DOANE COLLEGE 403(B) DC PLAN

Summary of Plan Services and Costs

July 10, 2013

This summary provides important information to assist you in making decisions related to your participation in the DOANE COLLEGE 403(B) DC 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. Your plan offers a range of investment options available from the following service providers:

- TIAA-CREF
- Fidelity Brokerage Services LLC

TIAA-CREF

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, 334063, and you'll be directed to plan and investment information. The investment options available as of the date of this summary include:

- 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
- TIAA Access Account - TIAA-CREF Bond Fund Level 4
- TIAA Access Account - TIAA-CREF Bond Plus Fund Level 4
- TIAA Access Account - TIAA-CREF Equity Index Fund Level 4
- TIAA Access Account - TIAA-CREF Growth & Income Fund Level 4
- TIAA Access Account - TIAA-CREF Inflation-Linked Bond Fund Level 4
- TIAA Access Account - TIAA-CREF International Equity Fund Level 4
- TIAA Access Account - TIAA-CREF Large-Cap Growth Fund Level 4
- TIAA Access Account - TIAA-CREF Large-Cap Value Fund Level 4
- TIAA Access Account - TIAA-CREF Lifecycle 2010 Fund Level 4
- TIAA Access Account - TIAA-CREF Lifecycle 2015 Fund Level 4
- TIAA Access Account - TIAA-CREF Lifecycle 2020 Fund Level 4
- TIAA Access Account - TIAA-CREF Lifecycle 2025 Fund Level 4
- TIAA Access Account - TIAA-CREF Lifecycle 2030 Fund Level 4
- TIAA Access Account - TIAA-CREF Lifecycle 2035 Fund Level 4
- TIAA Access Account - TIAA-CREF Lifecycle 2040 Fund Level 4
- TIAA Access Account - TIAA-CREF Lifecycle 2045 Fund Level 4
- TIAA Access Account - TIAA-CREF Lifecycle 2050 Fund Level 4
- TIAA Access Account - TIAA-CREF Lifecycle Retirement Income Fund Level 4
- TIAA Access Account - TIAA-CREF Mid-Cap Growth Fund Level 4
- TIAA Access Account - TIAA-CREF Mid-Cap Value Fund Level 4
- TIAA Access Account - TIAA-CREF Money Market Fund Level 4
- TIAA Access Account - TIAA-CREF Real Estate Securities Fund Level 4
- TIAA Access Account - TIAA-CREF Small-Cap Blend Index Fund Level 4
- TIAA Access Account - TIAA-CREF Small-Cap Equity Fund Level 4
- TIAA Access Account - TIAA-CREF Social Choice Equity Fund Level 4
- TIAA Real Estate Account
- TIAA Traditional Annuity

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
Your Statement of Plan Services and Costs

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:

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement plan loan</td>
<td>The cost to you based upon the difference between what you earn on collateral and what you pay in interest</td>
</tr>
<tr>
<td>Qualified domestic relations orders</td>
<td>No charge</td>
</tr>
<tr>
<td>Sales charge for certain investments</td>
<td>None</td>
</tr>
<tr>
<td>Purchase, withdrawal, and redemption fees for certain investments</td>
<td>Varies, see prospectus</td>
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</tbody>
</table>

A prospectus for each TIAA-CREF investment offered within the plan is available online at tiaa-cref.org/planinvestmentoptions, enter your plan ID, 334063, 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.

Fidelity Brokerage Services LLC

Right to Direct Investments
You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to www.fidelity.com/at work or call 800-558-9179.

Restrictions
Any frequent trading restrictions imposed by the Plan and/or by the Plans investment options are subject to change.
Additional Rights and Privileges
You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

Investment Options
The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs.

The performance data featured represents past performance, which is no guarantee of future results. Investment return and principal value of an investment will fluctuate: therefore you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance data quoted.

Total returns are historical and include change in share price and reinvestment of dividends and capital gains, if any. These figures do not include the effect of sales charges, if any, as these fees are waived for contributions made through your retirement plan. If sales charges were included, returns would have been lower. Life of fund figures are from the inception date to the period shown. For unitized funds, the inception date shown may be that of the fund's underlying investment option. For non-mutual fund pools and trusts whose strategies may be offered to multiple clients, and whose returns may be based on a composite, the inception date shown may be the beginning date of the composite's returns.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at $1 per share, it is possible to lose money by investing in these funds.

Cost of Plan Services - General Administrative Services
Plan administrative fees may include legal, accounting, trustee, recordkeeping, and other administrative fees and expenses associated with maintaining the plan. Some plans may deduct these fees and expenses from individual accounts in the plan. Based on the information and direction Fidelity had on file at the time this Notice was prepared, no plan administrative fees will be deducted from accounts in the Plan. However, the Plan’s administrative services may be paid for through offsets and/or payments associated with one or more of the Plans investment options. Please keep in mind that fees are subject to change.

Cost of Plan Services - Specific Investment Services
Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings.

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options. There is not necessarily a correlation between fees and investment performance, and fees are just one component to consider when determining which investment options are right for you.
Cost of Plan Services - Personalized Services

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

- **Loan Setup Fee** $50.00 per loan
- **Loan Maintenance Fee** $25.00 per year per loan deducted quarterly
- **Overnight Mailing Fee** $25.00 per transaction

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plans investment options. If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.

Understanding the Basics

Visit www.fidelity.com/at work for information and resources to help you make informed investment decisions, including more detailed information on the Plan's investment options.