Explore your FUTURE potential

Northwestern University
Retirement Plans

Investment Mapping Guide
October 21, 2016
Investment Mapping Guide for the Northwestern Retirement Plans

On October 21, 2016, investment options not included in Northwestern’s new 4-tier menu will no longer be available. At that time, all assets and future contributions in closing investments will be moved (or mapped) into the new menu. (Accumulations of the following CREF annuities will be frozen and will not map: CREF Equity Index, CREF Bond Market, CREF Inflation-Linked Bond, CREF Growth, and CREF Global Equities.)

The tables in this guide provide an overview of the existing options and the newly selected investment lineup. When the market closes (generally 3 p.m. Central time) on October 21, 2016, some of the investment options offered through the Plan will no longer be available and existing balances and future contributions will be transferred to the new options.

The transfer of balances will appear as an exchange on your account history and quarterly statement. You may also receive a prospectus as a result of these transactions. For specific and the most up-to-date information about the holdings of each option and fund, please see the prospectuses or fact sheets. The Fidelity and TIAA websites provide links to information on the individual funds and a performance history of each core option.

Additionally, this guide includes detailed information about Northwestern’s new default funds, where your assets and future contributions will be invested if you have not made an active investment election, as well as the Tier 4 Expanded Choice Offering, which will open to participants beginning September 16, 2016.

Mapping Detail for Current Fidelity Menu
Mapping Detail for Current TIAA Menu
Default Investment Options
Tier 4: Expanded Choice Offering
**October 21, 2016, Mapping Detail for Current Fidelity Menu**

Any current balances and future contribution elections that you have in the current investment options listed on the left side of the table below as of October 21, 2016, will be transferred to the new option on the right.

If you prefer to invest your future contributions or current balances differently prior to the transfer, please use your investment services provider’s existing website to access your account.

Of course, you can also make investment fund changes in your account after the transfer is complete.

Refer to the chart below to find investment options in the current Fidelity menu and determine where assets and contributions to that fund will be moved effective after market close (generally 3 p.m. CT) October 21, 2016.

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<td>VBTIX</td>
<td>Vanguard Total Bond Market Index Fund Institutional Shares</td>
</tr>
<tr>
<td>FVDKX</td>
<td>Fidelity® Value Discovery Fund—Class K</td>
<td>▶️</td>
<td>JDVWX</td>
<td>John Hancock Funds Disciplined Value Fund Class R6</td>
</tr>
<tr>
<td>FVLKX</td>
<td>Fidelity® Value Fund—Class K</td>
<td>▶️</td>
<td>MVCKX</td>
<td>MFS Mid Cap Value Fund Class R5</td>
</tr>
<tr>
<td>FVSKX</td>
<td>Fidelity® Value Strategies Fund—Class K</td>
<td>▶️</td>
<td>MVCKX</td>
<td>MFS Mid Cap Value Fund Class R5</td>
</tr>
<tr>
<td>FWWFX</td>
<td>Fidelity® Worldwide Fund1</td>
<td>▶️</td>
<td>various</td>
<td>BlackRock LifePath® Index Fund Class K Shares, based on age</td>
</tr>
<tr>
<td>FWHBX</td>
<td>Strategic Advisers® Core Income Multi-Manager Fund</td>
<td>▶️</td>
<td>MWTSX</td>
<td>Metropolitan West Total Return Bond Fund Plan Class</td>
</tr>
</tbody>
</table>
October 21, 2016, Mapping Detail for Current Fidelity Menu

