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## **A Change to Your Plan's Investment Options**

Dear Plan Participant:

On Sept. 23, 2016, Vanguard Prime Money Market Fund will be removed from the investment lineup of the SAIC Retirement Plan. Any money in or contributions directed to Vanguard Prime Money Market Fund will move to Vanguard Federal Money Market Fund, an existing fund in the SAIC Retirement Plan.

### **Why the Change Is Being Made**

Upcoming changes in regulations governing money market funds would allow money market funds, like Vanguard Prime Money Market Fund, to impose a fee or place restrictions on redemptions if the liquidity level of the fund drops below a certain threshold.\*

Vanguard Federal Money Market Fund, as a U.S. government money market fund, will not be subject to fees or restrictions under the new regulations.

### **What This Means to You**

Effective Sept. 23, 2016, Vanguard Prime Money Market Fund will be closed. Any money remaining in the fund as of 4 p.m. ET, on Sept. 23, 2016, will be transferred to Vanguard Federal Money Market Fund. Contributions to Vanguard Prime Money Market Fund will also be redirected to Vanguard Federal Money Market Fund.

If you currently have a balance in or direct contributions to Vanguard Prime Money Market and do not want your money to be transferred to Vanguard Federal Money Market Fund, you must either log on to your account at [vanguard.com/retirementplans](http://vanguard.com/retirementplans) or call a Vanguard Participant Services associate at **800-523-1188** to move your money or redirect your contributions to another available investment option before **4 p.m. ET, on Sept. 23, 2016**.

All investing is subject to risk, including the possible loss of the money you invest.