



SAVING FOR RETIREMENT WITH ONE EASY DECISION

SIMPLE AND EFFECTIVE: TARGET-DATE FUNDS

By deciding to plan and save for your retirement, you have made a decision you can always feel good about. You've realized that a sound savings plan is the key to a secure retirement, and you should be proud of yourself for taking steps to get there.

BUILD? PRESERVE? WHAT'S THE RIGHT BALANCE?

Building your retirement savings and preserving what you've already accumulated—it's an important balancing act, and it comes with a lot of questions. What's the right investment mix? How should the investment mix change over time? How much risk should you take—and when?

IS A TARGET-DATE FUND RIGHT FOR YOU?

Instead of going it alone, consider investing in your company's target-date fund.

Ask yourself these questions:

- + Do I have the desire to select my own mix of individual investments?
- + Am I comfortable deciding how much to invest in each investment?
- + Do I have the time to keep an eye on my investments and make changes as I get closer to retirement?

If you answered "No" to one or more of these questions, a target-date fund may be the simplest way for you to invest.

TARGET-DATE FUNDS PROVIDE AN INVESTMENT STRATEGY THAT LASTS A LIFETIME

1 CHOOSE THE DATE YOU EXPECT TO RETIRE

2035



2 THE FUND WILL INVEST IN A MIX OF INVESTMENTS, INCLUDING BONDS (FIXED INCOME), STOCKS (EQUITIES) AND DIVERSIFIERS, AND AUTOMATICALLY ADJUST THEM OVER TIME

3 YOU HAVE REACHED RETIREMENT

2035



Investing in target-date funds does not guarantee sufficient income at retirement.

WHAT ARE TARGET-DATE FUNDS?

A target-date fund typically has a date in its name—this is called the fund’s “target date.” The target date is the approximate year when you expect to retire and begin withdrawing from your account. A target-date fund adjusts its investments over time. If you’re in your early working years, the emphasis of the fund is on growth to build savings. As you move toward retirement, the investments of the fund gradually evolve, becoming more conservative to help protect against market fluctuations—and it all happens automatically.

IT'S SIMPLE TO PICK A RETIREMENT DATE



The year you were born: _____

You **Example**
 _____ 1970

Age you think you will be when you retire: _____

+ _____ + 65

Your estimated retirement date: _____

= _____ = 2035

TARGET-DATE FUNDS ARE:

1-2-3

SIMPLE



DIVERSIFIED



EFFECTIVE

Diversification does not guarantee a profit or eliminate risk.

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