<table>
<thead>
<tr>
<th>FROM TICKER</th>
<th>CURRENT INVESTMENT OPTION</th>
<th>MOVE TO</th>
<th>TO TICKER</th>
<th>NEW INVESTMENT OPTION AS OF OCTOBER 21, 2016, AT 3 P.M. CT</th>
</tr>
</thead>
<tbody>
<tr>
<td>FLAUX</td>
<td>Strategic Advisers® Core Multi-Manager Fund</td>
<td>➤</td>
<td>VINIX</td>
<td>Vanguard Institutional Index Fund Institutional Shares</td>
</tr>
<tr>
<td>FLILX</td>
<td>Strategic Advisers® Emerging Markets Fund of Funds³</td>
<td>➤</td>
<td>RNWGX</td>
<td>American Funds New World Fund® Class R-6</td>
</tr>
<tr>
<td>FMELX</td>
<td>Strategic Advisers® Growth Multi-Manager Fund</td>
<td>➤</td>
<td>VPMAX</td>
<td>Vanguard PRIMECAP Fund Admiral Shares</td>
</tr>
<tr>
<td>FSADX</td>
<td>Strategic Advisers® Income Opportunities Fund of Funds⁴</td>
<td>➤</td>
<td>MWTSX</td>
<td>Metropolitan West Total Return Bond Fund Plan Class</td>
</tr>
<tr>
<td>FMJDX</td>
<td>Strategic Advisers® International Multi-Manager Fund¹</td>
<td>➤</td>
<td>FDIKX</td>
<td>Fidelity® Diversified International Fund—Class K¹</td>
</tr>
<tr>
<td>FNAPX</td>
<td>Strategic Advisers® Small-Mid Cap Multi-Manager Fund³</td>
<td>➤</td>
<td>VIEIX</td>
<td>Vanguard Extended Market Index Fund Institutional Shares</td>
</tr>
<tr>
<td>FKMOX</td>
<td>Strategic Advisers® Value Multi-Manager Fund</td>
<td>➤</td>
<td>JDVWX</td>
<td>John Hancock Funds Disciplined Value Fund Class R6</td>
</tr>
<tr>
<td>VIGAX</td>
<td>Vanguard Growth Index Fund Admiral Shares</td>
<td>➤</td>
<td>VPMAX</td>
<td>Vanguard PRIMECAP Fund Admiral Shares</td>
</tr>
<tr>
<td>VIMAX</td>
<td>Vanguard Mid-Cap Index Fund Admiral Shares</td>
<td>➤</td>
<td>VIEIX</td>
<td>Vanguard Extended Market Index Fund Institutional Shares</td>
</tr>
<tr>
<td>VSMAX</td>
<td>Vanguard Small-Cap Index Fund Admiral Shares</td>
<td>➤</td>
<td>VIEIX</td>
<td>Vanguard Extended Market Index Fund Institutional Shares</td>
</tr>
<tr>
<td>VVIAX</td>
<td>Vanguard Value Index Fund Admiral Shares</td>
<td>➤</td>
<td>JDVWX</td>
<td>John Hancock Funds Disciplined Value Fund Class R6</td>
</tr>
<tr>
<td>VWNEX</td>
<td>Vanguard Windsor Fund Admiral Shares</td>
<td>➤</td>
<td>JDVWX</td>
<td>John Hancock Funds Disciplined Value Fund Class R6</td>
</tr>
</tbody>
</table>

*Existing balances will be mapped to the MetLife Fixed—Old Account. Future contributions will be mapped to the MetLife Fixed—New Account.

¹There is a short-term redemption fee of 1.00% for fee-eligible shares held less than 30 days.
²There is a short-term redemption fee of 2.00% for fee-eligible shares held less than 30 days.
³There is a short-term redemption fee of 1.50% for fee-eligible shares held less than 90 days.
⁴There is a short-term redemption fee of 1.00% for fee-eligible shares held less than 90 days.
⁵There is a short-term redemption fee of 2.00% for fee-eligible shares held less than 90 days.
⁶There is a short-term redemption fee of 0.75% for fee-eligible shares held less than 30 days.
⁷There is a short-term redemption fee of 0.75% for fee-eligible shares held less than 90 days.
⁸There is a short-term redemption fee of 1.00% for fee-eligible shares held less than 60 days.
⁹There is a short-term redemption fee of 0.75% for fee-eligible shares held less than 60 days.
¹⁰There is a short-term redemption fee of 0.50% for fee-eligible shares held less than 90 days.

