



Retirement Fees

Understand Your Retirement Fees

All investment funds have fees for services associated with that particular fund that offset the amount of earnings applied to a participant's account. Fees can vary among investment options due to risks and complexities of the fund's investment strategy and the services provided to the plan. You can enhance your retirement savings by understanding how investment fund fees affect returns. Differences in fees and expenses may significantly change the amount in a retirement account over many years of savings.

A Department of Labor Notice is sent every August to all participants in the [CURP](#) and [TDA](#) Plans to provide information on these investment fund fees and assist participants in making meaningful comparisons of their investment alternatives. The Notice includes historical performance, comparable benchmark performance, shareholder-type fees, and expenses and investment restrictions.

Fee Disclosure Notices

- [Cornell University Retirement Plan \(CURP\): Fee Disclosure Notice 2017](#)
- [Tax Deferred Annuity Plan \(TDA\): Fee Disclosure Notice 2017](#)
- [Fidelity Fee Addendum \(CURP and TDA\): June 2017](#)
- [Fidelity Fee Addendum \(CURP and TDA\): August 2017](#)
- [Fidelity Fee Addendum \(CURP and TDA\): January 2018](#)

Resources

U.S. Department of Labor:

- [Fact sheet](#)
- [Tips on Using Fee and Investment Information](#)

TIAA:

- [Fact sheet](#) (pdf)
- [Understanding Retirement Plan Fees](#)

Fidelity Investments:

- Fidelity Plan and Investment [Fee Disclosure Reports](#) (access by using the following passwords)
 - Tax Deferred Annuity Plan: 53074
 - Cornell University Retirement Plan: 73168
- [Using the Notice to help make decisions about investing in the Cornell University retirement plans](#) (pdf)