Carnegie Mellon University offers two retirement savings plans based on eligibility and citizenship/residency:

- Carnegie Mellon University Faculty and Staff Retirement Plan a 403(b) plan for eligible faculty and staff who are U.S. Citizens or U.S. Permanent Residents, to which the university automatically contributes and employees may elect to make supplemental contributions.

- Carnegie Mellon University 401(k) Plan for eligible employees who are non-U.S. Citizens and non-U.S. residents (non-resident aliens), to which the university automatically contributes and employees may elect to make supplemental contributions.

In addition to these notices and information provided to you as a new hire, there are additional important plan notices available online:

Carnegie Mellon University Faculty and Staff Retirement Plan:
https://www.cmu.edu/hr/benefits/benefit_admin/forms/restrict/plan-document-fsrp.pdf
https://www.cmu.edu/hr/benefits/benefit_admin/forms/restrict/403b-fsrp-annual-fee-disclosure.pdf

Carnegie Mellon University 401(k) Plan:
https://www.cmu.edu/hr/benefits/benefit_admin/forms/restrict/cmu_401k_plan_spd.pdf
https://www.cmu.edu/hr/benefits/benefit_admin/forms/restrict/401k-annual-fee-disclosure-notice.pdf

You have a right to obtain a paper copy of the information above free of charge. Please contact the CMUWorks Service Center at cmu-works@andrew.cmu.edu to request a paper copy of any of the documents listed above.
NOTICE TO ALL POTENTIAL PARTICIPANTS IN THE CARNEGIE MELLON UNIVERSITY
403(B) PLANS OR 401(K) RETIREMENT PLAN (“CMU PLANS”)

The Internal Revenue Code places a variety of limits on the amounts that may be contributed to the account of a participant in a 403(b) or 401(k) retirement plan in a given year. Failure to comply with these limits can expose both the participant and the plan sponsor to penalties. Carnegie Mellon University performs calculations each year to help ensure that contributions to the CMU Plans do not exceed the various dollar and percentage of compensation limits imposed by federal tax law.

As part of Carnegie Mellon’s compliance efforts, it must collect certain information from participants in the CMU Plans who also participate in any other retirement plan of other employers, since in some cases contributions to these other plans must be combined with those made to a CMU Plan when applying the contribution limits. If you fall into any of the categories listed below, please complete the attached worksheet and return it to the Retirement Plan Administrator so that Carnegie Mellon can collect the additional data needed to determine your contribution limits.

☐ Participate currently or have participated in a 403(b) or 401(k) retirement plan in addition to a CMU Plan, whether or not the additional plan is sponsored by Carnegie Mellon?

☐ Participate currently or have participated in a qualified 401(a) retirement plan sponsored by an employer in which you are at least a 50% owner of such employer at any time during the year?

☐ Are currently making or have made elective deferrals during the calendar year (including Roth contributions) to both a CMU Plan and a 403(b) or 401(k) plan of another employer?

For 2014, 403(b) and 401(k) employee elective deferral contributions (including Roth contributions) to the CMU Plans and all other plans you participate in generally should not exceed $17,500 ($23,000 if you are age 50 or over); you may need to reduce your own contributions to one or more of the plans to avoid exceeding the limits.

Also, the combination of your own contributions (both pre-tax and post-tax) and CMU’s contributions on your behalf to a CMU Plan generally cannot exceed the lesser of $52,000 (currently) or your includible compensation. In addition, if you participated in one or more other plans sponsored by an employer in which you are at least a 50% owner at any time during the plan year, contributions to that other employer’s plans (both your own contributions and your employer’s contributions) are included when determining the total amount of contributions you may have under CMU’s 403(b) plans (but not CMU’s 401(k) plan). You may need to reduce your own contributions to one or more of the plans to avoid exceeding the limits.

Please contact HR Help at 412-268-2047 and ask to speak to a Retirement Benefits Specialist for further information.

This notice does not constitute legal or tax advice. You should consult with your tax professional to determine how these limits apply to you.
CONTRIBUTION WORKSHEET FOR ALL POTENTIAL PARTICIPANTS IN THE CARNEGIE MELLON UNIVERSITY 403(B) OR 401(K) RETIREMENT PLANS (“CMU PLANS”) WHO ALSO PARTICIPATE IN ANOTHER PLAN

Please complete and return to Retirement Administration if you are or will be a participant in a CMU Plan and also:
- □ Participate currently or have participated in a 403(b) or 401(k) retirement plan in addition to the CMU Plan, whether or not the additional plan is sponsored by Carnegie Mellon, or
- □ Participate currently or have participated in a qualified 401(a) retirement plan sponsored by an employer in which you are at least a 50% owner of such employer at any time during the year, or
- □ Are currently making or have made elective deferrals during the calendar year (including Roth contributions) to both a CMU Plan and a 403(b) or 401(k) plan of another employer.