A short-term trading fee will not be charged as part of this reallocation. However, if you request a change either before or after the transition without satisfying the required holding period, you may incur a short-term trading fee.

**Investment Option that Is Not Changing in Fidelity Accounts**

Future contributions and balances that you have in the following investment option will continue to be invested in the same fund.

<table>
<thead>
<tr>
<th>TICKER</th>
<th>NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>FDIKX</td>
<td>Fidelity® Diversified International Fund — Class K</td>
</tr>
</tbody>
</table>
October 21, 2016, Mapping Detail for Current TIAA Menu

Any current balances (except where noted) and future contribution elections that you have in the current investment options listed on the left side of the table below as of October 21, 2016, will be transferred to the new option on the right.

If you prefer to invest your future contributions or current balances differently prior to the transfer, please use your investment services provider’s existing website to access your account.

Of course, you can also make investment fund changes in your account after the transfer is complete.

Refer to the chart below to find investment options in the current TIAA menu and determine where assets and contributions to that fund will be moved effective after market close (generally 3 p.m. CT) October 21, 2016.

<table>
<thead>
<tr>
<th>FROM Ticker</th>
<th>Current Investment Option</th>
<th>Move To</th>
<th>TO Ticker</th>
<th>New Investment Option as of October 21, 2016, at 3 p.m. CT</th>
</tr>
</thead>
<tbody>
<tr>
<td>QCBMIX</td>
<td>CREF Bond Market R3†</td>
<td>➤</td>
<td>MWTSX</td>
<td>Metropolitan West Total Return Bond Plan</td>
</tr>
<tr>
<td>QCEQIX</td>
<td>CREF Equity Index R3†</td>
<td>➤</td>
<td>VINIX</td>
<td>Vanguard Institutional Index I</td>
</tr>
<tr>
<td>QCGLIX</td>
<td>CREF Global Equities R3†</td>
<td>➤</td>
<td>various</td>
<td>BlackRock LifePath® Index Fund Class K Shares, based on age</td>
</tr>
<tr>
<td>QCGRIX</td>
<td>CREF Growth R3†</td>
<td>➤</td>
<td>VPMAX</td>
<td>Vanguard PRIMECAP Fund Admiral Shares</td>
</tr>
<tr>
<td>QCILIX</td>
<td>CREF Inflation-Linked Bond R3†</td>
<td>➤</td>
<td>MWTSX</td>
<td>Metropolitan West Total Return Bond Plan</td>
</tr>
<tr>
<td>TIEIX</td>
<td>TIAA-CREF Equity Index Instl</td>
<td>➤</td>
<td>VINIX</td>
<td>Vanguard Institutional Index I</td>
</tr>
<tr>
<td>TIGRX</td>
<td>TIAA-CREF Growth &amp; Income Instl</td>
<td>➤</td>
<td>VPMAX</td>
<td>Vanguard PRIMECAP Adm</td>
</tr>
<tr>
<td>TIHYX</td>
<td>TIAA-CREF High-Yield Inst</td>
<td>➤</td>
<td>MWTSX</td>
<td>Metropolitan West Total Return Bond Plan</td>
</tr>
<tr>
<td>TCIEX</td>
<td>TIAA-CREF International Eq Idx Instl</td>
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<td>VTSNX</td>
<td>Vanguard Total Intl Stock Index I</td>
</tr>
<tr>
<td>TIIEX</td>
<td>TIAA-CREF International Eq Instl</td>
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<td>RERGX</td>
<td>American Funds EuroPacific Growth R6</td>
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<td>TILIX</td>
<td>TIAA-CREF Large-Cap Gr Idx Instl</td>
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<tr>
<td>TILGX</td>
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<td>TILVX</td>
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<td>TRLIX</td>
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<td>JHancock Disciplined Value R6</td>
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<tr>
<td>TLRIX</td>
<td>TIAA-CREF Lifecycle Retire Inc Instl</td>
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<td>LIRKX</td>
<td>BlackRock LifePath Index Retirement K</td>
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<tr>
<td>TCTIX</td>
<td>TIAA-CREF Lifecycle 2010 Instl</td>
<td>➤</td>
<td>LIRKX</td>
<td>BlackRock LifePath Index Retirement K</td>
</tr>
</tbody>
</table>

