



Your UNE Defined Contribution Plan Transition Guide For the Move to Fidelity 2015



Fidelity Investments will soon become the service provider for the University of New England Defined Contribution Plan. Inside are details about the transition including an investment options overview, plan highlights and action steps you can take today.

We encourage you to use this guide as a resource to help you make the best investment decisions for your future.

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Important notice regarding your rights under the University of New England Defined Contribution Plan:

This notice is to inform you that effective January 2, 2015 Fidelity Investments will become the service provider for the University of New England Defined Contribution Plan (the "Plan"). This notice contains important information regarding your rights under the Plan.

Plan Highlights

At UNE we believe in offering a strong benefits program to our employees. Together with Fidelity, we will offer a new level of service and commitment to help you prepare for retirement.

- A revised investment lineup including access to Fidelity Freedom[®] Funds.
- The Annual Increase Program, an optional participant-elected service that helps you keep pace with your retirement saving goals by increasing your contribution amount each year.
- Portfolio Review, an online tool that helps you identify your retirement saving goals, analyzes your current investment mix, and suggests an investment mix to help you better align your portfolio with your goals.
- Rebalance Notification, which alerts you by e-mail any time your account's investment mix strays from your original strategy. You decide whether to rebalance, and you can take action immediately by clicking on a link delivered with the e-mail message.
- A new array of account and planning services available online and by phone.
- Access to Fidelity's comprehensive educational Web site dedicated to retirement planning. At Fidelity NetBenefits[®] you will find historical investment performance, articles on financial markets, and interactive tools and calculators to help you better determine your retirement saving goals.
- Full View[®], an online service available through the Fidelity NetBenefits Web site that allows you to view and manage your finances(including retirement, bank, brokerage, and credit card accounts) in one place.

Your Plan will continue to offer the following products and services:

- Your contribution percentage elections from your paycheck will transfer from TIAA-CREF to Fidelity. You will not need to re-enroll in the Plan.
- Vesting will not be affected by the transition.
- All UNE matching contributions to your account will continue at the same rates.

Loans on your account at TIAA-CREF will not transfer!

If you have an outstanding loan on your account at TIAA-CREF it will not transfer to Fidelity. You will continue to repay your loan through TIAA-CREF until it has been paid in full.

Beginning in 2015, loans will be available through your Fidelity account. If you currently have balances in any investment option(s) that will not transfer to Fidelity as outlined in this guide on page 11, you may also have the option of taking a new loan from your TIAA-CREF assets. Loan availability will be calculated using the balance in each individual account, but the maximum loan amount and maximum number of outstanding loans allowed by the Plan will be tracked across both accounts.

Plan Activity Calendar

To ensure that all information is transferred accurately from your current Plan account at TIAA-CREF to your Plan account at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts, obtain a loan from the Plan, or obtain a distribution from the Plan. **This time during which you will be unable to exercise your rights otherwise available under the Plan is called a “blackout period” and begins at 4:00 pm Eastern time on December 31, 2014. The Blackout period is expected to end the week of January 25, 2015. During this time, you can determine whether the blackout period has started or ended by calling the Fidelity Retirement Benefits Line toll free at 1-800-343-0860 or going to www.netbenefits.com/une.**

During the blackout period, you will be unable to direct or diversify the assets held in the University of New England Defined Contribution Plan. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan.

Plan Transition Activity Calendar:

Review this calendar of events to understand how account activities may be affected during the transition period. If you would like to make any transactions in your account prior to the start of the blackout period, contact TIAA-CREF at 1-800-842-2252.

