard Target Retirement 2030 Trust (CIT)^	II	N/A
Vanguard Target Retirement 2035 Trust (CIT)^	II	N/A
Vanguard Target Retirement 2040 Trust (CIT)^	II	N/A
Vanguard Target Retirement 2045 Trust (CIT)^	II	N/A
Vanguard Target Retirement 2050 Trust (CIT)^	II	N/A
Vanguard Target Retirement 2055 Trust (CIT)^	II	N/A
Vanguard Target Retirement 2060 Trust (CIT)^	II	N/A
Vanguard Target Retirement Income Trust (CIT)^	II	N/A
<b>Tier 2 – Core Investment Menu</b>		
American Funds EuroPacific Growth Fund	R6	RERGX
Artisan Mid Cap	Institutional	APHMX
BlackRock Mid Capitalization Equity Index Fund (CIT)^	M	N/A
BlackRock Mid Cap Value Opportunities	I	MARFX
BlackRock MSCI ACWI ex-US IMI Index (CIT)^	M	N/A
BlackRock Russell 2000 Index (CIT)^	M	N/A
BlackRock Equity Index Fund (CIT)^	M	N/A
BlackRock US Debt Index Fund (CIT)^	M	N/A
DFA US Small Cap Value	I	DFSVX
Dodge & Cox International Stock	N/A	DODFX
Dodge & Cox Stock Fund	N/A	DODGX

## University of Colorado 401(a) Retirement Plan Investment Menu

Investment Name	Share Class	Ticker
Harbor Capital Appreciation	Institutional	HACAX
Metropolitan West Total Return Bond	Plan	MWTSX
Morgan Stanley Institutional Global Real Estate Fund	I	MRLAX
TIAA Traditional Annuity (Retirement Choice Contract)*	N/A	Guaranteed Annuity
TIAA-CREF Social Choice Equity Fund	Institutional	TISCX
Vanguard Prime Money Market	Institutional	VMRXX
Voya Small Cap Growth Trust Fund (CIT)^	2	N/A
Wells Fargo Stable Value Fund (CIT)^†	C	N/A

\* TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for federal securities law purposes. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

^ A collective investment trust ("CIT") is an investment vehicle that is available only to qualified retirement plans. CITs consist solely of assets of retirement, or other tax-qualified retirement accounts. A CIT is not a mutual fund. A CIT typically has lower fees than a mutual fund. Visit [www.tiaa-cref.org/cu](http://www.tiaa-cref.org/cu) to obtain a fact sheet for each CIT.

† In order to mitigate the negative effects of disintermediation, participant transfers from the Wells Fargo Stable Value Fund C (CIT) are subject to an industry standard "Equity Wash" rule. This means participants are prohibited from transferring from the Wells Fargo Stable Value Fund C (CIT) directly to "Competing Funds" and may only make transfers from the Wells Fargo Stable Value Fund C (CIT) to Non-Competing Funds. Participants wishing to transfer amounts from the Wells Fargo Stable Value Fund C (CIT) to Competing Funds must first transfer to Non-Competing Funds, where the amount originally transferred must remain for 90 days before the participant can then transfer the amount to one or more Competing Funds. The self-directed brokerage window option (see page 15 for a description of this option) is considered a Competing Fund since it offers money market funds and short-term bond funds. Therefore, transfers from the Wells Fargo Stable Value Fund C (CIT) to any investment within the self-directed brokerage window option and the Vanguard Prime Money Market Institutional are subject to the 90-day Equity Wash rule.

## University of Colorado 403(b) Voluntary Retirement Plan & University of Colorado 403(b) Student Employees Retirement Plan (SERP) Investment Menu

Investment Name	Share Class	Ticker
<b>Tier 1 – Target Date Investments</b>		
Vanguard Target Retirement 2010 Fund	Investor	VTENX
Vanguard Target Retirement 2015 Fund	Investor	VTXVX
Vanguard Target Retirement 2020 Fund	Investor	VTWNX
Vanguard Target Retirement 2025 Fund	Investor	VTTVX
Vanguard Target Retirement 2030 Fund	Investor	VTHRXX
Vanguard Target Retirement 2035 Fund	Investor	VTTHX
Vanguard Target Retirement 2040 Fund	Investor	VFORX
Vanguard Target Retirement 2045 Fund	Investor	VTIVX
Vanguard Target Retirement 2050 Fund	Investor	VFIFX
Vanguard Target Retirement 2055 Fund	Investor	VFFVX
Vanguard Target Retirement 2060 Fund	Investor	VTTSX
Vanguard Target Retirement Income Fund	Investor	VTINX
<b>Tier 2 – Core Investment Menu</b>		
American Funds EuroPacific Growth Fund	R6	RERGX
Artisan Mid Cap	Institutional	APHMX
BlackRock Mid Cap Value Opportunities	I	MARFX
CREF Money Market Account R3	R3	Variable Annuity
DFA US Small Cap Value	I	DFSVX
Dodge & Cox International Stock	N/A	DODFX
Dodge & Cox Stock Fund	N/A	DODGX
Harbor Capital Appreciation	Institutional	HACAX

## University of Colorado 403(b) Voluntary Retirement Plan & University of Colorado 403(b) Student Employees Retirement Plan (SERP) Investment Menu

Investment Name	Share Class	Ticker
Metropolitan West Total Return Bond	Plan	MWTSX
Morgan Stanley Institutional Global Real Estate Fund	I	MRLAX
TIAA Traditional Annuity (Retirement Choice Plus Contract)*	N/A	Guaranteed Annuity
TIAA-CREF Social Choice Equity Fund	Institutional	TISCX
Vanguard Institutional Index	Institutional	VINIX
Vanguard Mid Cap Index	Institutional	VMCIX
Vanguard Small Cap Index	Institutional	VSCIX
Vanguard Total International Stock Index	Institutional	VTSNX
Vanguard Total Market Bond Index	Institutional	VBTIX
Voya Small Cap Opportunities	R6	ISOZX

\*TIAA Traditional Annuity is a guaranteed insurance contract and not an investment for federal securities law purposes. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

Please note, all investment options have expense ratios and other investment-specific fees that can be found in the prospectuses at [www.tiaa-cref.org/cu](http://www.tiaa-cref.org/cu). Some investment options may also have redemption fees.

## How your current assets and future contributions will transfer to the new investment options

### If you currently invest with TIAA-CREF

During the week of June 15, 2015, you will be enrolled in a new TIAA-CREF account, and you will be sent a TIAA-CREF Welcome Kit that includes your new account information. Your beneficiary election on your existing account with TIAA-CREF will automatically be transferred to your new account. Beginning July 15, 2015, your current assets will be transferred to replacement investment options listed below.

- If you have contributions directed to more than one vendor, then your beneficiary election(s) with TIAA-CREF will take precedence and transfer to your new account.
- All of your current mutual funds will transfer to the new account on July 20, 2015. Annuity investments will remain where they are until you take action. Your assets will remain invested during this time.

Please note you will not be issued a new account if you are:

- A retired or terminated participant who only has CU Retirement Plan assets in TIAA-CREF annuities.
- A student employee who has not actively contributed to the Student Employee Retirement Plan (SERP) in the last 60 days if your only investments are in annuities.

See the transfer chart below to understand how your investments may be affected. Once you receive your Welcome Package from TIAA-CREF for your new account, you can review and/or update your beneficiary designation. Once the transition is over, you can choose how to re-allocate your current investments, and any future contributions, at [www.tiaa-cref.org/cu](http://www.tiaa-cref.org/cu).

## TIAA-CREF Mapping Guide 401(a) Plan TIAA-CREF Annuities

If you currently have contributions and/or account balances with these options at TIAA-CREF...	Ticker	Your annuity account balances will remain where they are** and your future contributions after July 15, 2015 will flow into...	Ticker
CREF Bond Market Account R3	Variable Annuity	Metropolitan West Total Return Bond Plan	MWTSX
CREF Equity Index Account R3	Variable Annuity	BlackRock Equity Index Fund M CIT	N/A
CREF Global Equities Account R3	Variable Annuity	50% BlackRock Equity Index Fund M CIT 50% BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
CREF Growth Account R3	Variable Annuity	Harbor Capital Appreciation Institutional	HACAX
CREF Inflation-Linked Bond Account R3	Variable Annuity	Metropolitan West Total Return Bond Plan	MWTSX
CREF Money Market Account R3	Variable Annuity	Wells Fargo Stable Value C CIT	N/A
CREF Social Choice Account R3	Variable Annuity	TIAA-CREF Social Choice Equity Fund Institutional	TISCX
CREF Stock Account R3	Variable Annuity	BlackRock Equity Index Fund M CIT	N/A
TIAA Real Estate Account	Variable Annuity	Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
TIAA Traditional Annuity	Guaranteed Annuity	TIAA Traditional Annuity Retirement Choice^	Guaranteed Annuity

\*\* Assets remain in your existing investment option until you elect to transfer them.

^ The TIAA Traditional Annuity in the Retirement Choice contract has a guaranteed minimum interest rate of between 1% and 3%, which may be lower than your current guaranteed rate. On the other hand, TIAA Traditional may have a higher crediting rate than the plan's previous contracts. When TIAA Traditional assets are transferred out of an old contract, you risk giving up a favorable crediting rate(s) on older contributions. Retirement Choice contracts have different liquidity rules.

