



Shadowfacts

SHADOWFAX NEWSLETTER

SEPTEMBER 2021

All Staff Picnic September 15, 2021

Please join us at the All Staff Picnic, in honor of DSP Appreciation Week! It will be Open House drop-in style, from 11am-6pm at John Rudy Park Red & White Pavilions.

There will be food trucks from Taco House & Bricker's, also Aloha Snow and an ice cream truck! Also, music, games with prizes, and raffles all day.

*The very first
Employee of the Month
will also be announced!*

This is a paid event. IOW, you will be paid your regular salary to attend. Attendance is optional.



We all have COVID fatigue by now...

...especially on a hot and humid day when the last thing we want to do is wear a mask! Unfortunately, the virus is still with us and is mutating into different viruses as these things are prone to do. Please take some time to reevaluate your own personal protection plans in order to stay safe and healthy over the next months.

I made a personal decision to get vaccinated and after a brief reaction to the second shot, I am very satisfied with my choice. I have never felt a twinge of the virus, and I passed

Continued on Page 2...



Continued from Page 1...

through the crisis unscathed, continuing my work in a variety of industrial settings in our Commonwealth and beyond.

I realize it is not for everyone, but that was the centerpiece of my plan to protect myself, our family and my colleagues at work. I continue to wash hands more than I ever imagined I would wash them. I try to remember to wear a mask in the building, though it still does not come naturally to me. I do it, though. Remind me to mask up if you see me mask- less. Thank you!

Please stay safe in the coming months by taking the precautions you decide to implement. Please bear in mind that if your work brings you into close contact with Shadowfax colleagues or individuals under our care, that additional steps to protect both you and them may be appropriate. We ask you to mask up in the buildings and wash hands often. We hope that further steps will not be necessary, but only time will tell. You can be certain that COVID mutations will be with us for the foreseeable future. Please plan accordingly.

This is vitally important because if Shadowfax suffers an outbreak of COVID, we will be required to curtail our operations to protect individuals in our care. As you know, many of them are particularly susceptible to the ravages of COVID. Curtailing our operations will take a significant toll on all of us. Please do not use how we operated during the last outbreak as the way we will go forward IF we suffer another outbreak. We will likely be forced to make more difficult choices that have longer lasting impact on Shadowfax. We can avoid that by all of us stepping up and taking all available steps to prevent COVID from impacting Shadowfax. Please do your part, so many people are counting on us!

Thank you so much and I look forward to seeing you at the upcoming picnic! Go Shadowfax!

Chris Nigon
Managing Consultant



Wellness Initiative Educational Activities

In order to receive credit for the educational component of the Wellness Initiative, you must participate in at least two of the webinars provided by Shadowfax through AIA Insurance, between 1/1/21 and 12/31/21. (No substitutes permitted.)

This is for those who work full-time and carry health insurance with Shadowfax, and who additionally participate in the Wellness Initiative, which serves to save a significant amount of money that you contribute towards your health insurance cost.

In addition to the four webinars that have already taken place, four more will be presented on the following days and times:

Wednesdays, Sept 22 & Nov 10
10am & 5:30pm both days

**Details about the webinars are
on the following page...**

PLEASE JOIN US!

FOR TWO EDUCATIONAL WEBINARS

We hope you'll be able to attend our upcoming meetings to learn about two ways to save money and get high quality, innovative medical care!

KISX CARD

KISx Card is a covered benefit that gives you access to imaging services and high quality surgical providers at bundled prices that reduce the cost of care. As an incentive to use this service for needed surgery or imaging services, you'll have no out-of-pocket expenses like deductibles or copays if you use this program, which is available to everyone enrolled in medical benefits.

To learn more, join one of our virtual meetings on Wednesday September 22 at 10 am or 5:30 pm via Zoom.
<https://aleragroup.zoom.us/j/97547386473>

REGENEXX

Regenexx is a minimally invasive alternative to orthopedic surgery. If you have pain due to an injury or a medical condition like arthritis, you may be able to avoid surgery through treatment by Regenexx.