KEY DATE	PLAN ACTIVITY	WHAT IT MEANS TO YOU
December 2014	Transition Workshop, “Making the Most of Your Workplace Savings Transition,” gives you an overview of your Plan benefits.	Attend a workshop to learn more about the important changes to your Plan. You can also schedule a one on one consultation with a Fidelity Workplace Planning and Guidance Consultant. The meeting schedule is enclosed in this packet.
December 1 through December 19, 2014	The Fidelity Retirement Benefits Line and NetBenefits® Web site open for certain Plan services. www.netbenefits.com/une 1-800-343-0860	You can now: <ul style="list-style-type: none"> ➤ Set up your NetBenefits online account. ➤ Change your contribution percentage election. ➤ Select your future investment elections. ➤ Choose your beneficiaries. Beneficiary information currently on file at TIAA-CREF will not transfer to Fidelity. You must contact Fidelity to designate a beneficiary for your UNE Plan account. ➤ Set up your mail preferences.
December 31, 2014 by 4:00 PM ET	Last day at TIAA-CREF to do the following: <ul style="list-style-type: none"> ➤ Change your future contribution percentages or how your future contributions will be invested. ➤ Request and return paperwork required to process a loan, withdrawal, or distribution. Please allow enough time to request, receive, complete, and return the paperwork to TIAA-CREF before this deadline. ➤ Request an exchange (transfer) between investment options. 	After this date, you cannot conduct any of these activities until the transition ends and your account is available at Fidelity, which is expected to be the week of January 25, 2015. Any balances that will remain in your account at TIAA-CREF will be frozen until the week of January 12. Please reference the list of investment options that will not transfer to Fidelity on page 11.
January 9, 2015	Account balances will be valued after the close of the market, usually 4:00 P.M. Eastern time.	Your Plan assets in investment elections that will transfer to Fidelity will be valued for the transfer based on the close of the market on this date.

January 12, 2015	Your Plan assets are scheduled to be transferred to Fidelity. Please refer to the section titled "Your investment options," which includes a mapping schedule and investment information.	Your Plan assets are scheduled to be invested in your new investment elections at Fidelity on this date.
Week of January 12, 2015	Any balances that did not transfer to Fidelity from your account at TIAA-CREF will be available for transactions again at TIAA-CREF.	You can now: <ul style="list-style-type: none"> ➤ Review your account balance. ➤ Request exchanges (transfers) among investment options. ➤ Request loans, withdrawals, and distributions (if available).
Week of January 25, 2015	The blackout period at Fidelity is expected to end, and the Fidelity Retirement Benefits Center and NetBenefits Web site open for all Plan services. <ul style="list-style-type: none"> ➤ www.netbenefits.com/une ➤ 1-800-343-0860 	You can now: <ul style="list-style-type: none"> ➤ Access your account at Fidelity. ➤ Choose your beneficiaries. Beneficiary information currently on file will not transfer to Fidelity. You must contact Fidelity to designate a beneficiary for your UNE Plan account. ➤ Request exchanges (transfers) among investment options. ➤ Review your account balance. ➤ Change your contribution percentage election ➤ Change your future investment elections. ➤ Request loans, withdrawals, and distributions. ➤ Roll over eligible balances from other employer-sponsored Plans. ➤ Request mutual fund prospectuses and Plan literature. ➤ Review investment option information.

The effective date of Plan changes and the end of the blackout period depend on the accurate, timely transfer of data. If this does not occur, the delivery of services and investment options described here could be delayed.

Important information about account statements

Fidelity account statements will be available online at www.netbenefits.com/une. A quarterly paper statement will not be automatically mailed to your home. You may request a paper statement of your account at any time.

Note that you can change your mail preferences and request that quarterly statements be mailed to your home address. You can do this by calling Fidelity toll free at 1-800-343-0860 or going online to www.netbenefits.com/une. Simply click "email address" in the Preferences section of Your Profile.

Please note: TIAA-CREF will continue to provide account statements for any assets that are not transferred to Fidelity in the transition. You will not see your TIAA-CREF balance on your Fidelity statement.

What You Need to Do

Review this Transition Guide to get familiar with the new investment options. Fidelity representatives will be on site in December to hold transition workshops and provide help desks where you can learn more about the investment options and the transition to Fidelity.

Most importantly, choose your new investment elections for your Plan at Fidelity between December 1 and December 19, 2014. **If you have not chosen your investment options by December 19, 2014, your future contribution percentage will be directed to a Fidelity Freedom® Fund based on your age and projected date of retirement (assuming retirement at age 65).** Please refer to the Default Investment Option chart on page 12.

To make your elections, log on to NetBenefits at www.netbenefits.com/une or contact Fidelity at 1-800-343-0860 beginning December 1, 2014. The first time you log on to NetBenefits you will need to establish a Username and a Password. Choose the Register link at the top of the page and the system will guide you through the process.

