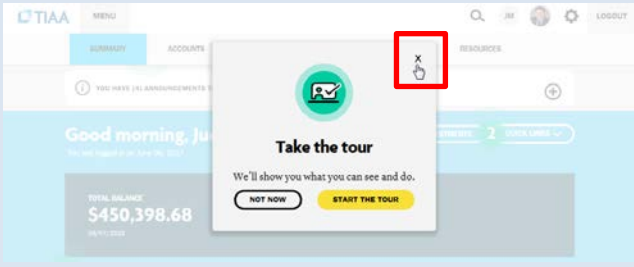
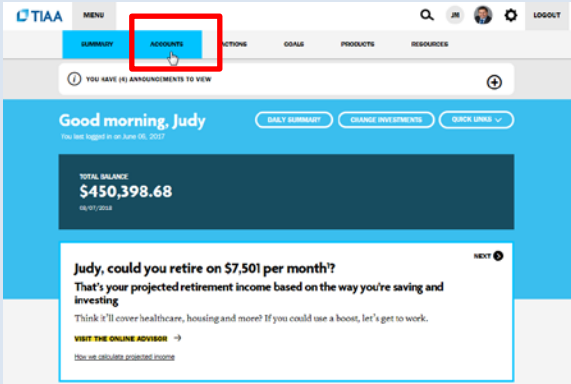
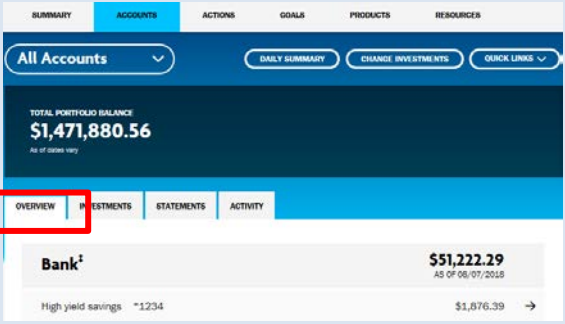
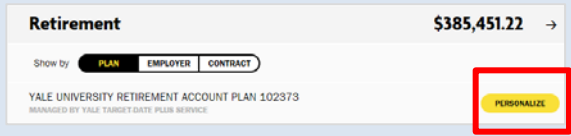



Stop using Yale Target-Date Plus Service

How to stop using the Yale Target-Date Plus Service and choose your own investments.

Step #	Action	
1.	<p>Log in to your account at TIAA.org.</p> <p>Click “X” if you would like to bypass the tour option.</p>	
2.	<p>Click Accounts.</p>	
3.	<p>The Accounts screen displays – the Overview tab is active.</p> <p>A list of your accounts displays.</p>	

Step #	Action	
4.	<p>Scroll down to the Retirement accounts section.</p> <p>Click Personalize next to the plan in which you wish to unsubscribe from the Yale Target-Date Plus Service.</p>	 <p>The screenshot shows the 'Retirement' section with a balance of \$385,451.22. Below the balance, there are tabs for 'PLAN', 'EMPLOYER', and 'CONTRACT'. Under the 'PLAN' tab, the text reads 'YALE UNIVERSITY RETIREMENT ACCOUNT PLAN 102373' and 'MANAGED BY YALE TARGET-DATE PLUS SERVICE'. A yellow 'PERSONALIZE' button is highlighted with a red rectangular box.</p>
5.	<p>The Welcome to Yale Target-Date Plus Service screen displays a message.</p> <p>Click OK.</p>	 <p>The screenshot shows a 'Welcome to Yale Target-Date Plus Service' screen. At the top, there is a message box with a white background and a red border, containing text about the 2018 performance and a 'OK' button. Below the message box, the text reads 'Lifelong money management, personalized in just three simple steps'. There are three steps listed: Step 1: Review plan details, Step 2: Confirm how much of your money is being automatically managed, and Step 3: Review your investment strategy. A yellow 'PERSONALIZE' button is visible at the bottom.</p>

Step #	Action		
6.	<p>The Welcome to Yale Target-Date Plus Service screen displays.</p> <p>Scroll down through the How it Works section.</p> <p>To unsubscribe, click the Stop using Yale Target-Date Plus Service link at the very bottom of the screen.</p>		
7.	<p>A confirmation message displays. You can:</p> <ul style="list-style-type: none"> Cancel the action by clicking No Confirm the action by clicking Yes 		

