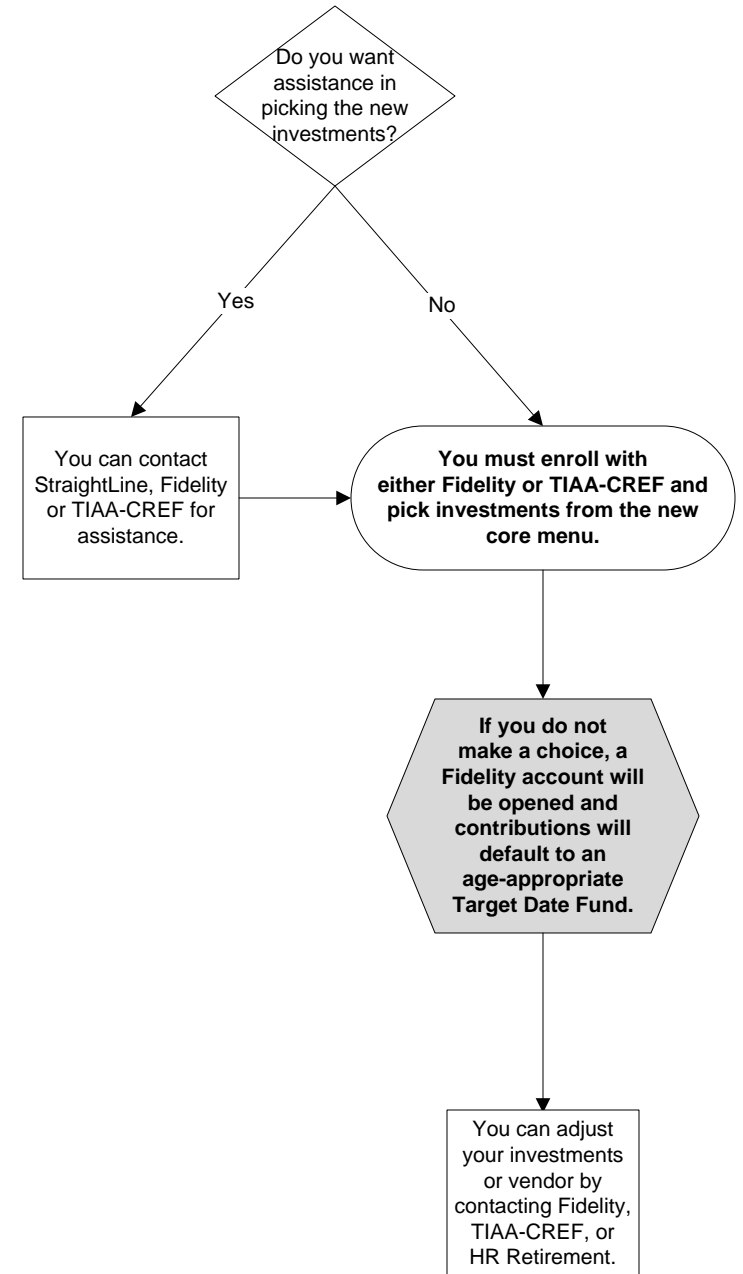
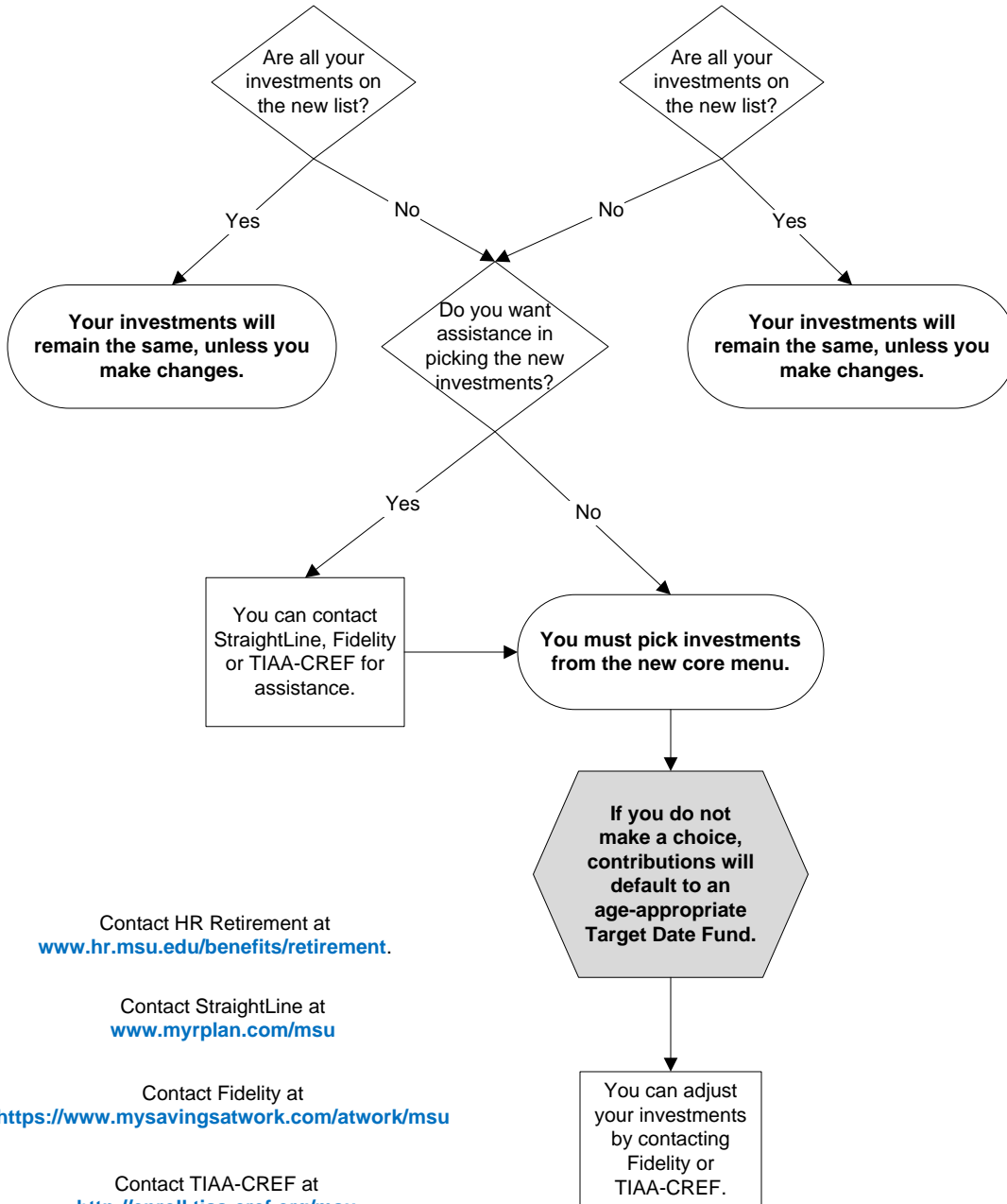


MSU RETIREMENT PLANS - REDESIGN FOR FUTURE CONTRIBUTIONS BEGINNING 1/1/2012

Currently contributing to TIAA-CREF

Currently contributing to Fidelity

Currently contributing to AXA Equitable, Lord Abbett, Vanguard or VALIC



Contact HR Retirement at www.hr.msu.edu/benefits/retirement.

Contact StraightLine at www.myplan.com/msu

Contact Fidelity at <https://www.mysavingsatwork.com/atwork/msu>

Contact TIAA-CREF at <http://enroll.tiaa-cref.org/msu>