Regenexx is an innovative therapy that uses your body's own healing properties to repair damaged tissue. Regenexx services are covered at no cost to you if you're enrolled in the medical plan.

Learn about the process by joining one of two virtual meetings on Wednesday November 10 at 10 am or 5:30 pm via Zoom.
<https://aleragroup.zoom.us/j/93876330393>

Participation in these meetings helps you complete your Wellness Program requirements for the 2021-2022 plan year and gives you an opportunity to learn about these money saving benefits! Please plan to attend both sessions at the time most convenient for you!

Safety Corner: Stop the Spread of Germs!

With the coming of the fall and winter seasons, also come colds and the flu, not to mention the COVID variants that are around the corner!

Please take a couple of minutes to review some simple ways to stop the spread of germs. A few small actions can make a big difference!



Cough or sneeze into a tissue, then throw it away. Use your arm or sleeve to cover if you don't have a tissue. Avoid touching your eyes, nose, and mouth at all times.

Wash your hands immediately after sneezing, coughing, or blowing your nose. Use soap and hot water, rubbing vigorously for 20+ seconds. Washing is best, but if you can't wash, then use an alcohol-based sanitizer on all areas of your hands and fingers,

Clean shared surfaces and equipment often. Use disinfectants to clean frequently touched items such as doorknobs, copy machines, computer keyboards, phones, etc. And it's okay to challenge others to do the same!

Stay at home when you are sick. Check in with a health care provider if needed.

Practice the six-foot rule at all times, not only for yourself and your family, but also for the protection of others.

**Be aware, be sensitive, be respectful, be careful!
And be on your guard against those tiny enemies called GERMS!**

Check Medication Times



Reminder to all staff: Make sure you are checking med times at the start of each shift. Don't assume that meds are only given at the standard times of 8a, 12n, 4p, and 8p. And never assume that med times are the same as they have always been. Be alert and proactive! *Thank you!*

W e l c o m e



Karen Welsh
Day CSS Full-time



Jason Miller
Senior IT Manager

Promotions!

Congratulations to the following staff who have recently moved forward:

Yasmeen Willis - Res PT to FT

Alexis Holland - Res PT to FT

Michelle Willis - Day PT to FT

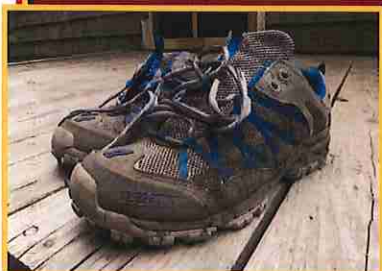
Missy Holloway - Res PT to FT

Patricia Beattie - Res FT to Scheduler

Erika Boin - Res FT to Scheduler

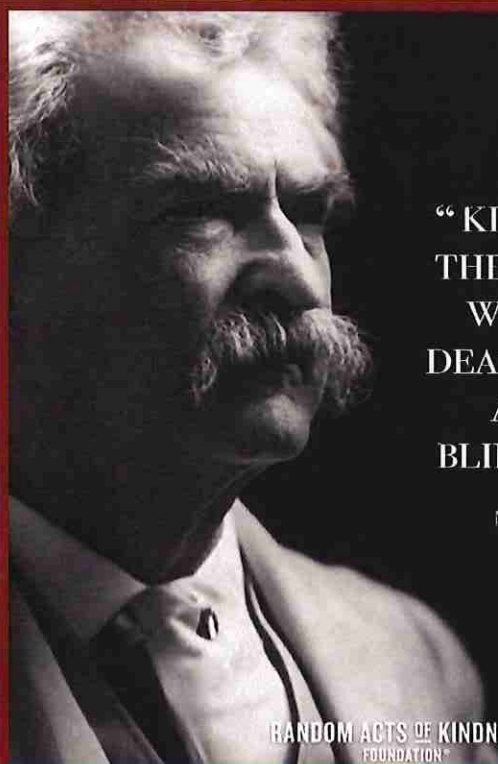
Victoria Matheson-Boehme - Res FT to Scheduler

Whole Shoes Required in the Workshops



Starting Mon Aug 2, everyone entering the workshops at Pattison & Tremont Streets must wear a whole shoe. Sandals, clogs, flipflops, open-toe shoes, etc. will no longer be permitted. This new procedure is an added safety measure. Please notify everyone who may need to enter the shops. A memo is being sent out, and signs will be posted on all doors entering the shops.