<table>
<thead>
<tr>
<th>EMPLOYEE INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
</tr>
<tr>
<td>Phone #:</td>
</tr>
<tr>
<td>Email:</td>
</tr>
<tr>
<td>Campus Address:</td>
</tr>
</tbody>
</table>

INFORMATION ON THE RETIREMENT PLAN IN WHICH YOU PARTICIPATE (OR PRIOR EMPLOYER INFORMATION)

A. How much did you personally contribute to the other plan during the current calendar year (include all employee contributions made)?

B. Did your prior employer have an affiliation with CMU:  Yes or No, please explain the affiliation if “Yes” and complete questions 1 through 5 below.

C. Did you participate in a qualified 401(a) retirement plan sponsored by an employer in which you are at least a 50% owner of such employer? Yes or No, if “Yes”, please answer questions 1 through 5 below.

If you answer “Yes” to questions B or C above, please answer the following:

1. What is the limitation year in which you participated in the other employer’s plan? This will generally be the calendar year, but you may want to check with your other employer to confirm the other plan’s limitation year.

2. How much did you contribute to the other plan during the limitation year (include all contributions made)?

3. How much did the employer contribute to your account in the other plan during the limitation year?

4. Did you make after-tax contributions to the other plan?

5. What was your gross (Section 415) compensation from the other employer? You may want to check with your other employer or tax professional.

Participant Signature:                  Date:

Please return this worksheet to: Retirement Administration via campus mail to 319 S.Craig or fax to 412-268-7472.
Carnegie Mellon University (the “University”) provides you with the opportunity to save for your retirement through the Faculty and Staff Retirement (the “Plan”). The Plan is a retirement program that permits you to reduce your compensation on a pre-tax or post-tax (Roth) basis and have the deferral deposited into an account established with a financial service provider. The University would like you to know more about how you can participate in the Plan. To enroll in the Plan, you need to log onto Workday and choose “Change Retirement Savings – Employee Plan” from the drop down under “Change Benefit Elections” and complete a financial service provider enrollment form. You can obtain copies of the forms and information on the Plan by calling (412)-268-4600 or visiting the University’s website at: http://www.cmu.edu/hr/benefits/benefit_programs/retirement/index.html

If you are already enrolled but wish to change the amount of your deferral, you can make the change online through Workday.

Eligibility

All employees of the University, other than non-resident aliens and individuals who are (or ever have been) eligible to participate in a 401(k) plan sponsored by the University, are eligible to participate in the Plan, as long as the employee contributes a minimum of .25% per pay to his or her account. You may enroll in the Plan at any time and you may stop or change your deductions at any time.

Please take a moment to review the information about the Plan before enrolling. Once you are enrolled, you can review and change your investment allocations at any time. The exact date your investment allocations will take effect may vary depending on the policies of the financial service firm providing the investment options you chose to receive.

Contributions

The Internal Revenue Code limits the amount you may defer under this Plan and other plans in any tax year. For 2015, the deferral limit under all plans of this type is generally $18,000, although larger limits may apply if you are age 50 or over or you have at least 15 years of service with the University. In addition, the sum of all of your contributions, and those of your employers, to all 403(b) plans that you participate in are generally limited to the lesser of $53,000 or 100% of your compensation in 2015. Certain aggregation rules apply with respect to these limits. Please consult your tax advisor for further information.

For further details, or if you have questions, please contact the CMUWorks Service Center at (412) 268-4600 or cmu-works@andrew.cmu.edu.

This notice is intended to provide general information regarding the Plan and does not constitute legal or tax advice. You should consult with your own financial, tax or legal advisor as to whether you should contribute to the Plan. If there are any differences between the information in this notice and the Plan, the Plan’s terms will control.
Carnegie Mellon University Faculty and Staff Retirement Plan

Initial Notice Regarding Default Investing

The purpose of this Notice is to describe how contributions to the Faculty and Staff Retirement Plan ("Plan") will be invested for eligible participants who do not provide investment instructions.

