

PLAN INFORMATION Your Employer has adopted a qualified retirement plan or Title I 403(b) retirement plan to help you attain financial security during your retirement years. As a Participant in your Employer's Plan, you have the responsibility to decide how you want your retirement plan dollars invested.

This Employer Information Sheet will outline some basic information about the investments available to you under your Plan. Your Employer will give you a separate Investment Selection Form or other written instructions for selecting your investments. You should review the following information carefully before making your investment choices. Keep this disclosure with your Summary Plan Description and other retirement plan documents.

Plan Name Cenexary College Tax Deferred Annuity Plan

ERISA SECTION 404(c) PLAN Your Employer intends that the retirement Plan you participate in satisfies the requirements of Sec. 404(c) of the Employee Retirement Income Security Act (ERISA) and Title 29, Code of Federal Regulations, Sec. 2550.404c-1. This means that your Employer is providing you with the opportunity to decide how your retirement plan dollars are invested, enabling you to choose investments that fit your personal needs. Your Employer, and other people in charge of the Plan, will not be responsible for the investment performance of your retirement plan dollars which results from your investment instructions.

INVESTMENT ALTERNATIVES

Option A.

You may invest your retirement plan dollars in any one or more of the following alternatives: (You are encouraged to refer to the prospectuses or other investment materials relating to these alternatives before you actually make your investment selections.) (Attach additional pages or investment information as needed.)

Investment Alternative: _____
Description: _____

Investment Alternative: _____
Description: _____

Investment Alternative: _____
Description: _____

Investment Alternative: _____
Description: _____

Investment Alternative: _____
Description: _____

Investment Alternative: _____
Description: _____

See attached investment listing

Option B.

You may invest your retirement plan dollars in any asset(s) administratively feasible for the Plan to hold.

INVESTMENT INSTRUCTIONS

You must give instructions to the person(s) listed in the final section of this document as to how you want your retirement plan dollars invested. Your Employer will provide you with an Investment Selection Form to use for this purpose or will provide written instructions regarding other ways to select investments.

You may alter your investment selections every month (state frequency) by completing a new Investment Selection Form or following your Employer's instructions for investing.

In addition, the following rules apply as to when and how you may provide investment instructions.

The following is a list of fees and/or expenses which may affect your retirement plan dollars in connection with your instructions to buy or sell the investment alternatives listed above.

See individual investment fees & expenses

(Attach additional pages of instructions as needed.)

ADDITIONAL INFORMATION

You may request the following additional investment information from the person(s) listed in the final section of this document:

1. a description of the annual operating expenses of each investment alternative which reduces your rate of return and the overall amount of such expenses shown as a percentage of average net assets of the investment alternative;
2. copies of any prospectuses, financial statements and reports, and any other materials relating to the investment alternatives available under the Plan if such information is provided to the Plan;
3. a list of the actual investments held in each investment alternative and the value of each of these individual investments (or the proportion of the investment alternative which it comprises);
4. with respect to each individual investment which has a fixed rate of interest and is issued by a bank, savings and loan association, or insurance company, the name of the issuer of the investment and its term and rate of return;
5. information concerning the value of shares or units in investment alternatives available to you under the Plan, as well as the past and current investment performance of the investment alternatives;
6. information concerning the value of shares or units in investment alternatives in which you have invested your retirement plan dollars.

EMPLOYER SECURITIES
(Complete if applicable.)

The following section does does not apply to your Employer's Plan.

Confidentiality Procedures

Your Employer has set up the following procedures to insure confidentiality of a purchase, holding, or sale of employer securities, and the voting, tender, and similar rights you are entitled to if you give instructions to invest a portion of your retirement plan dollars in employer securities:

The fiduciary listed in the final section of this document is responsible for ensuring the confidentiality of your transactions regarding employer securities.

DESIGNATED PLAN FIDUCIARY

Name or Title of Fiduciary Gena Devorke, Director Human Resources
 Address Centenary College 400 Jefferson St
 City Hackettstown State NJ Zip 07840
 Phone 908-852-1400 x2268

Instead of giving investment instructions and requests for additional information to the fiduciary identified above, you may give such requests to the following:

Name TIAA-CREF
 Address 70 Third Avenue
 City New York State NY Zip 10017
 Phone 1-800-842-2776

Centenary College

Investment Alternatives through TIAA-CREF

As of October 22, 2008

Asset Class	Type	Fund
Multi-asset	Mutual Fund	TIAA CREF Lifecycle Fund 2010
		TIAA CREF Lifecycle Fund 2015
		TIAA CREF Lifecycle Fund 2020
		TIAA CREF Lifecycle Fund 2025
		TIAA CREF Lifecycle Fund 2030
		TIAA CREF Lifecycle Fund 2035
		TIAA CREF Lifecycle Fund 2040
Equities	Variable Annuity	CREF Equity Index Account (008)
		CREF Global Equities Account (006)
		CREF Growth Account (007)
	Mutual Fund	CREF Stock Account (002)
		TIAA CREF International Equity Fund (013)
		TIAA CREF Large Cap Value Fund (014)
		TIAA CREF Mid Cap Growth Fund (015)
Real Estate	Variable Annuity	TIAA CREF Mid Cap Value Fund (016)
		TIAA CREF Small Cap Equity Fund (028)
Fixed Income	Variable Annuity	TIAA Real Estate Account (009)
Money Market	Variable Annuity	CREF Bond Market Account (005)
		CREF Inflation Linked Bond Account (010)
Guaranteed	Guaranteed Annuity	CREF Money Market Account (003)
Multi Asset	Variable Annuity	TIAA Traditional Account (001)
		CREF Social Choice Account (004)
	Mutual Fund	TIAA CREF Lifecycle Fund 2010 (135)
		TIAA CREF Lifecycle Fund 2015(136)
		TIAA CREF Lifecycle Fund 2020(137)
		TIAA CREF Lifecycle Fund 2025(138)
		TIAA CREF Lifecycle Fund 2030(139)
		TIAA CREF Lifecycle Fund 2035(140)
		TIAA CREF Lifecycle Fund 2040(141)

Word: TIAA CREF Folder
Investment Alternatives with TIAA CREF as of Oct 2008