

TEMPLE UNIVERSITY HEALTH SYSTEM, INC 403(B) 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 TEMPLE UNIVERSITY HEALTH SYSTEM, INC 403(B) 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.

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, 405373, and you'll be directed to plan and investment information. The investment options available as of the date of this summary include:

Your Statement of Plan Services and Costs

*American Funds EuroPacific Growth Fund R6**

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

*MainStay Large Cap Growth Fund I**

*PIMCO Real Return Fund Institutional**

*PIMCO Total Return Fund Institutional**

*Royce Pennsylvania Mutual Fund Investment**

T. Rowe Price Capital Appreciation Fund Advisor

*T. Rowe Price Retirement 2005 Fund**

*T. Rowe Price Retirement 2010 Fund**

*T. Rowe Price Retirement 2015 Fund**

*T. Rowe Price Retirement 2020 Fund**

*T. Rowe Price Retirement 2025 Fund**

*T. Rowe Price Retirement 2030 Fund**

*T. Rowe Price Retirement 2035 Fund**

*T. Rowe Price Retirement 2040 Fund**

*T. Rowe Price Retirement 2045 Fund**

*T. Rowe Price Retirement 2050 Fund**

*T. Rowe Price Retirement 2055 Fund**

*T. Rowe Price Retirement Income Fund**

TIAA Real Estate Account

*TIAA Traditional Annuity**

TIAA-CREF Equity Index Fund Retirement

TIAA-CREF Growth & Income Fund Retirement

TIAA-CREF International Equity Fund Retirement

TIAA-CREF International Equity Index Fund Retirement

TIAA-CREF Large-Cap Growth Index Fund Retirement

TIAA-CREF Large-Cap Value 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 Retirement Income Fund Retirement

TIAA-CREF Mid-Cap Growth Fund Retirement

Your Statement of Plan Services and Costs

TIAA-CREF Mid-Cap Value Fund Retirement
TIAA-CREF Real Estate Securities Fund Retirement
TIAA-CREF S&P 500 Index Fund Retirement
TIAA-CREF Small-Cap Blend Index Fund Retirement
TIAA-CREF Small-Cap Equity Fund Retirement
TIAA-CREF Social Choice Equity Fund Retirement
*Vanguard Equity Income Fund Admiral**
*Vanguard Extended Market Index Fund Signal**
*Vanguard Institutional Index Fund Institutional**
*Vanguard Prime Money Market Fund Institutional**
*Vanguard Total Bond Market Index Fund Institutional**
*Vanguard Total International Stock Index Fund Signal**

* Investment is currently available for contributions.

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 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:

Qualified domestic relations orders	No charge
Sales charge for certain investments	None
Purchase, withdrawal, and redemption fees for certain investments	Varies, see prospectus

Your Statement of Plan Services and Costs

A prospectus for each TIAA-CREF investment offered within the plan is available online at tiaa-cref.org/planinvestmentoptions, enter your plan ID, 405373, 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.