SUMMARY PLAN DESCRIPTION

OF THE

RETIREMENT PLAN FOR ALL REGULAR EMPLOYEES

OF

ST. LAWRENCE UNIVERSITY

(OTHER THAN FACULTY AND ADMINISTRATIVE STAFF)

January 1, 2008

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The purpose of this Summary Plan Description is to provide you with a handy, easily understandable summary of the most important provisions of the Retirement Plan for All Regular Employees of St. Lawrence University (Other Than Faculty and Administrative Staff) as in effect as of January 1, 2008. Prior to January 1, 2008, the Plan was known as the TIAA-CREF Retirement Plan for All Regular Employees of St. Lawrence University (Other Than Faculty and Administrative Staff).

This Summary Plan Description includes a number of important terms, with specific meanings. Those terms are indicated by an initial capital letter (for example, "Plan"). If not defined in the text of the summary, those terms are defined in Section P of this summary plan description.

TO THE EXTENT THAT THERE ARE ANY INCONSISTENCIES BETWEEN THE TERMS OF THIS SUMMARY PLAN DESCRIPTION AND THE TERMS OF THE FORMAL/LEGAL PLAN DOCUMENT FOR THE PLAN, THE TERMS OF THE FORMAL/LEGAL PLAN DOCUMENT WILL GOVERN.

A. <u>PLAN BASICS</u>

The name of the Plan is the Retirement Plan for All Regular Employees of St. Lawrence University (Other Than Faculty and Administrative Staff). Prior to January 1, 2008, the Plan was called the TIAA-CREF Retirement Plan for All Regular Employees of St. Lawrence University (Other Than Faculty and Administrative Staff).

The plan number assigned to the Plan is: 004.

The Plan Year means the 12-month period which begins on January 1 and ends on December 31. Plan records are maintained on this basis.

The Plan is a defined contribution plan. This means that every Participant in the Plan has an individual account to which Employee and University contributions are allocated.

Under the Plan, Participants and the University make contributions pursuant to predetermined and fixed formulas (described below). Participant and University contributions are deposited in the Plan and then allocated to Participants' individual accounts. Participants direct the investment of the balances in their accounts among investment options available from the Fund Sponsors. A Participant's Plan benefit is based solely upon the amount contributed to the Participant's individual account, and any income, expenses, gains and losses allocated to the account.

B. ELIGIBILITY FOR PARTICIPATION

In order to participate in this Plan, you must be treated by the University as an eligible Employee. For this purpose, "Employee" means any person who is recorded on the University's payroll records as a regular employee of the University (other than a member of the University's faculty or administrative staff), who is paid on the University's Canton, New York payroll and who is treated for University payroll purposes as a common law employee of the University, other than an employee who (a) is a University student performing services described in Section 3121(b)(10) of the Internal Revenue Code, (b) is a "leased" employee, (c) is treated for University payroll purposes as an independent contractor, or (d) is covered by the terms of a collective bargaining agreement (if retirement benefits were the subject of good faith bargaining), except to the extent the terms of the agreement expressly provide for participation by such an employee.

If you are treated by the University as an eligible Employee, you will become a Participant in the Plan on the first day of the first month that follows the date you complete one Year of Service and attain at least age 21. ***Participation in the Plan is a mandatory condition of employment; participation may not be waived. Therefore, if you satisfy the eligibility requirements outlined above, you automatically become a Participant in the Plan. A former employee who was a participant in the Plan, and who returns to employment as an eligible Employee, shall automatically and immediately recommence participation in the Plan.***

For purposes of determining the effective date of an Employee's participation in the Plan, an Employee is given credit for a "Year of Service" if the Employee completes 1,000 Hours of Service in a calendar year. However, an Employee will receive credit for a Year of Service, if the Employee completes at least 1,000 Hours of Service in the 12 month period that begins on the date the Employee first performs an Hour of Service, even though the Employee fails to complete 1,000 Hours of Service in either calendar year overlapping such 12 month period.

An "Hour of Service" generally means each hour for which you are paid for service performed for the University. Hours of Service also may be credited for limited periods during which you perform no services, such as vacation, approved leave and military duty. In addition, you may receive credit for hours of service performed for any educational institution during the 12-month period that ends on the date you first perform an Hour of Service for the University.