Step #	Action					
8.	<p>Clicking the Yes button proceeds to the Build Portfolio screen.</p> <p>Select the method for building a new portfolio then choose Next.</p>	<p>How would you like to build your new portfolio?</p> <p>If you'd like help, you can take advantage of TIAA's Retirement Advisor tool, or you can select your own investments and manage your portfolio yourself.</p> <p>With help from TIAA Access TIAA's Retirement Advisor tool to get comprehensive advice on your retirement assets and assistance building a new portfolio for this retirement plan. You'll be able to explore your options before finalizing your portfolio.</p> <p>On your Own Select investments and choose how much of your portfolio should be allocated to each of them. Your money will no longer be automatically rebalanced unless you set the rebalance feature, and will not continue to automatically reduce risk as you approach retirement age.</p> <p>PREVIOUS NEXT</p> <p>Cancel and return to Yale Target-Date Plus Service</p>				
9.	<p>Future contribution screen appears. Scroll down to select new investments.</p>	<p>Change Allocation of Future Contributions</p> <p>You can switch your Custom Portfolio selection or unsubscribe and choose your own investment mix for your future contributions.</p> <p>Current Custom Portfolio</p> <p>YALE UNIVERSITY 457(B) DEFERRED COMPENSATION PLAN RCP (TIAA-F1518345) (CRIF 45183341) Plan Number: 102376</p> <p>Target Date Plus 2040</p> <p>View: Portfolio Allocation Performance</p> <table border="1"> <tr> <td>Equities</td> <td>77%</td> </tr> <tr> <td>Guaranteed</td> <td>23%</td> </tr> </table> <p>SHOW FUNDS</p> <p>View Portfolio Disclosure ⓘ</p> <p>Pick Your Investments</p> <p>Choose a Custom Portfolio Diversify with the support of a professional. A Custom Portfolio offers broad asset class diversification and automatic rebalancing to let you vary your investments without going it alone.</p> <p>Unsubscribe and Choose Your Own Investment Mix Review a list of all available investment options and create your own mix.</p> <p>Total: 100%</p> <p>CONTINUE</p>	Equities	77%	Guaranteed	23%
Equities	77%					
Guaranteed	23%					

Step #	Action		
10.	Select an effective date and select a rebalance option. Note: You must select one of the options.		
11.	Apply filters if desired.		

