



We are pleased to offer Columbia University Calvert's Sustainable and Responsible Investments.

FOR OVER TWENTY-FIVE YEARS, Calvert has helped investors pursue their retirement goals by providing solid financial performance and superior service through sustainable and responsible mutual funds. This retirement enrollment kit is designed to help guide you through the investment and enrollment process, as well as the Calvert mutual fund choices available to Columbia University Contribution Retirement Plan participants.

If you have questions or would like information about Calvert funds available through the Columbia University plan, visit www.calvert.com/columbia or call **800.368.2745** for a free summary prospectus and/or prospectus, and a custodial agreement. Please read them carefully before investing.

Calvert's sustainable and responsible portfolios have been an investment option through Columbia University's retirement plan program since 1986. Calvert offers a wide array of investment options including many sustainable and responsible mutual funds from which Columbia University retirement program participants can choose. We look forward to working with you and providing the investment options and service you deserve.

Investing in Calvert's sustainable and responsible options is easy.

An application, educational materials, and reallocation and salary reduction forms can be obtained from any of these three convenient options:

1. Call the Columbia University Benefits Office.
2. Call Calvert at 800.368.2745
3. Visit Calvert online at www.calvert.com/columbia

For more information on any Calvert fund, please contact Calvert at 800.368.2748 or visit www.calvert.com for a free summary prospectus and/or prospectus. An investor should consider the investment objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest or send money.



Withdrawals from a tax-deferred account are taxable at the time of withdrawal at then-current tax rates, and early withdrawals may be subject to a penalty.

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