**PLAN INFORMATION**  
Your Employer has adopted a qualified retirement plan or Title I 403(b) retirement plan to help you attain financial security during your retirement years. As a Participant in your Employer’s Plan you have the responsibility to decide how you want your retirement plan dollars invested.

This Employer Information Sheet will outline some basic information about the investments available to you under your Plan. Your Employer will give you a separate Investment Selection Form or other written instructions for selecting your investments. You should review the following information carefully before making your investment choices. Keep this disclosure with your Summary Plan Description and other retirement plan documents.

**Plan Name:**  
Mercer University Defined Contribution Retirement Plan  
Mercer University Tax Deferred Annuity Plan

**ERISA SECTION 404(c) Plan**  
Your Employer intends that the retirement Plan you participate in satisfied the requirements of Sec. 404(c) of the Employee Retirement Income Security Act (ERISA) and Title 29, Code of Federal Regulations, Sec. 2550.404c-1. This means that your Employer is providing you with the opportunity to decide how your retirement plan dollars are invested, enabling you to choose investments that fit your personal needs. Your Employer, and other people in charge of the Plan, will not be responsible for the investment performance of your retirement plan dollars which results from your investment instructions.

**INVESTMENT ALTERNATIVES**  
You may invest your retirement plan dollars in any one or more of the following alternatives: (You are encouraged to refer to the prospectuses or other investment materials relating to these alternatives before you actually make your investment selections.) You can access a menu of investment options, the prospectus, Fund Fact Sheet, and most recent Plan Performance Card, as well as a fees and expense disclosure at [www.tiaa.org/mercer](http://www.tiaa.org/mercer)

**INVESTMENT INSTRUCTIONS**  
If you did not provide investment instructions when you enrolled in the plan(s) or after receiving your TIAA-CREF Welcome Package, you are invested in one of the age appropriate TIAA-CREF Lifecycle Funds.

You can change your investment allocation at any time by
accessing your account on line at www.tiaa.org and logging into your secure account; by providing written instructions of your allocation requests to TIAA-CREF, P. O. Box 1259, Charlotte, NC 28201; or by call the TIAA-CREF National Contact Center (NCC) at 1-800 842-2776. The NCC is available Monday – Friday from 8:00 a.m. to 10:00 p.m. ET and Saturday from 9:00 a.m. to 6:00 p.m. ET.

ADDITIONAL INFORMATION

You may access or request the following additional investment information via the Mercer University microsite at www.tiaa.org/mercer or by call the TIAA-CREF National Contact Center (NCC) at 1-800 842-2776. The NCC is available Monday – Friday from 8:00 a.m. to 10:00 p.m. ET and Saturday from 9:00 a.m. to 6:00 p.m. ET.

1. a description of the annual operating expenses of each investment alternative which reduces your rate of return and the overall amount of such expenses shown as a percentage of average net assets of the investment alternative;

2. copies of any prospectuses, financial statements and reports, and any other materials relating to the investment alternatives available under the Plan if such information is provided to the Plan;

3. a list of the actual investments held in each investment alternative and the value of each of these individual investments (or the proportion of the investment alternative which it comprises);

4. with respect to each individual investment, which has a fixed rate of interest and is issued by a bank, savings and loan association, or insurance company, the name of the issuer of the investment and its term and rate of return;

5. information concerning the value of shares or units in investment alternatives available to you under the Plan, as well as the past and current investment performance of the investment alternatives;

6. information concerning the value of shares or units in investment alternatives in which you have invested your retirement plan dollars.

DESIGNATED PLAN FIDUCIARY

Benefits & Payroll
1501 Mercer University Drive
Macon GA 31207
478-301-2787