

OPEN ENROLLMENT NOTICE

Optional Retirement Plan for Higher Education

October is Open Enrollment for participants of the Optional Retirement Plan for Higher Education (ORP). The two providers available to Plan participants are Fidelity Investments and TIAA-CREF. For information on the providers visit their Web sites at www.fidelity.com/atwork and www.tiaa-cref.org. For information on the Plan investments available through each provider, obtain an enrollment package from your Human Resource office.

To change providers during Open Enrollment, please complete the Provider Change Form and the enrollment and beneficiary forms for the provider you have chosen (unless you have an existing account with that provider). Return these signed forms to your Human Resource office by the last business day in October. Be sure the applicable Plan Number appears at the top of your enrollment form.

Provider	Plan Number
Fidelity Investments	89755
TIAA-CREF	101850

In making your selection you should be aware of the difference in fee structure for the two providers. You should review the prospectuses for the funds you are considering for more information about short-term trading fees or investment restrictions.

Fidelity – In addition to the management fees associated with each investment, Fidelity will charge a \$12.00 per year administrative fee. This fee may be waived as assets under management grow.

TIAA-CREF – No administrative fee is charged. The only expenses to participants are those associated with the investments.

The change of provider you make during Open Enrollment will be effective for ORP contributions sent to the provider on your behalf on or after January 1. In order for a provider change to take place your signed Provider Change form and Enrollment and Beneficiary forms for your new provider must be received by your Human Resource office by close of business on the **last business day in October**.