



Qualified Default Investment Alternative (QDIA) Annual Notice

You are receiving this notice to inform you how contributions by the Research Foundation for Mental Hygiene, Inc. (the "Employer") under the Research Foundation for Mental Hygiene, Inc. Defined Contribution Retirement Plan (the "DC Plan") and/or your contributions under the Research Foundation for Mental Hygiene, Inc. TDA and (FROZEN) DC Plan (the "TDA/FROZEN DC Plan"; together, the "Plans" and, individually, the "Plan") will be invested and how they will continue to be invested if you do not provide investment instructions. Please disregard this notice if you have already elected the investment allocations for your contributions.

As of 11/11/2011, contributions under the DC Plan by Research Foundation for Mental Hygiene, Inc. (the "Employer") and your contributions under the TDA/FROZEN DC Plan are being invested on your behalf in the default investment as described in this notice because we did not receive complete investment instructions from you.

This notice gives you important information about some Plan rules, including:

- What amount the Employer will contribute to your account when eligible;
- How your contributions are currently being invested on your behalf (because we did not receive complete investment instructions from you);
- When your account will be vested (that is, not forfeited when you leave your job), and when you can withdraw your plan account balance;
- How you can change the way your contributions are invested; and
- How you can change your beneficiary designation(s)

You can find out more about the Plans in the Summary Plan Descriptions (SPD), which can be obtained from the Plan Administrator at the address listed at the end of this notice.

Distributions from Plans before age 59 ½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

1. What amount is my Employer contributing to my account?

The DC Plan

If you are eligible to receive contributions under the terms of the DC Plan, your Employer will make the following contributions to your account:

Hired Prior to April 1, 2000	15% of Compensation
Hired on or after April 1, 2000 and before January 1, 2007	10% of Compensation
Hired on or After Jan 1, 2007	
Less than 1 years Service	0% of Compensation
1 Year but less than 6 years	5% of Compensation
More than 6 years but less than 10 years	7.5% of Compensation
More than 10 years of service	10.0% of Compensation

The TDA/FROZEN DC Plan

If you are eligible to make employee deferrals under the terms of the TDA/FROZEN DC Plan, you may elect to have your salary reduced on a tax-deferred basis pursuant to a salary deferral agreement and have the amount you elected contributed by your Employer to your TDA/FROZEN DC Plan account. Employee deferrals are subject to the terms of the TDA/FROZEN DC Plan and the Internal Revenue Code. Remember, you can always change the amount you contribute to the TDA/FROZEN DC Plan by completing and submitting a new salary deferral agreement.

2. How will my Plan account be invested?

TIAA-CREF has been selected by your Employer as the investment provider for your Plan contributions. The Plans let you invest your account in a number of different investment choices. Because you did not choose a different investment option or options, your contributions are being invested in the default investment option, which is the Lifecycle Funds. The Lifecycle Funds provide a ready-made diversified portfolio using TIAA-CREF's family of mutual funds as the underlying investment. The allocation strategy for the underlying equity, fixed-income and short-term mutual funds is based on the number of years expected to reach age 65. These funds seek to provide high total returns until the fund's target date. Each fund's goal is to seek high current income and, as a secondary objective, capital appreciation. Each fund's target asset allocation percentages automatically change over time to become more conservative by gradually reducing the allocation to equity funds and increasing the allocation to fixed-income and short-term funds. If the default investment fund changes at any time in the future, you will be notified. If the default investment option changes at any time in the future, you will be notified.

The enclosed Fact Sheet for the Lifecycle Funds provides additional information, including the investment objectives and strategy, fund/account performance, risk and return characteristics, and fees and expenses. You can obtain updated information on fee expenses and a more detailed explanation by contacting TIAA-CREF at **800 842-2252**.

To learn more about the Plan's investment choices, you can review the Plan's SPD. Also, you can contact the Plan Administrator using the contact information at the end of this notice.

3. How can I change the investment allocation in my Plan(s) account(s) to another investment choice available under the Plan(s)?

The Plans allow you to choose from a diverse set of investment options. A list of each Plan's available funds and a copy of the prospectus or information statement for each fund may be obtained from TIAA-CREF by calling **800 842-2252** or at www.tiaa-cref.org/rfmh.

You have the right to change the investment allocation of your account in either Plan at any time. If you elect to change the investment allocation of your account from the TIAA-CREF Lifecycle Fund, there are no fees or expenses imposed in connection with that transfer. But certain restrictions may apply if multiple transfers are made from any one account. See the prospectus for more details on restrictions on frequent transfers at www.tiaa-cref.org/rfmh.

You can change how your account is invested, among the Plan's offered investment choices, by contacting TIAA-CREF at **800 842-2252** or accessing your account online at **tiaa-cref.org**.

4. When will my account be vested and available to me?

You will always be fully vested in your own contributions to the TDA/FROZEN DC Plan. To be fully vested means the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them when you leave your job.

Employer contributions to the DC Plan will vest using the following schedule:

Years of Vesting Service	Vested Percentage
Less than One	0%
1	0%
2	0%
3	100%

To be fully vested means that the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them when you leave your job. For more information about years of service, you can review the Plan's SPD, which is available from the Plan Administrator using the contact information at the end of this notice.

Even if you are vested in your Plan account, there are limits on when you may withdraw your funds. Generally, you may only withdraw vested money after you leave your job, reach age 59½, or become disabled. Also, there is generally an extra 10% tax on distributions before age 59½. Your beneficiary can get any vested amount remaining in your account when you die.

5. How can I change my beneficiary designation(s)?

In addition to reviewing how your contributions are invested, you should also review and update your beneficiary designation(s) if it does not reflect how you would want your assets distributed upon your death. Reviewing and changing your beneficiary designation(s) in accordance with plan rules can be made by logging into your secure account at tiaa-cref.org or by contacting TIAA-CREF at **800-842-2252**.

6. Who should I call if I have any questions?

If you have any questions about the Plan's investment choices, how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents, please contact the Plan Administrator at:

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