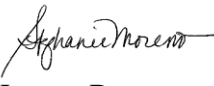


**California State University, Long Beach Research Foundation
Memorandum**

October 14, 2014

Code: HR-14-02

TO: Research Foundation Employees
Project Directors

FROM: Stephanie Moreno 
Associate Director, Human Resources and Administrative Services

SUBJECT: CSULB Research Foundation Retirement Plan Fund Line-Up Change Notice

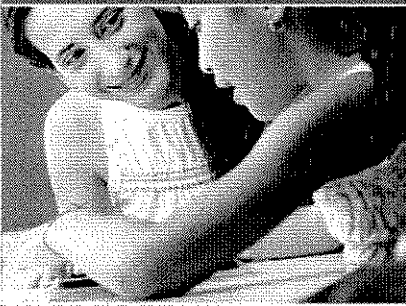
To: All Current CSULB Research Foundation Retirement Plan Participants and Future Participants

Please see that attached PDF file titled “Fund Lineup Change Notice to Participants Oct 2014.” The purpose of this notice is to inform you of changes to the fund line-up associated with the CSULB Research Foundation 403(b) Defined Contribution Plan and the CSULB Research Foundation 457(b) Deferred Contribution Plan effective November 1, 2014. We believe that these changes will offer better investment options to our participants.

NO ACTION IS REQUIRED BY YOU AT THIS TIME.

In November, you will receive a “Welcome Packet” directly from TIAA-Cref which will provide you with additional information about your investment options and instructions on how to access TIAA-Cref services. All current participants are encouraged to review their beneficiary information on-line with TIAA-Cref at this time. Over the next couple months, you will receive additional information pertaining to opportunities such as fund line-up/investment education, individual counseling sessions available with TIAA-Cref advisors here at the Research Foundation and more. Watch for future communication.

Note: If you experience trouble opening the attached file or prefer to receive a paper copy of the attached file, please do not hesitate to contact me.



On Your New
Investment Options

CSULB Research Foundation

California State University, Long Beach Research Foundation
6300 State University Drive, Suite 332
Long Beach, California 90815
(562) 985-5537

October 4, 2014

Re: Investment Changes to Your Retirement Plans:

**California State University, Long Beach Research Foundation 403(b) Defined Contribution Plan
California State University, Long Beach Research Foundation 457(b) Deferred Compensation Plan**

Dear Retirement Plan Participant:

We are pleased to announce several changes to the California State University, Long Beach Research Foundation Retirement Plans starting November 2014. To get the most out of the retirement program, please read this communication carefully.

WHY WE ARE MAKING CHANGES

The California State University, Long Beach Research Foundation (Research Foundation) is committed to offering a retirement program that provides industry-leading investments and services. The upcoming changes are designed to give you the investments, services and tools you need to pursue your retirement savings goals more effectively.

WHAT IS STAYING THE SAME

Although we are introducing new investment options, please note that the design of the retirement plan will not change. Contribution rates, eligibility requirements and all other aspects of the plan's design remain the same.

WHAT THIS MEANS TO YOU

We are introducing a new investment menu. This new menu, customized for Research Foundation employees, offers a wide array of specially selected investment options. These new investment choices give you more flexibility to create a retirement portfolio that's tailored to your investment preferences and goals.

HAVE QUESTIONS?

If you have any questions regarding the upcoming changes, please call TIAA-CREF at **(800) 842-2252**. Consultants are available Monday through Friday from 8 a.m. to 10 p.m. and Saturday from 9 a.m. to 6 p.m. (ET).

The Research Foundation is committed to providing the resources you need to plan for the future you deserve. Welcome to the new investment options!

Sincerely,



Stephanie Moreno
Associate Director, Human Resources and Administrative Services
California State University, Long Beach Research Foundation

NEW INVESTMENT OPTIONS

We are pleased to announce that we have expanded the number of investment options being offered to you through the retirement plan. Starting November 2014, you can take advantage of the new investment choices. In addition, TIAA-CREF Retirement Choice Annuity (RC) and Retirement Choice Plus Annuity (RCP) contracts will be used for all contributions received after November 1, 2014.

Here are the new investment options available to you starting November 1, 2014:

Plan Funding Options

TIAA-CREF Annuity Contract

TIAA Traditional Annuity
 TIAA Real Estate Account
 CREF Stock Account
 CREF Money Market Account
 CREF Social Choice Account
 CREF Bond Market Account
 CREF Global Equities Account
 CREF Growth Account
 CREF Equity Index Account
 CREF Inflation-Linked Bond Account

TIAA-CREF Mutual Funds

TIAA-CREF Bond Index Fund
 TIAA-CREF Growth & Income Fund
 TIAA-CREF High-Yield Fund
 TIAA-CREF International Equity Fund
 TIAA-CREF International Equity Index Fund
 TIAA-CREF Large-Cap Value Fund
 TIAA-CREF Lifecycle Retirement Income Fund
 TIAA-CREF Mid-Cap Growth Fund
 TIAA-CREF Mid-Cap Value Fund
 TIAA-CREF Short-Term Bond Fund
 TIAA-CREF Small-Cap Blend Index Fund

TIAA-CREF Lifecycle Funds:

TIAA-CREF Lifecycle 2010 Fund
 TIAA-CREF Lifecycle 2015 Fund
 TIAA-CREF Lifecycle 2020 Fund
 TIAA-CREF Lifecycle 2025 Fund
 TIAA-CREF Lifecycle 2030 Fund
 TIAA-CREF Lifecycle 2035 Fund
 TIAA-CREF Lifecycle 2040 Fund
 TIAA-CREF Lifecycle 2045 Fund
 TIAA-CREF Lifecycle 2050 Fund
 TIAA-CREF Lifecycle 2055 Fund

HOW TO UPDATE YOUR RETIREMENT ACCOUNT

In November, you will receive a Welcome Kit from TIAA-CREF that will provide additional information about your new contract and investment options, as well as instructions on how to update your personal information, your investment choices and your beneficiary designation.

We encourage you to review and/or update your beneficiary elections. Please note that if you do not select a beneficiary, your beneficiary will automatically default to "Estate."

Online:

To update your retirement account online, go to www.tiaa-cref.org/CSULBRF. Follow the instructions to access and update your account.

Phone:

If you prefer, you can update your retirement portfolio by calling the TIAA-CREF 24-hour Automated Telephone Service, or you can speak to a TIAA-CREF Financial Consultant by calling **(800) 842-2252**. Consultants are available Monday to Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).

WHAT IF YOU NEED HELP?

Not sure how these changes will affect your retirement account? For additional assistance, you can schedule a confidential, one-on-one appointment with a TIAA-CREF Financial Consultant. To schedule your counseling session, call TIAA-CREF at **(800) 842-2888**.