EQUITABLE

Ohio University

Changes to your retirement plan investment options

Important news about your employer's retirement plans

Equitable Retirement Plan Services[SM] is pleased to have been selected as one of the providers for the Ohio University Alternative Retirement Plan (ARP), 403(b) and 457(b) plans. Since you already participate in one of these plans and currently have a contract issued by Equitable Financial, we are providing you with additional details affecting your retirement plan account.

New options available on November 1, 2020

You will have access to new investment choices, including mutual funds in a variety of asset classes, a Guaranteed Interest Option and a self-directed brokerage option.*

Investment plan options	Ticker
Fixed Interest	
Equitable Fixed Account[SM]	N/A
Cash Equivalent	
Vanguard Federal Money Market Investor	VMFXX
Bonds	
Fidelity® U.S. Bond Index	FXNAX
PGIM High Yield R6	PHYQX
PIMCO International Bond	PFORX
Vanguard Inflation-Protected Secs Adm	VAIPX
Vanguard Total International Bond Index	VTABX
Western Asset Core Plus Bond IS	WAPSX
Large-Cap Stocks	
Fidelity® 500 Index	FXAIX
Fidelity® Large Cap Growth Index	FSPGX
Fidelity® Large Value Index	FLCOX
JP Morgan Equity Income R6	OIEJX
MFS Growth Fund	MFEKX
T. Rowe Price Dividend Growth	PDGIX
Mid-Cap Stocks	
American Century Mid Cap Value R6	AMDVX
Fidelity® Mid Cap Index	FSMDX
Fidelity® Mid Cap Growth Index	FMDGX
Fidelity® Mid Cap Value Index	FIMVX
MFS Mid Cap Growth	OTCKX
Touchstone Mid Cap	TMPIX

Investment plan options	Ticker
Small-Cap Stocks	
American Century Small Cap Value	ASVDX
Federated Kaufman Small Cap	FKALX
Fidelity® Small Cap Index	FSSNX
Fidelity® Small Growth Index	FECGX
Fidelity® Small Value Index	FISVX
Goldman Sachs Small Cap Equity Insights	GCSUX
International/Global Stocks	
American Funds New World R6	RNWGX
Fidelity® Global ex U.S. Index	FSGGX
MFS International Diversification	MDIZX
Other	
1919 Socially Responsible	LMRNX
Real Estate	
Cohen & Steers Real Estate Securities	CSZIX
Target Date Funds	
TIAA-CREF Lifecycle Index Ret Inc Instl	TRILX
TIAA-CREF Lifecycle Index 2010 Instl	TLTIX
TIAA-CREF Lifecycle Index 2015 Instl	TLFIX
TIAA-CREF Lifecycle Index 2020 Instl	TLWIX
TIAA-CREF Lifecycle Index 2025 Instl	TLQIX
TIAA-CREF Lifecycle Index 2030 Instl	TLHIX
TIAA-CREF Lifecycle Index 2035 Instl	TLYIX
TIAA-CREF Lifecycle Index 2040 Instl	TLZIX
TIAA-CREF Lifecycle Index 2045 Instl	TLXIX
TIAA-CREF Lifecycle Index 2050 Instl	TLLIX
TIAA-CREF Lifecycle Index 2055 Instl	TTIIX
TIAA-CREF Lifecycle Index 2060 Instl	TVIIX
Other	
Self-directed brokerage option*	N/A

* The self-directed brokerage account has a $50 setup fee, a $125 annual maintenance fee and a $6.95 fee per trade. See your financial professional for complete details.

Fees and expenses

Plan servicing fees and investment expenses have always been a part of the Ohio University retirement plans. The recordkeeping fee and other service fees pay for Equitable Retirement Plan Services(SM) management and cover the costs of reporting, communications, investment consulting and legal advice to operate the plan.

The Equitable 360 Retirement product has an annual recordkeeping fee of 0.15% and an additional annual fee of .01% for plan-related expenses that will be deducted from your account value on a quarterly basis. Each investment option under the plan also charges an investment expense for amounts allocated under the plan. These fees range from 0.01% to 0.97% annually.

In comparison, your current 403(b) and/or 457(b) contract with Equitable Financial has a total expense range of 1.78%-3.45% based on the investment options selected. Your current ARP account with Equitable Financial has a total expense range of 1.23%-2.18% based on the investment options selected.