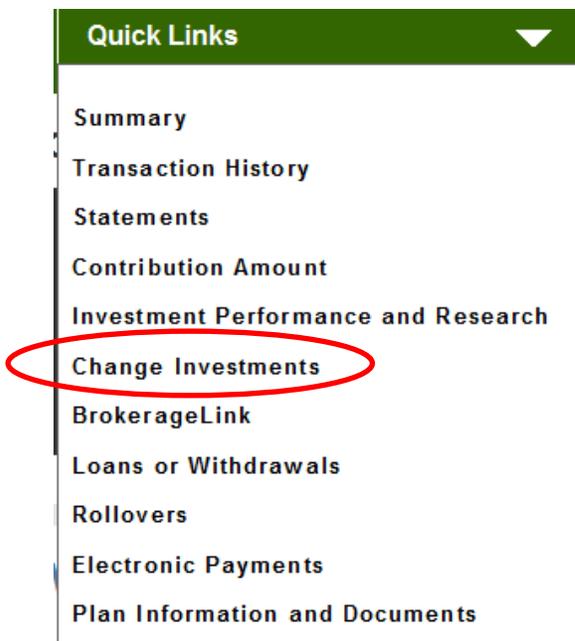


All screen images are for illustrative purposes only.

If you already have a Fidelity Username and Password established through other accounts, you can use the same information to access your UNE Plan account.

To make your future investment elections for contributions from your paycheck:

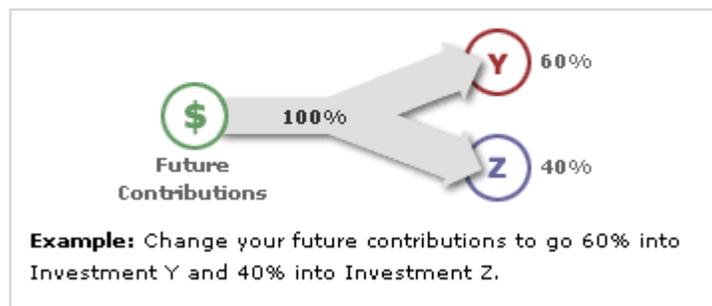
Once you have logged in to NetBenefits, from the Plan Summary home page click on the *Quick Links* dropdown menu for your UNE Plan and choose “Change Investments.” Then choose “Investment Elections”. **You will not see balances in your account at this time.**



Change or View Future Investment Elections

[Investment Elections](#)

View and adjust where your contributions are invested in the future.



You will be presented with options to choose how you would like your future contributions to the Plan invested. Choose the method you prefer and follow the step by step instructions to choose and confirm your elections.

Choose Investments

Help me manage my investments

Target Date Fund

Over time, Target Date Funds automatically invest more conservatively as you approach your retirement date and beyond. Keep in mind, the value of your investment will fluctuate over time, and you may gain or lose money.

[View available target date funds](#)

Select Target Date Fund

I'll manage on my own

Choose your own investments

Take control of your portfolio and choose your investments from a list of available funds. These investments will fluctuate over time and you may gain or lose money.

[View list of funds](#)

Select Funds

To change your contribution percentage from your paycheck:

Your current contribution percentage from your paycheck will transfer from TIAA-CREF to Fidelity. If you wish to change the contribution percentage that you make to the plan beginning in January 2015, from the home page chose "Contribution Amount" from the quick links menu. Then choose "Contribution Amount" again from the Contribution landing page.

Quick Links

- Summary
- Transaction History
- Statements
- Contribution Amount**
- Investment Performance and Research
- Change Investments
- BrokerageLink
- Loans or Withdrawals
- Rollovers
- Electronic Payments
- Plan Information and Documents

Contribution Amount

Manage your Contribution Amount

Contribution Amount

View or update the amount you contribute to your retirement savings plan.

[Why should I contribute to my retirement savings plan?](#)

Annual Increase Program

Enroll in a program to automatically increase your Contribution Amount election each year.

[What is the Annual Increase Program?](#)

You can also enroll in the Auto Increase Program if you wish. This is an optional program that increases your contribution rate annually on a date of your choosing. You may select any annual increase amount and opt out of the program at any time.

Choose your beneficiaries:

Your beneficiary designations on file at TIAA-CREF will not transfer so it's important that you choose your beneficiary designations for your Plan account at Fidelity.

Click the "Your Profile" link at the top of the page.



Then, choose "Beneficiaries" under "About You" to access the online election tool.

Your Profile

About You

- [Personal Information](#)
Access your Personal Information such as Name and Date of Birth.
- [Address](#)
Access your contact information.
- [Phone Number](#)
Update your day and evening phone numbers
- [E-Mail Address](#)
Receive important benefits communications at this e-mail address.
- [Beneficiaries](#)
Update your beneficiaries across your benefits.