Foot covers will be available for visitors who must go into the shops but were unaware of our procedure. Visitors will also be able to meet with individuals in conference rooms rather than visiting in the workshops.



“KINDNESS IS
THE LANGUAGE
WHICH THE
DEAF CAN HEAR
AND THE
BLIND CAN SEE.”

MARK TWAIN

RANDOM ACTS OF KINDNESS
FOUNDATION



Employee of the Month

Have you nominated someone for Employee of the Month yet? Who is your favorite co-worker—someone who demonstrates the mission of the company by consistently serving the individuals with dedication and sacrifice? A nomination form is included with this newsletter, and is also on the Staff Resources page, under "Forms". Fill it out and send it to the HR Dept.



Referral/Recruitment Bonus

Refer hard-working, reliable, caring and conscientious people by filling out referral forms within 3 days of when they apply. If hired & they work at least 90 days you'll receive:

\$500 Bonus

paid over 6-month period
(as long as the person remains on staff)

Referrals must be submitted to HR within 3 days of receipt of the application. Forms are available in Staff Resources, or at reception desks.

Years of Service Celebrated

Congratulations to the following Staff who hit benchmarks for years of service at Shadowfax!

Woo-hoo!

35 Years - Sue Ayres

You go girl!

5 Years - Amber Barnhart
5 Years - Jessica Hess
5 Years - Louise Reisinger
5 Years - Yasmeen Willis

Employee Assistance Programs

Mazzitti & Sullivan
(available to all Staff)

Reliance
(ACI Specialty Benefits)
(available to Full-time Staff)

Info on Work-Life Services is available on pages 11 & 12 of this newsletter, as well as on your Staff Resources page.

Congratulations **Referral Bonus Recipient!**

The following staff is currently receiving a bonus!

Lavon Jackson

Referral Forms are available at the front desks at Pattison Street, Tremont Street & Market Street.

From the Training Office



Wayne Keith
Training Manager

Marlo Sell
Assistant
Training Manager



Contact us with your questions
about training! 717-848-4349

New Trainings In Relias

Body Mechanics - Additional trainings have been scheduled. Please check your due date in Relias, and sign up for a training before you are due!

Hoyer Lift Training - Live-event trainings on Hoyer are scheduled at Tremont in the Fitness Center. If you have not had this training, please go into Relias and schedule. (Hoyer training is now required for all DSP staff. A bed, recliner, and Hoyer lift were purchased for these trainings at Tremont. Hoyer lift practicums will be required for all staff who work in a home that uses the Hoyer on a regular basis. The practicums will be scheduled in respective homes.)

Diversity, Equity & Inclusion Training - These trainings have been registered into Relias, so please sign up soon! Everyone is required to attend this training.

Just a friendly reminder! If you sign up for a training and later realize that you cannot attend on the day and/or time that you signed up for, please go into Relias and withdraw from the training. Many trainings have limited seating, and if you are a "no-show", you have taken a seat in the class that someone else may have wanted.



DIVERSITY EQUITY INCLUSION

"We can impact the world dynamically when we bring our differences together in unity. Just like tension in a bowstring causes an arrow to be shot with more power and precision, the tension between two different people will increase their influence. Whether their influence will be positive or negative depends on whether they respect each other's differences or oppose each other in disagreement."

Tammy Melton in Refining Relationships



Tickets At Work...

An employee benefit you may not know about!

Discounts to theme parks, attractions, shows, car rentals, hotels, tours, movie tickets, sporting events & other special events.

Go to the Staff Resources page and click on Benefits. Then look for:

Tickets at Work

Beneficiary Information

All full-time staff receive life insurance coverage on the 1st of the month upon completion of 90 days of employment. Be sure to keep your beneficiary information current for both the life insurance and 403B plans. Keeping the information current with the HR Dept. will ensure that money is allocated correctly in the event of a tragedy.

