OLD DOMINION UNIVERSITY RESEARCH FOUNDATION TAX-SHELTERED RETIREMENT PLAN
ERISA Section 404(c) Information

09/19/2017                  Contract/Plan Id Number 6-15916

This document uses these defined words and phrases:

Plan means OLD DOMINION UNIVERSITY RESEARCH FOUNDATION TAX-SHELTERED RETIREMENT PLAN.

Plan Fiduciary means the individual(s) holding authority over the operation and administration of the Plan and its retirement funds. The Plan Sponsor is the Plan Fiduciary. Contact the Plan Administrator for further details.

Plan Sponsor means OLD DOMINION UNIVERSITY RESEARCH FOUNDATION.

You means the Plan participant or beneficiary.

Plan Administrator is a Plan Fiduciary that has authority over operation and administration of the Plan. You should contact the Plan Administrator if you have any questions about the investment options under the Plan or if you would like paper copies of additional investment information that is available online at principal.com. The Plan Administrator is:

OLD DOMINION UNIVERSITY RESEARCH FOUNDATION
4111 MONARCH WAY STE 204
Information about ERISA Section 404(c)
The Employee Retirement Income Security Act (ERISA) provides rules about the investment of retirement funds. The Plan Sponsor chose to qualify the Plan as an ERISA 404(c) plan and intends to comply with ERISA Section 404(c) requirements by providing information for you to make informed investment decisions and by letting you:

- Direct the investment of individual retirement accounts
- Choose from at least three diverse investment options
- Change investment choices at least quarterly

This means the plan fiduciary should not be liable for any investment losses that result from a participant's investment control.

How Does This Affect You?
The Plan Fiduciary makes certain investment options available under the Plan. You decide which of those options works best for you according to your age and circumstances. This means that you are responsible for directing the investment in the account the Plan holds for your benefit (your account).

Directing or Transferring Investment Options
You can direct or transfer retirement funds between the different investment options at least quarterly. The Plan may allow for more frequent changes and transfers. To transfer retirement funds, you can call our automated phone system at 1-800-547-7754 or log in to your account at principal.com

A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights is located in the relevant plan document or trustee powers section of the trust agreement. Contact the Plan Administrator to obtain the plan document or trust agreement, if applicable.

The Plan Administrator can provide the following additional information, upon request:

- Copies of prospectuses (or any short-form or summary prospectuses) for the investment options.
- Copies of any financial statements or reports, such as a statement of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options.
- A statement of the value of a share or unit of each designated investment option and the date of the valuation.
- A list of the assets comprising the portfolio of each investment option which constitutes Plan assets and the value of each asset (or the proportion of the investment which it comprises).

*Investors should carefully consider a mutual fund’s investment objectives, risks, charges, and expenses prior to investing. A prospectus, or summary prospectus if available, containing this and other information can be obtained by contacting a financial professional, visiting principal.com, or calling 1-800-547-7754. Read the prospectus carefully before investing.*

*Insurance products and plan administrative services are provided by Principal Life Insurance Company. If applicable, Access Funds are mutual funds offered through Principal Securities, Inc., 1-800-247-4123,*
Member SIPC. Principal Securities and Principal Life are members of the Principal Financial Group, Des Moines, IA 50392.