The online beneficiary tool will guide you through the process of making your designations. If spousal consent is required based on your designation, you can print the form online so it can be signed by your spouse and returned to Fidelity.

To add an e-mail address or choose mail preferences:

While on the Profile tab, under the *Preferences* section you can add an e-mail address to your account and choose your mail preferences for Plan notices and account statements.

Preferences

- [Mail Preferences](#)
Specify your delivery preference for your statements, prospectuses and other benefit information.
- [E-Mail Settings](#)
Update your e-mail address and/or choose the types of e-mail you want to receive.
- [Login Preferences](#)
Manage your username, password and security question and answer.
- [Site Preferences](#)
Manage display of your personal Fidelity accounts in NetBenefits.

If you have any trouble navigating or using the NetBenefits website you can always contact the Fidelity Service Center at 1-800-343-0860 from 8:30am to Midnight EST and make your elections with a service representative.

Your Plan's Investment Options

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investment Options Overview:

The new investment lineup in your UNE Deferred Contribution Plan gives you a choice of mutual funds that cover the major asset classes: stocks, bonds, and short-term investments. These investment options give you the flexibility to build your own strategy to meet your retirement planning needs.

STOCK INVESTMENT OPTIONS	TICKER SYMBOL
American Funds New Perspective Fund [®] Class R5	RNPFX
American Funds New World Fund [®] Class R-5	RNWFY
DFA U.S. Targeted Value Portfolio Institutional Class	DFFVX
Fidelity [®] Contrafund [®]	FCNTX
Fidelity [®] Diversified International Fund ¹	FDIVX
Fidelity [®] Mid-Cap Stock Fund ²	FMCSX
Fidelity [®] Worldwide Fund ¹	FWWFY
MFS [®] Mid Cap Value Fund Class R5	MVCKX
Oppenheimer International Growth Fund Class I	OIGIX
T. Rowe Price Diversified Small Cap Growth Fund ³	PRDSX
Templeton Foreign Fund Class R6	FTFGX
Vanguard Mid-Cap Index Fund Admiral Shares	VIMAX
Vanguard Small-Cap Index Fund Admiral Shares	VSMAX
Vanguard Total Stock Market Index Fund Admiral Shares	VTSAX
Vanguard Windsor [™] II Fund Admiral [™] Shares	VWNAX
SPECIALTY INVESTMENT OPTION	TICKER SYMBOL
Fidelity [®] Real Estate Investment Portfolio ⁴	FRESX
BOND INVESTMENT OPTIONS	TICKER SYMBOL
BlackRock High Yield Bond Portfolio BlackRock Shares	BRHYX
Loomis Sayles Strategic Income Fund Class Y	NEZYX
Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX
Vanguard Total Bond Market Index Fund Admiral Shares	VBTLX
SHORT TERM INVESTMENT OPTIONS	TICKER SYMBOL
Fidelity [®] Money Market Trust Retirement Government Money Market Portfolio	FGMXX
TARGET DATE INVESTMENT OPTIONS	TICKER SYMBOL
Fidelity Freedom [®] Income Fund	FFFAX
Fidelity Freedom [®] 2005 Fund	FFFVX
Fidelity Freedom [®] 2010 Fund	FFFCX
Fidelity Freedom [®] 2015 Fund	FFVFX
Fidelity Freedom [®] 2020 Fund	FFFDX
Fidelity Freedom [®] 2025 Fund	FFTWX
Fidelity Freedom [®] 2030 Fund	FFFEX
Fidelity Freedom [®] 2035 Fund	FFTHX
Fidelity Freedom [®] 2040 Fund	FFFFX
Fidelity Freedom [®] 2045 Fund	FFFGX
Fidelity Freedom [®] 2050 Fund	FFFHX
Fidelity Freedom [®] 2055 Fund	FDEEX
Fidelity Freedom [®] 2060 Fund	FDKVX

¹ This fund has a Short-term Redemption Fee of 1.00% for fee eligible shares held less than 30 days.

² This fund has a Short-term Redemption Fee of 0.75% for fee eligible shares held less than 30 days.

³ This fund has a Short-term Redemption Fee of 1.00% for fee eligible shares held less than 90 days.