## TIAA-CREF Mutual Funds

If you currently have contributions and/or account balances with these options at TIAA-CREF...	Ticker	Your existing account balances will automatically transfer on July 20, 2015, and your future contributions after July 15, 2015 will flow into...	Ticker
TIAA-CREF Emerging Markets Equity Fund - Institutional	TEMLX	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
TIAA-CREF Emerging Markets Equity Index Fund - Institutional	TEQLX	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
TIAA-CREF Global Natural Resources Fund - Institutional	TNRIX	BlackRock Equity Index Fund M CIT	N/A
TIAA-CREF High-Yield Fund - Institutional	TIHYX	Metropolitan West Total Return Bond Plan	MWTSX
TIAA-CREF International Equity Fund - Institutional	TIEX	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
TIAA-CREF Large-Cap Value Fund - Institutional	TRLIX	Dodge & Cox Stock Fund	DODGX
TIAA-CREF Lifecycle 2010 Fund - Institutional	TCTIX	Vanguard Target Retirement 2010 Trust II CIT	N/A
TIAA-CREF Lifecycle 2015 Fund - Institutional	TCNIX	Vanguard Target Retirement 2015 Trust II CIT	N/A
TIAA-CREF Lifecycle 2020 Fund - Institutional	TCWIX	Vanguard Target Retirement 2020 Trust II CIT	N/A
TIAA-CREF Lifecycle 2025 Fund - Institutional	TCYIX	Vanguard Target Retirement 2025 Trust II CIT	N/A
TIAA-CREF Lifecycle 2030 Fund - Institutional	TCRIX	Vanguard Target Retirement 2030 Trust II CIT	N/A
TIAA-CREF Lifecycle 2035 Fund - Institutional	TCIIX	Vanguard Target Retirement 2035 Trust II CIT	N/A
TIAA-CREF Lifecycle 2040 Fund - Institutional	TCOIX	Vanguard Target Retirement 2040 Trust II CIT	N/A
TIAA-CREF Lifecycle 2045 Fund - Institutional	TTFIX	Vanguard Target Retirement 2045 Trust II CIT	N/A
TIAA-CREF Lifecycle 2050 Fund - Institutional	TFTIX	Vanguard Target Retirement 2050 Trust II CIT	N/A
TIAA-CREF Lifecycle 2055 Fund - Institutional	TTRIX	Vanguard Target Retirement 2055 Trust II CIT	N/A
TIAA-CREF Lifecycle Retirement Income Fund - Institutional	TLRIX	Vanguard Target Retirement Income Trust II CIT	N/A
TIAA-CREF Mid-Cap Growth Fund - Institutional	TRPWX	Artisan Mid Cap Institutional	APHMX
TIAA-CREF Mid-Cap Value Fund - Institutional	TIMVX	BlackRock Mid Cap Value Opportunities I	MARFX
TIAA-CREF Small-Cap Equity Fund - Institutional	TISEX	BlackRock Russell 2000 Index M CIT	N/A
TIAA-CREF Social Choice Bond Fund - Institutional	TSBIX	Metropolitan West Total Return Bond Plan	MWTSX
TIAA-CREF Social Choice Equity Fund - Institutional	TISCX	TIAA-CREF Social Choice Equity Fund Institutional	TISCX

## TIAA-CREF Mapping Guide 403(b) and SERP Plans

### TIAA-CREF Annuities

If you currently have contributions and/or account balances with these options at TIAA-CREF...	Ticker	Your annuity account balances will remain where they are** and your future contributions after July 15, 2015 will flow into...	Ticker
CREF Bond Market Account R3	Variable Annuity	Metropolitan West Total Return Bond Plan	MWTSX
CREF Equity Index Account R3	Variable Annuity	Vanguard Institutional Index Institutional	VINIX
CREF Global Equities Account R3	Variable Annuity	50% Vanguard Institutional Index Institutional 50% Vanguard Total International Stock Index Institutional	VINIX VTSNX
CREF Growth Account R3	Variable Annuity	Harbor Capital Appreciation Institutional	HACAX
CREF Inflation-Linked Bond Account R3	Variable Annuity	Metropolitan West Total Return Bond Plan	MWTSX
CREF Money Market Account R3	Variable Annuity	CREF Money Market Account R3	Variable Annuity
CREF Social Choice Account R3	Variable Annuity	TIAA-CREF Social Choice Equity Fund Institutional	TISCX
CREF Stock Account R3	Variable Annuity	Vanguard Institutional Index Institutional	VINIX
TIAA Real Estate Account	Variable Annuity	Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
TIAA Traditional Annuity	Guaranteed Annuity	TIAA Traditional Annuity Retirement Choice Plus^	Guaranteed Annuity

\*\* Assets remain in your existing investment option until you elect to transfer them.

^ The TIAA Traditional Annuity in the Retirement Choice Plus contract has a guaranteed minimum interest rate of between 1% and 3%, which may be lower than your current guaranteed rate. On the other hand, TIAA Traditional may have a higher crediting rate than the plan's previous contracts. When TIAA Traditional assets are transferred out of an old contract, you risk giving up a favorable crediting rate(s) on older contributions. Retirement Choice Plus contracts have different liquidity rules.

### TIAA-CREF Mutual Funds

If you currently have contributions and/or account balances with these options at TIAA-CREF...	Ticker	Your existing account balances will automatically transfer on July 20, 2015, and your future contributions after July 15, 2015 will flow into...	Ticker
TIAA-CREF Emerging Markets Equity Fund - Institutional	TEMLX	Vanguard Total International Stock Index Institutional	VTSNX
TIAA-CREF Emerging Markets Equity Index Fund - Institutional	TEQLX	Vanguard Total International Stock Index Institutional	VTSNX
TIAA-CREF Global Natural Resources Fund - Institutional	TNRIX	Vanguard Institutional Index Institutional	VINIX
TIAA-CREF High-Yield Fund - Institutional	TIHYX	Metropolitan West Total Return Bond Plan	MWTSX
TIAA-CREF International Equity Fund - Institutional	TIIEX	Vanguard Total International Stock Index Institutional	VTSNX
TIAA-CREF Large-Cap Value Fund - Institutional	TRLIX	Dodge & Cox Stock Fund	DODGX
TIAA-CREF Lifecycle 2010 Fund - Institutional	TCTIX	Vanguard Target Retirement 2010 Fund Investor Shares	VTENX
TIAA-CREF Lifecycle 2015 Fund - Institutional	TCNIX	Vanguard Target Retirement 2015 Fund Investor Shares	VTXVX
TIAA-CREF Lifecycle 2020 Fund - Institutional	TCWIX	Vanguard Target Retirement 2020 Fund Investor Shares	VTWNX
TIAA-CREF Lifecycle 2025 Fund - Institutional	TCYIX	Vanguard Target Retirement 2025 Fund Investor Shares	VTTVX
TIAA-CREF Lifecycle 2030 Fund - Institutional	TCRIX	Vanguard Target Retirement 2030 Fund Investor Shares	VTHRFX
TIAA-CREF Lifecycle 2035 Fund - Institutional	TCIIX	Vanguard Target Retirement 2035 Fund Investor Shares	VTTHX
TIAA-CREF Lifecycle 2040 Fund - Institutional	TCOIX	Vanguard Target Retirement 2040 Fund Investor Shares	VFORX
TIAA-CREF Lifecycle 2045 Fund - Institutional	TTFIX	Vanguard Target Retirement 2045 Fund Investor Shares	VTIVX
TIAA-CREF Lifecycle 2050 Fund - Institutional	TFTIX	Vanguard Target Retirement 2050 Fund Investor Shares	VFIX
TIAA-CREF Lifecycle 2055 Fund - Institutional	TTRIX	Vanguard Target Retirement 2055 Fund Investor Shares	VFFVX
TIAA-CREF Lifecycle Retirement Income Fund - Institutional	TLRIX	Vanguard Target Retirement Income Fund Investor Shares	VTINX
TIAA-CREF Mid-Cap Growth Fund - Institutional	TRPWX	Artisan Mid Cap Institutional	APHMX
TIAA-CREF Mid-Cap Value Fund - Institutional	TIMVX	BlackRock Mid Cap Value Opportunities I	MARFX
TIAA-CREF Small-Cap Equity Fund - Institutional	TISEX	Vanguard Small Cap Index Institutional	VSCIX
TIAA-CREF Social Choice Bond Fund - Institutional	TSBIX	Metropolitan West Total Return Bond Plan	MWTSX



## TIAA-CREF Mutual Funds

If you currently have contributions and/or account balances with these options at TIAA-CREF. . .	Ticker	Your existing account balances will automatically transfer on July 20, 2015, and your future contributions after July 15, 2015 will flow into...	Ticker
TIAA-CREF Social Choice Equity Fund - Institutional	TISCX	TIAA-CREF Social Choice Equity Fund Institutional	TISCX

### If you currently invest with Fidelity and/or Vanguard

During the week of June 15, 2015, you will be enrolled in a new TIAA-CREF account, and you will be sent a Welcome Kit that includes your new account information. Your beneficiary will be set to "Estate." Once you receive your Welcome Package from TIAA-CREF, you should take time to update your beneficiary information. This can easily be done online after logging in at [www.tiaa-cref.org/cu](http://www.tiaa-cref.org/cu).

On or about July 9, 2015, transactions will freeze (a Blackout Period will begin). During this time, you will be unable to execute transactions through Fidelity and Vanguard, change investment choices or contribution amounts, or request distributions. If you are currently contributing to the Plan, payroll contributions will continue to be withheld. For details, see the enclosed Blackout Notice.

Beginning July 15, 2015, your current assets in and any future contributions to the retirement program will be redirected from Fidelity and/or Vanguard to the new investment options. See the chart below to understand how your investments may be affected. Once the transition is completed, you may be able to direct your assets and any future contributions to other options on the new investment menu at [www.tiaa-cref.org/cu](http://www.tiaa-cref.org/cu).

