



August 30, 2019

### Important updates to the Creighton University retirement program

Creighton University is committed to providing you with competitive retirement benefits. As part of this commitment, they recently reviewed the retirement program, making a number of changes to improve and enhance the plans for their employees. Please review this letter carefully to learn more about these changes and how they may affect your account. On behalf of Creighton University, TIAA will implement the updates on or about October 1, 2019.

If you are no longer employed by Creighton University or are no longer contributing, you may have balances in one or more of the plans. While you don't have to take action at this time, you should review this information to learn how the changes may affect your account(s).

### New investment options will be added to your retirement plans.

New investment options	Ticker symbol
American Funds Europacific Growth R6	RERGX
MFS Value R6	MEIKX
Vanguard Mid Cap Index Admiral	VIMAX
Vanguard Small Cap Index Admiral	VSMAX
Vanguard Total Institutional Stock Index Admiral	VTIAX

### Replacement investments

Certain investment options in the retirement program are being replaced with new investment options. This means the current options will no longer accept contributions, external transfers or rollovers. Such changes can occur for a variety of reasons, sometimes due to cost or to achieve or a closer alignment with the investment strategies established for the program. Any assets or future contributions that you have in the current investment options will be transferred to the replacement investments.

Current investment options	Ticker		Replacement investment options	Ticker
TIAA-CREF International Eq Idx Institutional	TCIEX	>	Vanguard Total Intl Stock Index Admiral	VTIAX
TIAA-CREF Large-Cap Value Idx Institutional	TILVX	>	MFS Value R6	MEIKX
TIAA-CREF Mid-Cap Value Institutional	TIMVX	>	Vanguard Mid Cap Index Adm	VIMAX
TIAA-CREF Small-Cap Blend Idx Institutional	TISBX	>	Vanguard Small Cap Index Adm	VSMAX
TIAA-CREF Mid-Cap Growth Institutional	TRPWX	>	Vanguard Mid Cap Index Adm	VIMAX

## Have questions?

To learn more about these updates and how they will impact your account, connect with TIAA:

### Online

To learn more about the investment options, go to [TIAA.org](https://TIAA.org). You can then enter the name or ticker symbol of the investment options in the search field. To learn more about your plan and to update your retirement portfolio online, log in to the secure website at [TIAA.org/creighton](https://TIAA.org/creighton) where you can change the direction of future contributions, transfer existing assets and review your beneficiary election.

### Phone

If you prefer, you can update your retirement portfolio by calling TIAA at **800-842-2252**, weekdays, 7 a.m. to 9 p.m. or Saturdays, 8 a.m. to 5 p.m. (CT).

### In person

To schedule an individual one-on-one session, call **800-732-8353**, weekdays, 7 a.m. to 7 p.m. (CT). You can also schedule a meeting online at [TIAA.org/schedulenow](https://TIAA.org/schedulenow).

**Important Note: If you have a foreign mailing address on file, there may be restrictions due to international securities laws on investing in the new options. If you have a legitimate U.S. mailing address in Puerto Rico, or an Army Post Office (APO), Diplomatic Post Office (DPO), or Fleet Post Office (FPO) box, the restrictions may not apply to you. Please call TIAA for more information at 800-842-2252, weekdays 5 a.m. to 7 p.m. or Saturday, 8 a.m. to 5 p.m. (CT).**

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

Investment products may be subject to market and other risk factors. See the applicable product literature or visit [TIAA.org/creighton](https://TIAA.org/creighton) for details.

**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/creighton](https://TIAA.org/creighton) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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