There are additional fees and charges under Equitable 360 Retirement that apply for special services. For more information, please refer to the current product prospectus and any supplements, or speak to your financial professional.

New accounts for future contributions

If you have an existing Ohio University ARP, 403(b) and/or 457(b) plan account with Equitable Financial, we will establish a new account for each plan on October 1, 2020. All plan contributions will be invested in these new accounts beginning November 1, 2020. Please note that existing automated programs will not carry over to your new account. New paperwork will need to be completed to reestablish automated programs.

Assets in 403(b) and 457(b) plan accounts

403(b) and 457(b) assets will remain in your current Equitable Financial account with this change. If you'd like to consolidate accounts, please contact your financial professional for assistance.

Key transition dates

October 1, 2020

Equitable Financial will establish new accounts for your 403(b), 457(b) and/or ARP.

November 1, 2020

All existing plan assets in your ARP will transfer to your new accounts. Contributions will be directed to your new 403(b), 457(b) and/or ARP accounts beginning on or after this date.

Asset transfers from ARP plan accounts

All assets in your current Equitable Financial ARP account will automatically transfer to your newly established ARP account on November 1, 2020. Balances in each of your current investment options will transfer into new investment options with similar objectives and risk levels through a process called "mapping." Details on how your funds will map are listed below:

	Current investment option	Replacement investment option effective November 1, 2020
Fixed Interest	Guaranteed Interest Option	Equitable Fixed Account℠
Cash Equivalent	Money Market	Vanguard Federal Money Market Investor
Bonds	Charter℠ Multi-Sector Bond	Fidelity® US Bond Index
	EQ/Core Bond Index	Fidelity® US Bond Index
	EQ/Global Bond Plus	PIMCO International Bond
	EQ/Intermediate Government Bond	Fidelity® US Bond Index
	EQ/PIMCO Ultra Short Bond	Vanguard Federal Money Market Investor
	EQ/Quality Bond PLUS	Western Asset Core Plus Bond IS
	Multimanager Core Bond	Western Asset Core Plus Bond IS
Asset Allocation	EQ/Aggressive Allocation	Age Appropriate Target Date Fund
	EQ/Conservative Allocation	Age Appropriate Target Date Fund
	EQ/Conservative-Plus Allocation	Age Appropriate Target Date Fund
	EQ/Moderate Allocation	Age Appropriate Target Date Fund
	EQ/Moderate-Plus Allocation	Age Appropriate Target Date Fund
	Target 2015 Allocation	TIAA-CREF Lifecycle Index 2015 Instl
	Target 2025 Allocation	TIAA-CREF Lifecycle Index 2025 Instl
	Target 2035 Allocation	TIAA-CREF Lifecycle Index 2035 Instl
	Target 2045 Allocation	TIAA-CREF Lifecycle Index 2045 Instl
Large-Cap Blend	EQ/Common Stock Index	Fidelity® 500 Index
	EQ/Equity 500 Index	Fidelity® 500 Index
	EQ/Large Cap Core Managed Volatility	Fidelity® 500 Index
Large-Cap Growth Stocks	EQ/Capital Group Research	MFS Growth R6
	EQ/Clearbridge Large Cap Growth	MFS Growth R6
	EQ/Large Cap Growth Index	Fidelity® Large Cap Growth Index
	EQ/Large Cap Growth Managed Volatility	MFS Growth R6
	EQ/Loomis Sayles Growth Portfolio	MFS Growth R6
	EQ/T. Rowe Price Growth Stock	MFS Growth R6
	Multimanager Aggressive Equity	MFS Growth R6
Large-Cap Value Stocks	1290 VT Equity Income	JP Morgan Equity Income R6
	EQ/BlackRock Basic Value Equity	JP Morgan Equity Income R6
	EQ/Invesco Comstock Portfolio	JP Morgan Equity Income R6
	EQ/JP Morgan Value Opportunities	JP Morgan Equity Income R6
	EQ/Large Cap Value Index	Fidelity® Large Value Index
	EQ/Large Cap Value Managed Volatility	JP Morgan Equity Income R6
Mid-Cap Stocks	EQ/American Century Mid Cap Value	American Century Mid Cap Value
	EQ/Janus Enterprise	MFS Mid Cap Growth
	EQ/Mid Cap Index	Fidelity® Mid Cap Index
	EQ/Mid Cap Value Managed Volatility	American Century Mid Cap Value
Small-Cap Stocks	1290 VT GAMCO Small Company Value	American Century Small Cap Value
	1290 VT Small Cap Value	American Century Small Cap Value
	EQ/AB Small Cap Growth	Federated Kaufman Small Cap
	EQ/Franklin Small Cap Value Managed Volatility	American Century Small Cap Value
	EQ/Morgan Stanley Small Cap Growth	Federated Kaufman Small Cap
	EQ/Small Company Index	Fidelity® Small Cap Index
International/Global Stocks	EQ/Global Equity Managed Volatility	MFS International Diversification
	EQ/International Core Managed Volatility	MFS International Diversification
	EQ/International Equity Index	Fidelity® Global ex U.S. Index Fund
	EQ/International Value Managed Volatility	MFS International Diversification
	EQ/MFS International Growth	MFS International Diversification
Specialty	1290 VT GAMCO Mergers & Acquisitions	Fidelity® 500 Index
	1290 VT Socially Responsible	1919 Socially Responsible
	Multimanager Technology	Age Appropriate Target Date Fund

