August 2015

Exciting changes are coming to your retirement plan

Dear Plan Participant:

The Skidmore College Retirement Plan is one of the most valuable benefits you have, giving you a convenient, flexible way to save for your future while keeping your costs low. Now choosing your investments is about to get even simpler. We urge you to review these materials and your current investments, but unless you wish to change no action is required on your part at this time.

Effective September 29, 2015, at 4 p.m., Eastern time, the investment lineup of the plan will be streamlined to a smaller number of primary choices, with new flexibility through the addition of

. HHS LQ PLQG WKDW WKH ULVNV DUH VXEVWDQWLDOO\ JUHDWHU ZLW commissions and other costs. \$ IHH RI ZLOO EH GHGXFWHG I UeRt Ment RXU DFFRXQV options every November. This fee will be reflected on your fourth-quarter Skidmore College Retirement Plan

Vanguard Wellesley® Income Fund		
Vanguard Wellington ^Œ Fund		
Vanguard STAR® Fund		
Vanguard Capital Opportunity Fund		
Vanguard Selected Value Fund		
Vanguard Extended Market Index Fund		
Vanguard Strategic Equity Fund	Vanguard Mid-Cap Index Fund	
Vanguard Capital Value Fund		
Vanguard Mid-Cap Growth Fund		