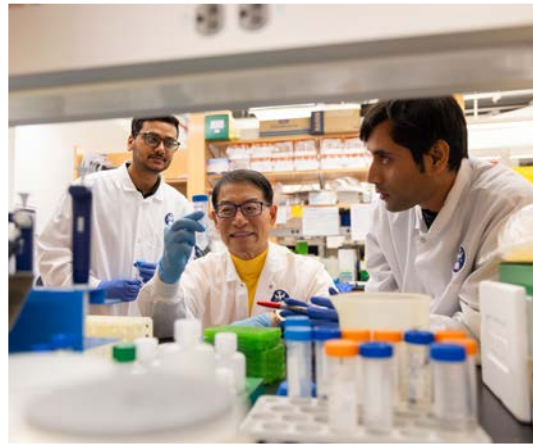




**Your best work.
Your best life.**





Beginning November 1, 2025, Fidelity Investments® will be the sole provider of administrative services for the Tufts University Retirement Plans (the “Plans”). All contributions (both yours and the university’s, if applicable) made after October 31, 2025, as well as eligible existing balances, will be directed to the plans at Fidelity. TIAA investments will no longer be an option for future contributions into the Tufts University-Funded Retirement Plan — 401(a) or the Self-Funded Retirement Plan — 403(b).

Tufts University and Fidelity want to make this transition as smooth for you as possible. That’s why we offer a range of tailored resources to guide you through the process and a team of dedicated professionals to answer any questions you may have along the way. Fidelity is here to help you understand your retirement savings plans and investment options—and make decisions that are right for you.

We encourage you to review this guide and contact Fidelity with any questions you have.





-  Review the key transition dates and the services that will be temporarily unavailable during the transition—see pages 4 and 5.
-  Explore how your current investments at TIAA will change as a result of the transition.
-  Depending on the type of funds you are currently invested in at TIAA, some investments will transfer to Fidelity, while others will remain at TIAA. For more details, see the *How Investments Will Transfer* section on page 8.
-  Attend a presentation to learn more and get answers. See the *Virtual Presentations* section on page 7 for more information. Please visit the Plan’s transition website at www.myfidelitysite.com/TuftsUniversity to review a list of Frequently Asked Questions.

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If you are a former employee account holder, a current alternate payee, or beneficiary, and have a balance in the Tufts University Retirement Plans, please review this guide to learn how the upcoming changes may affect you.



The changes will apply to the following Plans:

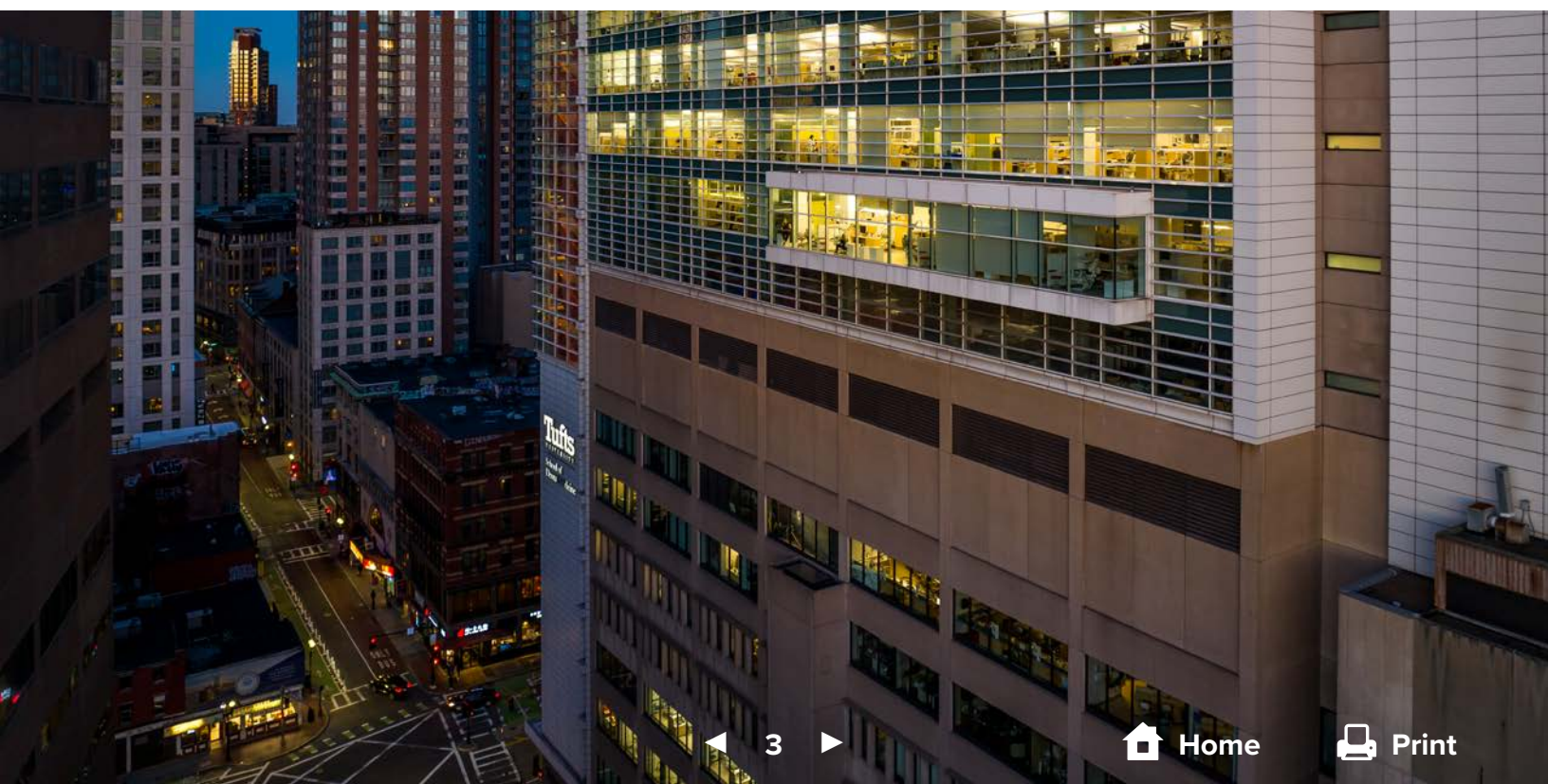
- Tufts University-Funded Retirement Plan – 401(a)
- Tufts University Self-Funded Retirement Plan – 403(b)

The changes to the Plans affected are:

- Fidelity will be the sole provider of administrative services.
- Starting November 1, 2025, all future contributions will be directed to Fidelity. This includes both your contributions as well as the university's contributions, if eligible.
- Existing mutual fund balances at TIAA will transfer to the plans at Fidelity (see page 8 for details).
- If you are invested in annuities at TIAA, those balances **will not** transfer (see page 9 for details).
- The annual recordkeeping fee at Fidelity will be reduced from \$85 to \$65 effective October 1, 2025. Even if you have multiple Tufts University Retirement Plans at Fidelity, you will pay only \$65 annually, regardless of which Plans you are participating in.

Key aspects of the Plans will not change:

- Tufts University 401(a) contribution for eligible employees.
- Tufts University 401(a) vesting service.
- Your payroll 403(b) contribution rate (unless you choose to change it).
- Your eligibility to participate in the 401(a) and 403(b) Plans.
- Your balances in the fixed and variable annuity investment options will remain in the Plans at TIAA (see page 9 for details) although no new contributions or transfers can occur to TIAA after November 1, 2025.
- Any outstanding loans that you currently have in the 403(b) Plan at TIAA will transfer to Fidelity. You will continue to repay your loans in the same manner.
- Existing installment payments to you from TIAA will not transfer. Contact TIAA for details at [800-842-2776](tel:800-842-2776).



Key Dates*



To ensure that all information is transferred accurately from your current Plan account(s) at TIAA to your Plan account(s) at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts or obtain a loan or distribution from the Plans.

This time, during which you will be unable to exercise your rights otherwise available (see chart on the following page) under the Plans, is called a "blackout period." The blackout period in the Plans at TIAA will begin at 4:00 p.m. ET on November 4, 2025, and is expected to end on November 17, 2025. During this time, you can determine whether the TIAA blackout has started or ended by contacting TIAA at [800-842-2776](tel:800-842-2776).