Attend a meeting for more information

We understand navigating change and selecting new investment options can be challenging. Virtual meetings are being scheduled to give you an opportunity to learn more and ask questions. Please visit **www.ohio.edu/hr/benefits/retirement-plan-options** for more information.

Meet with a financial professional

Our financial professionals are also available to virtually meet with you one-on-one for more personalized guidance. They can be an important resource to help you develop an investment strategy for a successful retirement. You can schedule a meeting through a link located at **www.ohio.edu/hr/benefits/retirement-plan-options** or contact your financial professional directly.

Your financial professional:
Carol Rodgers-Rivir
carol.rodgers@equitable.com
Cell: (859) 630-2226

Let us help you develop a retirement plan and stay on track toward your goals. Visit equitable.com/retirement.

Next steps

Make sure you're prepared for these upcoming changes by taking the following steps:

- Attend a virtual group meeting to learn more.
- Select your new investment options.
- Contact your financial professional for additional help.

Mutual funds are sold by prospectus only. Be sure to review your prospectus that contains complete information on charges, risks, expenses and investment objectives before sending any additional funds.

This material is not intended as legal or tax advice.

The Equitable 360 Retirement defined contribution program consists of a custodial account offered through Reliance Trust Company, LLC, within which plan participants' chosen mutual fund shares are held, as well as a group fixed annuity contract (form #s: 2016FA-MFrev, 2016FA-MF403b) issued by Equitable Financial Life Insurance Company (Equitable Financial). Mutual funds made available through the program are distributed by Equitable Distributors, LLC (Equitable Distributors). Equitable Financial and Equitable Distributors are located at 1290 Avenue of the Americas, New York, NY 10104, (212) 314-4600. Equitable Financial is solely responsible for meeting the obligations of the group fixed annuity contract.

Offered by affiliated and unaffiliated entities, the program is the result of various strategic partnerships, including one between Equitable Distributors, LLC and PlanConnect, LLC. The Equitable Retirement Plan Services℠ platform includes recordkeeping, trading and custodial services to plan sponsors for the program. Reliance Trust Company serves as a custodian for the mutual funds selected by plan participants.

PlanConnect, LLC serves as the platform's recordkeeper and third-party administrator. Equitable Retirement Plan Services℠ is a service mark of the contractual arrangements between affiliated and/or unaffiliated entities within the platform; PlanConnect® is a registered service mark of PlanConnect, LLC (100 Madison Street, Syracuse, NY 13202 (800) 923-6669). Equitable Financial, Equitable Distributors and PlanConnect, LLC are separate, but affiliated companies. Reliance Trust Company is a separate and unaffiliated company. The investments in this program are subject to investment risks, including possible loss of the principal invested. They are not insured by the Federal Deposit Insurance Corporation, nor are they deposits to, obligations of or guaranteed by any bank.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). Equitable, Equitable Advisors and Equitable Network are affiliated companies and do not offer tax or legal advice.

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