Step #	Action																																																																																																													
12.	<p>Select funds from Yale's new investment lineup.</p> <p>Note: The allocations may be pre-populated and you can use the <i>Clear</i> button above to reset all to 0.</p>	<p>These funds have been selected by YALE UNIVERSITY.</p> <p>Investment options may include registered mutual funds and/or custom portfolios. Please review the investment options and applicable documents including the "Learn more" section below and fund prospectuses for additional information.</p> <p>- COLLAPSE ALL</p> <p>Lifetime Income Options (4)</p> <table border="1"> <thead> <tr> <th>INVESTMENT NAME (INVESTMENT TYPE)</th> <th>MORNINGSTAR RATING</th> <th>RISK</th> <th>GROSS EXPENSE RATIO</th> <th>CURRENT VALUE</th> <th></th> </tr> </thead> <tbody> <tr> <td colspan="6">EQUITIES (1)</td> </tr> <tr> <td><input checked="" type="checkbox"/> CREF Global Equities R3 (Variable Annuities)</td> <td>★★★★☆</td> <td>Average</td> <td>+0.34%</td> <td>\$0.00</td> <td><input type="text" value="0%"/></td> </tr> <tr> <td colspan="6">GUARANTEED (1)</td> </tr> <tr> <td><input checked="" type="checkbox"/> TIAA Traditional</td> <td></td> <td></td> <td></td> <td>\$800.83</td> <td><input type="text" value="23%"/></td> </tr> <tr> <td colspan="6">MULTI-ASSET (1)</td> </tr> <tr> <td><input checked="" type="checkbox"/> CREF Social Choice R3 (Variable Annuities)</td> <td>★★★★☆</td> <td>Average</td> <td>+0.27%</td> <td>\$0.00</td> <td><input type="text" value="0%"/></td> </tr> <tr> <td colspan="6">REAL ESTATE (1)</td> </tr> <tr> <td><input checked="" type="checkbox"/> TIAA Real Estate (Variable Annuities)</td> <td>★★★★☆</td> <td>Low</td> <td>+0.79%</td> <td>\$0.00</td> <td><input type="text" value="0%"/></td> </tr> </tbody> </table> <p>Mutual Funds (7)</p> <table border="1"> <thead> <tr> <th>INVESTMENT NAME (INVESTMENT TYPE)</th> <th>MORNINGSTAR RATING</th> <th>RISK</th> <th>GROSS EXPENSE RATIO</th> <th>CURRENT VALUE</th> <th></th> </tr> </thead> <tbody> <tr> <td colspan="6">EQUITIES (4)</td> </tr> <tr> <td>Vanguard Developed Markets Index Fund Investor (Mutual Funds)</td> <td></td> <td>Below Average</td> <td>+0.17%</td> <td>\$841.75</td> <td><input type="text" value="25%"/></td> </tr> <tr> <td>Vanguard Emerging Markets Stock Index Fund Institutional (Mutual Funds)</td> <td></td> <td>Average</td> <td>+0.11%</td> <td>\$286.28</td> <td><input type="text" value="8%"/></td> </tr> <tr> <td>Vanguard REIT Index Fund Institutional (Mutual Funds)</td> <td></td> <td>Average</td> <td>+0.1%</td> <td>\$287.73</td> <td><input type="text" value="8%"/></td> </tr> <tr> <td>Vanguard Total Stock Market Index Fund Institutional (Mutual Funds)</td> <td></td> <td>Low</td> <td>+0.04%</td> <td>\$1,228.88</td> <td><input type="text" value="36%"/></td> </tr> <tr> <td colspan="6">FIXED INCOME (2)</td> </tr> <tr> <td>Vanguard Inflation Protected Securities Fund Institutional (Mutual Funds)</td> <td>★★★★☆</td> <td>Average</td> <td>+0.07%</td> <td>\$0.00</td> <td><input type="text" value="0%"/></td> </tr> <tr> <td>Vanguard Total</td> <td>★★★★☆</td> <td>Average</td> <td>+0.04%</td> <td>\$0.00</td> <td><input type="text" value="0%"/></td> </tr> </tbody> </table>	INVESTMENT NAME (INVESTMENT TYPE)	MORNINGSTAR RATING	RISK	GROSS EXPENSE RATIO	CURRENT VALUE		EQUITIES (1)						<input checked="" type="checkbox"/> CREF Global Equities R3 (Variable Annuities)	★★★★☆	Average	+0.34%	\$0.00	<input type="text" value="0%"/>	GUARANTEED (1)						<input checked="" type="checkbox"/> TIAA Traditional				\$800.83	<input type="text" value="23%"/>	MULTI-ASSET (1)						<input checked="" type="checkbox"/> CREF Social Choice R3 (Variable Annuities)	★★★★☆	Average	+0.27%	\$0.00	<input type="text" value="0%"/>	REAL ESTATE (1)						<input checked="" type="checkbox"/> TIAA Real Estate (Variable Annuities)	★★★★☆	Low	+0.79%	\$0.00	<input type="text" value="0%"/>	INVESTMENT NAME (INVESTMENT TYPE)	MORNINGSTAR RATING	RISK	GROSS EXPENSE RATIO	CURRENT VALUE		EQUITIES (4)						Vanguard Developed Markets Index Fund Investor (Mutual Funds)		Below Average	+0.17%	\$841.75	<input type="text" value="25%"/>	Vanguard Emerging Markets Stock Index Fund Institutional (Mutual Funds)		Average	+0.11%	\$286.28	<input type="text" value="8%"/>	Vanguard REIT Index Fund Institutional (Mutual Funds)		Average	+0.1%	\$287.73	<input type="text" value="8%"/>	Vanguard Total Stock Market Index Fund Institutional (Mutual Funds)		Low	+0.04%	\$1,228.88	<input type="text" value="36%"/>	FIXED INCOME (2)						Vanguard Inflation Protected Securities Fund Institutional (Mutual Funds)	★★★★☆	Average	+0.07%	\$0.00	<input type="text" value="0%"/>	Vanguard Total	★★★★☆	Average	+0.04%	\$0.00	<input type="text" value="0%"/>
INVESTMENT NAME (INVESTMENT TYPE)	MORNINGSTAR RATING	RISK	GROSS EXPENSE RATIO	CURRENT VALUE																																																																																																										
EQUITIES (1)																																																																																																														
<input checked="" type="checkbox"/> CREF Global Equities R3 (Variable Annuities)	★★★★☆	Average	+0.34%	\$0.00	<input type="text" value="0%"/>																																																																																																									
GUARANTEED (1)																																																																																																														
<input checked="" type="checkbox"/> TIAA Traditional				\$800.83	<input type="text" value="23%"/>																																																																																																									
MULTI-ASSET (1)																																																																																																														
<input checked="" type="checkbox"/> CREF Social Choice R3 (Variable Annuities)	★★★★☆	Average	+0.27%	\$0.00	<input type="text" value="0%"/>																																																																																																									
REAL ESTATE (1)																																																																																																														
<input checked="" type="checkbox"/> TIAA Real Estate (Variable Annuities)	★★★★☆	Low	+0.79%	\$0.00	<input type="text" value="0%"/>																																																																																																									
INVESTMENT NAME (INVESTMENT TYPE)	MORNINGSTAR RATING	RISK	GROSS EXPENSE RATIO	CURRENT VALUE																																																																																																										
EQUITIES (4)																																																																																																														
Vanguard Developed Markets Index Fund Investor (Mutual Funds)		Below Average	+0.17%	\$841.75	<input type="text" value="25%"/>																																																																																																									
Vanguard Emerging Markets Stock Index Fund Institutional (Mutual Funds)		Average	+0.11%	\$286.28	<input type="text" value="8%"/>																																																																																																									
Vanguard REIT Index Fund Institutional (Mutual Funds)		Average	+0.1%	\$287.73	<input type="text" value="8%"/>																																																																																																									
Vanguard Total Stock Market Index Fund Institutional (Mutual Funds)		Low	+0.04%	\$1,228.88	<input type="text" value="36%"/>																																																																																																									
FIXED INCOME (2)																																																																																																														
Vanguard Inflation Protected Securities Fund Institutional (Mutual Funds)	★★★★☆	Average	+0.07%	\$0.00	<input type="text" value="0%"/>																																																																																																									
Vanguard Total	★★★★☆	Average	+0.04%	\$0.00	<input type="text" value="0%"/>																																																																																																									

