TRINITY UNIVERSITY DEFINED CONTRIBUTION
RETIREMENT PLAN

Summary of Plan Services and Costs

This summary provides important information to assist you in making decisions related to your participation in the TRINITY UNIVERSITY DEFINED CONTRIBUTION RETIREMENT PLAN. Your participation in the plan is the first step to ensuring adequate retirement income. Although no action is required at this time, please review this information and refer to it when managing your account.

Your plan allows you to direct how contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial goals, and the impact of fees. Your plan offers a range of investment options available from the following service providers:

- TIAA-CREF
- Fidelity

TIAA-CREF

Right to Direct Investments
You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting tiaa-cref.org
2. By phone at 800 842-2252 available Monday – Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

Restrictions
Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to the Investment Options Comparative Chart for investment-specific restrictions.

Additional Rights and Privileges
Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.
Investment Options
A variety of investment options are available in the plan. A current list of investment options and detailed descriptions of each one is available online at tiaa-cref.org/planinvestmentoptions, enter your plan ID, 101148, and you'll be directed to plan and investment information. The investment options available as of the date of this summary include:

- American Funds EuroPacific Growth Fund R5
- American Funds Washington Mutual Investors Fund R5
- CREF Bond Market Account
- CREF Equity Index Account
- CREF Global Equities Account
- CREF Growth Account
- CREF Inflation-Linked Bond Account
- CREF Money Market Account
- CREF Social Choice Account
- CREF Stock Account
- TIAA Real Estate Account
- TIAA Traditional Annuity
- TIAA-CREF International Equity Index Fund Retirement
- TIAA-CREF Large-Cap Value Index Fund Retirement
- TIAA-CREF Lifecycle 2010 Fund Retirement
- TIAA-CREF Lifecycle 2015 Fund Retirement
- TIAA-CREF Lifecycle 2020 Fund Retirement
- TIAA-CREF Lifecycle 2025 Fund Retirement
- TIAA-CREF Lifecycle 2030 Fund Retirement
- TIAA-CREF Lifecycle 2035 Fund Retirement
- TIAA-CREF Lifecycle 2040 Fund Retirement
- TIAA-CREF Lifecycle 2045 Fund Retirement
- TIAA-CREF Lifecycle 2050 Fund Retirement
- TIAA-CREF Lifecycle 2055 Fund Retirement
- TIAA-CREF Lifecycle Retirement Income Fund Retirement
- TIAA-CREF Mid-Cap Growth Fund Retirement
- TIAA-CREF Mid-Cap Value Fund Retirement
- TIAA-CREF S&P 500 Index Fund Retirement
- TIAA-CREF Small-Cap Blend Index Fund Retirement
- Western Asset Core Plus Bond Fund Institutional

Plan Designated Investment Manager
The Plan has appointed a registered investment advisor(s) to assist you in your retirement plan investment decisions. Please contact your Benefits Office for details of these advisory services and descriptions of any applicable fees.

Cost of Plan Services
There are three categories of services provided to your plan:

1. General Administrative Services
   General administrative services include recordkeeping, legal, accounting, consulting, investment
Your Statement of Plan Services and Costs

advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA-CREF.

2. Specific Investment Services
Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Options Comparative Chart.

3. Personalized Services
Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>Retirement plan loan</td>
<td>The cost to you based upon the difference between what you earn on collateral and what you pay in interest</td>
</tr>
<tr>
<td>Advisor fee</td>
<td>Please refer to your advisor's fee schedule</td>
</tr>
<tr>
<td>Qualified domestic relations orders</td>
<td>No charge</td>
</tr>
<tr>
<td>Sales charge for certain investments</td>
<td>None</td>
</tr>
<tr>
<td>Purchase, withdrawal, and redemption fees</td>
<td>Varies, see prospectus</td>
</tr>
<tr>
<td>for certain investments</td>
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A prospectus for each TIAA-CREF investment offered within the plan is available online at tiaa-cref.org/planinvestmentoptions, enter your plan ID, 101148, and you'll be directed to plan and investment information.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

There are inherent risks in investing in variable return investments including loss of principal.

Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

Fidelity

Right to Direct Investments
You have the right to direct your account balance, and any future contributions, among the Plans investment options, subject to any restrictions. Your rights under the Plan, and any restrictions, are subject to the terms of the Plan. Please refer to your Summary Plan Description.