⁴ This fund has a Short-term Redemption Fee of 0.75% for fee eligible shares held less than 90 days.

As part of the transition some investment options will be transferred to Fidelity while others will remain at TIAA-CREF. When the transition is complete, you will have the option to transfer the assets in your TIAA-CREF account that cannot be automatically moved to Fidelity.

Please review the information below to see how your investment options will transfer/change when your current Plan transitions to Fidelity. For a list of all investment options available in your Plan, including descriptions of each option, refer to the enclosed *Investment Options Guide*.

Investment Options That Are Mapping to Fidelity:

Balances that you have in any of the current investment options listed on the left side of the table below as of December 31, 2014 will be valued as of January 9, 2015 and transferred to the new option on the right at Fidelity as of the market close on January 12, 2015.

If you prefer to invest your current balances differently prior to the transition to Fidelity, please contact TIAA-CREF at 1-800-842-2252 by 4:00 p.m. Eastern time on December 31, 2014 to request a change.

Existing Investment Option with TIAA-CREF as of 4PM ET December 31, 2014 (will be valued as of January 9, 2015)		New Investment Option(s) with Fidelity, Effective January 12, 2015.	Ticker Symbol
TIAA-CREF International Equity- Retirement Class	▶	Fidelity® Diversified International Fund ⁵	FDIVX
TIAA-CREF Large-Cap Value- Retirement Class	▶	Vanguard Windsor™ II Fund Admiral™ Shares	VWNAX
TIAA-CREF Lifecycle 2010- Retirement Class	▶	Fidelity Freedom® 2010 Fund	FFFCX
TIAA-CREF Lifecycle 2015- Retirement Class	▶	Fidelity Freedom® 2015 Fund	FFVFX
TIAA-CREF Lifecycle 2020- Retirement Class	▶	Fidelity Freedom® 2020 Fund	FFFDX
TIAA-CREF Lifecycle 2025- Retirement Class	▶	Fidelity Freedom® 2025 Fund	FFTWX
TIAA-CREF Lifecycle 2030- Retirement Class	▶	Fidelity Freedom® 2030 Fund	FFFEX
TIAA-CREF Lifecycle 2035- Retirement Class	▶	Fidelity Freedom® 2035 Fund	FFTHX
TIAA-CREF Lifecycle 2040- Retirement Class	▶	Fidelity Freedom® 2040 Fund	FFFFX
TIAA-CREF Mid-Cap Growth- Retirement Class	▶	Fidelity® Mid-Cap Stock Fund ⁶	FMCSX
TIAA-CREF Mid-Cap Value- Retirement Class	▶	MFS® Mid Cap Value Fund Class R5	MVCKX
TIAA-CREF Small-Cap Equity- Retirement Class	▶	Vanguard Small-Cap Index Fund Admiral Shares	VSMAX

⁵ This fund has a Short-term Redemption Fee of 1.00% for fee eligible shares held less than 30 days.

⁶ This fund has a Short-term Redemption Fee of 0.75% for fee eligible shares held less than 30 days.

Making Your Investment Choices

Prior to the transfer to Fidelity Investments, you will have the opportunity to make investment elections for the Plan. Beginning on December 1, 2014 and ending on December 19, 2014 you may provide your investment choices directly to Fidelity.

The investment elections you make during this time period will be in effect for your new contributions to the plan beginning with your first payroll in 2015. Existing assets will follow the mapping listed above, or remain in the TIAA-CREF options shown on the next page.

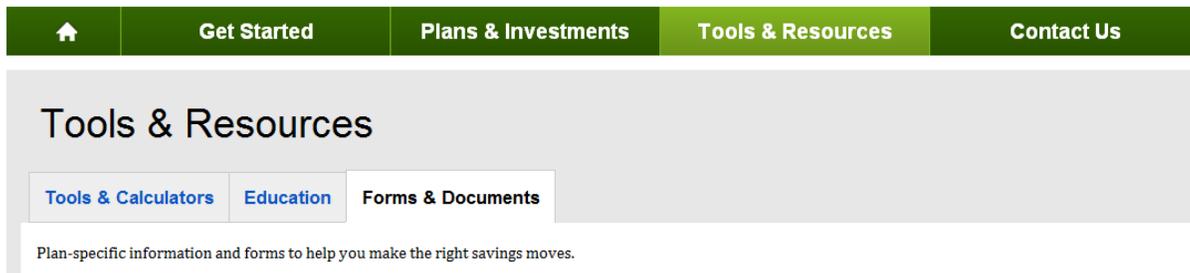
You can also make exchanges within your account once the Plan's blackout period has ended, which is expected to be the week of January 25, 2015.