Eligible employees who become participants in the Plan have the right to decide how to invest the university's and any employee contributions. If you do not provide initial investment instructions, contributions will be invested in the Plan's default investment option at TIAA-CREF. This option is known as the "qualified default investment alternative," or "QDIA."

The Plan's QDIA is the Vanguard Target Retirement Fund with the target date closest to the year you will reach age 65. If you are over age 65, your default will be the Vanguard Target Retirement Income Fund. Attached is a fact sheet describing the investment objectives, risk and return characteristics, and fees and expenses of the Plan's QDIA.

You do not have to leave your default assets in the QDIA. If you decide that you want to invest your assets differently, you may move all or any part of your account balance to other investment options offered under the Plan without penalty.

To obtain information about the investment options that are available under your Plan, you can view information at http://www.cmu.edu/hr/benefits/benefit_programs/retirement/investment.html or call a retirement benefits specialist at 412-268-2047.

Your transfer from the QDIA will be subject to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to invest in the QDIA. Information about these restrictions, fees and expenses are described on the attached fund sheets.

If you did not provide initial investment instructions prior to your first contribution, you will be able to access your account on-line at TIAA-CREF or by calling 1-800-842-2776 when your retirement account is established after your first eligible pay period.

Attachment: TDF Fact Sheet

May 2015
Carnegie Mellon University 401(k) Plan

Initial Notice Regarding Default Investing

The purpose of this Notice is to describe how contributions to the Carnegie Mellon University 401(k) Plan (“Plan”) will be invested for eligible participants who do not provide investment instructions.

Eligible employees who become participants in the Plan have the right to decide how to invest the university's and any employee contributions. If you do not provide initial investment instructions, contributions will be invested in the Plan’s default investment option at Vanguard. This option is known as the “qualified default investment alternative,” or “QDIA.”

The Plan’s QDIA is the Vanguard Target Retirement Fund with the target date closest to the year you will reach age 65. If you are over age 65, your default will be the Vanguard Target Retirement Income Fund. Attached is a fact sheet describing the investment objectives, risk and return characteristics, and fees and expenses of the Plan’s QDIA.

You do not have to leave your default assets in the QDIA. If you decide that you want to invest your assets differently, you may move all or any part of your account balance to other investment options offered under the Plan without penalty.

To obtain information about the investment options that are available under your Plan, you can view information at http://www.cmu.edu/hr/benefits/benefit_programs/retirement/investment.html or call a retirement benefits specialist at 412-268-2047.

Your transfer from the QDIA will be subject to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to invest in the QDIA. Information about these restrictions, fees and expenses are described on the attached fund sheets.

If you did not provide initial investment instructions prior to your first contribution, you will be able to access your account on-line at Vanguard or by calling 1-800-523-1188 when your retirement account is established after your first eligible pay period.

Attachment: TDF Fact Sheet  May 2015
Vanguard Target Retirement Funds

Balanced fund (stocks and bonds)

Investment Objective
Vanguard Target Retirement Funds consist of twelve separate life-cycle funds that offer a simpler way for you to invest for retirement. Each fund is a multifund portfolio designed for a specific retirement time frame—you simply consider choosing the fund that most closely corresponds to the year in which you plan to retire. The fund’s asset allocation will automatically adjust—both now and in the future—relying on Vanguard’s investment strategies and extensive research. Each of the no-load, low-cost mutual funds invests in a diversified combination of underlying Vanguard funds, chosen from among five options (See Underlying Funds). Through these underlying funds, you have a well-diversified portfolio that potentially offers exposure to small-, mid-, and large-cap domestic and international stocks, as well as domestic and international bonds. The asset mix gradually and automatically becomes more conservative, reducing the proportion invested in stocks, as you approach and enter retirement. These funds seek to provide capital appreciation and current income consistent with their current asset allocations.

PlainTalk About Risk
Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date. Diversification does not ensure a profit or protect against a loss. An investment in these funds is subject to the price fluctuations inherent in the stock and bond markets, so you could lose money if you sell shares after prices have fallen.

