



Financial Services

<Date>

<First Name Last Name>

<Address1>

<Address2>

<City, State, Zip>

Important notice about Skidmore College Retirement Plans

Dear <First Name Last Name>:

Following a thorough review of the investment options available under the College's Retirement Plan, Skidmore College will make several changes to the Plan effective September 30, 2015. In addition to the information contained in this letter, we have also enclosed a document produced by

2) Effective September 30, 2015, Skidmore College will remove investment options from the investment menu and replace them with new options.

Current assets:

If you have any assets in the investment option listed in the left-hand column below, they will be transferred to the replacement investment listed in the right-hand column on the following page.

Future contributions:

If you're currently contributing to an investment option in the left-hand column below, any future contribution will be invested in the replacement option as shown below.

Removed Investment Option	Ticker Symbol	Replacement Investment Option	Ticker Symbol Variable Annuity
TIAA-CREF Large-Cap Value Fund	TRLCX	TIAA-CREF Growth &	

3) A TIAA-CREF Brokerage Services Account will be added.

On September 30, 2015, Skidmore College is adding a TIAA-CREF Brokerage Services Account within your retirement plan.

How to research the new investment options and update your account

Online:

To learn more about the new investment options, go to ttaa-cref.org. Select “Research & Performance” then “Market Research.” You can then enter the name or ticker symbol of the investment options in the Search field.

To update your retirement portfolio online, log in to the secure section of the site, where you can change the direction of future contributions and/or transfer existing assets.

Phone:

If you prefer, you can update your retirement portfolio by calling TIAA-CREF at **800 842-2252**, Monday through Friday, 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. (ET).

Important Note: If you have a *foreign mailing address on file*, there may be restrictions on investing in these new options. Please call TIAA-CREF for more information at **212 490-9000**, Monday to Friday, 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. (ET).

To schedule an individual counseling session, call **800 732-8353**, Monday through Friday, 8 a.m. to 8 p.m. (ET). You can also schedule online at www.ttaa-cref.org/schedulenow.

We look forward to serving you!

See reverse side for important information.

