

September 4, 2025

Re: Changes to the Tufts University-Funded Retirement Plan – 401(a) and the Self-Funded Retirement Plan – 403(b)

Dear Tufts University Participant:

Your Workplace Savings Plans are key benefits, and it's important that you're informed about changes to the Plans. The changes described in this Notice will take place without any action required on your part.

### **Right to Direct Investments**

To access your Plan accounts with Fidelity, make any changes to your investment options, direct any future contribution, or seek additional information, access the NetBenefits® mobile app or log on to [www.netbenefits.com/TuftsUniversity](http://www.netbenefits.com/TuftsUniversity) or 800-343-0860.

### **Voting, Tender, and Similar Rights**

You have the right to exercise voting, tender, and similar rights related to the mutual funds you may have in your Plan accounts. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

### **Administrative Fees and Expenses for the Plans**

Plan administrative fees may include legal, accounting, trustee, recordkeeping, and other administrative fees and expenses associated with maintaining the Plans. The following changes are being made:

Effective October 1, 2025, the annual recordkeeping fee for the Plans is changing from \$85 per year to \$65 per year. Regardless of how many Plans you are participating in at Tufts University, you only pay \$65 per year.

**Please keep in mind that fees are subject to change. If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.**

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