Ohio University 401(a), 403(b), and 457(b) Plans

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Where will your investments go?

The following chart shows how your future contributions after November 1, 2020 will automatically transfer to the new investment options through the automatic process of "fund mapping." The options listed in the "Current Investment Option" column on the left will transfer ("map") to the options listed in the "New Investment Options" column on the right.

Unless otherwise noted below, the mapping process matches current and new options based on fund strategy and objectives, risk profile, holdings, and long-term performance potential.

Important note: Voya is currently crediting interest to the Voya Fixed Plus Account III of 2.75% through September 30, 2021, and at least 2.25% through September 30, 2022. The crediting interest rate thereafter will be that of the prevailing interest rate but not less than 1.00%. Please refer to the Voya Fixed Plus Account III fund fact sheet available at www.voyaretirementplans.com for specifics about the fund, including restrictions.

Current Investment Option	Fund	Maps to	New Investmnet Option	Fund Category	Fund
Fixed Account					
Voya Fixed Plus Account	4550	>	Voya Fixed Plus Account III	Stability of Principal	4020
Voya Fixed Plus Account	4563	>	Voya Fixed Plus Account III	Stability of Principal	4020
Voya Fixed Plus Account	4564	>	Voya Fixed Plus Account III	Stability of Principal	4020
Voya Fixed Plus Account	4565	>	Voya Fixed Plus Account III	Stability of Principal	4020
Voya Fixed Plus Account	4566	>	Voya Fixed Plus Account III	Stability of Principal	4020
Voya Fixed Plus Account	4568	>	Voya Fixed Plus Account III	Stability of Principal	4020
Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company and do not apply to the investment return or principal value of the mutual funds under a custodial agreement					
Money Market					
Voya Government Money Market Portfolio - Class I	003	>	Vanguard® Federal Money Market Fund - Investor Shares	Money Market - Taxable	2573

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Current Investment Option	Fund	Maps to	New Investmnet Option	Fund Category	Fund
Bonds					
Pioneer High Yield VCT Portfolio - Class I	834	>	PGIM High Yield Fund - Class R6	High Yield Bond	6589
Voya High Yield Portfolio - Institutional Class	1159	>	PGIM High Yield Fund - Class R6	High Yield Bond	6589
American Century Inflation-Adjusted Bond Fund - Inv Class	1001	>	Vanguard® Inflation-Protected Securities Fund - Admiral™ Sh	Inflation-Protected Bond	7925
PIMCO VIT Real Return Portfolio - Administrative Class	833	>	Vanguard® Inflation-Protected Securities Fund - Admiral™ Sh	Inflation-Protected Bond	7925
Voya U.S. Bond Index Portfolio - Class I	1554	>	Fidelity® U.S. Bond Index Fund	Intermediate Core Bond	D110
American Funds The Bond Fund of America® - Class R-4	1003	>	Western Asset Core Plus Bond Fund - Class IS	Intermediate Core-Plus Bond	3526
Metropolitan West Total Return Bond Fund - Class M Shares	7576	>	Western Asset Core Plus Bond Fund - Class IS	Intermediate Core-Plus Bond	3526
TCW Total Return Bond Fund - Class N	1041	>	Western Asset Core Plus Bond Fund - Class IS	Intermediate Core-Plus Bond	3526
Voya Intermediate Bond Portfolio - Class I	004	>	Western Asset Core Plus Bond Fund - Class IS	Intermediate Core-Plus Bond	3526
Voya GNMA Income Fund - Class A	363	>	Western Asset Core Plus Bond Fund - Class IS	Intermediate Core-Plus Bond	3526
Lord Abbett Short Duration Income Fund - Class R4	7394	>	Western Asset Core Plus Bond Fund - Class IS	Intermediate Core-Plus Bond	3526
Templeton Global Bond Fund - Class A	178	>	Vanguard® Total International Bond Index Fund - Admiral™ Sh	World Bond-USD Hedged	6552
Voya Global Bond Portfolio - Initial Class	422	>	PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I	World Bond-USD Hedged	8514
Asset Allocation					
Voya Solution 2025 Portfolio - Service Class	759	>	TIAA-CREF Lifecycle Index 2025 Fund - Institutional Class	Target-Date 2025	7445
Voya Solution 2035 Portfolio - Service Class	762	>	TIAA-CREF Lifecycle Index 2035 Fund - Institutional Class	Target-Date 2035	7452
Voya Solution 2045 Portfolio - Service Class	765	>	TIAA-CREF Lifecycle Index 2045 Fund - Institutional Class	Target-Date 2045	7457
Voya Solution 2055 Portfolio - Service Class	1167	>	TIAA-CREF Lifecycle Index 2055 Fund - Institutional Class	Target-Date 2055	7459
Voya Solution Income Portfolio - Service Class	768	>	TIAA-CREF Lifecycle Index Retire Income Fund - Inst Class	Allocation--30% to 50% Equity	7462
Voya Index Solution 2055 Portfolio - Service Class	1162	>	TIAA-CREF Lifecycle Index 2055 Fund - Institutional Class	Target-Date 2055	7459
Voya Solution Balanced Portfolio - Service Class	1602	>	TIAA-CREF Lifecycle Index 2030 Fund - Institutional Class	Target-Date 2030	7447
Voya Solution Moderately Conservative Pt - Service Cl	1601	>	TIAA-CREF Lifecycle Index 2015 Fund - Institutional Class	Target-Date 2015	7443
Voya Strategic Allocation Conservative Portfolio - Class I	33	>	TIAA-CREF Lifecycle Index 2010 Fund - Institutional Class	Target-Date 2000-2010	7437
Voya Strategic Allocation Growth Portfolio - Class I	31	>	TIAA-CREF Lifecycle Index 2040 Fund - Institutional Class	Target-Date 2040	7456
Voya Strategic Allocation Moderate Portfolio - Class I	32	>	TIAA-CREF Lifecycle Index 2030 Fund - Institutional Class	Target-Date 2030	7447
No Current Investment Option			TIAA-CREF Lifecycle Index 2020 Fund - Institutional Class	Target-Date 2020	7444