If you terminate employment with the University prior to satisfying the service requirements described above, and are subsequently re-employed by the University, your period of prior service with the University will be taken into account when determining your eligibility, provided that you are re-employed prior to incurring a Break in Service. If this applies to you, you should contact the University's Human Resources office.

C. PARTICIPANT AND UNIVERSITY CONTRIBUTIONS

Contributions to the Plan are made by Participants and by the University and are expressed as a percentage of each Participant's Earnings.

Upon completing one Year of Service for the University (without an intervening Break in Service), and attaining at least age 21, each Participant (other than a Participant whose terms and conditions of employment are governed by the collective bargaining agreement between the University and the Service Employees International Union) must contribute one percent (1%) of the Participant's Earnings to the Plan. No lesser or greater percentage is permitted. Such contributions are a mandatory condition of employment with the University and a mandatory condition of participation in the Plan. Because Participant contributions are mandatory, they are considered non-elective University contributions, and not Employee elective deferrals or Employee contributions, for Plan purposes. A Participant's Earnings will be reduced, on a pre-tax basis, each payroll period during each Plan Year to satisfy the mandatory contribution requirement. The University will contribute the amount to the designated Fund Sponsor(s) on behalf of the Participant. The University also will contribute an additional ten percent (10%) of each Participant's Earnings to the designated Fund Sponsor(s).

In addition to the contributions described above, eligible Employees may be permitted to make or direct rollover contributions to this Plan. Additional voluntary and catch-up contributions may be made to the St. Lawrence University Tax-Deferred Annuity (TDA) Plan. See the University's Human Resources Office for more information.

D. INVESTMENTS

Each Participant is required to designate the Investment Account(s) of the Fund Sponsors to which contributions will be allocated. Such an investment election may consist of allocating contributions to a single Investment Account or allocating contributions to more than one Investment Account. A Participant who fails to make an investment election shall have all contributions allocated to the "TIAA-CREF Lifecycle Fund" that has a target retirement date that is closest to the date that the Participant will attain age 59½. Changes in investment elections, and transfers of amounts allocated to a Participant's Investment Accounts, also are permitted on a limited basis as determined by the Fund Sponsors.

A list of Investment Accounts available under the Plan can be found in Appendix A attached at the back of this Summary Plan Description. Investment Accounts can be changed periodically. For a current list of available Investment Accounts, contact the University's Office of Human Resources or the Fund Sponsors.

The Plan is intended to constitute a plan described in Section 404(c) of the Employee Retirement Income Security Act, and Title 29 of the Code of Federal Regulations Section 2550.404c-1. This means that Participants are responsible for directing the investment of their Plan benefit among Investment Accounts and that Plan fiduciaries (including the

University) generally are relieved of liability for any investment losses that are the direct and necessary result of investment instructions given by Participants.

Because Participants assume the risk of gain or loss on all contributions, Participants should learn as much about the investment options as possible. Detailed information about each of the Investment Accounts is available from the Fund Sponsors.

Descriptions in the Fund Sponsors' materials, however, should not be considered a substitute for the descriptions contained in the full contract, certificate and prospectus that are available from the Fund Sponsors on each Investment Account. Participants should review these documents before selecting Investment Accounts.

E. DESIGNATION OF BENEFICIARIES

Each Participant may designate the person or persons who are to receive benefits under the Plan in the event of the Participant's death. This designation must be made in the manner determined by the Fund Sponsors. Subject to the consent of the Participant's spouse (if any), a Participant may change a beneficiary designation at any time.

F. VESTING

Once you are a Participant in the Plan, you will always be 100 percent "vested" in contributions made by you and on your behalf. Being "vested" means that, when you leave employment with the University (regardless of the reason), contributions made by you and on your behalf (adjusted for gains, losses and expenses) are yours to keep.

G. BENEFIT DISTRIBUTIONS

When you become eligible to elect a benefit distribution, you may elect a distribution in one or more of the forms of payment described below. All distributions are subject to the terms of the applicable Investment Account. Your age, however, may affect how benefit distributions are taxed. (See G(7) below.)

1. Distributions Following Termination - The Plan generally provides that you may not receive a distribution of your Plan benefits until after your employment with the University has ended. (Exceptions to this general rule are described below.) After you leave employment, you may elect to receive your Plan benefit at any time, regardless of your age.

