

Stevens Institute of Technology has established an ERISA Committee that is responsible for the oversight of the University's Defined Contribution Retirement Plan. One of the duties of the ERISA Committee is to periodically review the Defined Contribution Retirement Plan's investment options with the help of an independent investment advisory firm to make sure Stevens is offering high quality investment options. As a reminder, the following investment options sponsored by CREF are frozen to new contributions:

- CREF Money Market R2
- CREF Inflation-Linked Bond R2
- CREF Bond Market R2
- CREF Equity Index R2
- CREF Social Choice R2
- CREF Growth R2
- CREF Stock R2
- CREF Global Equities R2

In addition, the ERISA Committee along with an independent investment advisor are no longer monitoring the performance of these frozen investment options. Participants utilizing the above investment options can move money out at any time by calling TIAA at 800-842-2252 or logging into your account at TIAA.org. As a reminder, participants can also get investment advice by contacting CAPTRUST at 800.967.9948 or scheduling an appointment at www.captrustadvice.com. Note that CAPTRUST provides investment advice to all participants on a fiduciary basis, which means they will only act in your best interests and will not sell you any products. CAPTRUST's services are made available to you as an employee benefit at no cost.

Stevens encourages all participants to review their investment option selections in the Defined Contribution Retirement Plan on a periodic basis.