Investment Options That Are Staying at TIAA-CREF:

The following investment options will remain in the UNE Plan at TIAA-CREF. Any balances you have invested in these investment options are not able to be transferred to Fidelity as part of the transition. You will have the option of transferring any assets you hold in the investment options below to Fidelity using a paper transfer form once the transition is complete.

Current investment options that will remain at TIAA-CREF
CREF Bond Market
CREF Equity Index
CREF Global Equities
CREF Growth
CREF Inflation-Linked Bond
CREF Money Market
CREF Social Choice
CREF Stock
Plan Loan Default Fund
TIAA Real Estate
TIAA Traditional

When the transition is complete you will have the option to transfer the assets in any of the investment options listed above to Fidelity. This transfer will be done manually using a paper election form that can be obtained online at www.netbenefits.com/une under the Tools and Resources Tab /Forms and Documents.



Home Get Started Plans & Investments **Tools & Resources** Contact Us

Tools & Resources

Tools & Calculators Education **Forms & Documents**

Plan-specific information and forms to help you make the right savings moves.

Fidelity Workplace Planning & Guidance Consultants will be available on-site in January and February 2015 for one on one consultations if you need assistance in completing the forms or have questions about your account. They can also work with you to create a retirement planning strategy to help determine what options may be best for your future retirement needs. Although consultations are one on one, guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary or sole basis for your investment or tax-planning decisions.

When the transition to Fidelity is complete you can view the available schedule and set an appointment by clicking on the Meet link at the bottom of the www.netbenefits.com/une pre-login website home page, or call 1-800-642-7131.



Meet

Meet for a consultation to discuss your needs - right at work.

Default Investment Option:

UNE has determined that as of January 2015 any future contributions to your account that you have not directed to a specific investment option in the Defined Contribution Plan will be invested in one of the Fidelity Freedom® Funds. **This applies only if you do not make an investment election for your contributions during the December 1 to December 19, 2014 election period.** Your future contributions will be invested in the lifecycle fund that has a target retirement date closest to the year you might retire and assuming a retirement age of 65, at the direction of UNE.

The Fidelity Freedom® Funds 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. The investment risk of each lifecycle fund changes over time as its 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, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Please use the following guidelines to determine in which Fidelity Freedom® Fund your future contributions will be invested if you do not make an election in your account during the December 1 to December 19, 2014 election period.

DATE OF BIRTH	FUND NAME	TICKER SYMBOL	TARGET RETIREMENT DATE
1/1/1900 - 12/31/1937	Fidelity Freedom® Income Fund	FFFAX	Retired before 2003
1/1/1938 - 12/31/1942	Fidelity Freedom® 2005 Fund	FFFVX	2003 - 2007
1/1/1943 - 12/31/1947	Fidelity Freedom® 2010 Fund	FFFCX	2008 - 2012
1/1/1948 - 12/31/1952	Fidelity Freedom® 2015 Fund	FFVFX	2013 - 2017
1/1/1953 - 12/31/1957	Fidelity Freedom® 2020 Fund	FFFDX	2018 - 2022
1/1/1958 - 12/31/1962	Fidelity Freedom® 2025 Fund	FFTWX	2023 - 2027
1/1/1963 - 12/31/1967	Fidelity Freedom® 2030 Fund	FFFEX	2028 - 2032
1/1/1968 - 12/31/1972	Fidelity Freedom® 2035 Fund	FFTHX	2033 - 2037
1/1/1973 - 12/31/1977	Fidelity Freedom® 2040 Fund	FFFFX	2038 - 2042
1/1/1978 - 12/31/1982	Fidelity Freedom® 2045 Fund	FFFGX	2043 - 2047
1/1/1983 - 12/31/1987	Fidelity Freedom® 2050 Fund	FFFHX	2048 - 2052
1/1/1988 - 12/31/1992	Fidelity Freedom® 2055 Fund	FDEEX	2053 - 2057
1/1/1993 - 12/31/2099	Fidelity Freedom® 2060 Fund	FDKVX	2058 and later

Timeline was selected by the Plan sponsor.