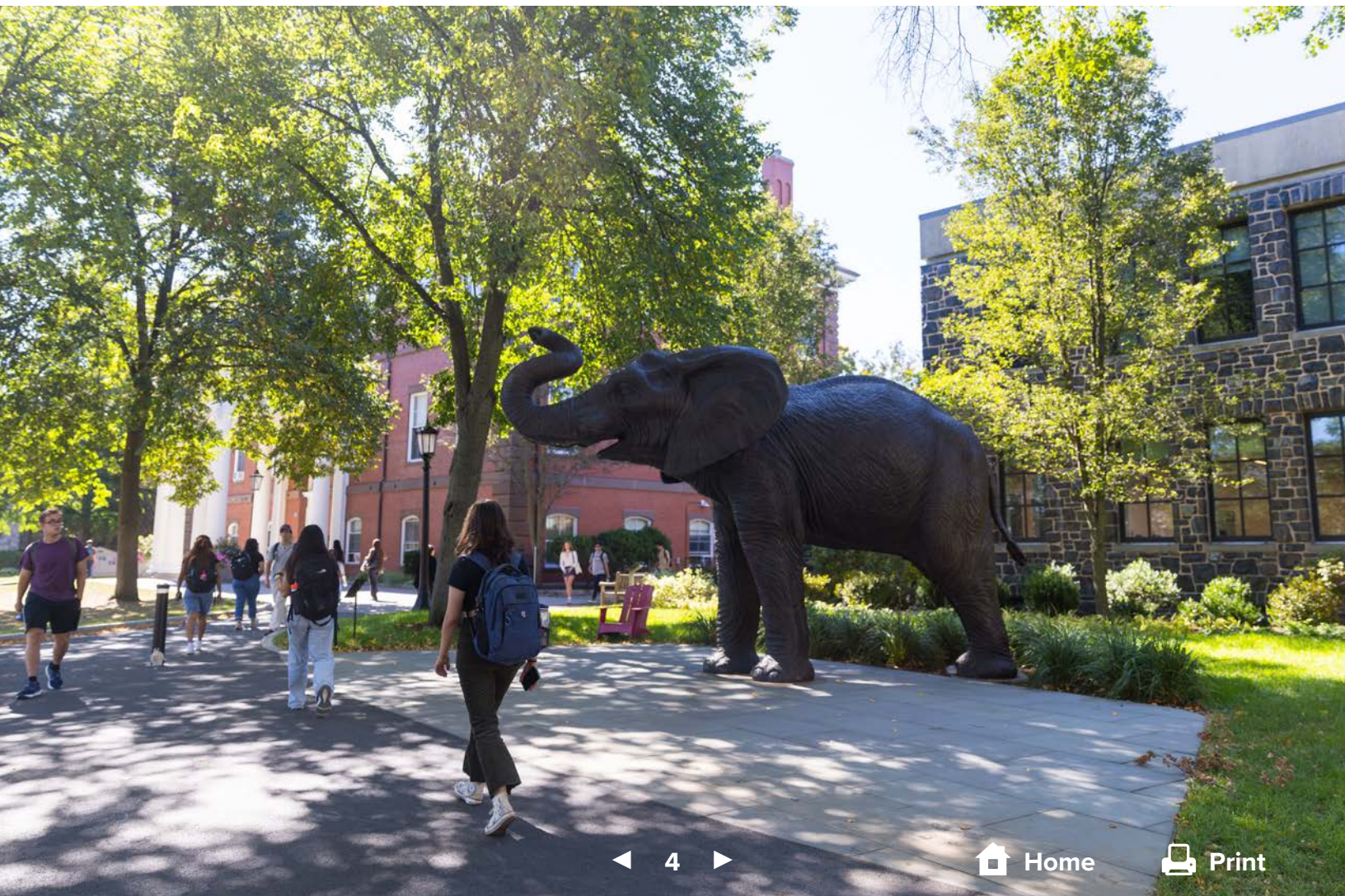
In the Plans at Fidelity, there will be a blackout period beginning at 4:00 p.m. ET on November 13, 2025, that is expected to end during the week of November 23, 2025. During this time, you can determine whether the Fidelity blackout has started or ended by contacting Fidelity at [800-343-0860](tel:800-343-0860).