Thank you!

Going Green

"I Want To Be Recycled"

During 2021, we are presenting a series on common household items & their recycling processes.

PAPER

WHAT IS IT USED FOR?

Office paper, newspapers, advertising, mail, envelopes, magazines, catalogs, food packaging, shoe boxes, paper towels, toilet paper rolls, boxes, paper bags, etc.

WHY IT WANTS TO BE RECYCLED.

Every ton of paper recovered for recycling saves 3.3 cubic yards of landfill space. Approximately 75% of the U.S. paper mills use some recovered fiber to make everything from paper-based packaging to office paper and newspaper. Paper is the most recycled solid waste.

HOW CAN I RECYCLE IT?

Curbside recycling bin, local recycling drop-off center, workplace or school recycling bin. Public space recycling bins usually accept paper products.

WHAT DOES IT BECOME?

With a recycling rate of over 60%, many paper products have recycled content. Recycled newspaper is usually made into more newsprint, paperboard, and tissue. Recycled office paper becomes raw material for tissue, printing paper and paperboard. Most recycled corrugated boxes are made into new corrugated boxes, with the rest used for paperboard packaging, like cookie & cracker boxes.

From iwanttoberecycled.com, "Recycling Explorer"

403(b)

Staff Can Attend Quarterly 403(b) Meetings

with Brock Hively, held at Pattison St. Contact Amy Brillinger, Acting CEO/Director of HR at (717) 848-4349, for the date & time of the next meeting.



The Shadowfax Corporation

386 Pattison Street, York PA 17403 (717) 854-7742 www.shadowfax.org

To set the standard for quality in the human service field through consistent demonstration of dependability, integrity, collaboration, innovation, and commitment to our stakeholders.

amazonsmile

Support The Shadowfax Corporation. When you shop at <https://smile.amazon.com/ch/23-2368549> Amazon donates.





Shadowfax

EMPLOYEE OF THE MONTH NOMINATION FORM



STAFF MEMBER NOMINATION

When considering someone for this award, think of how this staff member embodies the mission and vision of Shadowfax.

OUR MISSION

"To set the standard for quality in the human service field through consistent demonstration of dependability, integrity, collaboration, innovation, and commitment to our stakeholders."

Our Vision

"Shadowfax will boldly support and hold itself accountable to the principles of Everyday Lives for its clients, staff members, and community."

On the back of this form, please provide examples of how this staff member demonstrates the mission, vision, and values set forth in the Shadowfax Competency Model.

Shadowfax Competency Model



Nominated by:

Date:

Each Employee-of-the-Month recipient will be in the running for Shadowfax Employee-of-the-Year award. Staff will be selected for this recognition based on qualitative results.

Submit this form to HR between the 1st and 10th of the month



EAP and Work-Life Services



Program Access

- All Covered Employees and Family Members Eligible, Regardless of Location or Relationship
- 24/7, 365 Days-a-year Dedicated Toll-Free Line, Always Live Answer
- Website, Mobile App, IM, Text, Chat, Email and Video Chat Access to Services



Assessment and Referral Services

- **Unlimited** Telephonic Assessment and Referral
- Up to 3 Face-to-Face Diagnostic and Short-Term Problem Resolution Sessions
- Global Network of 52,000+ Licensed Providers
- 24/7 Access to Clinicians for Urgent Matters

Legal and Financial Services

- Financial Consultation for **Unlimited** Number of Issues per Year
- Legal Consultation for **Unlimited** Number of Issues per Year, 25% Discount for Services Beyond Initial Consultation
- Online Legal and Financial Resource Center Including Document Preparation

Work-Life Benefits and Resources

- **Unlimited** Phone Assessment and Referral for Any Work-Life Need
- **Unlimited** Child, Elder, and Pet Care Referrals and Resources
- **Unlimited** Education, Personal Services, and Health and Wellness Referrals and Resources
- **Unlimited** Veteran Resources and Support Including Veteran Resource Website
- Online Resources and Tools for 100+ Work-Life Topics

