

Tier 1: Target Date Funds

The investment menu's first tier is a target date fund suite. This is a series of funds, each with a target retirement date corresponding to when an investor is assumed to reach age 65 (normal retirement age). Participants will select the fund that corresponds to their intended retirement year, which may be before or after they reach age 65. Each fund is diversified across major asset classes and targets lower expected risk as participants near retirement. These funds serve as the plan's default investment options.

Tier 2: Core Array

The second tier provides a small selection of broad asset class investment products, including stable principal, fixed income, and U.S. and international equities. This tier allows participants to build a diversified portfolio using low-cost funds.

Tier 3: Extended Array

The third tier provides participants access to investment funds focused on narrower segments of the investment universe but across the same four major asset classes offered in Tier 2. The funds offered in this tier tend to be actively managed and are differentiated by investment style and management technique. This tier allows participants the opportunity to:

- Create a customized portfolio with specific asset class and style allocation
- Implement a market view within their retirement account
- Target narrower components of the investment markets



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