



University of Colorado

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EMPLOYEE SERVICES

University of Colorado 403(b) Voluntary Retirement Plan

Investment Menu

Effective July 15, 2015, your University of Colorado Retirement Plan investment options will be offered by 12 different firms, and CU's 401(a) and 403(b) plans will be serviced by one provider, TIAA-CREF. The investment menu choices offered provide you with the flexibility to create a retirement portfolio that's aligned with your preferences and goals.

Tier 1 – Target Date Investments

TICKER	FUND ACCOUNT NAME	SHARE CLASS
VTENX	Vanguard Target Retirement 2010 Fund	Investor
VTXVX	Vanguard Target Retirement 2015 Fund	Investor
VTWNX	Vanguard Target Retirement 2020 Fund	Investor
VTTVX	Vanguard Target Retirement 2025 Fund	Investor
VTHRX	Vanguard Target Retirement 2030 Fund	Investor
VTTHX	Vanguard Target Retirement 2035 Fund	Investor
VFORX	Vanguard Target Retirement 2040 Fund	Investor
VTIVX	Vanguard Target Retirement 2045 Fund	Investor
VFIFX	Vanguard Target Retirement 2050 Fund	Investor
VFFVX	Vanguard Target Retirement 2055 Fund	Investor
VTTSX	Vanguard Target Retirement 2060 Fund	Investor
VTINX	Vanguard Target Retirement Income Fund	Investor

Tier 2 – Core Investment Menu

TICKER	FUND ACCOUNT NAME	SHARE CLASS
RERGX	American Funds EuroPacific Growth Fund	R6
APHMX	Artisan Mid Cap	Institutional
MARFX	BlackRock Mid Cap Value Opportunities	I
Variable Annuity	CREF Money Market Account	R3
DFSVX	DFA US Small Cap Value	I
DODFX	Dodge & Cox International Stock	N/A
DODGX	Dodge & Cox Stock Fund	N/A
HACAX	Harbor Capital Appreciation	Institutional
MWTSX	Metropolitan West Total Return Bond Plan	N/A
MRLAX	Morgan Stanley Institutional Global Real Estate Fund	I
TISCX	TIAA-CREF Social Choice Equity Fund	Institutional
Guaranteed Annuity	TIAA Traditional Annuity (Retirement Choice Plus Contract)*	N/A
VINIX	Vanguard Institutional Index	Institutional
VMCIX	Vanguard Mid Cap Index	Institutional
VSCIX	Vanguard Small Cap Index	Institutional
VTSNX	Vanguard Total International Stock Index	Institutional
VBTIX	Vanguard Total Market Bond Index	Institutional
ISOZX	Voya Small Cap Opportunities	R6

*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.

Tier 3 – Self-Directed Brokerage Option

If you are seeking options outside the target date and core menus, you can choose the self-directed brokerage option. The 403(b) self-directed brokerage option allows you to invest in mutual funds.

With this option, you choose your own investments from the thousands available to you, and you can buy, sell, or transfer funds online or by phone. Please note: All purchase fees will be waived for 90 days beginning July 15, 2015. There are no annual account maintenance fees. Purchase fees will resume after the 90-day period. For a description of terms and fees, visit www.tiaa-cref.org/public/pdf/forms/SDA_Customer_Account_Agreement.pdf.

Transfer Strategy

How your investments will transfer to the new investment lineup.

On or about July 15, 2015, your existing assets and/or future contributions to the mutual funds shown in the left column of the following tables will be transferred to the corresponding replacement options. Check your most recent quarterly account statement to determine how your current investments will be affected. American Century, Dreyfus, DWS, MetLife, VALIC and TIAA-CREF participants with annuities please note: Your current account balances will remain in the existing account(s) you currently have unless you proactively elect to transfer those investments to your new account, while future contributions will be applied to the new account automatically. TIAA-CREF mutual fund balances will be applied to the new account automatically.

For specific age-appropriate Vanguard target retirement series fund based on your year of birth, please refer to the chart on page 13 of the Transition Guide.

American Century, Dreyfus, DWS, MetLife and VALIC

If you currently have contributions with options at American Century, Dreyfus, DWS, MetLife and/or VALIC...

Your existing account balances will remain where they are and your future contributions will be directed to the age-appropriate Vanguard target date investment option. Please visit www.cu.edu/transitioning for more detailed information.

Fidelity

If you currently have contributions and/or account balances with these options at Fidelity...

They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...

CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	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%	FASMX	▶	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 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, continued

If you currently have contributions and/or account balances with these options at Fidelity...