Restrictions
Any frequent trading restrictions imposed by the Plan and/or by the Plans investment options are listed on the Comparative Chart. Keep in mind, restrictions are subject to change.
Your Statement of Plan Services and Costs

Additional Rights and Privileges
You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account:
- Mutual Funds

Investment Options
Fidelity Asset Manager 20%
Fidelity Asset Manager 30%
Fidelity Asset Manager 40%
Fidelity Asset Manager 50%
Fidelity Asset Manager 60%
Fidelity Asset Manager 70%
Fidelity Asset Manager 85%
Fidelity Emerging Markets Discovery Fund
Fidelity Fifty
Fidelity Freedom 2000 Fund
Fidelity Freedom 2005 Fund
Fidelity Freedom 2010 Fund
Fidelity Freedom 2015 Fund
Fidelity Freedom 2020 Fund
Fidelity Freedom 2025 Fund
Fidelity Freedom 2030 Fund
Fidelity Freedom 2035 Fund
Fidelity Freedom 2040 Fund
Fidelity Freedom 2045 Fund
Fidelity Freedom 2050 Fund
Fidelity Freedom 2055 Fund
Fidelity Freedom Income Fund
Fidelity Total Emerging Markets Fund
Fidelity Treasury Only Money Market Fund
Fidelity Emerging Asia Fund
Fidelity 130/30 Large Cap Fund
Fidelity Balanced Fund
Fidelity Blue Chip Growth Fund
Fidelity Blue Chip Value Fund
Fidelity Canada Fund
Fidelity Capital & Income Fund
Fidelity Capital Appreciation Fund
Fidelity Cash Reserves
Fidelity China Region Fund
Fidelity Conservative Income Bond Fund
Fidelity Contrafund
Fidelity Convertible Securities Fund
Fidelity Corporate Bond Fund
Fidelity Disciplined Equity Fund
Fidelity Diversified International Fund
Fidelity Dividend Growth Fund
Fidelity Emerging Europe, Middle East, Africa (EMEA) Fund
Fidelity Emerging Markets Fund
Fidelity Equity Dividend Income Fund
Fidelity Equity-Income Fund
Your Statement of Plan Services and Costs

Fidelity Europe Capital Appreciation Fund
Fidelity Europe Fund
Fidelity Export and Multinational Fund
Fidelity Floating Rate High Income Fund
Fidelity Focused High Income Fund
Fidelity Focused Stock Fund
Fidelity Four-in-One Index Fund
Fidelity Fund
Fidelity Global Balanced Fund
Fidelity Global Commodity Stock Fund
Fidelity Global Equity Income Fund
Fidelity Global High Income Fund
Fidelity Global Strategies Fund
Fidelity GNMA Fund
Fidelity Government Income Fund
Fidelity Government Money Market Fund
Fidelity Growth & Income Portfolio
Fidelity Growth Company Fund
Fidelity Growth Discovery Fund
Fidelity Growth Strategies Fund
Fidelity High Income Fund
Fidelity Independence Fund
Fidelity Inflation-Protected Bond Fund
Fidelity Institutional Short-Intermediate Government Fund
Fidelity Intermediate Bond Fund
Fidelity Intermediate Government Income Fund
Fidelity International Capital Appreciation Fund
Fidelity International Discovery Fund
Fidelity International Enhanced Index Fund
Fidelity International Growth Fund
Fidelity International Real Estate Fund
Fidelity International Small Cap Fund
Fidelity International Small Cap Opportunities Fund
Fidelity International Value Fund
Fidelity Investment Grade Bond Fund
Fidelity Japan Fund
Fidelity Japan Smaller Companies Fund
Fidelity Large Cap Core Enhanced Index Fund
Fidelity Large Cap Growth Enhanced Index Fund
Fidelity Large Cap Growth Fund
Fidelity Large Cap Stock Fund
Fidelity Large Cap Value Enhanced Index Fund
Fidelity Latin America Fund
Fidelity Leveraged Company Stock Fund
Fidelity Low-Priced Stock Fund
Fidelity Magellan Fund
Fidelity Mega Cap Stock Fund
Fidelity Mid Cap Enhanced Index Fund
Fidelity Mid Cap Value Fund
Fidelity Mid-Cap Stock Fund
Fidelity Money Market Fund
Fidelity Money Market Trust Retirement Government Money Market Portfolio
Fidelity Money Market Trust Retirement Money Market Portfolio

