May 12, 2014

To: BYU-Idaho employees participating in the TIAA-CREF retirement plan, or those eligible to participate
Re: Important information about your TIAA-CREF retirement plan

Enclosed is the annual plan and investment notice for the BYU-Idaho 403(b) Tax-Deferred Annuity Plan through TIAA-CREF. The purpose of this notice is to help you make well-informed decisions in planning for your retirement.

While no action is required at this time, please review the notice as it contains detailed information about the fees and expenses associated with your retirement plan and its investment options. To help facilitate your review, the notice is divided into two parts:

- **Summary of Plan Services and Costs** which provides information about administrative fees, individual transaction expenses and your right to direct how your contributions are invested

- **Investment Options Comparative Chart** that provides information about your plan's available investment options including their respective performance and expenses

You can also access the notice online at any time. Simply log in to your TIAA-CREF account via [www.tiaa-cref.org](http://www.tiaa-cref.org) and follow these steps:

1. Go to the “Research & Performance” section
2. Select “Research Investment Performance”
3. Select your plan name and your notice will appear under “helpful links”
4. Update your eDelivery preferences under “Profile & Settings” to receive future notices electronically

If you do not have a TIAA-CREF account, you can still access the notice online by going to [www.tiaa-cref.org/planinvestmentoptions](http://www.tiaa-cref.org/planinvestmentoptions) and entering your Plan ID. You'll be directed to the most current information.

More information about retirement plan fees and expenses is available at [www.tiaa-cref.org/fees](http://www.tiaa-cref.org/fees) or by calling TIAA-CREF at **800 842-2252**, Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).

Thank you,

TJ Ashment
BYU-Idaho Human Resources