Step #	Action															
13.	<p>The Effective Date is redisplayed. Click Continue.</p>	<p>Effective Date: 12/03/2018 Total: 100%</p> <p>« Go Back Cancel Continue »</p> <p>Important Information Certain mutual funds require a holding period specified in the fund's prospectus and may impose redemption fee on the amount redeemed or exchanged out of the fund during the holding period following the initial purchase date.</p> <p>Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.</p>														
14.	<p>A Review and Submit page is displayed.</p> <p>Check the box to Unsubscribe and click Submit.</p> <p>A Confirmation page, similar to this page, will be displayed.</p> <p>At this point, you are unsubscribed from the Yale Target-Date Plus Service.</p>	<p>TIAA MENU Q</p> <p>Summary Accounts Goals Actions Resources</p> <p>Choose Transaction Select a Plan Change Allocation of Future Contributions Review and Submit</p> <p>Change Allocation of Future Contributions</p> <p>Review & Submit Changes</p> <p>YALE UNIVERSITY 457(B) DEFERRED COMPENSATION PLAN RCP (TIAA F51883H5) (CREF H51883H1) Plan Number: 102376</p> <p>New allocation:</p> <table border="1"> <tr> <td>EQUITIES</td> <td>77%</td> </tr> <tr> <td>Vanguard Developed Markets Index Fund Investor</td> <td>25%</td> </tr> <tr> <td>Vanguard Emerging Markets Stock Index Fund Institutional</td> <td>8%</td> </tr> <tr> <td>Vanguard REIT Index Fund Institutional</td> <td>8%</td> </tr> <tr> <td>Vanguard Total Stock Market Index Fund Institutional</td> <td>36%</td> </tr> <tr> <td>GUARANTEED</td> <td>23%</td> </tr> <tr> <td>TIAA Traditional</td> <td>23%</td> </tr> </table> <p>Effective Date: 12/03/2018</p> <p><input checked="" type="checkbox"/> Unsubscribing from Custom Portfolio Model requires an Allocation.</p> <p>I understand that I am requesting to be unsubscribed from a Custom Portfolio as well as an allocation change to future contributions.</p> <p>I understand and want to continue.</p> <p>« Go Back Cancel Submit »</p> <p>Important Information Certain mutual funds require a holding period specified in the fund's prospectus and impose redemption fee on the account redeemed or exchanged out of the fund during the holding period, following the initial purchase date.</p> <p>Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.</p>	EQUITIES	77%	Vanguard Developed Markets Index Fund Investor	25%	Vanguard Emerging Markets Stock Index Fund Institutional	8%	Vanguard REIT Index Fund Institutional	8%	Vanguard Total Stock Market Index Fund Institutional	36%	GUARANTEED	23%	TIAA Traditional	23%
EQUITIES	77%															
Vanguard Developed Markets Index Fund Investor	25%															
Vanguard Emerging Markets Stock Index Fund Institutional	8%															
Vanguard REIT Index Fund Institutional	8%															
Vanguard Total Stock Market Index Fund Institutional	36%															
GUARANTEED	23%															
TIAA Traditional	23%															