



Date: November 2022

Subject: DePaul University 403(b) Retirement Plan Annual Fee Disclosure

Dear Employee or Participant,

The Department of Labor (“DOL”) requires that 403(b) retirement plan participants and eligible employees receive an annual fee disclosure notice containing certain plan and investment-related information. To that end, attached below you will find two notices from our record keepers, Fidelity and TIAA, that in aggregate cover the necessary plan and investment-related information for the Plan. These disclosures are intended to enable participants to better understand their current investment costs and provide an opportunity to review the merits of each of our plan vendors.

For the Fidelity notice for the Plan, [click here](#).

[Click here](#) for the TIAA notice for the Plan.

### Why am I receiving this notice?

In October 2010, the DOL finalized regulations under the Employee Retirement Income Security Act of 1974 (“ERISA”) §404(a) that require sponsors of ERISA-governed retirement plans to provide an annual fee disclosure notice to participants. The reason for these regulations is to ensure that you have the information necessary to make wise decisions with regard to your retirement plan account. The enclosed notices from Fidelity and TIAA provide fee disclosure for each investment option within the plan to help you make well-informed decisions about how you participate in the Plan.

### Where can I find this information and any updates?

A copy of this annual notice is posted on the 403(b) page of the Human Resources website ([go.depaul.edu/403b](http://go.depaul.edu/403b)). In addition, each record keeper has a dedicated webpage with the most updated Plan information, including expense ratios, prospectuses, and fund performance:

**Fidelity Investments:** <http://mv.participantdisclosure.com> (enter plan password 62919).

**TIAA:** <https://www.tiaa.org/public/investment-performance> (enter plan ID 100990).

### What if I have additional questions?

After reviewing the fee disclosure notices, if you still have questions, you can contact Fidelity or TIAA:

#### **Fidelity Investments**

800-343-0860 or [www.netbenefits.com/depaul](http://www.netbenefits.com/depaul)

*Fidelity Representatives are available Monday-Friday,  
7am-11pm CT.*

*Mailing address: Fidelity Investments, P.O. Box 770002,  
Cincinnati OH 45277-0090*

#### **TIAA**

800-842-2776 or [www.tiaa.org](http://www.tiaa.org)

*TIAA Representatives are available Monday-Friday,  
7am-9pm CT, and Saturday 8am-5pm CT.*

*Mailing address: TIAA, P.O. Box 1259, Charlotte NC  
28201*

In addition, the following information is available to you by contacting Fidelity or TIAA directly:

- Descriptions of your voting, tender, and similar rights related to your mutual fund investments; any restrictions on those rights; and how to exercise those rights.
- Historical fund performance and values of each investment option, updated on at least a quarterly basis.
- Copies of prospectuses; financial statements; listings of assets held within the funds; the names of the issuers of each investment; the goals and objectives of each investment; the principal strategies and principal risks of each investment; portfolio turnover rates; and fee and expense information.

Paper copies of the information listed above are available upon request by contacting Fidelity or TIAA. Full details about the Plan are available on the 403(b) page of the Human Resources website ([go.depaul.edu/403b](http://go.depaul.edu/403b)), including a copy of this notice, Plan documents, enrollment information, individual counseling session schedules, and more. If you have Plan-related questions, you may contact the Benefits Department at 312-362-8500 or [hrbenefits@depaul.edu](mailto:hrbenefits@depaul.edu)

DePaul University  
Office of Human Resources