

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

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commissions and other costs. \$ IHH RI ZLOO EH GHGXFWHG IURP URXU DFFRXQV  
options every November. This fee will be reflected on your fourth-quarter Skidmore College  
Retirement Plan



Vanguard Wellesley <sup>®</sup> Income Fund	
Vanguard Wellington <sup>CE</sup> Fund	
Vanguard STAR <sup>®</sup> Fund	
Vanguard Capital Opportunity Fund	Vanguard Mid-Cap Index Fund
Vanguard Selected Value Fund	
Vanguard Extended Market Index Fund	
Vanguard Strategic Equity Fund	
Vanguard Capital Value Fund	
Vanguard Mid-Cap Growth Fund	