Investments in bond funds are subject to interest rate, credit, and inflation risk. U.S. government backing of Treasury or agency securities applies only to the underlying securities and does not prevent share-price fluctuations. Unlike stocks and bonds, U.S. Treasury bills are guaranteed as to the timely payment of principal and interest. Securities of companies based in emerging markets are subject to national and regional political and economic risks and to the risk of currency fluctuations. These risks are especially high in emerging markets. The funds that invest a significant portion of their assets in bonds, which are usually less volatile than stocks, have an overall level of risk that’s moderate compared with the funds that have a larger share of stocks. Conversely, funds that invest a significant portion of their assets in stocks have an overall level of risk that should be higher than funds that have more bonds and smaller shares of stocks.

See the prospectuses for more information on risk.

<table>
<thead>
<tr>
<th>Target Retirement Fund</th>
<th>Ticker Symbol</th>
<th>Acquired Fees &amp; Expenses¹</th>
<th>Stocks</th>
<th>Bonds</th>
<th>Short-term reserves</th>
<th>Overall Risk Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>2060</td>
<td>VTTSX</td>
<td>0.18%</td>
<td>89.9%</td>
<td>10.1%</td>
<td>0.0%</td>
<td>Moderate-Aggressive</td>
</tr>
<tr>
<td>2055</td>
<td>VFFVX</td>
<td>0.18%</td>
<td>89.9%</td>
<td>10.1%</td>
<td>0.0%</td>
<td>Moderate-Aggressive</td>
</tr>
<tr>
<td>2050</td>
<td>VFIFX</td>
<td>0.18%</td>
<td>89.9%</td>
<td>10.1%</td>
<td>0.0%</td>
<td>Moderate-Aggressive</td>
</tr>
<tr>
<td>2045</td>
<td>VTVX</td>
<td>0.18%</td>
<td>89.9%</td>
<td>10.1%</td>
<td>0.0%</td>
<td>Moderate-Aggressive</td>
</tr>
<tr>
<td>2040</td>
<td>VFORX</td>
<td>0.18%</td>
<td>89.9%</td>
<td>10.1%</td>
<td>0.0%</td>
<td>Moderate-Aggressive</td>
</tr>
<tr>
<td>2035</td>
<td>VTHX</td>
<td>0.18%</td>
<td>82.9%</td>
<td>17.1%</td>
<td>0.0%</td>
<td>Moderate-Aggressive</td>
</tr>
<tr>
<td>2030</td>
<td>VTHRX</td>
<td>0.17%</td>
<td>75.3%</td>
<td>24.8%</td>
<td>0.0%</td>
<td>Moderate</td>
</tr>
<tr>
<td>2025</td>
<td>VTVX</td>
<td>0.17%</td>
<td>68.0%</td>
<td>32.0%</td>
<td>0.0%</td>
<td>Moderate</td>
</tr>
<tr>
<td>2020</td>
<td>VTWX</td>
<td>0.16%</td>
<td>60.5%</td>
<td>39.5%</td>
<td>0.0%</td>
<td>Moderate</td>
</tr>
<tr>
<td>2015</td>
<td>VTXV</td>
<td>0.16%</td>
<td>50.9%</td>
<td>49.1%</td>
<td>0.0%</td>
<td>Moderate</td>
</tr>
<tr>
<td>2010</td>
<td>VENX</td>
<td>0.16%</td>
<td>36.5%</td>
<td>63.5%</td>
<td>0.0%</td>
<td>Moderate</td>
</tr>
<tr>
<td>Income Fund</td>
<td>VTINX</td>
<td>0.16%</td>
<td>30.2%</td>
<td>69.8%</td>
<td>0.0%</td>
<td>Conservative-Moderate</td>
</tr>
</tbody>
</table>

Underlying Funds
- Vanguard Total Stock Market Index Fund seeks to track the performance of the entire U.S. stock market.
- Vanguard Total Bond Market II Index Fund seeks to track the performance of a broad, market-weighted bond index.
- Vanguard Total International Stock Index Fund seeks to track the performance of stocks from developed and emerging markets, excluding the United States.
- Vanguard Total International Bond Index Fund seeks to track the performance of U.S. dollar hedged benchmark index that measures the investment return of investment-grade bonds issued outside of the United States.
- Vanguard Short-Term Inflation-Protected Securities Fund seeks to track the performance of a benchmark index that measures the investment return of inflation-protected public obligations of the U.S. Treasury with remaining maturities of less than five years.