Current Investment Option	Fund	Maps to	New Investmnet Option	Fund Category	Fund
No Current Investment Option			TIAA-CREF Lifecycle Index 2050 Fund - Institutional Class	Target-Date 2050	7458
No Current Investment Option			TIAA-CREF Lifecycle Index 2060 Fund - Institutional Class	Target-Date 2060+	7460
Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.					
Balanced					
Calvert VP SRI Balanced Portfolio	101	>	1919 Socially Responsive Balanced Fund - Class I	Allocation--50% to 70% Equity	D283
Pax Sustainable Allocation Fund - Investor Class	193	>	1919 Socially Responsive Balanced Fund - Class I	Allocation--50% to 70% Equity	D283
Voya Balanced Portfolio - Class I	8	>	1919 Socially Responsive Balanced Fund - Class I	Allocation--50% to 70% Equity	D283
VY® Invesco Equity and Income Portfolio - Initial Class	452	>	1919 Socially Responsive Balanced Fund - Class I	Allocation--50% to 70% Equity	D283
VY® T. Rowe Price Capital Appreciation Portfolio - Service	788	>	1919 Socially Responsive Balanced Fund - Class I	Allocation--50% to 70% Equity	D283
American Funds Capital Income Builder® - Class R-4	2227	>	1919 Socially Responsive Balanced Fund - Class I	Allocation--50% to 70% Equity	D283
Voya Global Perspectives® Portfolio - Class I	3911	>	1919 Socially Responsive Balanced Fund - Class I	Allocation--50% to 70% Equity	D283
Large Cap					
Large Blend					
Amana Income Fund - Investor Class	1595	>	T. Rowe Price Dividend Growth Fund - I Class	Large Blend	8316
American Funds Fundamental Investors® - Class R-4	1208	>	T. Rowe Price Dividend Growth Fund - I Class	Large Blend	8316
American Funds Washington Mutual Investors FundSM-Class R-4	819	>	T. Rowe Price Dividend Growth Fund - I Class	Large Blend	8316
Ave Maria Rising Dividend Fund	6620	>	T. Rowe Price Dividend Growth Fund - I Class	Large Blend	8316
Invesco V.I. Core Equity Fund - Series I	79	>	T. Rowe Price Dividend Growth Fund - I Class	Large Blend	8316
Neuberger Berman Sustainable Equity Fund - Trust Class	1120	>	T. Rowe Price Dividend Growth Fund - I Class	Large Blend	8316
Voya Corporate Leaders 100 Fund - Class I	3436	>	T. Rowe Price Dividend Growth Fund - I Class	Large Blend	8316
Voya Growth and Income Portfolio - Class I	1	>	T. Rowe Price Dividend Growth Fund - I Class	Large Blend	8316
VY® Columbia Contrarian Core Portfolio - Service Class	264	>	T. Rowe Price Dividend Growth Fund - I Class	Large Blend	8316
Voya Russell™ Large Cap Index Portfolio - Class I	1557	>	Fidelity® 500 Index Fund	Large Blend	C975
Voya Index Plus LargeCap Portfolio - Class I	35	>	Fidelity® 500 Index Fund	Large Blend	C975
Large Value					
Columbia Large Cap Value Fund - Advisor Class	1428	>	JPMorgan Equity Income Fund - Class R6 Shares	Large Value	3507
Fidelity® VIP Equity-Income Portfolio - Initial Class	108	>	JPMorgan Equity Income Fund - Class R6 Shares	Large Value	3507
Voya Large Cap Value Portfolio - Institutional Class	1213	>	JPMorgan Equity Income Fund - Class R6 Shares	Large Value	3507