They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...

CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	TICKER
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	VTVX
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	VTHR

If you currently have contributions and/or account balances with these options at Fidelity...		They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...		
CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	TICKER
Fidelity Freedom K 2035	FKTHX	▶	Vanguard Target Retirement 2035 Investor Shares	VTTHX
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	VTTSX
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	FDKX	▶	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 International Value	FIVLX	▶	Dodge & Cox International Stock	DODFX

Fidelity, continued

If you currently have contributions and/or account balances with these options at Fidelity...		They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...		
CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	TICKER
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

If you currently have contributions and/or account balances with these options at Fidelity...

They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...

CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	TICKER
Fidelity Retirement Government Money Market	FGMXX	▶	CREF Money Market Account R3	Variable Annuity
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, continued

If you currently have contributions and/or account balances with these options at Fidelity...		They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...		
CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	TICKER
Fidelity Select Medical Equipment & Systems 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 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 US Small Cap Value I	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

If you currently have contributions and/or account balances with these options at Fidelity...

They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...

CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	TICKER
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 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 50% Vanguard Total International Stock Index Institutional	VINIX 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 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, continued

If you currently have contributions and/or account balances with these options at Fidelity...		They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...		
CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	TICKER
Fidelity Treasury Money Market Fund	FLTX	▶	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	VTVX
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	VTHR
Strategic Advisers Multi Manager 2035 Fund	FENPX	▶	Vanguard Target Retirement 2035 Investor Shares	VTTHX
Strategic Advisers Multi Manager 2040 Fund	FEWXP	▶	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	FNJXP	▶	Vanguard Target Retirement 2060 Investor Shares	VTTSX
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 50% Vanguard Total International Stock Index Institutional	VINIX 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 Global Ex US Index Advantage	FSGDX	▶	Vanguard Total International Stock Index Institutional	VTSNX

TIAA-CREF Annuities

If you currently have contributions and/or account balances with these options at TIAA-CREF...		Your annuity account balances will remain where they are** and your future contributions after July 15, 2015 will flow into...		
CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	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...		Your existing account balances will automatically transfer on July 20, 2015, and your future contributions after July 15, 2015 will flow into...		
CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	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 Mutual Funds, continued

If you currently have contributions and/or account balances with these options at TIAA-CREF...

Your existing account balances will automatically transfer on July 20, 2015, and your future contributions after July 15, 2015 will flow into...

CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	TICKER
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	VFIFX
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 Social Choice Equity Fund - Institutional	TISCX	▶	TIAA-CREF Social Choice Equity Fund Institutional	TISCX

Vanguard

If you currently have contributions and/or account balances with these options at Vanguard...

They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...

CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	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	VCVSX	▶	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

If you currently have contributions and/or account balances with these options at Vanguard...

They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...

CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	TICKER
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 50% Vanguard Total International Stock Index Institutional	VINIX VTSNX
Vanguard GNMA Fund Investor Shares	VFIIX	▶	Metropolitan West Total Return Bond Plan	MWTSX
Vanguard Growth and Income Fund Investor Shares	VQNPX	▶	Vanguard Institutional Index Institutional	VINIX
Vanguard Growth Equity Fund Investor Shares	VGEXX	▶	Harbor Capital Appreciation Institutional	HACAX
Vanguard Growth Index Fund Investor Shares	VIGRX	▶	Harbor Capital Appreciation Institutional	HACAX
Vanguard Health Care Fund Investor Shares	VGHCX	▶	Vanguard Institutional Index Institutional	VINIX
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 Institutional Index	VINIX	▶	Vanguard Institutional Index Institutional	VINIX
Vanguard Intermediate-Term Bond Index Fund Investor Shares	VBIIIX	▶	Vanguard Total Bond Market Index Institutional	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	RERGX
Vanguard International Value Fund	VTRIX	▶	Dodge & Cox International Stock Institutional	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, continued

If you currently have contributions and/or account balances with these options at Vanguard... **They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...**

CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	TICKER
Vanguard Long-Term Bond Index Fund Investor Shares	VBLTX	▶	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	DFSVX
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 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

If you currently have contributions and/or account balances with these options at Vanguard...

They will automatically transfer to these options in CU's Retirement Plan on July 15, 2015...

CURRENT INVESTMENT OPTION	TICKER		REPLACEMENT INVESTMENT OPTION	TICKER
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	VBTIX
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	VWNFX	▶	Dodge & Cox Stock Fund	DODGX



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