

**The J. Paul Getty Trust Defined Contribution Retirement Plan  
Plan number 097337**

September 2015

This notice includes important information about the investment options under your retirement plan. If you want additional information about your investment options, you can go to your plan's website at <http://retirementplans.vanguard.com/PubFundChart/gettydefined/7252>, contact Vanguard Participant Services at **800-523-1188**, or write to Vanguard at P.O. Box 2900, Valley Forge, PA 19482-2900. A free paper copy of the information on the website can be obtained by calling Vanguard at **800-523-1188**.

**It takes just a few minutes to sign up for e-delivery:** If you haven't already signed up to receive notices, statements, and transaction confirmations electronically, you can do so by logging on to your Vanguard® retirement plan account at [vanguard.com/retirementplans](http://vanguard.com/retirementplans). Click **My Profile**, select **Mailing Preferences**, and follow the prompts.

The investment options listed below will be added to your plan on November 2, 2015.

Fund name (Ticker)	Sales charge	Redemption fee
Vanguard Institutional Target Retirement 2060 Fund (VILVX)	None	None
Vanguard Institutional Target Retirement 2055 Fund (VIVLX)	None	None
Vanguard Institutional Target Retirement 2050 Fund (VTRLX)	None	None
Vanguard Institutional Target Retirement 2045 Fund (VITLX)	None	None
Vanguard Institutional Target Retirement 2040 Fund (VIRSX)	None	None
Vanguard Institutional Target Retirement 2035 Fund (VITFX)	None	None
Vanguard Institutional Target Retirement 2030 Fund (VTTWX)	None	None
Vanguard Institutional Target Retirement 2025 Fund (VRIVX)	None	None
Vanguard Institutional Target Retirement 2020 Fund (VITWX)	None	None
Vanguard Institutional Target Retirement 2015 Fund (VITVX)	None	None
Vanguard Institutional Target Retirement 2010 Fund (VIRTX)	None	None
Vanguard Institutional Target Retirement Income Fund (VITRX)	None	None
Vanguard Prime Money Market Fund Institutional Shares (VMRXX)	None	None
Vanguard Total Bond Market Index Fund Institutional Shares (VBTIX)	None	None
Metropolitan West Total Return Bond Fund P Class (MWT SX)	None	None
Templeton Global Bond Fund R6 Class (FBNRX)	None	None
Vanguard Total Stock Market Index Fund Institutional Shares (VITSX)	None	None
Invesco Diversified Dividend Fund Class R6 (LCEFX)	None	None
Fidelity Blue Chip Growth Fund Class K (FBGKX)	None	None
Calvert U.S. Large Cap Core Responsible Index Fund Class I (CISIX)	None	None
Victory Integrity Small-Cap Value Fund R6 Class (MVSSX)	None	None
Dreyfus/The Boston Company Small/Mid Cap Growth Fund Class Y (DBMYX)	None	None
American Funds EuroPacific Growth Fund Class R-6 (RERGX)	None	None
Vanguard Total International Stock Index Fund Institutional Shares (VTSNX)	None	None
Principal Diversified Real Asset Fund Class R-6 (PDARX)	None	None

The investment options listed below will be removed from your plan on November 2, 2015.

<b>Fund name (Ticker)</b>	<b>Sales charge</b>	<b>Redemption fee</b>
Vanguard Target Retirement 2060 Fund Investor Shares (VTTSX)	None	None
Vanguard Target Retirement 2055 Fund Investor Shares (VFFVX)	None	None
Vanguard Target Retirement 2050 Fund Investor Shares (VFIFX)	None	None
Vanguard Target Retirement 2045 Fund Investor Shares (VTIVX)	None	None
Vanguard Target Retirement 2040 Fund Investor Shares (VFORX)	None	None
Vanguard Target Retirement 2035 Fund Investor Shares (VTTHX)	None	None
Vanguard Target Retirement 2030 Fund Investor Shares (VTHRFX)	None	None
Vanguard Target Retirement 2025 Fund Investor Shares (VTTVX)	None	None
Vanguard Target Retirement 2020 Fund Investor Shares (VTWNX)	None	None
Vanguard Target Retirement 2015 Fund Investor Shares (VTXVX)	None	None
Vanguard Target Retirement 2010 Fund Investor Shares (VTENX)	None	None
Vanguard Target Retirement Income Fund Investor Shares (VTINX)	None	None
Vanguard Prime Money Market Fund Investor Shares (VMMXX)	None	None
Vanguard Total Bond Market Index Investor Shares (VBMFX)	None	None
Vanguard Value Index Fund Investor Shares (VIVAX)	None	None
Vanguard Windsor™ II Fund Investor Shares (VWNFX)	None	None
Vanguard 500 Index Fund Investor Shares (VFINX)	None	None
Vanguard Growth Index Fund Investor Shares (VIGRX)	None	None
Fidelity Contrafund (FCNTX)	None	None
Calvert Equity Portfolio Class A (CSIEX)	None	None
Fidelity Blue Chip Growth Fund Retail Class (FBGRX)	None	None
Fidelity Low-Priced Stock Fund Retail Class (FLPSX)	None	None
Vanguard Mid-Cap Index Fund Investor Shares (VIMSX)	None	None
Vanguard Small-Cap Value Index Fund Investor Shares (VISVX)	None	None
Perkins Small Cap Value Fund Class T Shares (JSCVX)	None	None
Vanguard Small-Cap Index Fund Investor Shares (NAESX)	None	None
Vanguard Small-Cap Growth Index Fund Investor Shares (VISGX)	None	None
Buffalo Small Cap Fund (BUFSX)	None	None
Vanguard Total International Stock Index Fund Investor Shares (VGTSX)	None	None
Vanguard REIT Index Fund Investor Shares (VGSIX)	None	None

### **Plan administrative expenses**

Effective November 2, 2015, an annual plan recordkeeping fee of \$38 will be charged to each plan participant. One quarter (\$9.50) of this fee will be automatically deducted from your account balance quarterly.

## Account access

You can access your account and conduct transactions in any of these ways:

- **Online.** Log on to your account at [vanguard.com/retirementplans](http://vanguard.com/retirementplans) anytime. Not yet registered for immediate, secure online account access? You will need your plan number.
- **By phone.** Call Vanguard's 24-hour interactive VOICE® Network at **800-523-1188**. You will need a personal identification number (PIN) to use VOICE. To create a PIN, follow the prompts.
- **With personal assistance.** Call a Vanguard Participant Services associate for help at **800-523-1188** Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time. **Questions?**

Call a Vanguard Participant Services associate at **800-523-1188** Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.

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

*For more information about any fund, including investment objectives, risks, charges, and expenses, call Vanguard at 800-523-1188 to obtain a prospectus. The prospectus contains this and other important information about the fund. Read and consider the prospectus information carefully before you invest. You can also download fund prospectuses at [vanguard.com](http://vanguard.com).*

© 2015 The Vanguard Group, Inc. All rights reserved. Vanguard Marketing Corporation, Distributor of the Vanguard Funds.

BBBBKDCK 092015