2. Forms of Payment - The normal form of benefit payment is a joint and survivor annuity if you are married (with your spouse as the survivor annuitant), and a straight-life annuity if you are not married. However, you may elect, with the consent of your spouse (if any), any optional form of benefit payment available. The optional forms of benefit payment include:

    a. A straight life annuity which provides you a monthly benefit for as long as you live. Benefit payments will cease upon your death.

b. A joint and survivor annuity which provides you a reduced monthly benefit payable for life, with a benefit of 50 percent, 66-2/3 percent or 100 percent thereof continuing after your death for the remaining lifetime of your designated joint annuitant.

c. A life annuity with a guaranteed payment period of 10, 15 or 20 years. Payments will continue to be made to your designated beneficiary if you die prior to the end of the "certain period." For example, if you selected the 10-year certain option, but died after receiving payments for 7 years, your beneficiary would receive payments for 3 years (7+3=10).

d. A joint and survivor annuity (as described in (b) above) with a guaranteed payment period of 10, 15 or 20 years (as described in (c) above).

e. A lump sum payment equal to the balance in the Investment Accounts that permit lump sum payments, with the balance of your Investment Accounts paid in accordance with another optional form of payment. (Please note that lump sum payments of amounts contributed to a TIAA traditional annuity may not be made more than 120 days after your termination of employment.)

3. <u>Death Benefits</u> - The Plan provides that if you die before beginning to receive benefits, and on the date of your death had a spouse, then your spouse will receive a "Pre-Retirement Survivor Annuity" equal to the amount in your Investment Accounts.

   Subject to the terms of the applicable Investment Accounts, Pre-Retirement Survivor Annuity benefits will commence as soon as administratively feasible after the Plan Administrator receives written notice of your death and completed benefit election forms from your surviving spouse. You may elect, with the consent of your spouse, an optional form of death benefit for your spouse.

   The Plan also provides that in the event you die before beginning to receive benefits, and on the date of your death had no spouse, your designated beneficiary will receive benefits equal to the amount in your Investment Accounts. Benefits will be paid to your designated beneficiary in the form of a life annuity (unless an optional form of benefit payment is elected pursuant to the Plan) and will commence as soon as administratively feasible after the Plan Administrator receives written notice of your death and completed benefit election forms.

4. <u>Benefits Exclusive</u> – No Participant will be eligible for Plan distributions or withdrawals prior to the date for distributions and withdrawals specified in this Section G. No loans are permitted from this Plan.

5. <u>Payment Commencement</u> - The Plan provides that payment of benefits to you, your spouse or your beneficiary will begin as of one of the dates set forth above. Payment of your benefits must commence by April 1 of the calendar year

following the year in which you attain age 70½ or, if later, the calendar year in which you retire.

6. Investment Account Information – You should review your contract, certificate or other Investment Account information for further details about benefit distributions.

7. Taxes on Distributions – When you receive a distribution from the Plan, you will receive a detailed explanation of how the distribution will be taxed. Generally, if you choose a direct rollover of all or any portion of a distribution that is eligible for rollover treatment, the rollover is paid directly from the Plan to an Individual Retirement Account (IRA) or another employer plan that accepts rollovers. You will not be taxed on this payment until you receive it from the IRA or other plan.

   The taxable portion of any rollover eligible distribution which is not directly rolled over to an IRA or another plan will be subject to ordinary income tax, including mandatory Federal income tax withholding at a rate of 20%. Mandatory withholding will not apply to payments that are part of a series of equal (or almost equal) payments - like annuity or installment payments - that will last for your lifetime, for your beneficiary's lifetime (if applicable), or for 10 years or more. Mandatory withholding also does not apply to required minimum payments you receive after you reach age 70½.

   If you receive distributions before you reach age 59½, the distribution also may be subject to an additional 10% tax. The 10% additional tax does not apply if (among other reasons) the distribution is paid following your termination of employment at or after age 55, or following your death or disability.

