



The Cook County Deferred Compensation Committee recently decided to make two changes to the fund menu offered within the County of Cook and Forest Preserve District of Cook County Deferred Compensation Plan. The following are the changes.

Effective August 17, 2018, two changes will be made to the fund menu as follows:

<u>Closing Fund Name</u>	<u>Ticker/ Expense Ratio</u>		<u>Replacement Fund Name</u>	<u>Ticker/ Expense Ratio</u>
Fidelity Advisor Leveraged Company Stock Fund – Institutional Shares*	FLVIX / 0.81%	➔	Vanguard Mid-Cap Index Fund – Institutional Shares	VMCIX / 0.04%
Fidelity Contrafund*	FCNTX / 0.74%	➔	Fidelity Contrafund – K6 Shares	FLCNX / 0.45%

* Please note that both closing funds have provided 0.25% in mutual fund service fee payments, which have been credited to the accounts of those participants investing in these funds since July 1, 2017. The two replacement funds do not provide for these payments, but the reduction in expense ratio will more than offset the amount of the mutual fund service fee payments previously credited. The last credit of mutual fund service fee payments from the closing funds will occur in the 4th Quarter 2018 for the period of 7/1/2018 through 8/16/2018.

The Committee reviews all the investment options available within the Plan on a regular basis, and whenever a fund’s performance lags that of its peers over an extended period of time, or if there are investment management changes that it views as potentially detrimental to the future of the fund, the Committee may exercise its option to implement a replacement. Changes in share classes of offered funds may be implemented when possible to provide lower investment management expenses to participants.

You now have a perfect opportunity to review your portfolio allocation and make an educated decision about your investments through the Plan. We encourage you to review your investments within the Plan now and on an ongoing basis.

If you would like to discuss the change with a Nationwide Retirement Specialist, call the Nationwide office in Chicago at (855) 457-2665, 8:30 a.m. to 5:00 p.m., Monday through Friday. Retirement Specialists cannot offer investment, tax or legal advice. You should consult your own counsel before making decisions about participation in the Plan.

Actions You Can Take:

1. If you are satisfied with the changes that are outlined in this letter, you do not need to do anything. The changes will automatically occur on August 17, 2018.
2. If the automatic changes are not consistent with how you would like your account invested, you may independently make changes before 3 p.m. Central Time on August 17, 2018 by:
 - ✓ Contacting Customer Service toll-free at (855) 457-2665, option 2, or
 - ✓ Logging on to your Plan’s website, CookCountyDC.com

Nationwide, the Nationwide N&Eagle and Nationwide Is On Your Side are service marks of Nationwide Mutual Insurance Company. © 2018 Nationwide, Inc. All rights reserved.

NRN-1949IL-CK (07/2018)