†This investment will be closed to new contributions. Future contributions will be mapped as shown. Existing balances in this investment option will not be moved.
### Investment Options that Are Not Changing in TIAA Accounts

Future contributions and balances that you have in any of the following investment options will continue to be invested in the same investments.

<table>
<thead>
<tr>
<th>TICKER</th>
<th>NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>QCMMIX</td>
<td>CREF Money Market R3</td>
</tr>
<tr>
<td>N/A</td>
<td>TIAA Traditional</td>
</tr>
<tr>
<td>QCSCIX</td>
<td>CREF Social Choice R3</td>
</tr>
<tr>
<td>QCSTIX</td>
<td>CREF Stock R3</td>
</tr>
<tr>
<td>QREARX</td>
<td>TIAA Real Estate Account</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FROM TICKER</th>
<th>CURRENT INVESTMENT OPTION</th>
<th>MOVE TO</th>
<th>TO TICKER</th>
<th>NEW INVESTMENT OPTION AS OF OCTOBER 21, 2016, AT 3 P.M. CT</th>
</tr>
</thead>
<tbody>
<tr>
<td>TCNIX</td>
<td>TIAA-CREF Lifecycle 2015 Instl</td>
<td>▶️</td>
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<td>BlackRock LifePath Index Retirement K</td>
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<tr>
<td>TCWIX</td>
<td>TIAA-CREF Lifecycle 2020 Instl</td>
<td>▶️</td>
<td>LIMKX</td>
<td>BlackRock LifePath Index 2020 K</td>
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<tr>
<td>TCYIX</td>
<td>TIAA-CREF Lifecycle 2025 Instl</td>
<td>▶️</td>
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</tr>
<tr>
<td>TCRIX</td>
<td>TIAA-CREF Lifecycle 2030 Instl</td>
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<td>LINKX</td>
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<td>TCIIX</td>
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<td>TCOIX</td>
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<tr>
<td>TTFIX</td>
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<td>LIHKX</td>
<td>BlackRock LifePath Index 2045 K</td>
</tr>
<tr>
<td>TFTIX</td>
<td>TIAA-CREF Lifecycle 2050 Instl</td>
<td>▶️</td>
<td>LIPKX</td>
<td>BlackRock LifePath Index 2050 K</td>
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<tr>
<td>TTRIX</td>
<td>TIAA-CREF Lifecycle 2055 Instl</td>
<td>▶️</td>
<td>LIVKX</td>
<td>BlackRock LifePath Index 2055 K</td>
</tr>
<tr>
<td>TIMIX</td>
<td>TIAA-CREF Managed Allc Inst</td>
<td>▶️</td>
<td>various</td>
<td>BlackRock LifePath® Index Fund Class K Shares, based on age</td>
</tr>
<tr>
<td>TIMVX</td>
<td>TIAA-CREF Mid-Cap Value Instl</td>
<td>▶️</td>
<td>MVCKX</td>
<td>MFS® Mid Cap Value R5</td>
</tr>
<tr>
<td>TRPWX</td>
<td>TIAA-CREF Mid-Cap Growth Instl</td>
<td>▶️</td>
<td>MEFZX</td>
<td>MassMutual Select Mid Cap Gr Eq II I</td>
</tr>
<tr>
<td>TIREX</td>
<td>TIAA-CREF Real Estate Sec Instl</td>
<td>▶️</td>
<td>various</td>
<td>BlackRock LifePath® Index Fund Class K Shares, based on age</td>
</tr>
<tr>
<td>TISPX</td>
<td>TIAA-CREF S&amp;P 500 Index Instl</td>
<td>▶️</td>
<td>VINIX</td>
<td>Vanguard Institutional Index I</td>
</tr>
<tr>
<td>TISIX</td>
<td>TIAA-CREF Short-Term Bond Inst</td>
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<td>QCMMIX</td>
<td>CREF Money Market R3</td>
</tr>
<tr>
<td>TISBX</td>
<td>TIAA-CREF Small-Cap Blend Idx Inst</td>
<td>▶️</td>
<td>VIEIX</td>
<td>Vanguard Extended Market Idx I</td>
</tr>
<tr>
<td>TISEX</td>
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<td>▶️</td>
<td>VIEIX</td>
<td>Vanguard Extended Market Idx I</td>
</tr>
<tr>
<td>TISCX</td>
<td>TIAA-CREF Social Choice Eq Instl</td>
<td>▶️</td>
<td>VINIX</td>
<td>Vanguard Institutional Index I</td>
</tr>
</tbody>
</table>
If you have not selected an investment mix in the Northwestern Retirement Plans, your future contributions will be invested in the target date fund with your chosen investment services provider that has a target retirement date closest to the year you might retire, assuming a retirement age of 65.

