

TIAA MAPPING STRATEGY

Investment Options Not Changing

The balances in the following options will not transfer to Fidelity and will remain invested in these options at TIAA. Future contributions will be directed to the plan's default investment option, unless you make investment elections at Fidelity in the new investment lineup or make an election with Duke to direct contributions to the TIAA Traditional Annuity.

TIAA ANNUITY BALANCES THAT WILL NOT TRANSFER	
CREF Bond Market	CREF Money Market
CREF Equity Index	CREF Social Choice
CREF Global Equities	CREF Stock
CREF Growth	TIAA Traditional
CREF Inflation-Linked Bond	TIAA Real Estate

Investment Options Transferring In-Kind

The balances in the following mutual funds at TIAA will transfer in-kind to Fidelity at 4 p.m. Eastern time on January 14, 2019, and will remain invested in these options. Future contributions will be directed to the plan's default investment option, unless you make investment elections at Fidelity in the new investment lineup.

TIAA MUTUAL FUND BALANCE WILL TRANSFER IN-KIND TO FIDELITY ON JANUARY 14, 2019	TICKER SYMBOL
American Funds EuroPacific Growth Fund® Class R-6	REGX
Janus Henderson Triton Fund Class N	JGMNX
MassMutual Select Mid Cap Growth Fund Class I	MEFZX
Vanguard Federal Money Market Fund Investor Shares	VMFXX
Vanguard Institutional Target Retirement 2015 Fund Institutional Shares	VITVX
Vanguard Institutional Target Retirement 2020 Fund Institutional Shares	VITWX
Vanguard Institutional Target Retirement 2025 Fund Institutional Shares	VRIVX
Vanguard Institutional Target Retirement 2030 Fund Institutional Shares	VTTWX
Vanguard Institutional Target Retirement 2035 Fund Institutional Shares	VITFX
Vanguard Institutional Target Retirement 2040 Fund Institutional Shares	VIRSX
Vanguard Institutional Target Retirement 2045 Fund Institutional Shares	VITLX
Vanguard Institutional Target Retirement 2050 Fund Institutional Shares	VTRLX
Vanguard Institutional Target Retirement 2055 Fund Institutional Shares	VIVLX
Vanguard Institutional Target Retirement 2060 Fund Institutional Shares	VILVX
Vanguard Institutional Target Retirement 2065 Fund Institutional Shares	VSXFX
Vanguard Institutional Target Retirement Income Fund Institutional Shares	VITRX

Investment Options Being Removed

When the market closes (generally 4 p.m. Eastern time) on January 14, 2019, the mutual funds listed below will no longer be available. As a result, all existing balances will be liquidated and transferred to the new investment option at Fidelity on January 15, 2019. See the following chart for details. Future contributions will be directed to the plan's default investment option, unless you make investment elections at Fidelity in the new investment lineup.

TIAA MUTUAL FUND BALANCE AS OF 4 P.M. ET JANUARY 14, 2019	TICKER SYMBOL		WILL TRANSFER TO NEW INVESTMENT OPTION AT FIDELITY ON JANUARY 15, 2019	TICKER SYMBOL
American Funds Washington Mutual R5	RWMFX	▶	MFS® Value Fund Class R6	MEIKX
DFA Emerging Markets Portfolio Institutional Class	DFEMX	▶	Vanguard Emerging Markets Stock Index Fund Institutional Shares	VEMIX
Prudential Jennison Growth Fund Class Z	PJFZX	▶	Fidelity® Contrafund® K6	FLCNX
TIAA-CREF Equity Index Institutional	TIEIX	▶	Vanguard Institutional Index Fund Institutional Plus Shares	VIIIX
TIAA-CREF Growth & Income Fund Institutional Class	TIGRX	▶	Fidelity® Contrafund® K6	FLCNX
TIAA-CREF International Equity Fund Institutional Class	TIIEIX	▶	Vanguard International Growth Fund Admiral Shares	VWILX
TIAA-CREF International Equity Index Fund Institutional Class	TCIEIX	▶	Vanguard Total International Stock Index Fund Institutional Shares	VTSNX
TIAA-CREF Large-Cap Growth Index Fund Institutional Class	TILIX	▶	Fidelity® Contrafund® K6	FLCNX
TIAA-CREF Large-Cap Value Fund Institutional Class	TRLIX	▶	MFS® Value Fund Class R6	MEIKX
TIAA-CREF Large-Cap Value Index Fund Institutional Class	TILVX	▶	MFS® Value Fund Class R6	MEIKX
TIAA-CREF Mid-Cap Value Fund Institutional Class	TIMVX	▶	MFS® Mid Cap Value Fund Class R6	MVCKX
TIAA-CREF Real Estate Securities Fund Institutional Class	TIREX	▶	Vanguard Real Estate Index Fund Institutional Shares	VGSNX
TIAA-CREF S&P 500 Index Fund Institutional Class	TISPX	▶	Vanguard Institutional Index Fund Institutional Plus Shares	VIIIX
TIAA-CREF Small-Cap Blend Index Institutional	TISBX	▶	Vanguard Extended Market Index Fund Institutional Plus Shares	VEMPX
TIAA-CREF Small-Cap Equity Fund Institutional Class	TISEX	▶	Janus Henderson Triton Fund Class N	JGMNX
TIAA-CREF Social Choice Equity Fund Institutional Class	TISCX	▶	Vanguard FTSE Social Index Fund Institutional Shares	VFTNX
Western Asset Core Plus Bond Fund Class I	WACPX	▶	Metropolitan West Total Return Bond Fund Plan Class	MWTSX

DEFAULT INVESTMENT OPTION

The Plan's Investment Committee has determined that certain current account balances transferring to the Duke Faculty and Staff Retirement Plan default investment option and future contributions to your account that you have not directed to a specific investment option in the new investment lineup at Fidelity will be invested in a Vanguard Institutional Target Retirement Fund.

Your applicable current balance and future contributions will be invested in the Vanguard Institutional Target Retirement Fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65. The date of birth range was selected by the Plan's Investment Committee. Simply find your date of birth range in the chart below to determine which fund your balance or contributions will be directed.

Target date funds are an asset mix of stocks, bonds, and other investments that automatically become more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

DATE OF BIRTH	FUND NAME
Before 1/1/1948	Vanguard Institutional Target Retirement Income Fund Institutional Shares
1/1/1948–12/31/1952	Vanguard Institutional Target Retirement 2015 Fund Institutional Shares
1/1/1953–12/31/1957	Vanguard Institutional Target Retirement 2020 Fund Institutional Shares
1/1/1958–12/31/1962	Vanguard Institutional Target Retirement 2025 Fund Institutional Shares
1/1/1963–12/31/1967	Vanguard Institutional Target Retirement 2030 Fund Institutional Shares
1/1/1968–12/31/1972	Vanguard Institutional Target Retirement 2035 Fund Institutional Shares
1/1/1973–12/31/1977	Vanguard Institutional Target Retirement 2040 Fund Institutional Shares
1/1/1978–12/31/1982	Vanguard Institutional Target Retirement 2045 Fund Institutional Shares
1/1/1983–12/31/1987	Vanguard Institutional Target Retirement 2050 Fund Institutional Shares
1/1/1988–12/31/1992	Vanguard Institutional Target Retirement 2055 Fund Institutional Shares
1/1/1993–12/31/1997	Vanguard Institutional Target Retirement 2060 Fund Institutional Shares
1/1/1998 and after	Vanguard Institutional Target Retirement 2065 Fund Institutional Shares

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.