Because you will be unable to direct or diversify your Plan balance during the blackout period, it is very important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan.

If you have any questions concerning this notice, you should contact the Fidelity Retirement Service Center at P.O. Box 770002, Cincinnati, OH 45277, or by calling [800-343-0860](tel:800-343-0860).

Please review this transition calendar on the following page to understand how your account may be affected during the transition period.



Key Dates*

(continued)



KEY DATES*	PLAN ACTIVITY/ACTION STEPS
September and October 2025	<p>Sign up for a virtual presentation or schedule a one-on-one consultation on the transition website at www.myfidelitysite.com/TuftsUniversity and visit the <i>Meet with Fidelity</i> tab.</p> <p>Virtual presentations and an expanded calendar of individual consultations with representatives from Fidelity will be available. These sessions are designed to help answer your questions about the changes coming and any actions you need to take.</p>
October 29, 2025	<p>ACTIVE EMPLOYEES</p> <p>The option to direct contributions to TIAA will be removed after this date.</p>
October 30, 2025, for weekly paid employees	<p>ACTIVE EMPLOYEES</p> <p>Final contribution for active employees directed to current investment options with TIAA.</p>
October 31, 2025, for semi-monthly paid employees	<p>After this date, all future 401(a) and 403(b) contributions will be directed to Fidelity according to the charts on pages 8 and 9.</p>
November 4, 2025, at 4:00 p.m. ET	<p>ACTIVE AND FORMER EMPLOYEES</p> <p>BLACKOUT PERIOD BEGINS AT TIAA</p> <p>This is the last day at TIAA to:</p> <ul style="list-style-type: none"> • Request a loan or distribution. • Request an exchange between investment options. <p>No new contributions, transfers, or rollovers will be permitted into TIAA after this date.</p>
November 12, 2025, at 4:00 p.m. ET	<p>ACTIVE AND FORMER EMPLOYEES</p> <p>For accounts currently at TIAA only: Your eligible TIAA account balances in mutual funds at TIAA are valued at the close of the market. These mutual fund balances at TIAA will transfer to Fidelity using these values.</p> <p>Your existing TIAA and/or CREF annuity contracts will not be transferred to Fidelity unless you voluntarily choose to move them.</p>
November 13, 2025	<p>ACTIVE AND FORMER EMPLOYEES</p> <p>PARTIAL BLACKOUT PERIOD BEGINS AT FIDELITY</p> <p>If you currently have a Fidelity account and have balances transferring from TIAA, you will be unable to do the following in your Fidelity account during the blackout period:</p> <ul style="list-style-type: none"> • Complete an exchange (transfer) between investment options. • Complete a loan or distribution. <p>You will continue to have access to:</p> <ul style="list-style-type: none"> • Review your balance. • Change your 403(b) deferral percentage. • Change how your future contributions will be invested at Fidelity.
November 13, 2025	<p>Your TIAA mutual fund account balances are scheduled to transfer to Fidelity.</p>
November 17, 2025	<p>ACTIVE AND FORMER EMPLOYEES</p> <p>BLACKOUT PERIOD ENDS AT TIAA (for balances that remain at TIAA)</p> <p>Access resumes for your fixed and variable annuity balances that did not transfer to Fidelity.</p> <p>If you maintain an annuity account balance at TIAA, they will continue to charge you plan administrative fees and investment fees for your annuity account.</p>
During the week of November 23, 2025	<p>BLACKOUT PERIOD ENDS AT FIDELITY</p> <p>You will be notified by email or a postcard and will have full access to your account at Fidelity. For active employees, this means you can exchange (transfer) between investment options, request a loan or hardship, or in-service distribution (if eligible). For terminated employees, this means you can exchange (transfer) between investment options or request a distribution. You may manage your account online through Fidelity NetBenefits® at www.NetBenefits.com/TuftsUniversity or by calling Fidelity at 800-343-0860.</p>

*The timing of the Plan changes and transition period, including any asset reallocations, described within this brochure, depends on a variety of factors, which may include: the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.