Current Investment Option	Fund	Maps to	New Investmnet Option	Fund Category	Fund
VY® Invesco Growth and Income Portfolio - Service Class	789	>	JPMorgan Equity Income Fund - Class R6 Shares	Large Value	3507
VY® Invesco Comstock Portfolio - Service Class	437	>	JPMorgan Equity Income Fund - Class R6 Shares	Large Value	3507
VY® T. Rowe Price Equity Income Portfolio - Service Class	617	>	JPMorgan Equity Income Fund - Class R6 Shares	Large Value	3507
Voya Russell™ Large Cap Value Index Portfolio - Class S	2711	>	Fidelity® Large Cap Value Index Fund	Large Value	D121
Large Growth					
Alger Responsible Investing Fund - Class A	1584	>	MFS® Growth Fund - Class R6	Large Growth	3665
Amana Growth Fund - Investor Class	1612	>	MFS® Growth Fund - Class R6	Large Growth	3665
American Funds The Growth Fund of America® - Class R-4	572	>	MFS® Growth Fund - Class R6	Large Growth	3665
Fidelity® VIP Contrafund Portfolio - Initial Class	133	>	MFS® Growth Fund - Class R6	Large Growth	3665
Fidelity® VIP Growth Portfolio - Initial Class	109	>	MFS® Growth Fund - Class R6	Large Growth	3665
Invesco V.I. American Franchise Fund - Series I	3384	>	MFS® Growth Fund - Class R6	Large Growth	3665
Voya Large Cap Growth Portfolio - Institutional Class	742	>	MFS® Growth Fund - Class R6	Large Growth	3665
VY® T. Rowe Price Growth Equity Portfolio - Initial Class	111	>	MFS® Growth Fund - Class R6	Large Growth	3665
Voya Russell™ Large Cap Growth Index Portfolio - Class I	2713	>	Fidelity® Large Cap Growth Index Fund	Large Growth	D120
Small/Mid/Specialty					
Mid-Cap Blend					
Invesco Mid Cap Core Equity Fund - Class A	290	>	Touchstone Mid Cap Institutional	Mid-Cap Blend	E288
Lord Abbett Series Fund Mid Cap Stock Portfolio - Cl VC	75	>	Touchstone Mid Cap Institutional	Mid-Cap Blend	E288
Voya Index Plus MidCap Portfolio - Class I	53	>	Touchstone Mid Cap Institutional	Mid-Cap Blend	E288
Voya Russell™ Mid Cap Index Portfolio - Class I	1560	>	Fidelity® Mid Cap Index Fund	Mid-Cap Blend	D122
Mid-Cap Growth					
Voya MidCap Opportunities Portfolio - Class I	81	>	MFS® Mid Cap Growth Fund - Class R6	Mid-Cap Growth	8133
Wanger Select	820	>	MFS® Mid Cap Growth Fund - Class R6	Mid-Cap Growth	8133
VY® Baron Growth Portfolio - Service Class	436	>	MFS® Mid Cap Growth Fund - Class R6	Mid-Cap Growth	8133
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial	449	>	MFS® Mid Cap Growth Fund - Class R6	Mid-Cap Growth	8133
Voya Russell™ Mid Cap Growth Index Portfolio - Class S	2718	>	Fidelity® Mid Cap Growth Index	Mid-Cap Growth	E414
Mid-Cap Value					
VY® JPMorgan Mid Cap Value Portfolio - Service Class	435	>	American Century Mid Cap Value Fund - R6 Class	Mid-Cap Value	6305
AMG Managers Fairpointe Mid Cap Fund - Class N	7007	>	American Century Mid Cap Value Fund - R6 Class	Mid-Cap Value	6305