**Default Investment Options for Fidelity and TIAA Accounts**

Please see the charts below to determine in which fund your contributions will be invested if no elections are on file.

The BlackRock LifePath® Index Funds Class K Shares are designed for investors expecting to retire around the year indicated in each fund’s name. The funds are managed to gradually become more conservative over time as they approach the target date. The investment risk of each BlackRock LifePath® Index Fund Class K Shares changes over time as the fund’s asset allocation changes. The funds are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds’ target dates.

<table>
<thead>
<tr>
<th>FUND NAME</th>
<th>TICKER</th>
<th>DATE OF BIRTH RANGE</th>
<th>TARGET RETIREMENT YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>BlackRock LifePath® Index Retirement Fund Class K Shares</td>
<td>LIRKX</td>
<td>Before 1955</td>
<td>Prior to 2016</td>
</tr>
<tr>
<td>BlackRock LifePath® Index 2030 Fund Class K Shares</td>
<td>LINKX</td>
<td>1/1/1965–12/31/1969</td>
<td>2026–2030</td>
</tr>
<tr>
<td>BlackRock LifePath® Index 2040 Fund Class K Shares</td>
<td>LUKKX</td>
<td>1/1/1975–12/31/1979</td>
<td>2036–2040</td>
</tr>
<tr>
<td>BlackRock LifePath® Index 2045 Fund Class K Shares</td>
<td>LIHKX</td>
<td>1/1/1980–12/31/1984</td>
<td>2041–2045</td>
</tr>
<tr>
<td>BlackRock LifePath® Index 2055 Fund Class K Shares</td>
<td>LIVKX</td>
<td>1990 and later</td>
<td>2051 and later</td>
</tr>
</tbody>
</table>

Date ranges were selected by your Plan Sponsor.

If your contributions or existing balances (as indicated in either of the mapping charts earlier in this guide) are initially invested in the designated default option, you have the right to transfer out of that option to another investment option. To obtain information about other Plan investment options offered by Fidelity Investments, please log on to Fidelity NetBenefits® at NetBenefits.com/nu or call 800-343-0860 to speak to a representative. Information about Plan investment options offered by TIAA can be obtained by calling 800-842-2252 or at tiaa-cref.org/northwestern.
Participants looking for the opportunity to invest in even more options may want to consider a self-directed brokerage account. This account provides access to thousands of investment options, across a variety of asset classes. Self-directed brokerage is designed for investors who have a good understanding of investment markets and sound knowledge of investment principles. While investing in the Tier 4 provides maximum flexibility, it also takes considerably more time, knowledge, and research. There may be additional charges associated with this account, including transaction fees for the purchase or sale of securities.