Before the Plan changes take effect on November 1, 2025:

- Review this transition guide and visit the transition website at www.myfidelitysite.com/TuftsUniversity.
 - There is a list of [Frequently Asked Questions](#) available on the transition website.
- Register to attend a virtual presentation or meet with a Fidelity representative for individual financial consultation and assistance. If you have questions about your investments or what the changes mean, meet with a Fidelity representative.
 - To schedule a one-on-one consultation or register for a virtual presentation, please visit the transition website at www.myfidelitysite.com/TuftsUniversity and visit the *Meet with Fidelity* tab.

If you are currently contributing to Tufts University Retirement Plans at TIAA or if your university contributions are being directed to TIAA, here is what you need to know:

- Your 403(b) and 401(a) accounts, if eligible, will already be set up, you just need to do the following:
 - Visit www.NetBenefits.com/TuftsUniversity to:
 - ☐ Assign beneficiaries for your Fidelity account. Beneficiaries on file at TIAA will not transition to Fidelity.
 - ☐ Choose your future investment elections for your Fidelity accounts. If you do not make an election, your future contributions will be directed to a Vanguard Target Retirement Fund based on your date of birth and expected retirement date, assuming retirement at age 65.
- If you have an investment election on file with Fidelity or have contributed to Fidelity in the past, your future contributions will be directed to those investment elections. Please review your account on NetBenefits at www.NetBenefits.com/TuftsUniversity to see whether you have an election on file.
- If you have a Tufts University account through Fidelity but never set up a deferral or an investment election and take no action, your future contributions will be directed to a Vanguard Target Retirement Fund based on your date of birth and expected retirement date, assuming retirement at age 65.
- If you have an existing Fidelity account and wish to update your beneficiary election, please do so online at www.NetBenefits.com/TuftsUniversity under the *Profile* page.

If you have a balance at TIAA in the Tufts University Retirement Plans but are making current contributions to Fidelity, here is what you need to know:

- Review how existing eligible balances at TIAA will transfer to Fidelity according to the charts on pages 8 and 9.

If you are using Fidelity exclusively and do not have a balance in any Tufts University Retirement Plans at TIAA, here is what you need to know:

- **No action is required on your part.** However, we encourage you to review your current investments at Fidelity to ensure they meet your retirement needs.
- Now is a good time to review or update your beneficiary designation. Keeping up-to-date beneficiary information on all your accounts is an important way to make sure your savings go to the individual(s), trust, and/or organization you choose.

If you are eligible to participate in the Tufts University Self-Funded Retirement Plan – 403(b) but are not enrolled, here is what you need to know:

- **No action is required on your part.** However, we encourage you to consider participating in the 403(b) Plan—a valuable benefit to support your financial planning and wellness.

Before the blackout period begins on November 4, 2025 (for TIAA accounts only):

- Review how you are invested in the Plans at TIAA and how you are impacted by these changes.
 - Please see the charts on pages 8 and 9.
- Make any changes in investments to your TIAA account.
 - You can reach TIAA at [800-842-2776](tel:800-842-2776) or go online to: www.tiaa.org/TuftsUniversity.

Presentations and One-On-One Appointments



Virtual presentations

It is important that you have the information and resources you need to understand the upcoming changes and how they may affect you. Our dedicated financial consultants, Dan Shea and Matthew Greeke, will host presentations with HR Benefits to review the upcoming Plan changes. Please go to www.myfidelitysite.com/TuftsUniversity and visit the *Meet with Fidelity* tab for the schedule and to sign-up.

One-on-one appointments—with Dan Shea and Matthew Greeke

Schedule a complementary, one-on-one consultation with a Fidelity representative who can walk you through the changes and help you with account-specific questions. To register for a one-on-one appointment, please go to www.myfidelitysite.com/TuftsUniversity and visit the *Meet with Fidelity* tab. Please register at least 24 hours in advance.

