

Fall 2019 Platform Fund Changes and Your Plan

The following is a listing of only those platform Fund changes that directly impact the investment lineup for your plan and is based on information as of June 14, 2019.

Fund Name	Type	Current	New	Impact To Expense Ratio (as of 06/30/2019)	Effective Date of Change
Real Return Bond Fund	Merger	Real Return Bond Fund	PIMCO Real Return Fund	Increase of 0.28%	October 21, 2019
Utilities Fund	Underlying Fund Replacement	Utilities Fund	MFS Utilities Fund	Increase of 0.05%	October 21, 2019
Oppenheimer Developing Markets Fund	Fund Name Change	Oppenheimer Developing Markets Fund	Invesco Oppenheimer Developing Markets Fund	No Change	November 4, 2019
Oppenheimer Global Fund	Fund Name Change	Oppenheimer Global Fund	Invesco Oppenheimer Global Fund	No Change	November 4, 2019

Note: if you have made changes to your plan's investment line up after June 14, 2019 or prior to the implementation of the proposed changes in this notice, you should consult with your client account representative if you have any questions.