Program Implementation and Support Services

- **Unlimited** Virtual Orientations
- **Unlimited** Management Consultations
- Dedicated Account Management Team
- Formal Management Referrals
- Quarterly and Annual Utilization Reports

Promotional Materials

- Print and Electronic Promotional Materials
- Multilingual Materials Available
- Ongoing Mobile, Digital and Social Media Communications: Videos, Social@ACI Platforms, myACI App

Critical Incident Response and Support

- **Unlimited** Crisis Consultation
- Crisis Prevention and Threat Assessment Services

Training and Webinars

- **Unlimited** Employee and Management Virtual Training and Webinars
- **Unlimited** On-Demand Training Materials
- Onsite Training Available at Discounted Fee

Web Services

- Single Sign-On (SSO) Interactive Employee Website
- Work-Life and Wellness Interactive Online Resource
- Veteran Resource Website
- Mobile Apps and Social@ACI Platforms



Additional Questions?

Contact ACI Specialty Benefits toll-free at
855-RSL-HELP
(855-775-4357)
rsli@acieap.com

EAP services are provided by ACI Specialty Benefits, under agreement with Reliance Standard Life Insurance Company.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product availability and features may vary by state.

Powered by



RS-2509 (03/2017)



August 3, 2021

Plan Number: 502772-01
Plan Name: The Shadowfax
Corporation 403(b) Plan

RE: Important Investment Option(s) Updates

Please read this notification carefully to understand the upcoming investment option changes to your Plan. If you are already eligible to participate in the plan or will become eligible to participate in the plan prior to the upcoming investment option changes, you may want to take action with respect to your investment option(s).

Periodically, the investment option(s) offering in your retirement plan ("Plan") undergo changes. These updates are made so you may continue to select from a diverse and competitive array of quality investment option(s). The Shadowfax Corporation 403(b) Plan has directed Empower Retirement to complete some updates regarding the investment option(s) in your plan.

Please refer to the enclosed Qualified Default Investment Alternative (QDIA) Notice.

New Investment Option(s)

The following new investment option(s) will be automatically added to your plan on September 21, 2021:

TIAA CREF Lifecycle Index 2065 Instl <i>Asset Class Category: Asset Allocation</i>
Calvert Balanced R6 <i>Asset Class Category: Balanced Funds</i>
MFS Intl Diversification R6 <i>Asset Class Category: International Funds</i>
Putnam Large Cap Value R6 <i>Asset Class Category: Large Cap Funds</i>
BlackRock Mid-Cap Growth Equity K <i>Asset Class Category: Mid Cap Funds</i>
AB Small Cap Growth Z <i>Asset Class Category: Small Cap Funds</i>

To change your future contribution allocations or move your current account balance to the new investment option(s), please review the Voice Response System and/or the website instructions included with this communication.

Discontinued Investment Option(s)

Effective September 21, 2021, the following investment option(s) will be discontinued and a process called "mapping" will occur. Mapping is a process by which the account balance in a discontinued investment option is transferred to a new investment option at the direction of your Plan Administrator. During this time, future contribution allocations and current account balances in the discontinued investment option(s) will be mapped to the new investment option indicated in the Discontinued Investment Option(s) and Mapping Chart located below. During the mapping process, your assets will remain invested and will continue to gain and/or lose value depending on market conditions.

Discontinued Investment Option: Great-West International Value Instl Replacement Investment Option: MFS Intl Diversification R6 <i>Asset Class Category: International Funds</i>
Discontinued Investment Option: Janus Henderson Triton N Replacement Investment Option: AB Small Cap Growth Z <i>Asset Class Category: Small Cap Funds</i>
Discontinued Investment Option: Great-West T. Rowe Price Mid Cap Gr Inst Replacement Investment Option: BlackRock Mid-Cap Growth Equity K <i>Asset Class Category: Mid Cap Funds</i>
Discontinued Investment Option: Pioneer Equity Income Y Replacement Investment Option: Putnam Large Cap Value R6 <i>Asset Class Category: Large Cap Funds</i>

Special Note Regarding Empower Retirement Advisory Services

If you are participating in Empower Retirement Advisory Services (My Total Retirement, Online Advice), you will be temporarily unable to make changes to your account while the service analyzes your Plan's new investment option lineup. The inaccessibility periods will tentatively occur between September 21, 2021 and October 5, 2021. A notification of inaccessibility will appear when you enter the Empower Retirement Advisory Services section of the website during these times. You will still be able to view your account balance.