### The Vanguard funds listed below will transfer in kind. The process is as follows:

Vanguard will re-register the mutual fund shares to TIAA-CREF's custodian. As a result of the in-kind transfer, your assets will remain fully invested during this re-registration process.

Investment Name	Ticker
Vanguard Institutional Index Institutional	VINIX
Vanguard Target Retirement 2010 Investor Shares	VTENX
Vanguard Target Retirement 2015 Investor Shares	VTXVX
Vanguard Target Retirement 2020 Investor Shares	VTWNX
Vanguard Target Retirement 2025 Investor Shares	VTTVX
Vanguard Target Retirement 2030 Investor Shares	VTHRX
Vanguard Target Retirement 2035 Investor Shares	VTTHX
Vanguard Target Retirement 2040 Investor Shares	VFORX
Vanguard Target Retirement 2045 Investor Shares	VTIVX
Vanguard Target Retirement 2050 Investor Shares	VFIFX
Vanguard Target Retirement 2055 Investor Shares	VFFVX
Vanguard Target Retirement 2060 Investor Shares	VTTSX
Vanguard Target Retirement Income Fund Investor Shares	VTINX

## Two-step process

The funds listed below will move through the two-step process. These funds are transferred as follows:

### Step 1:

Once the Plan account assets are received by TIAA-CREF from Fidelity and/or Vanguard, they will be applied as of 2 p.m. (MT) on the date of receipt to the CREF Money Market Account. Upon receipt of participant-level data from Fidelity and Vanguard, the data will be fully reconciled to the assets received. When reconciliation is completed, the participant-level instructions will be determined to be in good order and the asset transfer process will proceed to Step 2.

### Step 2:

The Plan account assets in the CREF Money Market Account will be liquidated and then mapped at the participant level in accordance with the age-appropriate Vanguard target date investment option based on your date of birth. Any Plan earnings on the assets from the CREF Money Market Account from the initial trade date through the date Step 2 is completed will be allocated to your account in a proportionate manner.

Participant accounts will be invested in the CREF Money Market Account for a period during which participant accounts will not share in the investment experience of the age-appropriate Vanguard target date investment option. You will receive two confirmation statements from TIAA-CREF — the first for the transfer of assets to the CREF Money Market Account and the second for the transfer from the CREF Money Market Account to your age-appropriate Vanguard target date investment option.

Investment Name	Ticker
Fidelity Asset Manager 20%	FASIX
Fidelity Asset Manager 30%	FTANX
Fidelity Asset Manager 40%	FFANX
Fidelity Asset Manager 50%	FASMXX
Fidelity Asset Manager 60%	FSANX
Fidelity Asset Manager 70%	FASGX
Fidelity Asset Manager 85%	FAMRX
Fidelity Balanced K	FBAKX
Fidelity Four-In-One Index	FFNOX
Fidelity Global Strategies	FDYSX
Fidelity Puritan K	FPUKX
Fidelity Strategic Real Return	FSRRX

Investment Name	Ticker
Vanguard Balanced Index Fund Investor Shares	VBINX
Vanguard LifeStrategy Conservative Growth Fund Investor Shares	VSCGX
Vanguard LifeStrategy Growth Fund Investor Shares	VASGX
Vanguard LifeStrategy Income Fund Investor Shares	VASIX
Vanguard LifeStrategy Moderate Growth Fund Investor Shares	VSMGX
Vanguard STAR Fund Investor Shares	VGSTX
Vanguard Wellesley Income Fund Investor Shares	VWINX
Vanguard Wellington Fund Investor Shares	VWELX

## Fund to fund

All remaining investments will move through the fund-to-fund mapping process and are transferred as follows: Once the Plan account assets are received by TIAA-CREF from Fidelity and Vanguard, they will be applied as of 2 p.m. (MT) on the date of receipt in accordance with the investment transfer strategy below. As a result of the fund-to-fund mapping process, your account(s) will not share in the investment experience of these new funds for one business day. If you have questions about the technical details of your asset transfer, please call +001 212 490-9000.

## Fidelity Mapping Guide 401(a) Plan

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Asset Manager 20%	FASIX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity Asset Manager 30%	FTANX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity Asset Manager 40%	FFANX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity Asset Manager 50%	FASMX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity Asset Manager 60%	FSANX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity Asset Manager 70%	FASGX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity Asset Manager 85%	FAMRX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity Balanced K	FBAKX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity Blue Chip Growth K	FBGKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Blue Chip Value	FBCVX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Canada	FICDX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Capital Appreciation K	FCAKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Capital & Income	FAGIX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Cash Reserves	FDRXX	▶	Wells Fargo Stable Value C CIT	N/A
Fidelity China Region	FHKCX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Conservative Income Bond	FCONX	▶	Wells Fargo Stable Value C CIT	N/A
Fidelity Contrafund K	FCNKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Convertible Securities	FCV SX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Corporate Bond	FCBFX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Disciplined Equity K	FDEKX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Diversified International K	FDIKX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Dividend Growth K	FDGKX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity EMEA	FEMEX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Emerging Markets Discovery	FEDDX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Emerging Asia	FSEAX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Emerging Markets K	FKEMX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Equity Dividend Income K	FETKX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Equity-Income K	FEIKX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Europe	FIEUX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Europe Capital Appreciation	FECAX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Export & Multinational K	FEXKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Fifty	FFTYX	▶	Harbor Capital Appreciation Institutional	HACAX

## Fidelity Mapping Guide 401(a) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Float Rate High Income	FFRHX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Focused High Income	FHIFX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Focused Stock	FTQGX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Four-In-One Index	FFNOX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity Freedom K 2005	FFKVX	▶	Vanguard Target Retirement Income Trust II CIT	N/A
Fidelity Freedom K 2010	FFKCX	▶	Vanguard Target Retirement 2010 Trust II CIT	N/A
Fidelity Freedom K 2015	FKVFX	▶	Vanguard Target Retirement 2015 Trust II CIT	N/A
Fidelity Freedom K 2020	FFKDX	▶	Vanguard Target Retirement 2020 Trust II CIT	N/A
Fidelity Freedom K 2025	FKTWX	▶	Vanguard Target Retirement 2025 Trust II CIT	N/A
Fidelity Freedom K 2030	FFKEX	▶	Vanguard Target Retirement 2030 Trust II CIT	N/A
Fidelity Freedom K 2035	FKTHX	▶	Vanguard Target Retirement 2035 Trust II CIT	N/A
Fidelity Freedom K 2040	FFKFX	▶	Vanguard Target Retirement 2040 Trust II CIT	N/A
Fidelity Freedom K 2045	FFKGX	▶	Vanguard Target Retirement 2045 Trust II CIT	N/A
Fidelity Freedom K 2050	FFKHX	▶	Vanguard Target Retirement 2050 Trust II CIT	N/A
Fidelity Freedom K 2055	FDENX	▶	Vanguard Target Retirement 2055 Trust II CIT	N/A
Fidelity Freedom K 2060	FDKNX	▶	Vanguard Target Retirement 2060 Trust II CIT	N/A
Fidelity Freedom K Income Fund	FFKAX	▶	Vanguard Target Retirement Income Trust II CIT	N/A
Fidelity K Fund	FFDKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Global Commodity Stock	FFGCX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Global High Income	FGHNX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Global Balanced	FGBLX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Global Bond	FGBFX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Global Equity Income	FGILX	▶	50% BlackRock Equity Index Fund M CIT	N/A
			50% BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Global Strategies	FDYSX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity GNMA	FGMNX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Government Income	FGOVX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Government Money Market	SPAXX	▶	Wells Fargo Stable Value C CIT	N/A
Fidelity Growth & Income K	FGIKX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Growth Company K	FGCKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Growth Discovery K	FGDKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Growth Strategies K	FAGKX	▶	Artisan Mid Cap Institutional	APHMX
Fidelity High Income	SPHIX	▶	Metropolitan West Total Return Bond Plan	MWTSX

## Fidelity Mapping Guide 401(a) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Independence K	FDFKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Inflation Protected Bond	FINPX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Intermediate Bond	FTHRX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity International Bond	FINUX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity International Capital Appreciation	FIVFX	▶	American Funds EuroPacific Growth Fund R6	RERGX
Fidelity International Discovery K	FIDKX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity International Enhanced Index	FIENX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity International Growth	FIGFX	▶	American Funds EuroPacific Growth Fund R6	RERGX
Fidelity International Real Estate	FIREX	▶	Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
Fidelity International Small Cap Opportunities	FSCOX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity International Small Cap	FISMX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity International Value	FIVLX	▶	Dodge & Cox International Stock	DODFX
Fidelity Intermediate Government Income	FSTGX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Investment Grade Bond	FBNDX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Japan	FJPNX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Japan Smaller Companies	FJSCX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Large Cap Stock	FLCSX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Latin America	FLATX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Large Cap Core Enhanced Index	FLCEX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Large Cap Growth Enhanced Index	FLGEX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Large Cap Value Enhanced Index	FLVEX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Leveraged Company Stock K	FLCKX	▶	BlackRock Mid Capitalization Equity Index Fund M CIT	N/A
Fidelity Low-Priced Stock K	FLPKX	▶	BlackRock Mid Capitalization Equity Index Fund M CIT	N/A
Fidelity Limited Term Government	FFXSX	▶	Wells Fargo Stable Value C CIT	N/A
Fidelity Magellan K	FMGKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Mega Cap Stock	FGRTX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Mid Cap Enhanced Index	FMEIX	▶	BlackRock Mid Capitalization Equity Index Fund M CIT	N/A
Fidelity Mid Cap Stock K	FKMCX	▶	Artisan Mid Cap Institutional	APHMX
Fidelity Mid Cap Value	FSMVX	▶	BlackRock Mid Cap Value Opportunities I	MARFX
Fidelity Money Market	SPRXX	▶	Wells Fargo Stable Value C CIT	N/A
Fidelity Mortgage Securities	FMSFX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Nasdaq Composite Index	FNCMX	▶	Harbor Capital Appreciation Institutional	HACAX

