

August 2016

IMPORTANT NOTICE CONCERNING YOUR SELF-DIRECTED BROKERAGE ACCOUNT

This notice is to inform you that effective on or about September 13, 2016, TD Ameritrade, Inc. will replace National Financial Services, LLC as the provider of brokerage services made available under the State of Delaware Deferred Compensation Plan and 401(a) Match Plans (Plan). This transition activity is part of the consolidation of Plan assets and recordkeeping services from Fidelity Investments to Voya Retirement Insurance and Annuity Company (Voya).

The transfer of your existing National Financial Services account to the TD Ameritrade self-directed brokerage account (SDBA) will begin on Tuesday, September 6, 2016 and is anticipated to complete by on or before September 28, 2016. This means that you will be unable to access or make changes to your brokerage account with either National Financial Services or TD Ameritrade during this approximate timeframe.

This change to the TD Ameritrade SDBA provides Plan participants who choose to invest in the brokerage account with:

- The ability to invest in publicly traded stocks, fixed income securities, more than 13,000 open-end mutual funds with over 2,100 commission-free. Additionally, participants have access to 100 non-proprietary ETFs that are commission-free.
- Access to online research and analysis tools.

To learn more about the TD Ameritrade SDBA, please view the video at tdameritraderetirement.com/demo

Transition Blackout Period

As a result of the service provider change for your brokerage account, you will temporarily be unable to conduct any of the following transactions with respect to your existing National Financial Services during the blackout period. In addition, any orders that remain open during the blackout period will be canceled.

- Transfers to the SDBA from the Plan's core investment options (beginning September 6, 2016)
- Transfers from the SDBA to the Plan's core investment options (beginning September 6, 2016)
- *Placing trades (beginning September 6, 2016)

The transition blackout period for your brokerage account is expected to begin on September 6, 2016 and end on or before September 28, 2016. During this time, you will be able to determine whether the blackout period has ended by logging on to the TD Ameritrade website at tdameritraderetirement.com or by calling TD Ameritrade Participant Services at (866) 766-4015 to see if the transfer of your account has been completed.

If you do not wish to retain your existing National Financial Services account, you will be required to liquidate your holdings and transfer the assets to your core Plan account with Fidelity Investments no later than:	Tuesday, September 6, 2016
<i>This is also the last day to transfer any assets from your National Financial Services brokerage account to your core Plan account with Fidelity.</i>	
Last day to transact in your existing National Financial Services brokerage account and transfer assets to or from account and your core Plan account with Fidelity:	Tuesday, September 6, 2016
TD Ameritrade opens your new SDBA:	Wednesday, September 7, 2016
TD Ameritrade mails Welcome Kit/PIN:	Monday, September 12, 2016
TD Ameritrade SDBA available for access and trading:	On or before Wednesday, September 28, 2016

Once the blackout period has ended, you will be able to resume all normal trading activity in your new TD Ameritrade SDBA.

As a result of the move to TD Ameritrade, there will be a few updates to how your brokerage account operates, please review the details:

Planning Ahead: Be on the lookout for more information from TD Ameritrade

You will receive two mailings from TD Ameritrade in mid-September.

- A Welcome Kit
- Your Personal Identification Number (PIN)

Your account number will be included in the Welcome Kit, mailed to you by TD Ameritrade. Your Personal Identification Number (“PIN”) will be sent to you in a separate mailing at that same time. You will need your account number and PIN to access your account online for the first time.

Accessing your TD Ameritrade SDBA

You can access your TD Ameritrade SDBA by accessing their secured website at tdameritraderetirement.com; by calling TD Ameritrade Participant Services at (866) 766-4015; or by using TD Ameritrade’s interactive voice response system. Additionally, you can access your new TD Ameritrade SDBA through TD Ameritrade’s mobile app. Just visit your preferred app store to download it.

Balance requirement: With the exception of the assets transferred from National Financial Services, 50% of your balance must remain in the 457(b) and 401(a) Plan fund options at any time. This means that you can transfer up to 50% of your balance into the TD Ameritrade SDBA. Transfers from SDBA to your core investment options are not subject to any limits

Annual Fee: To maintain a TD Ameritrade SDBA, you will be charged an annual \$50 fee by Voya, deducted from your core investment options, on or about November 1st.

Statements

Your September 2016 statement from TD Ameritrade will reflect the transfer of securities to your TD Ameritrade SDBA. Furthermore, your quarterly statements from Voya for your core product investment options will also reflect the aggregate balance of your TD Ameritrade SDBA.

We are excited to be able to offer you the TD Ameritrade SDBA. If you have any questions regarding this transfer, please contact Voya’s office in Delaware at (302) 318-8840.

**National Financial Services and Fidelity Investments are not affiliated with any of the Voya® family of companies.*

Not FDIC/NCUA/NCUSIF Insured I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency

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