**Important Notice Regarding Changes to Your ACNA Retirement Plan Account Investment Fees**

On **January 2, 2020,** two investment options in your plan, Janus Henderson Enterprise T (Ticker Symbol: JAENX) and American Funds Capital Income Builder R5 (Ticker Symbol: RIRFX) will be changing to less expensive versions of each fund. These changes, known as *share class changes* will result in new ticker symbols for each fund: The Janus fund will now be known as Janus Henderson Enterprise N (Ticker Symbol: JDMNX) and the American Funds investment will now be known as American Funds Capital Income Builder R6 (Ticker Symbol: RIRGX). Note that the only thing that is changing is the total expense ratio of the funds, the underlying investments of the funds and other fund characteristics remain the same. The new fee structure is as follows:

**Old New**

Janus Henderson Enterprise T (JAENX): **.91%** Janus Henderson Enterprise N (RIRFX): **.66%**

American Funds Capital Income Builder R5 (JDMNX): **.34%** American Funds Capital Income Builder R6: **.29%**

Thus, for individuals who invest in these funds on or after January 2, 2020, the investment costs of such investments will decrease. The impact to other plan costs, such as recordkeeping and administrative costs, is not expected to be significant, though it is possible that participants may experience a slight increase in such costs, as these new lower-cost versions of these funds will no longer subsidize such costs.

Should you have any questions or concerns, please contact the plan’s recordkeeper, MassMutual, at 1-800-854-0647, or visit their website at [**www.massmutual.com/retirementaccess**](http://www.massmutual.com/retirementaccess)