## Fidelity Mapping Guide 401(a) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker	They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity New Markets Income	FNMIX	▶ Metropolitan West Total Return Bond Plan	MWTSX
Fidelity New Millennium	FMLX	▶ Harbor Capital Appreciation Institutional	HACAX
Fidelity Nordic	FNORX	▶ BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity OTC K	FOCKX	▶ Harbor Capital Appreciation Institutional	HACAX
Fidelity Overseas K	FOSKX	▶ BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Pacific Basin	FPBFX	▶ BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Puritan K	FPUKX	▶ Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity Real Estate Income	FRIFX	▶ Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
Fidelity Real Estate Investment Portfolio	FRESX	▶ Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
Fidelity Retirement Government Money Market	FGMXX	▶ Wells Fargo Stable Value C CIT	N/A
Fidelity Retirement Money Market	FRTXX	▶ Wells Fargo Stable Value C CIT	N/A
Fidelity Select Air Transportation Portfolio	FSAIX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Automotive Portfolio	FSAVX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Banking Portfolio	FSRBX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Biotechnology Portfolio	FBIOX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Brokerage And Investment Management Portfolio	FSLBX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Chemicals Portfolio	FSCHX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Communications Equipment Portfolio	FSDCX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Computers Portfolio	FDCPX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Consumer Discretionary Portfolio	FSCPX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Consumer Staples Portfolio	DFAX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Construction & Housing Portfolio	FSHOX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Consumer Finance Portfolio	FSVLX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Defense And Aerospace Portfolio	FSDAX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Electronics Portfolio	FSELX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Energy Portfolio	FSENX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Energy Service Portfolio	FSESX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Environment And Alternative Energy Portfolio	FSLEX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Financial Services Portfolio	FIDSX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Gold Portfolio	FSAGX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Health Care Portfolio	FSPHX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Industrial Equipment Portfolio	FSCGX	▶ BlackRock Equity Index Fund M CIT	N/A

## Fidelity Mapping Guide 401(a) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Select Industrials Portfolio	FCYIX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Insurance Portfolio	FSPCX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select IT Services Portfolio	FBSOX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Leisure Portfolio	FDLSX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Materials Portfolio	FSDPX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Medical Equipment & Services Portfolio	FSMEX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Medical Delivery Portfolio	FSHCX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Money Market	FSLXX	▶	Wells Fargo Stable Value C CIT	N/A
Fidelity Select Multimedia Portfolio	FBMPX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Natural Gas Portfolio	FSNGX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Natural Resources Portfolio	FNARX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Pharmaceuticals Portfolio	FPHAX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Retailing Portfolio	FSRPX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Software And Computer Services Portfolio	FSCSX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Technology Portfolio	FSPTX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Telecommunications Portfolio	FSTCX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Transportation Portfolio	FSRFX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Utilities Portfolio	FSUTX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Select Wireless Portfolio	FWRLX	▶	BlackRock Equity Index Fund M CIT	N/A
Fidelity Short Term Bond	FSHBX	▶	Wells Fargo Stable Value C CIT	N/A
Fidelity Small Cap Discovery	FSCRX	▶	BlackRock Russell 2000 Index M CIT	N/A
Fidelity Small Cap Enhanced Index	FCPEX	▶	BlackRock Russell 2000 Index M CIT	N/A
Fidelity Small Cap Growth	FCPGX	▶	Voya Small Cap Growth Trust Fund Class 2 CIT	N/A
Fidelity Small Cap Stock	FSLCX	▶	BlackRock Russell 2000 Index M CIT	N/A
Fidelity Small Cap Value	FCPVX	▶	DFA US Small Cap Value I	DFSVX
Fidelity Advisor Stock Selector All Cap K	FSSKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Stock Selector Large Cap Value	FSLVX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Advisor Stock Selector Mid Cap	FSSMX	▶	Artisan Mid Cap Institutional	APHMX
Fidelity Stock Selector Small Cap	FDSCX	▶	BlackRock Russell 2000 Index M CIT	N/A
Fidelity Strategic Dividend & Income	FSDIX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Strategic Real Return	FSRRX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Fidelity Strategic Income	FSICX	▶	Metropolitan West Total Return Bond Plan	MWTSX

## Fidelity Mapping Guide 401(a) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker	▶ They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Telecom & Utilities	FIUIX	▶ BlackRock Equity Index Fund M CIT	N/A
Fidelity Total Bond	FTBFX	▶ Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Total Emerging Markets	FTEMX	▶ BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Total International Equity	FTIEX	▶ BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Fidelity Treasury Only Money Market	FDLXX	▶ Wells Fargo Stable Value C CIT	N/A
Fidelity Trend	FTRNX	▶ Harbor Capital Appreciation Institutional	HACAX
Fidelity Ultra Short Bond	FUSFX	▶ Wells Fargo Stable Value C CIT	N/A
Fidelity Us Government Reserves	FGRXX	▶ Wells Fargo Stable Value C CIT	N/A
Fidelity Value Discovery K	FVDKX	▶ Dodge & Cox Stock Fund	DODGX
Fidelity Value K	FVLKX	▶ BlackRock Mid Cap Value Opportunities I	MARFX
Fidelity Advisor Value Strategies K	FVSKX	▶ BlackRock Mid Capitalization Equity Index Fund M CIT	N/A
Fidelity Worldwide	FWWFX	▶ 50% BlackRock Equity Index Fund M CIT	N/A
		▶ 50% BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Spartan 500 Index Fund Institutional	FXSIX	▶ BlackRock Equity Index Fund M CIT	N/A
Spartan 500 Index Fund Advantage	FUSVX	▶ BlackRock Equity Index Fund M CIT	N/A
Spartan Emerging Markets Index Fund	FPEMX	▶ BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Spartan Emerging Markets Index Fund Advantage	FPMAX	▶ BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Spartan Extended Market Index Advantage	FSEVX	▶ BlackRock Mid Capitalization Equity Index Fund M CIT	N/A
Spartan Global Ex US Index Advantage	FSGDX	▶ BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Spartan Inflation Protected Bond Index Advantage	FSIYX	▶ Metropolitan West Total Return Bond Plan	MWTSX
Spartan Intermediate Treasury Bond Index Advantage	FIBAX	▶ BlackRock US Debt Market Index M CIT	N/A
Spartan International Index Advantage	FSIVX	▶ BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Spartan Long Term Treasury Bond Index Advantage	FLBAX	▶ BlackRock US Debt Market Index M CIT	N/A
Spartan Mid Cap Index Advantage	FSCCKX	▶ BlackRock Mid Capitalization Equity Index Fund M CIT	N/A
Spartan Real Estate Index Advantage	FSRVX	▶ Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
Spartan Small Cap Index Advantage	FSSVX	▶ BlackRock Russell 2000 Index M CIT	N/A
Spartan Short Term Treasury Index Advantage	FSBAX	▶ Wells Fargo Stable Value C CIT	N/A
Spartan Total Market Index Advantage	FSTVX	▶ BlackRock Equity Index Fund M CIT	N/A
Spartan Us Bond Index Advantage	FSITX	▶ BlackRock US Debt Market Index M CIT	N/A
Strategic Advisers Income Opportunity Fund Of Funds	FSADX	▶ Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Event Driven Opportunities Fund	FARNX	▶ BlackRock Russell 2000 Index M CIT	N/A
Fidelity Limited Term Bond Fund	FJRLX	▶ Wells Fargo Stable Value C CIT	N/A
Fidelity Short Duration High Income Fund	FSAHX	▶ Wells Fargo Stable Value C CIT	N/A



## Fidelity Mapping Guide 401(a) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Treasury Money Market Fund	FLTXX	▶	Wells Fargo Stable Value C CIT	N/A
Strategic Advisers Core Income Multi-Manager Fund	FWHBX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Strategic Advisers Core Multi-Manager Fund	FLAUX	▶	BlackRock Equity Index Fund M CIT	N/A
Strategic Advisers Emerging Markets Fund Of Funds	FLILX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Strategic Advisers Growth Multi-Manager Fund	FMEIX	▶	Harbor Capital Appreciation Institutional	HACAX
Strategic Advisers International Multi-Manager Fund	FMJDX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Strategic Advisers Multi-Manager 2005 Fund	FEHPX	▶	Vanguard Target Retirement Income Trust II CIT	N/A
Strategic Advisers Multi-Manager 2010 Fund	FEMPX	▶	Vanguard Target Retirement 2010 Trust II CIT	N/A
Strategic Advisers Multi-Manager 2015 Fund	FEJPX	▶	Vanguard Target Retirement 2015 Trust II CIT	N/A
Strategic Advisers Multi-Manager 2020 Fund	FEKPX	▶	Vanguard Target Retirement 2020 Trust II CIT	N/A
Strategic Advisers Multi-Manager 2025 Fund	FEDPX	▶	Vanguard Target Retirement 2025 Trust II CIT	N/A
Strategic Advisers Multi-Manager 2030 Fund	FECPX	▶	Vanguard Target Retirement 2030 Trust II CIT	N/A
Strategic Advisers Multi Manager 2035 Fund	FENPX	▶	Vanguard Target Retirement 2035 Trust II CIT	N/A
Strategic Advisers Multi Manager 2040 Fund	FEWXP	▶	Vanguard Target Retirement 2040 Trust II CIT	N/A
Strategic Advisers Multi-Manager 2045 Fund	FEZPX	▶	Vanguard Target Retirement 2045 Trust II CIT	N/A
Strategic Advisers Multi Manager 2050 Fund	FEYPX	▶	Vanguard Target Retirement 2050 Trust II CIT	N/A
Strategic Advisers Multi-Manager 2055 Fund	FESPX	▶	Vanguard Target Retirement 2055 Trust II CIT	N/A
Strategic Advisers Multi-Manager 2060 Fund	FNJXP	▶	Vanguard Target Retirement 2060 Trust II CIT	N/A
Strategic Advisers Multi-Manager Income Fund	FEBPX	▶	Vanguard Target Retirement Income Trust II CIT	N/A
Strategic Advisers Small-Mid Cap Multi-Manager Fund	FNAPX	▶	Voya Small Cap Growth Trust Fund Class 2 CIT	N/A
Strategic Advisers Value Multi-Manager Fund	FKMOX	▶	Dodge & Cox Stock Fund	DODGX