H. BENEFIT CLAIMS PROCEDURE

To commence benefit payments, you, your spouse or your beneficiary must complete all benefit election forms required by the Fund Sponsors. If an election to commence benefit payments is rejected by a Fund Sponsor, a claim for benefits under the Plan may be made in writing and filed with the Plan Administrator. If a claim for benefits under the Plan is wholly or partially denied, notice of the denial will be furnished within a reasonable period of time, not to exceed 90 days, after receipt of a complete claim by the Plan Administrator unless special circumstances require an extension of time for processing the request. If such an extension of time is required, written notice of the extension will be furnished prior to the termination of the initial 90-day period. In no event will such extension exceed a period of 90 days from the end of such initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date on which the Plan Administrator expects to render a decision.

The Plan Administrator will provide every claimant whose claim for benefits is denied a written notice setting forth, in a manner calculated to be understood by the claimant, the following:

a. the specific reason or reasons for the denial;

b. specific references to the pertinent Plan provisions upon which the denial is based;

c. a description of any additional material or information necessary for the claimant to perfect the claim and an explanation of why such material or information is necessary; and

d. an explanation of the Plan's review procedure, including a statement of the claimant's right to commence a civil action under Section 502(a) of ERISA following an adverse benefit determination on review.

If your claim is denied in whole or in part, you (or, if applicable, a beneficiary) may file a written request for review with the Plan Administrator. YOU MUST FILE THE REQUEST NO LATER THAN 60 DAYS AFTER YOU HAVE RECEIVED WRITTEN NOTIFICATION OF THE DENIAL OF YOUR CLAIM.

Under the review procedures, you: (1) may submit written comments, documents, records and other information relating to the claim; and (2) will be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claim. The review will take into account all comments, documents, records and other information submitted by you relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.

Your claim for review will be given a full and fair review. If your appeal is denied, the Plan Administrator will provide you with written notice of this denial within 60 days after the date that the Plan Administrator received your request. This 60-day period may be extended for up to an additional 60 days, when there are special circumstances. You must be given written notice of the extension within the initial 60-day period.

If the benefit determination is adverse, the notice will include: (a) the specific reason(s) for the adverse determination; (b) specific references to the pertinent Plan provisions upon which the determination is based; (c) a statement of your right to bring an action under Section 502(a) of ERISA; and (d) a statement of your right to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claim. This review decision shall be the final decision of the Plan.

I. PLAN ADMINISTRATION

The Plan Administrator shall have all powers necessary to administer the Plan in accordance with its terms. The powers of the Plan Administrator shall include, to the full extent permitted by law, the authority to construe any uncertain or disputed term or provision in the Plan. Any exercise of the foregoing authority by the Plan Administrator shall be binding upon all interested parties, including, but not limited to, Participants, beneficiaries, the University and all other individuals and entities making claims under the Plan, and shall be entitled to deference upon review by any court, board, agency, or other entity empowered to review decisions of the Plan Administrator.

J. NAME, ADDRESS AND TELEPHONE NUMBER OF PLAN ADMINISTRATOR, CUSTODIANS AND FUND SPONSORS

The name, address and telephone number of the Plan Administrator (and the Plan sponsor) are:

St. Lawrence University
Attention: Human Resources
Canton, New York 13617
Telephone: (315) 229-5597

The Federal Employer Identification Number ("EIN") for the University is: 15-0532239.

The addresses of the Custodians for the Plan are:

JPMorgan Chase Bank, N.A.
2 Chase Manhattan Plaza
New York, New York 10004

Fidelity Management Trust Company
82 Devonshire Street
Boston, Massachusetts 02109

The addresses and telephone numbers of the Fund Sponsors are:

TIAA-CREF
730 Third Avenue
New York, New York 10017
Telephone: (212) 490-9000
or (800) 842-2776
Website: www.tiaa-cref.org

Fidelity Management Trust Company
82 Devonshire Street
Boston, Massachusetts 02109
Telephone: (800) 343-0860
Website: www.netbenefits.401k.com

K. SERVICE OF LEGAL PROCESS

The name and address of the agent designated for service of legal process on the Plan are:

St. Lawrence University
Attention: Human Resources
Canton, New York 13617

L. QUALIFIED DOMESTIC RELATIONS ORDERS

As a general rule, your interest in your Investment Accounts may not be alienated. This means that your interest may not be sold, used as collateral for a loan, given away or otherwise transferred. In addition, your creditors may not attach, garnish or otherwise interfere with your Investment Accounts.