If you are comfortable with the investment option changes, you do not need to take any action. If you are not comfortable with the investment option changes, you have the option to opt-out of Empower Retirement Advisory Services prior to the inaccessibility period and change your future contribution allocations or move your current account balance to other available investment options.

Please consider the investment objectives, risks, fees and expenses carefully before investing. The prospectus contains this and other information about the investment options. Depending on the investment options offered in your plan, your registered representative can provide you with prospectuses for any mutual funds; any applicable annuity contracts and the annuity's underlying funds; and/or disclosure documents for investment options exempt from SEC registration. Please read them carefully before investing.

International Funds - Foreign investments involve special risks, including currency fluctuations, taxation differences and political developments.

Mid Cap Funds - Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

Small Cap Funds - Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

Online Advice and My Total Retirement™ are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

Unless otherwise noted, not insured by FDIC, NCUA/NCUASIF. Not a deposit or guaranteed by any bank affiliate or credit union. Not insured by any federal government agency. Funds may lose value. Not a condition of any banking or credit union activity.

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Qualified Default Investment Alternative (QDIA) information

This notice gives you important investment information related to your account regarding your Plan's **Qualified Default Investment Alternative (QDIA)**. *You should read this notice very carefully to understand how your Plan account assets are invested if you do not make an investment election.* The Plan lets you invest your account in a number of different investment options. Unless you choose investment option(s), your Plan account will be invested in the investment option(s) listed below.

QDIA Investment Option(s)	Asset Class Category	Birth Year
TIAA-CREF Lifecycle Index 2010 Inst	Asset Allocation	1900 - 1948
TIAA-CREF Lifecycle Index 2015 Inst	Asset Allocation	1949 - 1953
TIAA-CREF Lifecycle Index 2020 Inst	Asset Allocation	1954 - 1958
TIAA-CREF Lifecycle Index 2025 Inst	Asset Allocation	1959 - 1963
TIAA-CREF Lifecycle Index 2030 Inst	Asset Allocation	1964 - 1968
TIAA-CREF Lifecycle Index 2035 Inst	Asset Allocation	1969 - 1973
TIAA-CREF Lifecycle Index 2040 Inst	Asset Allocation	1974 - 1978
TIAA-CREF Lifecycle Index 2045 Inst	Asset Allocation	1979 - 1983
TIAA-CREF Lifecycle Index 2050 Instl	Asset Allocation	1984 - 1988
TIAA-CREF Lifecycle Index 2055 Inst	Asset Allocation	1989 - 1993
TIAA-CREF Lifecycle Index 2060 Instl	Asset Allocation	1994 - 1998
TIAA CREF Lifecycle Index 2065 Instl	Asset Allocation	1999 - 9999

Your account has been or will be placed in a particular QDIA default investment option(s) as specified by your Plan and Plan Administrator, as well as information received in the Plan records including, but are not limited to anticipated retirement date, date of birth initially received at the time of default and/or risk profile, as applicable. Should you have further questions regarding the QDIA investment option selection process, please contact your Plan Administrator.

TIAA CREF Lifecycle Index 2065 Instl	Investment Objective & Strategy
	The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 94.75% of the fund's assets to equity underlying funds and 5.25% of its assets to fixed-income underlying funds.
Fund Investment Expense as of 7/31/2021	Risk and Return Profile
Gross: 3.12% Net: 0.10%	This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

TIAA-CREF Lifecycle Index 2010 Inst	<p align="center">Investment Objective & Strategy</p> <p>The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 39.00% of the fund's assets to equity underlying funds and 61.00% of its assets to fixed-income underlying funds.</p>
<p align="center">Fund Investment Expense as of 7/31/2021</p> <p>Gross: 0.25% Net: 0.10%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a preference for some principal security and income but also willing to take some risk to achieve higher potential returns. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
TIAA-CREF Lifecycle Index 2015 Inst	<p align="center">Investment Objective & Strategy</p> <p>The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 44.00% of the fund's assets to equity underlying funds and 56.00% of its assets to fixed-income underlying funds.</p>
<p align="center">Fund Investment Expense as of 7/31/2021</p> <p>Gross: 0.23% Net: 0.10%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns but also seeking income as a secondary objective. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