## Fidelity Mapping Guide 403(b) Plan

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Asset Manager 20%	FASIX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Fidelity Asset Manager 30%	FTANX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Fidelity Asset Manager 40%	FFANX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Fidelity Asset Manager 50%	FASMXX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Fidelity Asset Manager 60%	FSANX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Fidelity Asset Manager 70%	FASGX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Fidelity Asset Manager 85%	FAMRX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES

## Fidelity Mapping Guide 403(b) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Balanced K	FBAKX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Fidelity Blue Chip Growth K	FBGKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Blue Chip Value	FBCVX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Canada	FICDX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Capital Appreciation K	FCAKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Capital & Income	FAGIX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Cash Reserves	FDRXX	▶	CREF Money Market Account R3	Variable Annuity
Fidelity China Region	FHKCX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Conservative Income Bond	FCONX	▶	TIAA Traditional Annuity Retirement Choice Plus	Guaranteed Annuity
Fidelity Contrafund K	FCNKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Convertible Securities	FCVSX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Corporate Bond	FCBFX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Disciplined Equity K	FDEKX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Diversified International K	FDIKX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Dividend Growth K	FDGKX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity EMEA	FEMEX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Emerging Markets Discovery	FEDDX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Emerging Asia	FSEAX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Emerging Markets K	FKEMX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Equity Dividend Income K	FETKX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Equity-Income K	FEIKX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Europe	FIEUX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Europe Capital Appreciation	FECAX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Export & Multinational K	FEXKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Fifty	FFTYX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Float Rate High Income	FFRHX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Focused High Income	FHIFX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Focused Stock	FTQGX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Four-In-One Index	FFNOX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Fidelity Freedom K 2005	FFKVX	▶	Vanguard Target Retirement Income Investor Shares	VTINX
Fidelity Freedom K 2010	FFKCX	▶	Vanguard Target Retirement 2010 Investor Shares	VTENX
Fidelity Freedom K 2015	FKVFX	▶	Vanguard Target Retirement 2015 Investor Shares	VTXVX

## Fidelity Mapping Guide 403(b) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Freedom K 2020	FFKDX	▶	Vanguard Target Retirement 2020 Investor Shares	VTWNX
Fidelity Freedom K 2025	FKTWX	▶	Vanguard Target Retirement 2025 Investor Shares	VTTVX
Fidelity Freedom K 2030	FFKEX	▶	Vanguard Target Retirement 2030 Investor Shares	VTHRX
Fidelity Freedom K 2035	FKTHX	▶	Vanguard Target Retirement 2035 Investor Shares	VTTX
Fidelity Freedom K 2040	FFKFX	▶	Vanguard Target Retirement 2040 Investor Shares	VFORX
Fidelity Freedom K 2045	FFKGX	▶	Vanguard Target Retirement 2045 Investor Shares	VTIVX
Fidelity Freedom K 2050	FFKHX	▶	Vanguard Target Retirement 2050 Investor Shares	VFIFX
Fidelity Freedom K 2055	FDENX	▶	Vanguard Target Retirement 2055 Investor Shares	VFFVX
Fidelity Freedom K 2060	FDKNX	▶	Vanguard Target Retirement 2060 Investor Shares	VTTX
Fidelity Freedom K Income Fund	FFKAX	▶	Vanguard Target Retirement Income Investor Shares	VTINX
Fidelity K Fund	FFDKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Global Commodity Stock	FFGCX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Global High Income	FGHNX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Global Balanced	FGBLX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Global Strategies	FDYSX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Fidelity GNMA	FGMNX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Government Money Market	SPAXX	▶	CREF Money Market Account R3	Variable Annuity
Fidelity Growth & Income K	FGIKX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Growth Company K	FGCKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Growth Discovery K	FGDKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Growth Strategies K	FAGKX	▶	Artisan Mid Cap Institutional	APHMX
Fidelity High Income	SPHIX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Independence K	FDFKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Inflation Protected Bond	FINPX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Intermediate Bond	FTHRX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity International Capital Appreciation	FIVFX	▶	American Funds EuroPacific Growth Fund R6	REGX
Fidelity International Discovery K	FIDKX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity International Enhanced Index	FIENX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity International Growth	FIGFX	▶	American Funds EuroPacific Growth Fund R6	REGX
Fidelity International Real Estate	FIREX	▶	Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
Fidelity International Small Cap Opportunities	FSCOX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity International Small Cap	FISMX	▶	Vanguard Total International Stock Index Institutional	VTSNX

## Fidelity Mapping Guide 403(b) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity International Value	FIVLX	▶	Dodge & Cox International Stock	DODFX
Fidelity Intermediate Government Income	FSTGX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Investment Grade Bond	FBNDX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Japan	FJPNX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Japan Smaller Companies	FJSCX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Large Cap Stock	FLCSX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Latin America	FLATX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Large Cap Core Enhanced Index	FLCEX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Large Cap Growth Enhanced Index	FLGEX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Large Cap Value Enhanced Index	FLVEX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Leveraged Company Stock K	FLCKX	▶	Vanguard Mid Cap Index Institutional	VMCIX
Fidelity Low-Priced Stock K	FLPKX	▶	Vanguard Mid Cap Index Institutional	VMCIX
Fidelity Limited Term Government	FFXSX	▶	TIAA Traditional Annuity Retirement Choice Plus	Guaranteed Annuity
Fidelity Magellan K	FMGKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Mega Cap Stock	FGRTX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Mid Cap Enhanced Index	FMEIX	▶	Vanguard Mid Cap Index Institutional	VMCIX
Fidelity Mid Cap Stock K	FKMCX	▶	Artisan Mid Cap Institutional	APHMX
Fidelity Mid Cap Value	FSMVX	▶	BlackRock Mid Cap Value Opportunities I	MARFX
Fidelity Money Market	SPRXX	▶	CREF Money Market Account R3	Variable Annuity
Fidelity Mortgage Securities	FMSFX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Nasdaq Composite Index	FNCMX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity New Markets Income	FNMIX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity New Millennium	FMILX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Nordic	FNORX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity OTC K	FOCKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Overseas K	FOSKX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Pacific Basin	FPBFX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Puritan K	FPUKX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Fidelity Real Estate Income	FRIFX	▶	Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
Fidelity Real Estate Investment Portfolio	FRESX	▶	Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
Fidelity Retirement Government Money Market	FGMXX	▶	CREF Money Market Account R3	Variable Annuity

## Fidelity Mapping Guide 403(b) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Retirement Money Market	FRTXX	▶	CREF Money Market Account R3	Variable Annuity
Fidelity Select Air Transportation Portfolio	FSAIX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Automotive Portfolio	FSAVX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Banking Portfolio	FSRBX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Biotechnology Portfolio	FBIOX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Brokerage And Investment Management Portfolio	FSLBX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Chemicals Portfolio	FSCHX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Communications Equipment Portfolio	FSDCX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Computers Portfolio	FDCPX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Consumer Discretionary Portfolio	FSCPX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Consumer Staples Portfolio	FDFAV	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Construction & Housing Portfolio	FSHOX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Consumer Finance Portfolio	FSVLX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Defense And Aerospace Portfolio	FSDAX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Electronics Portfolio	FSELX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Energy Portfolio	FSENX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Energy Service Portfolio	FSESX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Environment And Alternative Energy Portfolio	FSLEX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Financial Services Portfolio	FIDSX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Gold Portfolio	FSAGX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Health Care Portfolio	FSPHX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Industrial Equipment Portfolio	FSCGX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Industrials Portfolio	FCYIX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Insurance Portfolio	FSPCX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select IT Services Portfolio	FBSOX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Leisure Portfolio	FDLSX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Materials Portfolio	FSDPX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Medical Equipment & Services Portfolio	FSMEX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Medical Delivery Portfolio	FSHCX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Money Market	FSLXX	▶	CREF Money Market Account R3	Variable Annuity
Fidelity Select Multimedia Portfolio	FBMPX	▶	Vanguard Institutional Index Institutional	VINIX