How to Open an Expanded Choice Brokerage Account

If you wish to open a self-directed brokerage account, you will need to register for Fidelity BrokerageLink® or TIAA Brokerage Services and transfer a portion of your Plan account to it before you can buy securities. You can open that account online by logging in to your Fidelity or TIAA account or by calling your preferred provider.

Who Might Use the Expanded Choice Offering

This option is designed for maximum investment flexibility, because it allows you to invest a portion or all of your Plan account in other mutual funds. You should consider this option only if you are a knowledgeable investor. If you are unsure of your ability to invest your retirement funds, please consult a Fidelity or TIAA guidance representative or an independent financial advisor.

We recommend that you carefully read all the information that will be provided about self-directed brokerage when you request an account. You assume additional risk by selecting this option for your retirement account. You are responsible for your own investment decisions and any risks, including investment losses, associated with those decisions.

There is no minimum amount for direct payroll contributions into a Fidelity BrokerageLink® account, but there is an initial minimum of $1,000 to open an account, up to 100% of the assets in your Plan account, and a $500 minimum for each subsequent transfer from a Tier 1–3 option. Fund minimums also apply.

For TIAA Brokerage Services, there is no minimum amount for direct payroll contributions; however, there is an initial minimum transfer of $1,000, up to 100%, from your retirement account to establish the brokerage account. The minimum to establish a mutual fund position will be the greater of $500 or the prospectus minimum. Additional investments are also subject to the prospectus minimum.
Expanded Choice Offering Descriptions

**Fidelity BrokerageLink®**

**FPRS Code:** BLNK  
**Ticker:** N/A  
**Objective:** To provide a broad range of mutual funds that allow you expanded choices in managing your retirement savings more actively.  
**Strategy:** BrokerageLink is a brokerage account within your retirement plan. You alone decide how to invest the assets in your Fidelity BrokerageLink account. You can invest in a vast array of mutual funds from either Fidelity, or from Fidelity and other mutual fund companies through BrokerageLink. Brokerage services are provided through Fidelity Brokerage Services LLC, a member of the New York Stock Exchange and Securities Investor Protection Corporation.  
**Risk:** BrokerageLink includes investments beyond those in your plan’s lineup. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks. This account is neither a mutual fund nor is it managed by any of the Fidelity Investments group of companies.  
**Short-term Redemption Fee Note:** None  
**Who may want to invest:**  
• Someone who is comfortable with evaluating and researching a broad universe of mutual funds, and who wants to invest part of his or her retirement savings in mutual funds through a brokerage account.  
• Someone who wants the highest degree of variety in selecting mutual funds investments for his or her retirement savings, and who is familiar with how a brokerage account operates.  

If you have any questions about a Fidelity BrokerageLink account, please call 800-343-0860.

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**TIAA Brokerage Services**

**Brokerage Description:** For investors with specialized investing needs, more choice means more opportunity to direct retirement investments across markets and asset classes—flexibility in planning and managing your retirement investments using an array of options outside of your plan’s core lineup. The TIAA Self-Directed Brokerage Account is an optional feature made available by your employer. Together with your retirement plan investments, the brokerage account offers you more options to help meet your investing needs. With a brokerage account, you can independently research and select from thousands of mutual funds, including from some well-known fund families.  

**Disclosure:** You should consider the investment objectives, risks, charges and expenses carefully before investing. Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value. If you have any questions about a TIAA Brokerage Account, please call 800-927-3059.
Before investing in any fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity or TIAA for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Although this booklet was prepared for Northwestern by Fidelity Investments for the convenience of Plan participants, certain pages in it were supplied by non-Fidelity investment providers. Each provider offering products and services to the Plan or its participants is solely responsible for the content in its applicable pages and does not assume any responsibility or liability for the content supplied by any other provider.

Investing involves risk, including risk of loss.

TIAA and Fidelity Investments are independent entities and are not legally affiliated.

This document provides only a summary of the main features of the Northwestern Retirement Plans and the Plan document will govern in the event of any discrepancies.

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