

WOMEN'S RETIREMENT SECURITY DAY

*Three ways to manage
your retirement
account.*





WOMEN'S RETIREMENT SECURITY DAY

Choosing how to invest in your retirement plan comes down to how comfortable you are with making your own investment choices. Everyone's comfort level is different—so you can pick the approach that fits you best.

Select the path that matches your comfort level — and focus on what matters most: *saving what you can, when you can.*

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Set It and Forget It — Target Date Funds (TDFs)

Make one investment choice, or stay here if automatically enrolled into it, and it will automatically adjust over time to an age-appropriate mix of investments.

KEY FEATURES:

- *A TDF is built for your expected retirement age of 65 (can be adjusted)*
- *Simple, long-term strategy with minimal effort.*
- *Automatically adjusted over time and managed by investment professionals.*

If you want a straightforward approach with minimal ongoing decisions, staying in your Target Date Fund may be the right choice.



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Do It For Me — Managed Accounts

A professional service manages your investments based on your personal situation.

KEY FEATURES:

- *Customized using your age, risk tolerance, income, and goals*
- *Professionals make investment decisions for you and adjustments happen automatically over time*
- *Designed to align your investments with your broader financial picture*
- *There is a fee for this service.*

Best for participants who want personalized guidance and ongoing management.

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Do It Myself

You choose the funds and make the investment decisions from your plan's core lineup.

KEY FEATURES:

- *Select your own mix of stocks, bonds, and other funds*
- *Adjust your investments over time*
- *Monitor performance and rebalance as needed*
- *You have full control — and full responsibility — for your allocation strategy.*

Best for people confident managing money and staying actively involved.



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Our Investment Options Include:

Our plan offers a target date fund, a few bond funds, a stable value fund, a few stock funds, and a balanced fund

KEY FEATURES:

- A **bond fund** is an investment that lends money to governments or companies and earns interest. It's generally steadier than a stock fund, but its value can still rise or fall. A **stable value fund** invests in bonds but has an insurance around it to maintain its value (will not fall).
- **Stock funds** buy shares of many different companies and have the opportunity for more growth than bond funds, but also more risk - their value will also rise and fall over time.
- **Target date funds**, **balanced funds**, and **asset allocation or model portfolios** are funds that have a mix of stocks and bonds either at a set percentage (balanced/target risk funds) or that mix of stocks and bonds adjust over time as you near retirement (TDFs) to be less risky (fewer stocks) and more stable (more bonds).

Optional slide to include brief overview of plan options or delete.

Summary

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1. *Your Target Date Fund is a very strong starting point, and you can stay here for the entirety of your working years (and maybe more) – set it once and forget it.*
2. *If you want more personalization (with a fee), choose managed accounts (Do It For Me).*
3. *If you and/or your advisor want more control, choose to “Do It Myself” and pick your own investments from your plan’s lineup.*

Select the path that matches your comfort level — and focus on what matters most: saving what you can, when you can.