Meet with a Fidelity planner by phone

Whether you need a quick 10-minute check-in or a more in-depth, hour-long discussion, we'll tailor the meeting to fit your schedule and financial goals. Use this time to review your portfolio, explore savings and investment strategies, and plan for your future. Call **800-642-7131** to schedule a complementary consultation with a licensed Fidelity Representative.



Questions?



Call **800-343-0860** to speak with a Fidelity representative, Monday through Friday, 8:30 a.m.–midnight ET, excluding most holidays.



www.NetBenefits.com/TuftsUniversity



Call **800-842-2776** to speak with a TIAA representative, Monday through Friday, 8:00 a.m.–10:00 p.m. ET



www.tiaa.org/TuftsUniversity

If you can't find an answer to your question in this guide or on the website, please email TSS at tss@tufts.edu, or call **617-627-7000** for assistance.

How Investments Will Transfer



How mutual funds at TIAA will transfer*

When the market closes on November 12, 2025, at 4:00 p.m. ET, investment options offered through the Plans at TIAA will no longer be available for transfers. As a result, current account balances in mutual funds at TIAA will transfer to the following investment options at Fidelity on November 13, 2025. Once the blackout period has ended at Fidelity during the week of November 23, 2025, all services will be available, including the ability to make investment changes within your accounts.

EXISTING MUTUAL FUND INVESTMENT OPTION WITH TIAA AS OF NOVEMBER 12, 2025, AT 4:00 P.M. ET	TICKER SYMBOL		NEW MUTUAL FUND INVESTMENT OPTION WITH FIDELITY, EFFECTIVE NOVEMBER 13, 2025	TICKER SYMBOL
Nuveen Lifecycle 2010 Fund Retirement Class	TCLEX	▶	Vanguard Target Retirement 2020 Fund	VTWNX
Nuveen Lifecycle 2015 Fund Retirement Class	TCLIX	▶	Vanguard Target Retirement 2020 Fund	VTWNX
Nuveen Lifecycle 2020 Fund Retirement Class	TCLTX	▶	Vanguard Target Retirement 2020 Fund	VTWNX
Nuveen Lifecycle 2025 Fund Retirement Class	TCLFX	▶	Vanguard Target Retirement 2025 Fund	VTTVX
Nuveen Lifecycle 2030 Fund Retirement Class	TCLNX	▶	Vanguard Target Retirement 2030 Fund	VTHRX
Nuveen Lifecycle 2035 Fund Retirement Class	TCLRX	▶	Vanguard Target Retirement 2035 Fund	VTTHX
Nuveen Lifecycle 2040 Fund Retirement Class	TCLOX	▶	Vanguard Target Retirement 2040 Fund	VFORX
Nuveen Lifecycle 2045 Fund Retirement Class	TTFRX	▶	Vanguard Target Retirement 2045 Fund	VTIVX
Nuveen Lifecycle 2050 Fund Retirement Class	TLFRX	▶	Vanguard Target Retirement 2050 Fund	VFIFX
Nuveen Lifecycle 2055 Fund Retirement Class	TTRLX	▶	Vanguard Target Retirement 2055 Fund	VFFVX
Nuveen Lifecycle 2060 Fund Retirement Class	TLXRX	▶	Vanguard Target Retirement 2060 Fund	VTTSX
Nuveen Lifecycle 2065 Fund Retirement Class	TSFRX	▶	Vanguard Target Retirement 2065 Fund	VLXVX
Nuveen Lifecycle Retirement Income Fund Retirement Class	TLIRX	▶	Vanguard Target Retirement Income Fund	VTINX
Vanguard Balanced Index Fund Institutional	VBAIX	▶	Age based Vanguard Target Retirement Fund (see page 11)	

*See pages 4 and 5 for timing.



How Investments Will Transfer

(continued)



Investment option that is not changing

Any TIAA balances you have invested in this mutual fund investment option as of November 12, 2025, will transfer to the same fund at Fidelity (referred to as an “in-kind” transfer). Future contributions will continue to be invested in this fund:

INVESTMENT OPTION	TICKER SYMBOL
Vanguard Cash Reserves Federal Money Market Fund Admiral Shares [^]	VMRXX

[^] You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund’s sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.