¹ This figure represents a weighted average of the expense ratios and any fees charged by the underlying mutual funds in which the Target Retirement Funds invest. The Target Retirement Funds do not charge any expenses or fees of their own. Acquired is a term that the Securities and Exchange Commission applies to any mutual fund whose shares are owned by another fund.
<table>
<thead>
<tr>
<th>Vanguard Target Retirement Funds</th>
<th>Average Annual Total returns1</th>
<th>Periods ended December 31, 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fund (Inception Date)</td>
<td>Quarter</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2060 Fund</td>
<td>(January 19, 2012)</td>
<td>2.27%</td>
</tr>
<tr>
<td>Target Retirement 2060 Composite Ix2</td>
<td>(October 27, 2003)</td>
<td>2.46%</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2055 Fund</td>
<td>(August 18, 2010)</td>
<td>2.31%</td>
</tr>
<tr>
<td>Target Retirement 2055 Composite Ix2</td>
<td>(June 7, 2006)</td>
<td>2.46%</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2050 Fund</td>
<td>(June 7, 2006)</td>
<td>2.31%</td>
</tr>
<tr>
<td>Target Retirement 2050 Composite Ix2</td>
<td>(October 27, 2003)</td>
<td>2.46%</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2045 Fund</td>
<td>(October 27, 2003)</td>
<td>2.26%</td>
</tr>
<tr>
<td>Target Retirement 2045 Composite Ix2</td>
<td>(June 7, 2006)</td>
<td>2.46%</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2040 Fund</td>
<td>(June 7, 2006)</td>
<td>2.31%</td>
</tr>
<tr>
<td>Target Retirement 2040 Composite Ix2</td>
<td>(October 27, 2003)</td>
<td>2.46%</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2035 Fund</td>
<td>(October 27, 2003)</td>
<td>2.36%</td>
</tr>
<tr>
<td>Target Retirement 2035 Composite Ix2</td>
<td>(January 19, 2012)</td>
<td>2.43%</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2030 Fund</td>
<td>(June 7, 2006)</td>
<td>2.32%</td>
</tr>
<tr>
<td>Target Retirement 2030 Composite Ix2</td>
<td>(October 27, 2003)</td>
<td>2.40%</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2025 Fund</td>
<td>(October 27, 2003)</td>
<td>2.30%</td>
</tr>
<tr>
<td>Target Retirement 2025 Composite Ix2</td>
<td>(June 7, 2006)</td>
<td>2.36%</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2020 Fund</td>
<td>(June 7, 2006)</td>
<td>2.25%</td>
</tr>
<tr>
<td>Target Retirement 2020 Composite Ix2</td>
<td>(October 27, 2003)</td>
<td>2.33%</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2015 Fund</td>
<td>(October 27, 2003)</td>
<td>1.94%</td>
</tr>
<tr>
<td>Target Retirement 2015 Composite Ix2</td>
<td>(June 7, 2006)</td>
<td>2.03%</td>
</tr>
<tr>
<td>Vanguard Target Retirement 2010 Fund</td>
<td>(June 7, 2006)</td>
<td>1.68%</td>
</tr>
<tr>
<td>Target Retirement 2010 Composite Ix2</td>
<td>(October 27, 2003)</td>
<td>1.73%</td>
</tr>
<tr>
<td>Vanguard Target Retirement Income Fund</td>
<td>(October 27, 2003)</td>
<td>1.52%</td>
</tr>
<tr>
<td>Target Retirement Income Compos. Ix2</td>
<td>(January 19, 2012)</td>
<td>1.58%</td>
</tr>
</tbody>
</table>

1 Figures for periods of less than one year are cumulative returns. All other figures represent average annual returns. Performance figures include the reinvestment of all dividends and any capital gains distributions. All returns are net of expenses.

2 The composite index is derived by applying the fund’s target asset allocation to the results of the following benchmarks: for international stocks of developed markets, the MSCI EAFE Index through December 15, 2010; the MSCI ACWI ex USA IMI Index through June 2, 2013; and the FTSE Global All Cap ex US Index thereafter; for emerging markets stocks, the Select Emerging Markets Index through August 23, 2006; the MSCI Emerging Markets Index through December 15, 2010; the MSCI ACWI ex USA IMI Index through June 2, 2013; and the FTSE Global All Cap ex US Index thereafter; for U.S. stocks, the CRSP US Total Market Index (formerly known as the Dow Jones Wilshire 5000 Index) through April 22, 2005; the MSCI ACWI ex USA AIMI Index through June 2, 2013; and the FTSE Global All Cap ex US Index thereafter; for U.S. government bonds, the Barclays U.S. Aggregate Bond Index through December 31, 2009, and the Barclays U.S. Aggregate Float Adjusted Index thereafter, as well as the Barclays U.S. Treasury Inflation Protected Securities Index through June 2, 2013, and the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) 0-5 Year TIPS Index thereafter; for short-term reserves, the Citigroup Three-Month Treasury Bill Index through June 2, 2013; for international bonds, the Barclays Global Aggregate ex-US Dollar Float Adjusted RC Capped Index, and for U.S. stocks, the Dow Jones U.S. Total Stock Market Index (previously known as the Dow Jones Wilshire 5000 Index) through April 22, 2005; the MSCI US Broad Market Index through June 2, 2013; and the CRSP US Total Market Index thereafter. International stock benchmark returns are adjusted for withholding taxes.