## Fidelity Mapping Guide 403(b) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Select Natural Gas Portfolio	FSNGX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Natural Resources Portfolio	FNARX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Pharmaceuticals Portfolio	FPHAX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Retailing Portfolio	FSRPX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Software And Computer Services Portfolio	FSCSX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Technology Portfolio	FSPTX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Telecommunications Portfolio	FSTCX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Transportation Portfolio	FSRFX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Utilities Portfolio	FSUTX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Select Wireless Portfolio	FWRLX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Short Term Bond	FSHBX	▶	TIAA Traditional Annuity Retirement Choice Plus	Guaranteed Annuity
Fidelity Small Cap Discovery	FSCRX	▶	Vanguard Small Cap Index Institutional	VSCIX
Fidelity Small Cap Enhanced Index	FCPEX	▶	Vanguard Small Cap Index Institutional	VSCIX
Fidelity Small Cap Growth	FCPGX	▶	Voya Small Cap Opportunities R6	ISOZX
Fidelity Small Cap Stock	FSLCX	▶	Vanguard Small Cap Index Institutional	VSCIX
Fidelity Small Cap Value	FCPVX	▶	DFA Small Cap Value	DFSVX
Fidelity Advisor Stock Selector All Cap K	FSSKX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Advisor Stock Selector Mid Cap	FSSMX	▶	Artisan Mid Cap Institutional	APHMX
Fidelity Stock Selector Small Cap	FDSCX	▶	Vanguard Small Cap Index Institutional	VSCIX
Fidelity Stock Selector Large Cap Value	FSLVX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Strategic Dividend & Income	FSDIX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Strategic Real Return	FSRRX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Fidelity Strategic Income	FSICX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Telecom & Utilities	FIUIX	▶	Vanguard Institutional Index Institutional	VINIX
Fidelity Total Bond	FTBFX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Total Emerging Markets	FTEMX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Total International Equity	FTIEX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Treasury Only Money Market	FDLXX	▶	CREF Money Market Account R3	Variable Annuity
Fidelity Trend	FTRNX	▶	Harbor Capital Appreciation Institutional	HACAX
Fidelity Ultra Short Bond	FUSFX	▶	TIAA Traditional Annuity Retirement Choice Plus	Guaranteed Annuity
Fidelity Us Government Reserves	FGRXX	▶	CREF Money Market Account R3	Variable Annuity

## Fidelity Mapping Guide 403(b) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Fidelity Value Discovery K	FVDKX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Value K	FVLKX	▶	BlackRock Mid Cap Value Opportunities I	MARFX
Fidelity Advisor Value Strategies K	FVSKX	▶	Vanguard Mid Cap Index Institutional	VMCIX
Fidelity Worldwide	FWWFX	▶	50% Vanguard Institutional Index Institutional	VINIX
			50% Vanguard Total International Stock Index Institutional	VTSNX
Fidelity Government Income	FGOVX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Strategic Advisers Income Opportunity Fund Of Funds	FSADX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Spartan 500 Index Fund Institutional	FXSIX	▶	Vanguard Institutional Index Institutional	VINIX
Spartan 500 Index Fund Advantage	FUSVX		Vanguard Institutional Index Institutional	VINIX
Spartan Extended Market Index Advantage	FSEVX	▶	Vanguard Mid Cap Index Institutional	VMCIX
Spartan Inflation Protected Bond Index Advantage	FSIYX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Spartan Intermediate Treasury Bond Index Advantage	FIBAX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Spartan International Index Advantage	FSIVX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Spartan Long Term Treasury Bond Index Advantage	FLBAX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Spartan Mid Cap Index Advantage	FSCCKX	▶	Vanguard Mid Cap Index Institutional	VMCIX
Spartan Real Estate Index Advantage	FSRVX	▶	Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
Spartan Small Cap Index Advantage	FSSVX	▶	Vanguard Small Cap Index Institutional	VSCIX
Spartan Short Term Treasury Index Advantage	FSBAX	▶	TIAA Traditional Annuity Retirement Choice Plus	Guaranteed Annuity
Spartan Total Market Index Advantage	FSTVX	▶	Vanguard Institutional Index Institutional	VINIX
Spartan US Bond Index Advantage	FSITX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Fidelity Event Driven Opportunities Fund	FARNX	▶	Vanguard Small Cap Index Institutional	VSCIX
Fidelity Limited Term Bond Fund	FJRLX	▶	TIAA Traditional Annuity Retirement Choice Plus	Guaranteed Annuity
Fidelity Short Duration High Income Fund	FSAHX	▶	TIAA Traditional Annuity Retirement Choice Plus	Guaranteed Annuity
Fidelity Treasury Money Market Fund	FLTXX	▶	CREF Money Market Account R3	Variable Annuity
Strategic Advisers Core Income Multi-Manager Fund	FWHBX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Strategic Advisers Core Multi-Manager Fund	FLAUX	▶	Vanguard Institutional Index Institutional	VINIX
Strategic Advisers Emerging Markets Fund Of Funds	FLILX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Strategic Advisers Growth Multi-Manager Fund	FMELX	▶	Harbor Capital Appreciation Institutional	HACAX
Strategic Advisers International Multi-Manager Fund	FMJDX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Strategic Advisers Multi-Manager 2005 Fund	FEHPX	▶	Vanguard Target Retirement Income Investor Shares	VTINX
Strategic Advisers Multi-Manager 2010 Fund	FEMPX	▶	Vanguard Target Retirement 2010 Investor Shares	VTENX
Strategic Advisers Multi-Manager 2015 Fund	FEJPX	▶	Vanguard Target Retirement 2015 Investor Shares	VTXVX

## Fidelity Mapping Guide 403(b) Plan, Continued

If you currently have contributions and/or account balances with these options at Fidelity...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Strategic Advisers Multi-Manager 2020 Fund	FEKPX	▶	Vanguard Target Retirement 2020 Investor Shares	VTWNX
Strategic Advisers Multi-Manager 2025 Fund	FEDPX	▶	Vanguard Target Retirement 2025 Investor Shares	VTTVX
Strategic Advisers Multi-Manager 2030 Fund	FECPX	▶	Vanguard Target Retirement 2030 Investor Shares	VTHRX
Strategic Advisers Multi-Manager 2035 Fund	FENPX	▶	Vanguard Target Retirement 2035 Investor Shares	VTTX
Strategic Advisers Multi-Manager 2040 Fund	FEWPX	▶	Vanguard Target Retirement 2040 Investor Shares	VFORX
Strategic Advisers Multi-Manager 2045 Fund	FEZPX	▶	Vanguard Target Retirement 2045 Investor Shares	VTIVX
Strategic Advisers Multi-Manager 2050 Fund	FEYPX	▶	Vanguard Target Retirement 2050 Investor Shares	VFIFX
Strategic Advisers Multi-Manager 2055 Fund	FESPX	▶	Vanguard Target Retirement 2055 Investor Shares	VFFVX
Strategic Advisers Multi-Manager 2060 Fund	FNJPX	▶	Vanguard Target Retirement 2060 Investor Shares	VTTX
Strategic Advisers Multi-Manager Income Fund	FEBPX	▶	Vanguard Target Retirement Income Investor Shares	VTINX
Strategic Advisers Small-Mid Cap Multi-Manager Fund	FNAPX	▶	Voya Small Cap Opportunities R6	ISOZX
Strategic Advisers Value Multi-Manager Fund	FKMOX	▶	Dodge & Cox Stock Fund	DODGX
Fidelity Global Bond	FGBFX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Fidelity Global Equity Income	FGILX	▶	50% Vanguard Institutional Index Institutional	VINIX
			50% Vanguard Total International Stock Index Institutional	VTSNX
Fidelity International Bond	FINUX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Spartan Emerging Markets Index Fund	FPEMX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Spartan Emerging Markets Index Fund Advantage	FPMAX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Spartan Global Ex US Index Advantage	FSGDX	▶	Vanguard Total International Stock Index Institutional	VTSNX

## Vanguard Mapping Guide 401(a) Plan

If you currently have contributions and/or account balances with these options at Vanguard...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Vanguard Institutional Index	VINIX	▶	BlackRock Equity Index Fund M CIT	N/A
Vanguard Admiral Treasury Money Market Fund Investor Shares	VUSXX	▶	Wells Fargo Stable Value C CIT	N/A
Vanguard Balanced Index Fund Investor Shares	VBINX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Vanguard Capital Opportunity Fund Investor Shares	VHCOX	▶	Harbor Capital Appreciation Institutional	HACAX
Vanguard Capital Value Fund Investor Shares	VCVLX	▶	BlackRock Equity Index Fund M CIT	N/A
Vanguard Convertible Securities Fund Investor Shares	VCSVX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Developed Markets Index Fund Investor Shares	VDVIX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Vanguard Dividend Growth Fund Investor Shares	VDIGX	▶	BlackRock Equity Index Fund M CIT	N/A
Vanguard Emerging Markets Stock Index Fund Investor Shares	VEIEX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Vanguard Energy Fund Investor Shares	VGENX	▶	BlackRock Equity Index Fund M CIT	N/A
Vanguard Equity-Income Fund Investor Shares	VEIPX	▶	Dodge & Cox Stock Fund	DODGX



