Ursinus College

Ursinus College 403(b) Retirement Plan Changes
Implementation July 2026

What is changing?

- New investment menu – See new investment options listed on back.
- Managed Account Solution – Optional professional management of your retirement plan.
- After the implementation, all contributions (employee and employer) will go into the new MEP contract with the new investment menu.
  - If selections from the new investment menu are not made all funds will default to a target date retirement model.
- All funds in your current contract, except TIAA Traditional & Stable Value, will automatically transfer to an age-appropriate lifecycle model or pre-selected investments.
  - After implementation, you will have the option to move TIAA Stable Value to the new MEP contract by contacting TIAA. These funds cannot be moved without individual participant authorization.
  - The rules associated with moving TIAA Traditional will still apply.
- If you have investments in the contract that existed before June 2012, the mutual funds will automatically transfer to the new MEP contract. Any annuity funds will NOT automatically transfer to the new MEP contract. However, you will have the option to move them after the new MEP contract is active. See below for how and when to make this request.

Help is available!

- **Financial advisors from HUB Investment Partners will be available to meet individually with employees who are interested in**:
  - Reviewing the retirement plan changes and decisions to be made.
  - Going through our financial planning process offered to all employees.
  - Retaining HUB Investment Partners for professional asset management of their retirement account.
- **Schedule an appointment with a financial advisor by**:
  - Scanning the QR code at the bottom of this page.
  - Calling us at 877-435-2489, option 3.
- **TIAA is available for assistance by phone at 800-842-2252.**

Next steps:

- Participant communications and a Transition Guide will be sent by TIAA to participants according to participant preference (e-delivery or physical mail) a few weeks prior to implementation. These will highlight plan changes and actions that you need to consider taking.
- A few weeks prior to implementation you will be able to make investment selections for the new contract by:
  - Accessing your account at www.tiaa.org.
  - Calling TIAA at 800-842-2252.
- After the plan changes are active, you can move annuity funds from the pre-June 2012 contract to the new MEP contract to take advantage of the new investment options. You must call TIAA and request a “cross-contract transfer” to do so. If you choose to leave money in the old contract, allocation changes can still be made among the investments there.

If you retain HUB Investment Partners to manage your account, they will make these changes for you based on your personal financial plan.

Virtual Meeting Scheduling Link

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Investment Options

(As of 04/30/2026)

Asset Class and Fund Name	Ticker Symbol	Fund Expense Ratio
Domestic Equity		
AB Large Cap Growth Fund Advisor Class	APGYX	0.55%
Allspring Special Mid Cap Value	WFMIX	0.80%
Invesco Discovery Y	ODIYX	0.79%
Nomura Small Cap Value Fund Institutional	DEVIX	0.84%
Putnam Large Cap Value	PEIYX	0.60%
Principal MidCap Fund R6	PMAQX	0.57%
Vanguard Institutional Index Institutional	VIIIX	0.04%
Vanguard S&P Mid-Cap 400 Index Instl	VSPMX	0.03%
Vanguard S&P Small-Cap 600 Index Instl	VSMSX	0.03%
Global & International Equity		
American Funds EUPAC Fund R6	RERGX	0.47%
American Funds New Perspective R6	RNPGX	0.40%
Vanguard Total International Stock Index	VTSNX	0.06%
Bond		
Baird Aggregate Bond Inst	BAGIX	0.30%
PIMCO Income Institutional	PIMIX	0.54%
PIMCO International Bond (USD-Hdg) Instl	PFORX	0.57%
Nuveen Core Impact Bond Instl (ESG)	TSBIX	0.35%
Vanguard Intermediate-Term Bond Index Instl	VBIMX	0.03%
Vanguard Inflation-Protected Securities Adm	VAIPX	0.10%
Guaranteed & Money Market		
CREF Money Market Account Class R4	QCMMFX	0.02%
TIAA Traditional	N/A	N/A
Real Estate		
Principal Real Estate Securities R6	PIREX	0.86%
Asset Allocation		
PAICU Lifecycle Income		0.26%
PAICU Lifecycle 2010		0.26%
PAICU Lifecycle 2015		0.27%
PAICU Lifecycle 2020		0.25%
PAICU Lifecycle 2025		0.26%
PAICU Lifecycle 2030		0.26%
PAICU Lifecycle 2035		0.27%
PAICU Lifecycle 2040		0.29%
PAICU Lifecycle 2045		0.30%
PAICU Lifecycle 2050		0.29%
PAICU Lifecycle 2055		0.29%
PAICU Lifecycle 2060		0.28%
PAICU Lifecycle 2065		0.28%
PAICU Lifecycle 2070		0.27%
**** Plan Expense applied to all funds****	**0.08%**	

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