Current Investment Option	Fund	Maps to	New Investmnet Option	Fund Category	Fund
Ariel Fund - Investor Class	187	>	American Century Mid Cap Value Fund - R6 Class	Mid-Cap Value	6305
BlackRock Mid Cap Dividend Fund - Inv A Shares	7280	>	American Century Mid Cap Value Fund - R6 Class	Mid-Cap Value	6305
Columbia Select Mid Cap Value Fund - Class A Shares	1008	>	American Century Mid Cap Value Fund - R6 Class	Mid-Cap Value	6305
VY® American Century Small-Mid Cap Value Portfolio- Service	440	>	American Century Mid Cap Value Fund - R6 Class	Mid-Cap Value	6305
Small Blend					
Invesco Oppenheimer VI Main Street Small Cap Fd - Series I	832	>	Goldman Sachs Small Cap Equity Insights Fund - Class R6	Small Blend	D427
Loomis Sayles Small Cap Value Fund - Retail Class	1117	>	Goldman Sachs Small Cap Equity Insights Fund - Class R6	Small Blend	D427
Voya Index Plus SmallCap Portfolio - Class I	52	>	Goldman Sachs Small Cap Equity Insights Fund - Class R6	Small Blend	D427
VY® JPMorgan Small Cap Core Equity Portfolio- Service Class	752	>	Goldman Sachs Small Cap Equity Insights Fund - Class R6	Small Blend	D427
Voya Small Company Portfolio - Class I	42	>	Goldman Sachs Small Cap Equity Insights Fund - Class R6	Small Blend	D427
Voya Russell™ Small Cap Index Portfolio - Class I	1563	>	Fidelity® Small Cap Index Fund	Small Blend	C993
Small Growth					
Voya SmallCap Opportunities Portfolio - Class I	80	>	Federated Kaufmann Small Cap Fund - Class R6 Shares	Small Growth	C686
Wanger USA	821	>	Federated Kaufmann Small Cap Fund - Class R6 Shares	Small Growth	C686
Wells Fargo Small Company Growth Fund - Administrator Class	6071	>	Federated Kaufmann Small Cap Fund - Class R6 Shares	Small Growth	C686
No Current Investment Option		>	Vanguard® Small-Cap Growth Index Fund - Admiral™ Shares	Small Growth	3315
Delaware Small Cap Value Fund - Class A	2495	>	American Century Small Cap Value Fund - R6 Class	Small Value	6310
Franklin Small Cap Value VIP Fund - Class 2	73	>	American Century Small Cap Value Fund - R6 Class	Small Value	6310
VY® Columbia Small Cap Value II Portfolio - Service Class	1218	>	American Century Small Cap Value Fund - R6 Class	Small Value	6310
Wells Fargo Special Small Cap Value Fund - Class A	191	>	American Century Small Cap Value Fund - R6 Class	Small Value	6310
No Current Investment Option			Fidelity® Small Cap Value Index	Small Value	E416
Specialty					
PIMCO CommodityRealReturn Strategy Fund® - Admin Class	1908	>	Vanguard® Inflation-Protected Securities Fund - Admiral™ Sh	Inflation-Protected Bond	7925
USAA Precious Metals and Minerals Fund - Adviser Shares	2656				
BlackRock Health Sciences Opportunities Port - Inv A Shares	1776	>	TIAA-CREF Lifecycle Index Target Date Retirement Fund Suite based on date of birth. Please refer to the table on page 7 for the dates of birth related to these funds' mapping.		
Ivy Science and Technology Fund - Class Y	1043				
VY® Clarion Global Real Estate Portfolio - Institutional	1613	>	Cohen & Steers Real Estate Securities Fund - Class Z	Real Estate	1999

