

PARTICIPANT NOTICE

City of Aurora
457 Retirement Plan



CUSTOM TARGET DATE FUND REALLOCATION EFFECTIVE JUNE 18, 2018

In a continual effort to assist you in meeting your retirement goals, the City of Aurora 457 Retirement Plan Advisory Committee has worked with Innovest Portfolio Solutions, LLC, to adjust asset allocations within the custom target date portfolios available in the Plan.

Effective June 18, 2018, allocations within the portfolios will be adjusted slightly. The Plan Advisory Committee used 2018 market expectations developed by Innovest Portfolio Solutions to adjust allocations within the target date portfolios, adjusting risk as the stated targeted retirement date draws nearer.

Fund allocations will be adjusted as follows:

Fund	Income	2010	2015	2020	2025	2030
Dodge & Cox Stock	1.75%	3.00%	3.50%	4.00%	5.00%	6.00%
Vanguard Institutional Index	3.50%	6.00%	7.00%	8.00%	10.00%	12.00%
Fidelity Contrafund	1.75%	3.00%	3.50%	4.00%	5.00%	6.00%
Vanguard Mid Cap Index	1.00%	1.75%	1.75%	2.25%	2.75%	3.25%
AMG TimesSquare Mid Cap Growth	1.00%	1.75%	1.75%	2.25%	2.75%	3.25%
Diamond Hill Small Cap	0.50%	0.75%	0.75%	1.25%	1.25%	1.75%
Vanguard Small Cap Index	0.50%	0.75%	0.75%	1.25%	1.25%	1.75%
MFS International Value	2.50%	5.00%	5.50%	6.50%	8.50%	10.00%
American Funds EuroPacific Growth	2.50%	5.00%	5.50%	6.50%	8.50%	10.00%
Harding Loevner Emerging Markets	2.00%	4.00%	4.00%	4.00%	5.50%	7.00%
MetWest Total Return	39.00%	37.00%	35.00%	30.00%	20.50%	10.00%
Eaton Vance Floating Rate	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
Steelpath MLP Alpha Fund	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
Litman Gregory Masters Alt. Strats.	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
John Hancock GARS	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
City of Aurora Fixed Account	20.00%	8.00%	7.00%	6.00%	5.00%	5.00%

FUND ALLOCATIONS ARE CONTINUED ON THE NEXT PAGE ►

Fund	2035	2040	2045	2050	2055	2060
Dodge & Cox Stock	7.00%	7.50%	8.00%	8.00%	8.00%	8.00%
Vanguard Institutional Index	14.00%	15.00%	16.00%	16.00%	16.00%	16.00%
Fidelity Contrafund	7.00%	7.50%	8.00%	8.00%	8.00%	8.00%
Vanguard Mid Cap Index	3.75%	4.00%	4.25%	4.25%	4.25%	4.25%
AMG TimesSquare Mid Cap Growth	3.75%	4.00%	4.25%	4.25%	4.25%	4.25%
Diamond Hill Small Cap	1.75%	2.00%	2.25%	2.25%	2.25%	2.25%
Vanguard Small Cap Index	1.75%	2.00%	2.25%	2.25%	2.25%	2.25%
MFS International Value	11.50%	12.50%	13.00%	13.00%	13.00%	13.50%
American Funds EuroPacific Growth	11.50%	12.50%	13.00%	13.00%	13.00%	13.50%
Harding Loevner Emerging Markets	8.00%	8.00%	9.00%	9.00%	9.00%	9.00%
MetWest Total Return	2.00%	0.00%	0.00%	0.00%	1.00%	2.00%
JP Morgan High Yield	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Eaton Vance Floating Rate	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
Credit Suisse Commodity Return	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Steelpath MLP Alpha Fund	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
Litman Gregory Masters Alt. Strats.	5.00%	3.50%	1.50%	1.50%	1.00%	0.00%
John Hancock GARS	5.00%	3.50%	1.50%	1.50%	1.00%	0.00%
City of Aurora Fixed Account	4.00%	4.00%	3.00%	3.00%	3.00%	3.00%

What should you do?

- **No action is required.** On June 18, 2018, allocations will be adjusted automatically. All current balances in and all future contributions to the target date portfolios will be allocated accordingly.
- At any time, you may contact Nationwide at 877.677.3678 or online at www.aurora457.org to redirect your current account balances and future contributions into any of the investment options available within the plan.

Whom do I call for help?

Account Information

- > Balances
- > Investment changes
- > Change personal info
- Contact: Nationwide
- 877.677.3678 | www.aurora457.org

The Plan's Investment Consultant

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