## Vanguard Mapping Guide 401(a) Plan, Continued

If you currently have contributions and/or account balances with these options at Vanguard...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Vanguard European Stock Index Fund Investor Shares	VEURX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Vanguard Explorer Fund Investor Shares	VEXPX	▶	Voya Small Cap Growth Trust Fund Class 2 CIT	N/A
Vanguard Extended Market Index Fund Investor Shares	VEXMX	▶	BlackRock Mid Capitalization Equity Index Fund M CIT	N/A
Vanguard Federal Money Market Fund	VMFXX	▶	Wells Fargo Stable Value C CIT	N/A
Vanguard FTSE Social Index Fund Investor Shares	VFTSX	▶	TIAA-CREF Social Choice Equity Fund Institutional	TISCX
Vanguard Global Equity Fund Investor Shares	VHGX	▶	50% BlackRock Equity Index Fund M CIT	N/A
Vanguard GNMA Fund Investor Shares	VFIIX	▶	50% BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Vanguard Growth and Income Fund Investor Shares	VQNPX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Growth Equity Fund Investor Shares	VGEQX	▶	BlackRock Equity Index Fund M CIT	N/A
Vanguard Growth Index Fund Investor Shares	VIGRX	▶	Harbor Capital Appreciation Institutional	HACAX
Vanguard Growth Index Fund Investor Shares	VIGRX	▶	Harbor Capital Appreciation Institutional	HACAX
Vanguard Health Care Fund Investor Shares	VGHCX	▶	BlackRock Equity Index Fund M CIT	N/A
Vanguard High Dividend Yield Index Fund Investor Shares	VHDYX	▶	Dodge & Cox Stock Fund	DODGX
Vanguard High-Yield Corporate Fund Investor Shares	VWEHX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Inflation-Protected Securities Fund Investor Shares	VIPSX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Intermediate-Term Bond Index Fund Investor Shares	VBIIX	▶	BlackRock US Debt Market Index Fund M CIT	N/A
Vanguard Intermediate-Term Investment-Grade Fund Investor Shares	VFICX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Intermediate-Term Treasury Fund Investor Shares	VFITX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Vanguard International Explorer Fund Investor Shares	VINEX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Vanguard International Growth Fund Investor Shares	VWIGX	▶	American Funds Europacific Growth Fund R6	RERGX
Vanguard International Value Fund Investor Shares	VTRIX	▶	Dodge & Cox International Stock	DODFX
Vanguard LifeStrategy Conservative Growth Fund Investor Shares	VSCGX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Vanguard LifeStrategy Growth Fund Investor Shares	VASGX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Vanguard LifeStrategy Income Fund Investor Shares	VASIX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Vanguard LifeStrategy Moderate Growth Fund Investor Shares	VSMGX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Vanguard Long-Term Bond Index Fund Investor Shares	VBLTX	▶	BlackRock US Debt Market Index Fund M CIT	N/A
Vanguard Long-Term Investment-Grade Fund Investor Shares	VWESX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Long-Term Treasury Fund Investor Shares	VUSTX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Mid-Cap Growth Fund Investor Shares	VMGRX	▶	Artisan Mid Cap Institutional	APHMX
Vanguard Mid-Cap Index Fund Investor Shares	VIMSX	▶	BlackRock Mid Capitalization Equity Index Fund M CIT	N/A
Vanguard Morgan Growth Fund Investor Shares	VMRGX	▶	Harbor Capital Appreciation Institutional	HACAX
Vanguard Pacific Stock Index Fund Investor Shares	VPACX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A

## Vanguard Mapping Guide 401(a) Plan, Continued

If you currently have contributions and/or account balances with these options at Vanguard...	Ticker		They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Vanguard Precious Metals and Mining Fund Investor Shares	VGPMX	▶	BlackRock Equity Index Fund M CIT	N/A
Vanguard Prime Money Market Fund Investor Shares	VMMXX	▶	Wells Fargo Stable Value C CIT	N/A
Vanguard PRIMECAP Fund Investor Shares	VPMCX	▶	Harbor Capital Appreciation Institutional	HACAX
Vanguard REIT Index Fund Investor Shares	VGSIX	▶	Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
Vanguard Selected Value Fund Investor Shares	VASVX	▶	BlackRock Mid Cap Value Opportunities I	MARFX
Vanguard Short-Term Bond Index Fund Investor Shares	VBISX	▶	Wells Fargo Stable Value C CIT	N/A
Vanguard Short-Term Federal Fund Investor Shares	VSGBX	▶	Wells Fargo Stable Value C CIT	N/A
Vanguard Short-Term Investment-Grade Fund Investor Shares	VFSTX	▶	Wells Fargo Stable Value C CIT	N/A
Vanguard Short-Term Treasury Fund Investor Shares	VFISX	▶	Wells Fargo Stable Value C CIT	N/A
Vanguard Small-Cap Growth Index Fund Investor Shares	VISGX	▶	Voya Small Cap Growth Trust Fund Class 2 CIT	N/A
Vanguard Small-Cap Index Fund Investor Shares	NAESX	▶	BlackRock Russell 2000 Index M CIT	N/A
Vanguard Small-Cap Value Index Fund Investor Shares	VISVX	▶	DFA US Small Cap Value I	DFS VX
Vanguard STAR Fund Investor Shares	VGSTX	▶	Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Vanguard Strategic Equity Fund Investor Shares	VSEQX	▶	BlackRock Mid Capitalization Equity Index Fund M CIT	N/A
Vanguard Target Retirement 2010 Fund Investor Shares	VTENX	▶	Vanguard Target Retirement 2010 Trust II CIT	N/A
Vanguard Target Retirement 2015 Fund Investor Shares	VTXVX	▶	Vanguard Target Retirement 2015 Trust II CIT	N/A
Vanguard Target Retirement 2020 Fund Investor Shares	VTWNX	▶	Vanguard Target Retirement 2020 Trust II CIT	N/A
Vanguard Target Retirement 2025 Fund Investor Shares	VTTVX	▶	Vanguard Target Retirement 2025 Trust II CIT	N/A
Vanguard Target Retirement 2030 Fund Investor Shares	VTHR X	▶	Vanguard Target Retirement 2030 Trust II CIT	N/A
Vanguard Target Retirement 2035 Fund Investor Shares	VTTHX	▶	Vanguard Target Retirement 2035 Trust II CIT	N/A
Vanguard Target Retirement 2040 Fund Investor Shares	VFORX	▶	Vanguard Target Retirement 2040 Trust II CIT	N/A
Vanguard Target Retirement 2045 Fund Investor Shares	VTIVX	▶	Vanguard Target Retirement 2045 Trust II CIT	N/A
Vanguard Target Retirement 2050 Fund Investor Shares	VFIFX	▶	Vanguard Target Retirement 2050 Trust II CIT	N/A
Vanguard Target Retirement 2055 Fund Investor Shares	VFFVX	▶	Vanguard Target Retirement 2055 Trust II CIT	N/A
Vanguard Target Retirement 2060 Fund Investor Shares	VTTSX	▶	Vanguard Target Retirement 2060 Trust II CIT	N/A
Vanguard Target Retirement Income Fund Investor Shares	VTINX	▶	Vanguard Target Retirement Income Trust II CIT	N/A
Vanguard Total Bond Market Index Fund Investor Shares	VBMFX	▶	BlackRock US Debt Market Index Fund M CIT	N/A
Vanguard Total International Stock Index Fund Investor Shares	VGTSX	▶	BlackRock MSCI ACWI Ex US IMI Index M CIT	N/A
Vanguard Total Stock Market Index Fund Institutional Shares	VITSX	▶	BlackRock Equity Index Fund M CIT	N/A
Vanguard U.S. Growth Fund Investor Shares	VWUSX	▶	Harbor Capital Appreciation Institutional	HACAX
Vanguard U.S. Value Fund Investor	VUVLX	▶	Dodge & Cox Stock Fund	DODGX
Vanguard Value Index Fund Investor Shares	VIVAX	▶	Dodge & Cox Stock Fund	DODGX

## Vanguard Mapping Guide 401(a) Plan

If you currently have contributions and/or account balances with these options at Vanguard...	Ticker	They will automatically transfer to these options in CU's retirement plan on July 15, 2015...	Ticker
Vanguard Wellesley Income Fund Investor Shares	VWINX	▶ Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Vanguard Wellington Fund Investor Shares	VWELX	▶ Age Appropriate Vanguard Target Retirement Series Trust II CIT	N/A
Vanguard Windsor Fund Investor Shares	VWNDX	▶ Dodge & Cox Stock Fund	DODGX
Vanguard Windsor II Fund Investor Shares	VWNFX	▶ Dodge & Cox Stock Fund	DODGX