Fees and Expenses

Right to Direct Investments

To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to www.netbenefits.com/une or call 1-800-343-0860.

Exercising Voting, Tender, and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the Mutual Funds you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

Fees and Expenses

Based on the information and direction Fidelity had on file at the time this brochure was prepared, certain individual fees and expenses may be deducted from your account.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction that an individual may select. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute one or more of the following services or transactions, the following fees may be deducted from your account based on the information and direction Fidelity had at the time this notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in certain circumstances.

TYPE OF INDIVIDUAL FEE	AMOUNT
Loan Setup Fee	\$50
Loan Maintenance Fee	\$6.25 per quarter (\$25 annually)
In-Service Withdrawal Fee	\$25 per transaction
Qualified Domestic Relations Order (QDRO) Fee	\$300 online \$1,200 manual
Minimum Required Distribution Fee	\$25 per transaction
Overnight Mailing Fee	\$25 per transaction

If any individual fees are deducted from your account, they will be reflected on your Plan's account statement.

Next Steps

Visit Fidelity NetBenefits® at www.netbenefits.com/une. Fidelity's easy-to-use online account site is designed so you can quickly and easily set up, monitor, and manage your workplace savings account.

WHAT YOU CAN DO BEGINNING IN DECEMBER 2014

<p>Attend a transition workshop.</p>	<p>Fidelity will be on-site presenting Plan transition workshops and will also be available for one on one consultations.</p> <p>The complete schedule of dates and locations is included in this packet.</p>
<p>View the on-demand transition recording.</p>	<p>If you cannot make it to a workshop in person the "Making the Most of Your Retirement Plan Transition" presentation is available to view on NetBenefits® at http://webworkshops.fidelity.com virtually 24 hours a day.</p>

WHAT YOU CAN DO FROM DECEMBER 1 THROUGH DECEMBER 19, 2014

<p>Set up your NetBenefits username and password.</p>	<p>Simply following the step-by step instructions by clicking on "Register Now" at www.netbenefits.com/une. If you are a current Fidelity customer and already have a Username and Password, you can use them to access your UNE Plan account on the NetBenefits® Web site.</p>
<p>Make your investment elections.</p>	<p>Be sure to make your investment elections during the election period. If no elections are on file as of December 19, 2014, your future contributions will be directed to a Fidelity Freedom® Fund unless you direct us otherwise.</p>
<p>Establish your beneficiaries online.</p>	<p>Your beneficiary designations will not transfer from TIAA-CREF, so you will need to designate your beneficiary online. Simply click "Beneficiaries" in the About You section of Your Profile.</p>
<p>Register your e-mail address and set your communication delivery preferences.</p>	<p>You can do both at the Your Profile tab to ensure you'll receive important transition updates the way you prefer.</p>

WHAT YOU CAN DO AFTER THE TRANSITION IS COMPLETE IN JANUARY 2015

<p>Access your Plan virtually any time.</p>	<p>On the NetBenefits® Web site, you can enroll, adjust your contribution percentage election, and change your investment options. You can even request a loan or withdrawal online.</p>
<p>Take advantage of online account access, tools, and calculators.</p>	<p>Get details on all your investments, including account statements, current prices, and historical performance. Fidelity also provides many tools and calculators to help you create a successful savings and retirement strategy.</p>
<p>Consolidate your accounts.</p>	<p>If you wish to transfer the assets that could not be moved from TIAA-CREF during the transition to Fidelity, obtain a transfer form or consult with a Fidelity Workplace Planning & Guidance Consultant for assistance.</p>
<p>Schedule a one on one meeting with a Workplace Planning & Guidance Consultant.</p>	<p>Click on the "Meet" link at www.netbenefits.com/une to view the available times and dates for your location. You can then schedule an appointment online or call 1-800-642-7131.</p>

Steps to a Healthier Financial Future:

Your UNE Defined Contribution Plan is an easy way to save for your future goals. Follow these easy steps to get started in your Plan with Fidelity.

1. Use this guide as a resource.
2. Review the key transition dates.
3. Make your contribution elections from December 1 to December 19, 2014.
4. Take advantage of the new investment options and services.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

This document provides only a summary of the main features of the University of New England Defined Contribution Plan and the Plan document will govern in the event of any discrepancies.

Portfolio Review is an educational tool.

The Plan is intended to be a participant-directed Plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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