Investments that will remain at TIAA

If you hold any of the following investment options in annuities at TIAA, your balance in these options will not transfer to Fidelity:

FIXED AND VARIABLE ANNUITIES THAT WILL REMAIN AT TIAA	
TIAA Traditional	CREF Global Equities R3
CREF Stock R3	CREF Growth R3
CREF Money Market R3 ^{^^}	CREF Inflation-Linked Bond R3
CREF Core Bond R3	CREF Social Choice R3
CREF Equity Index R3	TIAA Real Estate

Participants can individually elect to move the above annuity account balances to Fidelity by initiating a contract exchange. Participants can choose to move all, or a portion of their annuity account balances before November 1, 2025, or once the blackout period has ended at Fidelity.

Consolidating your investments at one vendor is a decision that takes some time and consideration, but the potential benefits may make it worth your while. Schedule a time to talk with a Fidelity Workplace Financial Consultant. They can explain each investment option in greater detail so you can make the best choice for your specific needs. Visit www.fidelity.com/schedule or call **800-642-7131**.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

^{^^} You could lose money by investing in the CREF Money Market R3 Account. Because the accumulation unit value of the Account will fluctuate, the value of your investment may increase or decrease. An investment in the Account is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Account’s sponsor has no legal obligation to provide support to the Account, and you should not expect that the sponsor will provide financial support to the Account at any time.

The Investment Lineup at Fidelity



Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

The Tufts University Retirement Savings Plans give you a choice of investment options that allow you the flexibility to build your own strategy to meet your needs for both long- and short-term goals. **Effective November 13, 2025, all future contributions will be directed to Fidelity.** Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.

It is important that you become familiar with the various investment options that will be available in the Plans. Additional information regarding each investment option's risk as well as its strategy and objective, can be obtained on NetBenefits at www.NetBenefits.com/TuftsUniversity. Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the *Participant Disclosure Notice* on Fidelity NetBenefits® at www.NetBenefits.com/TuftsUniversity.

The Plans are intended to be participant-directed as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

INVESTMENT OPTION	TICKER SYMBOL
Stock Mutual Fund Investment Options	
Cohen & Steers Realty Shares Fund Class L	CSRSX
DFA International Core Equity 2 Portfolio Institutional Class	DFIEX
Fidelity® 500 Index Fund	FXAIX
Fidelity® Extended Market Index Fund	FSMAX
Fidelity® Growth Company K6 Fund	FGKFX
Fidelity® International Index Fund	FSPSX
Fidelity® Low-Priced Stock K6 Fund	FLKSX
GQG Partners Emerging Markets Equity Fund R6 Shares	GQGRX
MFS Value Fund Class R6	MEIKX
Vanguard FTSE Social Index Fund Admiral	VFTAX
Westwood Quality SMidCap Fund Ultra Shares	WWSMX
William Blair Small-Mid Cap Growth Fund Class R6	WSMRX
Bond Mutual Fund Investment Options	
Fidelity® Strategic Income Fund	FADMX
Vanguard Inflation Protected Securities Fund Institutional Shares	VIPIX
Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX
Short-term Mutual Fund Investment Option	
Vanguard Cash Reserves Federal Money Market Fund Admiral Shares [^]	VMRXX
Target Date Mutual Fund Options	
Vanguard Target Retirement Income Fund	VTINX
Vanguard Target Retirement 2020 Fund	VTWNX
Vanguard Target Retirement 2025 Fund	VTTVX
Vanguard Target Retirement 2030 Fund	VTHRX
Vanguard Target Retirement 2035 Fund	VTTHX
Vanguard Target Retirement 2040 Fund	VFORX

The Investment Lineup at Fidelity

(continued)



INVESTMENT OPTION	TICKER SYMBOL
Target Date Mutual Fund Options	
Vanguard Target Retirement 2045 Fund	VTIVX
Vanguard Target Retirement 2050 Fund	VFIFX
Vanguard Target Retirement 2055 Fund	VFFVX
Vanguard Target Retirement 2060 Fund	VTTSX
Vanguard Target Retirement 2065 Fund	VLXVX
Vanguard Target Retirement 2070 Fund	VSVNX

Fidelity BrokerageLink®

The Plans also offer Fidelity BrokerageLink®, which provides you with an opportunity to invest in a broad range of mutual fund options beyond those offered directly through the Plans.