Current Investment Option	Fund	Maps to	New Investmnet Option	Fund Category	Fund
Cohen & Steers Realty Shares, Inc.	1172	>	Cohen & Steers Real Estate Securities Fund - Class Z	Real Estate	1999
VY® Clarion Real Estate Portfolio - Service Class	1019	>	Cohen & Steers Real Estate Securities Fund - Class Z	Real Estate	1999
Global/International					
Foreign Large Cap					
Invesco Oppenheimer Developing Markets Fund - Class A	190	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
VY® JPMorgan Emerging Markets Equity Portfolio - Service	779	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
Lazard International Equity Portfolio - Open Shares	5055	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
The Hartford International Opportunities Fund - Class R4	3647	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
Voya International Index Portfolio - Class I	1551	>	Fidelity® Global ex U.S. Index Fund	Foreign Large Blend	D126
American Funds EuroPacific Growth Fund® - Class R-4	573	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
Artisan International Fund - Investor Shares	1252	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
Fidelity® VIP Overseas Portfolio - Initial Class	107	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
VY® T. Rowe Price International Stock Portfolio - Service	770	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
Voya Intl High Dividend Low Volatility Port - Initial Class	1586	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
Voya Multi-Manager International Small Cap Fund - Class I	2176	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
Wanger International	1348	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
American Funds New Perspective Fund® - Class R-4	818	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
Voya Global Equity Portfolio - Class I	3056	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
VY® Invesco Oppenheimer Global Portfolio - Initial Class	432	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380
American Funds SMALLCAP World Fund® - Class R-4	1445	>	MFS® International Diversification Fund - Class R6	Foreign Large Blend	C380

During the transition, three funds identified on page 5 will be mapped according to an age based investment approach utilizing the TIAA-CREF Lifecycle Target Date Retirement Fund suite.

The fund mapping chart above indicates the current investment options affected.

Although you will be invested in one of the following age based investments based upon your date of birth (rather than your anticipated retirement age as they are intended), you could be investing in a more aggressive or more conservative fund than you might otherwise choose. You should consider all the investment options available to you under the Plan, based on your personal situation and risk tolerance.

Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.

Fund #	Fund name	Fund ticker	Date of birth
7462	TIAA-CREF Lifecycle Index Income Fund	TRILX	12/31/1944 and earlier
7437	TIAA-CREF Lifecycle Index Fund 2010	TLTIX	01/01/1945 through 12/31/1950
7443	TIAA-CREF Lifecycle Index Fund 2015	TLFIX	01/01/1951 through 12/31/1955
7444	TIAA-CREF Lifecycle Index Fund 2020	TLWIX	01/01/1956 through 12/31/1960
7445	TIAA-CREF Lifecycle Index Fund 2025	TLQIX	01/01/1961 through 12/31/1965
7447	TIAA-CREF Lifecycle Index Fund 2030	TLHIX	01/01/1966 through 12/31/1970
7452	TIAA-CREF Lifecycle Index Fund 2035	TLYIX	01/01/1971 through 12/31/1975
7456	TIAA-CREF Lifecycle Index Fund 2040	TLZIX	01/01/1976 through 12/31/1980
7457	TIAA-CREF Lifecycle Index Fund 2045	TLXIX	01/01/1981 through 12/31/1985
7458	TIAA-CREF Lifecycle Index Fund 2050	TLLIX	01/01/1986 through 12/31/1990
7459	TIAA-CREF Lifecycle Index Fund 2055	TTIIX	01/01/1991 through 12/31/1995
7460	TIAA-CREF Lifecycle Index Fund 2060	TVIIX	01/01/1996 and after

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You should consider the investment objectives, risks, and charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Mutual funds under a custodial account agreement are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. An annuity does not provide any additional tax deferral benefit; tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. For 403(b) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

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