There is an exception, however, to this general rule. The Plan Administrator is required by law to recognize obligations you incur as a result of court-ordered child support, alimony payments or a court award of marital property rights if the Plan Administrator receives a domestic relations order that meets Internal Revenue Code requirements to be a "Qualified Domestic Relations Order."

The Plan Administrator will notify you if the Plan receives a domestic relations order regarding your benefits. The Plan Administrator also will determine whether such an order is a "Qualified Domestic Relations Order," and notify you of that determination. You have the right to receive a copy of the Plan's procedures for making the determination.

M. STATEMENT OF ERISA RIGHTS

You are entitled to certain rights and protection under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). ERISA provides that all Plan participants shall be entitled to:

1. Examine without charge, at the St Lawrence University Human Resources Office, all Plan documents and copies of all documents filed by the Plan with the U.S. Department of labor, such as detailed annual reports and Plan descriptions;

2. Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator (The Plan Administrator may impose a reasonable charge for copies.);

3. Receive a summary of the Plan's annual financial report (The Plan Administrator is required by law to furnish each Participant with a copy of this summary annual report.); and

4. Obtain, upon written request not more frequently than annually, a statement telling you what your Plan benefit would be at your Normal Retirement Date if you stopped working in employment covered by the Plan now, and if no benefit would be payable, how many more years you have to work to earn a right to a benefit.

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate the Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan Participants and beneficiaries. No one, including the University, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA. If your claim for a benefit is denied in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan Administrator and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a State or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal Court.

If it should happen that plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these cost and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

It is the intent of the University to comply completely with the laws and regulations pertaining to Plan descriptions. The University wants you to understand the Plan and how it affects you. The information in this Summary Plan Description is presented in everyday language so it can be easily understood. If you have any questions about your Plan after reading this Summary Plan Description, or would like additional information, please contact the St. Lawrence University Human Resources Office, Canton, New York 13617; telephone: (315) 229-5597.

If you have any questions about this statement or about your rights under ERISA, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue NW, Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

N. NO CONTRACTUAL RIGHT TO BENEFITS

Notwithstanding any other provision in the Plan to the contrary, the Plan may be amended or terminated by the University at any time. You will not have any right to benefits under the Plan which in any way interferes with the University's right to amend or terminate the Plan. This Plan is not a contract and benefits hereunder are provided gratuitously, without consideration from you. BY THIS PLAN, THE UNIVERSITY MAKES NO PROMISE TO CONTINUE CONTRIBUTIONS IN THE FUTURE AND RIGHTS TO FUTURE CONTRIBUTIONS WILL NEVER VEST. In particular, retirement does not in any manner confer upon you any right to continued contributions under this Plan or any other plan maintained by the University.

O. PLAN TERMINATION INSURANCE

The benefits of this Plan are not insured by the Pension Benefit Guaranty Corporation. ERISA exempts the Plan from the requirement to maintain plan termination insurance.

P. DEFINITIONS

1. "Break in Service" means a calendar year during which an Employee completes less than 501 Hours of Service.

2. "Earnings"

   a. Earnings shall mean a Participant's basic annual earnings actually paid by the University, exclusive of benefits, overtime pay, shift differentials, or any other forms of additional remuneration.

   b. Earnings also shall include (i) pre-tax salary reduction contributions made by the University on behalf of a Participant pursuant to a salary reduction agreement between the Participant and the University, and (ii) mandatory pre-tax contributions made by the Participant to this Plan as a condition of the Participant's employment with the University.

   c. For the Plan Year in which an Employee first becomes a Participant, the term Earnings shall mean only the Earnings the Employee receives after the date the Employee satisfies the eligibility requirements to participate in the Plan.

   d. The annual Earnings of each Participant taken into account under the Plan for any Plan Year shall not exceed $230,000, as indexed and adjusted in accordance with Internal Revenue Code Section 401(a)(17).

3. "Fund Sponsor" shall mean the insurance company, mutual fund, or other investment company or companies qualified to provide Plan investment alternatives and selected by the Plan Administrator to provide such alternatives. Subject to the Plan Administrator's right to change and/or add Fund Sponsors, the Fund Sponsors shall be TIAA-CREF and Fidelity Management Trust Company.

