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Office of Human Resources  
Smith College  
Northampton, Massachusetts 01063  
T (413) 585-2260 or (413) 585-2270  
F (413) 585-2284

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May, 2018

Dear Participant:

Smith College's Retirement Plan Investment Committee continues to seek ways to improve the administration of the retirement plan to ensure that the plan serves the needs of participants. The committee has directed that assets invested in mutual funds at TIAA be moved to participants' accounts at Voya in a few weeks. Your account with TIAA includes assets identified for transfer to Voya.

Many participants have both mutual funds and annuity contracts with TIAA. Assets in annuity contracts will remain at TIAA. Voya accounts will be established in time for the transfer for those participants who do not have one already.

If you do not wish to have assets that are currently held in TIAA mutual funds transferred to Voya, you may log into your account and transfer your mutual fund balances to an annuity option in your TIAA account at any time prior to June 11, 2018. If you prefer, you may call TIAA at 800-842-2252 to make a transfer. If you are no longer employed by Smith College, you have the additional option of moving your retirement plan assets to an Individual Retirement Account (IRA) of your choosing.

Please review the enclosed materials for details.

Sincerely,

A handwritten signature in blue ink that reads 'Lawrence P. Hunt'.

Lawrence P. Hunt  
Associate Vice President  
for Human Resources