## Vanguard Mapping Guide 403(b) Plan

If you currently have contributions and/or account balances with these options at Vanguard...	Ticker	If you currently have contributions and/or account balances with these options at Vanguard...	Ticker
Vanguard Admiral Treasury Money Market Fund Investor Shares	VUSXX	▶ CREF Money Market Account R3	Variable Annuity
Vanguard Balanced Index Fund Investor Shares	VBINX	▶ Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Vanguard Capital Opportunity Fund Investor Shares	VHCOX	▶ Harbor Capital Appreciation Institutional	HACAX
Vanguard Capital Value Fund Investor Shares	VCVLX	▶ Vanguard Institutional Index Institutional	VINIX
Vanguard Convertible Securities Fund Investor Shares	VCV SX	▶ Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Developed Markets Index Fund Investor Shares	VDVIX	▶ Vanguard Total International Stock Index Institutional	VTSNX
Vanguard Dividend Growth Fund Investor Shares	VDIGX	▶ Vanguard Institutional Index Institutional	VINIX
Vanguard Emerging Markets Stock Index Fund Investor Shares	VEIEX	▶ Vanguard Total International Stock Index Institutional	VTSNX
Vanguard Equity Income Fund Investor Shares	VEIPX	▶ Dodge & Cox Stock Fund	DODGX
Vanguard European Stock Index Fund Investor Shares	VEURX	▶ Vanguard Total International Stock Index Institutional	VTSNX
Vanguard Explorer Fund Investor Shares	VEXPX	▶ Voya Small Cap Opportunities R6	ISOZX
Vanguard Extended Market Index Fund Investor Shares	VEXMX	▶ Vanguard Mid Cap Index Institutional	VMCIX
Vanguard Federal Money Market Fund Investor Shares	VMFXX	▶ CREF Money Market Account R3	Variable Annuity
Vanguard FTSE Social Index Fund Investor Shares	VFTSX	▶ TIAA-CREF Social Choice Equity Fund Institutional	TISCX
Vanguard Global Equity Fund Investor Shares	VHGEX	▶ 50% Vanguard Institutional Index Institutional	VINIX
Vanguard GNMA Fund Investor Shares	VFIIX	▶ 50% Vanguard Total International Stock Index Institutional	VTSNX
Vanguard Growth and Income Fund Investor Shares	VQNPX	▶ Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Growth Equity Fund Investor Shares	VGEQX	▶ Vanguard Institutional Index Institutional	VINIX
Vanguard Growth Index Fund Investor Shares	VIGRX	▶ Harbor Capital Appreciation Institutional	HACAX
Vanguard Health Care Fund Investor Shares	VGH CX	▶ Harbor Capital Appreciation Institutional	HACAX
Vanguard High Dividend Yield Index Fund Investor Shares	VHDYX	▶ Vanguard Institutional Index Institutional	VINIX
Vanguard High-Yield Corporate Fund Investor Shares	VWEHX	▶ Dodge & Cox Stock Fund	DODGX
Vanguard Inflation-Protected Securities Fund Investor Shares	VIPSX	▶ Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Institutional Index	VINIX	▶ Metropolitan West Total Return Bond Plan	MWTSX
		▶ Vanguard Institutional Index Institutional	VINIX

## Vanguard Mapping Guide 403(b) Plan, Continued

If you currently have contributions and/or account balances with these options at Vanguard...	Ticker	If you currently have contributions and/or account balances with these options at Vanguard...	Ticker
Vanguard Intermediate-Term Bond Index Fund Investor Shares	VBIIIX	▶ Vanguard Total Bond Market Index	VBTIX
Vanguard Intermediate-Term Investment-Grade Fund Investor Shares	VFICX	▶ Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Intermediate-Term Treasury Fund Investor Shares	VFITX	▶ Metropolitan West Total Return Bond Plan	MWTSX
Vanguard International Explorer Fund	VINEX	▶ Vanguard Total International Stock Index Institutional	VTSNX
Vanguard International Growth Fund Investor Shares	VWIGX	▶ American Funds Europacific Growth Fund R6	REGX
Vanguard International Value Fund	VTRIX	▶ Dodge & Cox International Stock	DODFX
Vanguard LifeStrategy Conservative Growth Fund	VSCGX	▶ Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Vanguard LifeStrategy Growth Fund	VASGX	▶ Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Vanguard LifeStrategy Income Fund	VASIX	▶ Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Vanguard LifeStrategy Moderate Growth Fund	VSMGX	▶ Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Vanguard Long-Term Bond Index Fund	VBTLX	▶ Vanguard Total Bond Market Index Institutional	VBTIX
Vanguard Long-Term Investment-Grade Fund Investor Shares	VWESX	▶ Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Long-Term Treasury Fund Investor Shares	VUSTX	▶ Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Mid-Cap Growth Fund	VMGRX	▶ Artisan Mid Cap Institutional	APHMX
Vanguard Mid-Cap Index Fund Investor Shares	VIMSX	▶ Vanguard Mid Cap Index Institutional	VMCIX
Vanguard Morgan Growth Fund Investor Shares	VMRGX	▶ Harbor Capital Appreciation Institutional	HACAX
Vanguard Pacific Stock Index Fund Investor Shares	VPACX	▶ Vanguard Total International Stock Index Institutional	VTSNX
Vanguard Precious Metals and Mining Fund Investor Shares	VGPMX	▶ Vanguard Institutional Index Institutional	VINIX
Vanguard Prime Money Market Fund Investor Shares	VMMXX	▶ CREF Money Market Account R3	Variable Annuity
Vanguard PRIMECAP Fund Investor Shares	VPMCX	▶ Harbor Capital Appreciation Institutional	HACAX
Vanguard REIT Index Fund Investor Shares	VGSIX	▶ Morgan Stanley Institutional Global Real Estate Fund I	MRLAX
Vanguard Selected Value Fund Investor Shares	VASVX	▶ Blackrock Mid Cap Value Opportunities I	MARFX
Vanguard Short-Term Bond Index Fund Investor Shares	VBISX	▶ TIAA Traditional Annuity Retirement Choice Plus	Guaranteed Annuity
Vanguard Short-Term Federal Fund Investor Shares	VSGBX	▶ TIAA Traditional Annuity Retirement Choice Plus	Guaranteed Annuity
Vanguard Short-Term Investment-Grade Fund Investor Shares	VFSTX	▶ TIAA Traditional Annuity Retirement Choice Plus	Guaranteed Annuity
Vanguard Short-Term Treasury Fund Investor Shares	VFISX	▶ TIAA Traditional Annuity Retirement Choice Plus	Guaranteed Annuity
Vanguard Small-Cap Growth Index Fund Investor Shares	VISGX	▶ Voya Small Cap Opportunities R6	ISOZX
Vanguard Small-Cap Index Fund Investor Shares	NAESX	▶ Vanguard Small Cap Index Institutional	VSCIX
Vanguard Small-Cap Value Index Fund	VISVX	▶ DFA US Small Cap Value I	DFS VX
Vanguard STAR Fund Investor Shares	VGSTX	▶ Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Vanguard Strategic Equity Fund Investor Shares	VSEQX	▶ Vanguard Mid Cap Index Institutional	VMCIX

## Vanguard Mapping Guide 403(b) Plan, Continued

If you currently have contributions and/or account balances with these options at Vanguard...	Ticker		If you currently have contributions and/or account balances with these options at Vanguard...	Ticker
Vanguard Target Retirement 2010 Fund Investor Shares	VTENX	▶	Vanguard Target Retirement 2010 Fund Investor Shares	VTENX
Vanguard Target Retirement 2015 Fund Investor Shares	VTXVX	▶	Vanguard Target Retirement 2015 Fund Investor Shares	VTXVX
Vanguard Target Retirement 2020 Fund Investor Shares	VTWNX	▶	Vanguard Target Retirement 2020 Fund Investor Shares	VTWNX
Vanguard Target Retirement 2025 Fund Investor Shares	VTTVX	▶	Vanguard Target Retirement 2025 Fund Investor Shares	VTTVX
Vanguard Target Retirement 2030 Fund Investor Shares	VTHRX	▶	Vanguard Target Retirement 2030 Fund Investor Shares	VTHRX
Vanguard Target Retirement 2035 Fund Investor Shares	VTTHX	▶	Vanguard Target Retirement 2035 Fund Investor Shares	VTTHX
Vanguard Target Retirement 2040 Fund Investor Shares	VFORX	▶	Vanguard Target Retirement 2040 Fund Investor Shares	VFORX
Vanguard Target Retirement 2045 Fund Investor Shares	VTIVX	▶	Vanguard Target Retirement 2045 Fund Investor Shares	VTIVX
Vanguard Target Retirement 2050 Fund Investor Shares	VFIFX	▶	Vanguard Target Retirement 2050 Fund Investor Shares	VFIFX
Vanguard Target Retirement 2055 Fund Investor Shares	VFFVX	▶	Vanguard Target Retirement 2055 Fund Investor Shares	VFFVX
Vanguard Target Retirement 2060 Fund Investor Shares	VTTSX	▶	Vanguard Target Retirement 2060 Fund Investor Shares	VTTSX
Vanguard Target Retirement Income Fund Investor Shares	VTINX	▶	Vanguard Target Retirement Income Fund Investor Shares	VTINX
Vanguard Total Bond Market Index Fund Investor Shares	VBMFX	▶	Vanguard Total Bond Market Index Institutional	VBPIX
Vanguard Total International Stock Index Fund Investor Shares	VGTSX	▶	Vanguard Total International Stock Index Institutional	VTSNX
Vanguard Total Stock Market Index Fund Institutional Shares	VITSX	▶	Vanguard Institutional Index Institutional	VINIX
Vanguard U.S. Growth Fund Investor Shares	VWUSX	▶	Harbor Capital Appreciation Institutional	HACAX
Vanguard U.S. Value Fund	VUVLX	▶	Dodge & Cox Stock Fund	DODGX
Vanguard Value Index Fund Investor Shares	VIVAX	▶	Dodge & Cox Stock Fund	DODGX
Vanguard Wellesley Income Fund Investor Shares	VWINX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Vanguard Wellington Fund Investor Shares	VWELX	▶	Age Appropriate Vanguard Target Retirement Series Investor Shares	VARIES
Vanguard Windsor Fund Investor Shares	VWNDX	▶	Dodge & Cox Stock Fund	DODGX
Vanguard Windsor II Fund Investor Shares	VWAFX	▶	Dodge & Cox Stock Fund	DODGX

### If you currently invest with American Century, Dreyfus, DWS, MetLife and/or VALIC

During the week of June 15, 2015, you will be enrolled in a new TIAA-CREF account, and you will be sent a Welcome Kit that includes your new account information. Your beneficiary will be set to "Estate." To update or access your account online, you will need to establish a user ID and password.

Beginning July 15, 2015, any future contributions to the retirement program will be redirected from American Century, Dreyfus, DWS, MetLife and/or VALIC to the age-appropriate target date investment option. Once the transition is completed, you may be able to direct any future contributions to other options on the new investment menu.

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. Each is solely responsible for its own financial condition and contractual obligations.

©2015 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017