The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors’ shares, when sold, may be worth more or less than their original cost. Current performance may be higher or lower than the performance data cited. For performance data current to the most recent month-end, visit our website at vanguard.com/performance.

Each fund invests in broadly diversified Vanguard funds. These funds are subject to the risks associated with those underlying funds. All funds are subject to risk, including the possible loss of the money you invest. Bond funds are subject to interest rate, credit, and inflation risk. Stocks of companies based in emerging markets are subject to national and regional political and economic risks and to the risk of currency fluctuations. These risks are especially high in emerging markets. Because the funds invest in Vanguard Total International Bond Index Fund, each is subject to currency hedging risk, which is the chance that currency hedging transactions may not perfectly offset the fund’s foreign currency exposures and may eliminate any chance for a fund to benefit from favorable fluctuations in those currencies. Vanguard Total International Bond Index Fund will incur expenses to hedge its currency exposures. Because the funds invest in Vanguard Short-Term Inflation-Protected Securities Index Fund, each is subject to the risks associated with U.S. Treasury securities. U.S. government backing of Treasury or agency securities applies only to the underlying securities and does not prevent share-price fluctuations. Unlike stocks and bonds, U.S. Treasury bills are guaranteed as to the timely payment of principal and interest. Diversification does not ensure a profit or protect against a loss.

For more information about Vanguard funds, visit vanguard.com or call 800-523-1188 to obtain a prospectus. Investment objectives, risks, charges, expenses, and other important information about a fund are contained in the prospectus; read and consider it carefully before investing.

For more information on target-date investing, visit vanguard.com/targetdatenow.
Prior Service Credit Request Form

Use this form if you wish to have prior service at another college or university considered toward your vesting service under either The Carnegie Mellon University Faculty and Staff Retirement Plan or the Carnegie Mellon University 401(k) Plan. Service rendered at another college or university that would have met Carnegie Mellon's vesting requirements under either The Carnegie Mellon University Faculty and Staff Retirement Plan or the Carnegie Mellon University 401(k) Plan may reduce or eliminate the vesting period if you worked at the other university within the past five years. Refer to the plan documents for additional information regarding vesting and service credits.

Please provide contact information for the individual at the college or university who is authorized to verify your prior years of eligible service (typically an HR/benefits department):

Name of Institution: ________________________________________
Contact Person: ________________________________________
Address: ________________________________________
City, State, Zip: ________________________________________
Phone No.: ____________________ Fax No.: ____________________
Email Address: ________________________________________
Date of eligible service: ________________________________________
Circle One:   Faculty   Staff

A letter from Carnegie Mellon’s Benefits Department will be sent to the contact above requesting information about your prior years of service. Once evaluated, if such prior years of service are to be credited, your information will be updated in Carnegie Mellon’s benefits system. You will be notified via e-mail of the amount of prior service credit received or of any decision not to extend prior service credit for service that does not meet the requirements.

By your signature below, you authorize Carnegie Mellon University to contact your previous employer to obtain necessary information related to your service:

_____________________________________    _____________________________
PRINT NAME     Last Four Digits of SSN

__________________________________    ____________________________
SIGNATURE     DATE

Fax to 412-268-7472, or scan and email the completed and signed documents to: meerhoff@andrew.cmu.edu.

OFFICE USE ONLY

☐ Approved   Years of Service Credit: ______________________ Vesting Date (if applicable): ______________________
☐ Not Approved   Reason: ______________________________________

Signature of Benefits Representative: ______________________________________
Signature of Supervisor: ______________________________________
Date Employee was Notified: _____________________ Date of System Update: ______________________