

# HUMBOLDT STATE UNIVERSITY FOUNDATION 403(B) TDA PLAN

## Summary of Plan Services and Costs

March 26, 2013

This summary provides important information to assist you in making decisions related to your participation in the HUMBOLDT STATE UNIVERSITY FOUNDATION 403(B) TDA PLAN. Your participation in the plan is the first step to ensuring adequate retirement income. Although no action is required at this time, please review this information and refer to it when managing your account.

Your plan allows you to direct how contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial goals, and the impact of fees.

### Right to Direct Investments

You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting [tiaa-cref.org](http://tiaa-cref.org)
2. By phone at **800 842-2252** available Monday – Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

### Restrictions

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to the Investment Options Comparative Chart for investment-specific restrictions.

### Additional Rights and Privileges

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.

### Investment Options

A variety of investment options are available in the plan. A current list of investment options and detailed descriptions of each one is available online at [tiaa-cref.org/planinvestmentoptions](http://tiaa-cref.org/planinvestmentoptions), enter your plan ID, 386686, and you'll be directed to plan and investment information. The investment options available as of the date of this summary include:

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- CREF Bond Market Account
- CREF Equity Index Account
- CREF Global Equities Account
- CREF Growth Account
- CREF Inflation-Linked Bond Account
- CREF Money Market Account
- CREF Social Choice Account
- CREF Stock Account
- TIAA Real Estate Account
- TIAA Traditional Annuity

### Cost of Plan Services

There are three categories of services provided to your plan:

#### 1. General Administrative Services

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA-CREF.

#### 2. Specific Investment Services

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Options Comparative Chart.

#### 3. Personalized Services

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

• Retirement plan loan	The cost to you based upon the difference between what you earn on collateral and what you pay in interest
• Qualified domestic relations orders	No charge
• Sales charge for certain investments	None
• Purchase, withdrawal, and redemption fees for certain investments	Varies, see prospectus

A prospectus for each TIAA-CREF investment offered within the plan is available online at [ttaa-cref.org/planinvestmentoptions](http://ttaa-cref.org/planinvestmentoptions), enter your plan ID, 386686, and you'll be directed to plan and investment information.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as

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quoted.

There are inherent risks in investing in variable return investments including loss of principal.

**Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.**