**Investment Options**
- Fidelity Mortgage Securities Fund
- Fidelity Nasdaq Composite Index Fund
- Fidelity New Markets Income Fund
- Fidelity New Millennium Fund
- Fidelity Nordic Fund
- Fidelity OTC Portfolio
- Fidelity Overseas Fund
- Fidelity Pacific Basin Fund
- Fidelity Puritan Fund
- Fidelity Real Estate Income Fund
- Fidelity Real Estate Investment Portfolio
- Fidelity Short-Term Bond Fund
- Fidelity Small Cap Discovery Fund
- Fidelity Small Cap Enhanced Index Fund
- Fidelity Small Cap Growth Fund
- Fidelity Small Cap Stock Fund
- Fidelity Small Cap Value Fund
- Fidelity Stock Selector All Cap Fund
- Fidelity Stock Selector Large Cap Value Fund
- Fidelity Stock Selector Mid Cap Fund
- Fidelity Stock Selector Small Cap Fund
- Fidelity Strategic Dividend & Income Fund
- Fidelity Strategic Income Fund
- Fidelity Strategic Real Return Fund
- Fidelity Telecom and Utilities Fund
- Fidelity Total Bond Fund
- Fidelity Total International Equity Fund
- Fidelity Trend Fund
- Fidelity U.S. Government Reserves
- Fidelity Ultra-Short Bond Fund
- Fidelity Value Discovery Fund
- Fidelity Value Fund
- Fidelity Value Strategies Fund
- Fidelity Worldwide Fund
- Fidelity Global Bond Fund
- Fidelity International Bond Fund
- Select Air Transportation Portfolio
- Select Automotive Portfolio
- Select Banking Portfolio
- Select Biotechnology Portfolio
- Select Brokerage and Investment Management Portfolio
- Select Chemicals Portfolio
- Select Communications Equipment Portfolio
- Select Computers Portfolio
- Select Construction and Housing Portfolio
- Select Consumer Discretionary Portfolio
- Select Consumer Finance Portfolio
- Select Consumer Staples Portfolio
- Select Defense and Aerospace Portfolio
Your Statement of Plan Services and Costs

Select Electronics Portfolio
Select Energy Portfolio
Select Energy Service Portfolio
Select Environment and Alternative Energy Portfolio
Select Financial Services Portfolio
Select Gold Portfolio
Select Health Care Portfolio
Select Industrial Equipment Portfolio
Select Industrials Portfolio
Select Insurance Portfolio
Select IT Services Portfolio
Select Leisure Portfolio
Select Materials Portfolio
Select Medical Delivery Portfolio
Select Medical Equipment and Systems Portfolio
Select Money Market Portfolio
Select Multimedia Portfolio
Select Natural Gas Portfolio
Select Natural Resources Portfolio
Select Pharmaceuticals Portfolio
Select Retailing Portfolio
Select Software and Computer Services Portfolio
Select Technology Portfolio
Select Telecommunications Portfolio
Select Transportation Portfolio
Select Utilities Portfolio
Select Wireless Portfolio
Spartan 500 Index Fund - Fidelity Advantage Class
Spartan Emerging Markets Index Fund - Fidelity Advantage Class
Spartan Extended Market Index Fund - Fidelity Advantage Class
Spartan Global ex U.S. Index Fund - Fidelity Advantage Class
Spartan Inflation-Protected Bond Index Fund - Fidelity Advantage Class
Spartan Intermediate Treasury Bond Index Fund - Fidelity Advantage Class
Spartan International Index Fund - Fidelity Advantage Class
Spartan Long-Term Treasury Bond Index Fund - Fidelity Advantage Class
Spartan Mid Cap Index Fund - Fidelity Advantage Class
Spartan Real Estate Index Fund - Fidelity Advantage Class
Spartan Short-Term Treasury Bond Index Fund - Fidelity Advantage Class
Spartan Small Cap Index Fund - Fidelity Advantage Class
Spartan Total Market Index Fund - Fidelity Advantage Class
Spartan U.S. Bond Index Fund - Fidelity Advantage Class
Strategic Advisers Small-Mid Cap Multi-Manager Fund
Strategic Advisers Core Income Multi-Manager Fund
Strategic Advisers Core Multi-Manager Fund
Strategic Advisers Emerging Markets Fund of Funds
Strategic Advisers Growth Multi-Manager Fund
Strategic Advisers Income Opportunities Fund of Funds
Strategic Advisers International Multi-Manager Fund
Strategic Advisers Value Multi-Manager Fund

Cost of Plan Services - General Administrative Services
Plan administrative fees may include legal, accounting, trustee, recordkeeping, and other
administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan. Based on the information and direction Fidelity had on file at the time this brochure was prepared, the plan administrative fees listed below may be deducted from Plan accounts. As you review this information, please keep in mind that fees are subject to change and that certain plan administrative fees may not be deducted from accounts in some circumstances.

Type of Plan Administrative Fee Amount
Recordkeeping Fee $20.00 per year

If any plan administrative fees are actually deducted from your account, they will be reflected on your Plan account statement.

**Cost of Plan Services - Specific Investment Services**
Asset-based fees reflect an investment options total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an expense ratio. You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to Section 3 of this brochure for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. There is not necessarily a correlation between fees and investment performance, and fees are just one component to consider when determining which investment options are right for you.

**Cost of Plan Services - Personalized Services**
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 the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this brochure 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 some circumstances.

Type of Individual Fee / Amount
Participant Hired Advisory (Adv) Fee / varies based on advisor
Loan Setup Fee / $50.00 per loan
Loan Maintenance Fee / $25.00 per year per loan
Overnight Mailing Fee / $25.00 per transaction

Also please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please
see Section 3 for details regarding the specific fees that may apply to the investment options available under the Plan.

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