TIAA-CREF Lifecycle Index 2020 Inst	Investment Objective & Strategy The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 49.00% of the fund's assets to equity underlying funds and 51.00% of its assets to fixed-income underlying funds.
Fund Investment Expense as of 7/31/2021 Gross: 0.21% Net: 0.10%	Risk and Return Profile This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
TIAA-CREF Lifecycle Index 2025 Inst	Investment Objective & Strategy The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 56.40% of the fund's assets to equity underlying funds and 43.60% of its assets to fixed-income underlying funds.
Fund Investment Expense as of 7/31/2021 Gross: 0.20% Net: 0.10%	Risk and Return Profile This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.



TIAA-CREF Lifecycle Index 2030 Inst	<p align="center">Investment Objective & Strategy</p> <p>The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 64.40% of the fund's assets to equity underlying funds and 35.60% of its assets to fixed-income underlying funds.</p>
<p align="center">Fund Investment Expense as of 7/31/2021</p> <p>Gross: 0.20% Net: 0.10%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
TIAA-CREF Lifecycle Index 2035 Inst	<p align="center">Investment Objective & Strategy</p> <p>The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 72.40% of the fund's assets to equity underlying funds and 27.60% of its assets to fixed-income underlying funds.</p>
<p align="center">Fund Investment Expense as of 7/31/2021</p> <p>Gross: 0.19% Net: 0.10%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

TIAA-CREF Lifecycle Index 2040 Inst	Investment Objective & Strategy The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 80.40% of the fund's assets to equity underlying funds and 19.60% of its assets to fixed-income underlying funds.
Fund Investment Expense as of 7/31/2021 Gross: 0.19% Net: 0.10%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
TIAA-CREF Lifecycle Index 2045 Inst	Investment Objective & Strategy The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 88.40% of the fund's assets to equity underlying funds and 11.60% of its assets to fixed-income underlying funds.
Fund Investment Expense as of 7/31/2021 Gross: 0.19% Net: 0.10%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

TIAA-CREF Lifecycle Index 2050 Instl	Investment Objective & Strategy The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 91% of the fund's assets to equity underlying funds and 9% of its assets to fixed-income underlying funds.
Fund Investment Expense as of 7/31/2021 Gross: 0.19% Net: 0.10%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
TIAA-CREF Lifecycle Index 2055 Inst	Investment Objective & Strategy The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 92.25% of the fund's assets to equity underlying funds and 7.75% of its assets to fixed-income underlying funds.
Fund Investment Expense as of 7/31/2021 Gross: 0.20% Net: 0.10%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

TIAA-CREF Lifecycle Index 2060 Instl	Investment Objective & Strategy The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 93.50% of the fund's assets to equity underlying funds and 6.50% of its assets to fixed-income underlying funds.
Fund Investment Expense as of 7/31/2021 Gross: 0.26% Net: 0.10%	Risk and Return Profile This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

You can make changes by:

	Visiting your plan's Website at empowermyretirement.com .
	Contacting a representative at the Voice Response System at 1-800-338-4015 (1-800-338-401k) during normal business hours.

Access to the Voice Response System and the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or the Voice Response System received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

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More detailed information about the investment option(s) may be available in the prospectus, if applicable, which you can get by logging onto the Plan website. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

Please consider the investment objectives, risks, fees and expenses carefully before investing. The prospectus contains this and other information about the investment options. Depending on the investment options offered in your plan, your registered representative can provide you with prospectuses for any mutual funds; any applicable annuity contracts and the annuity's underlying funds; and/or disclosure documents for investment options exempt from SEC registration. Please read them carefully before investing.

Contact Us

If you have any questions, please contact us at 1-800-338-4015 (1-800-338-401k).

Sincerely,

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