BrokerageLink includes investments beyond those in your Plans' lineup. You should compare investments and share classes that are available in your Plans' lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The Plan's fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

Default investment option

Tufts University has determined that contributions to your account that you have not directed to a specific investment option in the Plans will be invested in a Vanguard Target Retirement Fund.

If you make no investment election, your applicable future contributions will be invested in the target date fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65.

Target date funds are an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

The table below indicates which Vanguard Target Retirement Fund your future contributions will be invested based on your date of birth.

DATE OF BIRTH RANGE	MUTUAL FUND NAME
1952 and before	Vanguard Target Retirement Income Fund
1/1/1953–12/31/1957	Vanguard Target Retirement 2020 Fund
1/1/1958–12/31/1962	Vanguard Target Retirement 2025 Fund
1/1/1963–12/31/1967	Vanguard Target Retirement 2030 Fund
1/1/1968–12/31/1972	Vanguard Target Retirement 2035 Fund
1/1/1973–12/31/1977	Vanguard Target Retirement 2040 Fund
1/1/1978–12/31/1982	Vanguard Target Retirement 2045 Fund
1/1/1983–12/31/1987	Vanguard Target Retirement 2050 Fund
1/1/1988–12/31/1992	Vanguard Target Retirement 2055 Fund
1/1/1993–12/31/1997	Vanguard Target Retirement 2060 Fund
1/1/1998–12/31/2002	Vanguard Target Retirement 2065 Fund
1/1/2003 and later	Vanguard Target Retirement 2070 Fund

The target retirement date timeline and retirement age were provided by the Plan Sponsor, Tufts.

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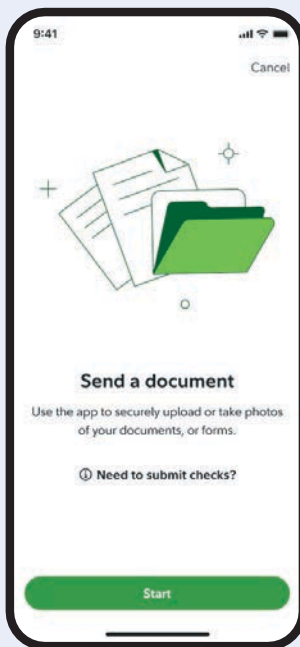


Once the transition is complete—you can manage your account anytime, anywhere.**



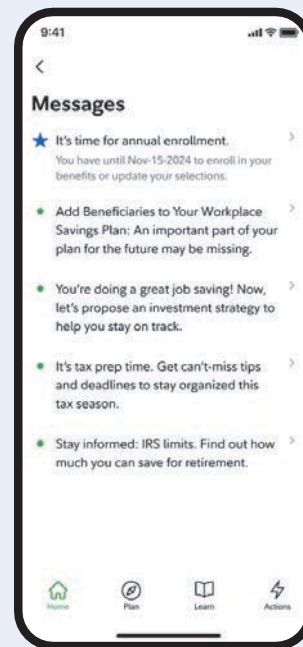
Biometric login

Keep on top of your goals securely and simply.



Scan and send

Manage checks and documents quickly and easily.



Get notifications

From transactions to security, stay in the know.



Download the
NetBenefits®
app for iPhone
or Android



Fidelity.com/NetBenefitsApp



**System availability and response times may vary.

Screenshots are for illustrative purposes only.

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Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Tufts University-Funded Retirement Plan—401(a) or the Self-Funded Retirement Plan—403(b), and the Plan document will govern in the event of any discrepancies.

The third parties mentioned herein and Fidelity Investments are independent entities and are not legally affiliated.

A link to third-party material is included for your convenience. The content owner is not affiliated with Fidelity and is solely responsible for the information and services it provides. Fidelity and your employer disclaim any liability arising from your use of such information or services. Review the new site's terms, conditions, and privacy policy, as they will be different from those of Fidelity's sites.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917

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