4. "Investment Accounts" means the various investment options available through the Fund Sponsors and into which Participants may direct the allocation of contributions and/or balance transfers. The Investment Accounts are listed in attached Appendix A. Additional information about Investment Accounts is provided in the contracts, certificates, prospectuses and other materials furnished by the Fund Sponsors.

5. "Participant" means an Employee who has satisfied all the requirements for participation in the Plan.

6. "Plan" means the Retirement Plan for All Regular Employees of St. Lawrence University (other than Faculty and Administrative Staff). Prior to January 1,

2008, the Plan was called the TIAA-CREF Retirement Plan for All Regular Employees of St. Lawrence University (other than Faculty and Administrative Staff).

7. "TIAA-CREF" means the Teachers Insurance and Annuity Association and the College Retirement Equities Fund which provide the Investment Accounts that fund retirement income to Participants.

APPENDIX A

The following is a list of Investment Accounts available under the Plan. Investment Accounts can be changed periodically. For a current list of available Investment Accounts, contact the University's Office of Human Resources or the Fund Sponsors. Full descriptions of the available Investment Accounts, including applicable certificates, contracts and prospectuses, can be obtained from the Fund Sponsors.

TIAA-CREF

TIAA-CREF Lifecycle Fund 2010
TIAA-CREF Lifecycle Fund 2015
TIAA-CREF Lifecycle Fund 2020
TIAA-CREF Lifecycle Fund 2025
TIAA-CREF Lifecycle Fund 2030
TIAA-CREF Lifecycle Fund 2035
TIAA-CREF Lifecycle Fund 2040

TIAA Traditional Account
CREF Social Choice Account
CREF Equity Index Account
CREF Money Market Account
CREF Bond Market Account
CREF Inflation-Linked Bond Account
TIAA Real Estate Account
CREF Global Equities Account
CREF Growth Account
CREF Stock Account
TIAA-CREF Growth and Income Fund
TIAA-CREF International Equity Fund
TIAA-CREF International Equity Index Fund
TIAA-CREF Large-Cap Growth Index Fund
TIAA-CREF Large-Cap Value Fund
TIAA-CREF Large-Cap Value Index Fund
TIAA-CREF Mid-Cap Blend Index Fund
TIAA-CREF Mid-Cap Growth Fund
TIAA-CREF Mid-Cap Growth Index Fund
TIAA-CREF Mid-Cap Value Fund
TIAA-CREF Mid-Cap Value Index Fund
TIAA-CREF Real Estate Securities Fund
TIAA-CREF Social Choice Equity Fund
TIAA-CREF S&P 500 Index Fund
TIAA-CREF Small-Cap Blend Index Fund
TIAA-CREF Small-Cap Value Index Fund
TIAA-CREF Small-Cap Equity Fund
TIAA-CREF Small-Cap Growth Index Fund

Fidelity Investments

Fidelity Freedom Income Fund
Fidelity Freedom 2000 Fund
Fidelity Freedom 2005 Fund
Fidelity Freedom 2010 Fund
Fidelity Freedom 2015 Fund
Fidelity Freedom 2020 Fund
Fidelity Freedom 2025 Fund
Fidelity Freedom 2030 Fund
Fidelity Freedom 2035 Fund
Fidelity Freedom 2040 Fund
Fidelity Freedom 2045 Fund
Fidelity Freedom 2050 Fund

Fidelity Retirement Money Market Portfolio
Fidelity Inflation-Protected Bond Fund
Allianz NFJ Dividend Value Fund Admin Class
Northern Small Cap Value Fund
Neuberger Berman Socially Responsible Fund Trust Class
Spartan Extended Market Index Fund Investor Class
Fidelity Capital Appreciation Fund
Fidelity International Discovery Fund
Fidelity Real Estate Investment Portfolio
Fidelity Total Bond Fund
Fidelity Balanced Fund
Fidelity Value Fund
Davis New York Venture Fund, Class A
Spartan US Equity Index Fund Investor Class
Loomis Sayles Small Cap Value Fund Retail Class
Royce Value Plus Service Class
Spartan International Index Fund Investor Class
Morgan Stanley Institutional Fund Trust Mid-Cap Growth Portfolio Adviser Class