

September 5, 2018

The CMU Retirement Committee has planned briefings over the next two weeks to share information on the 401a and 403b retirement plan transition. Please remember, this change will **NOT** impact employees in the PERA defined benefit plan or in the PERA 401k or 457 plans. The meetings scheduled to date are as follows:

- Campus Open Forum on Friday, September 14 from 8-9 am in University Center Room 213
- Campus Open Forum on Tuesday, September 18 from 12-1 pm in University Center Room 213

At the October 2-3, 2018 CMU Board of Trustees meeting, the Committee intends to recommend to the Board the following actions:

- Select TIAA as CMU's single retirement plan recordkeeper for the 401a and 403b plans (*this is still subject to final successful conversion reference checks*);
- Approve new Core Investment line-up (see list at end of message);
- Offer a self-directed brokerage window to allow participants to invest some of their plan funds in stocks, bonds, mutual funds, etc. that are not in the Core line-up;
- A process for ongoing monitoring of the plan performance and termination of investments, if needed.

Following Board approval, the recordkeeper will engage in a comprehensive transition and communication plan with plan participants. Sometime near the beginning of the calendar year, participants will be asked to select their new plan investment choices. Group and individual advice sessions will be available to assist through this process. The plan transition is expected to be completed during the first calendar quarter of 2019. All new plan contributions thereafter will be made to the new plan and new investment line-up.

If you have questions, please feel free to reach out to Committee members or Insight Financial Solutions. The contact information can be found at CMU's Retirement Vendor Transition website:

<https://www.coloradomesa.edu/human-resources/faculty-staff/retirement.html>

The following links provide maps and information about parking at Colorado Mesa University.

<https://www.coloradomesa.edu/campus-info/maps.html>

<https://www.coloradomesa.edu/parking/index.html>

**Proposed Core Investment Line-up**

<b>ASSET CLASS</b>	<b>FUND</b>	<b>Ticker</b>	<b>Expense Ratio</b>
Large Value	Vanguard Equity-Income Admiral	VEIRX	.17
Large Blend	Vanguard 500 Index Admiral	VFIAX	.04
Large Growth	T. Rowe Price Growth Stock I	PRUFX	.52
Mid-Cap Blend	Vanguard Mid Cap Index Admiral	VIMAX	.05
Small value	Vanguard Small Cap Value Index Admiral	VSIAX	.07
Small growth	Janus Henderson Triton N	JGMNX	.67
Allocation 50-70% equity	American Funds American Balanced R6	RLBGX	.28
Foreign Large value	American Beacon International Equity R6	AAERX	.66
Foreign Large Blend	Vanguard Developed Markets Index Admiral	VTMGX	.07
Foreign Large Growth	Vanguard International Growth Admin.	VWILX	.32
Diversified Emerging Markets	Oppenheimer Developing Markets I	ODVIX	.88
Specialty-Real Estate	TIAA-CREF Real Estate Sec Inst'l	TIREX	.51
Guaranteed	TIAA Traditional Annuity	n/a	n/a
Money Market	TBD	TBD	TBD
Intermediate Term Bond	Western Asset Core Bond IS	WACSX	.43
High Yield Bond	Lord Abbett High Yield R6	LHYVX	.60
World Bond	PGIM Global Total Return R6	PGTQX	.58
Inflation Protected Bond	AB Bond Inflation Strategy Z	ABNZX	.50
Socially Conscious	Vanguard FTSE Index Inv	VFTSX	.20
Target Date Funds	American Funds Target Date Retirement R6	Various	.39 (average)

If you would prefer to receive communication regarding this change, including updates, by email instead of postal mail, please send your email address and phone number to Amy Grimes, Compensation and Benefits Manager at [aegrimes@coloradomesa.edu](mailto:aegrimes@coloradomesa.edu) or contact CMU Human Resources at 970-248-1820.

Sincerely,

Laura Glatt  
*Vice President for Finance and Administration/CFO*