

More isn't always better.

We noticed that you're investing in multiple target date funds in your workplace retirement savings plan.

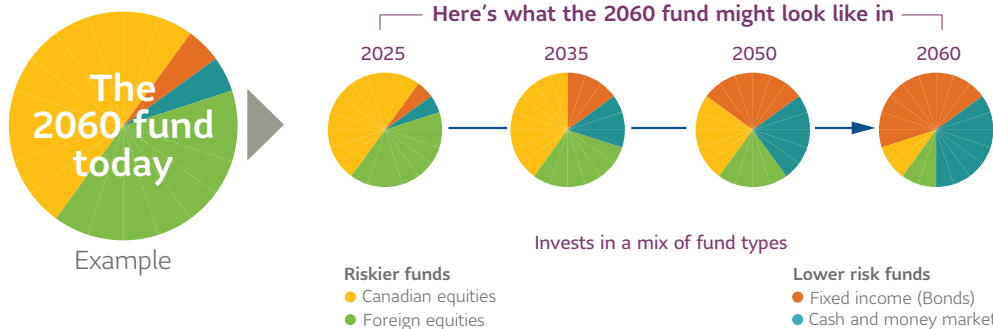
How target date funds work

- The fund date you pick determines how much risk the manager takes on.
- Once you pick a date, the fund manager chooses the mix of investments that's right for you.
- Early on, the fund manager takes on more risk (more equities) to grow your money.
- Then they choose less risky investments (more fixed income) as you get closer to the date you picked.



We understand that your workplace retirement savings plan is only part of your overall investments and you may have done this on purpose. This is a friendly reminder to review your investment approach regularly and make sure your investment mix matches your financial goals, whatever they may be.

You only need one fund per product



What happens when you reach your target date? Eventually, your money automatically goes in a lower risk fund to protect your investment!

This is for educational purposes only. Your target date funds will look different.

Life's brighter under the sun



Here's how two employees use target date funds differently

Sonia and Patrick chose target date funds because they were under the **Help me do it** investment approach, and they're meant to be easy.



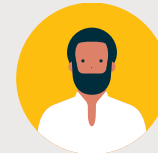
Sonia

Too many

Sonia wasn't sure exactly when she was going to retire. So she wanted to sprinkle some savings in a few different funds: the 2025 fund, the 2030 fund and the 2035 fund.

When reviewing her investments, she realized because she is in three funds that are all diversified already, it's hard for her to tell if the investment mix she had matched her target investment risk.

Plus, she still has several years until she will be ready to retire. And once the 2025 fund matures, the money moves into a low-risk retirement fund. That makes her investment mix more conservative than she would like. So she decided to move her money into one target date fund, closest to her 65th birthday.



Patrick

The right amount

Patrick has lots of saving goals. A new car, a home, and eventually, retirement. He has a few different products that he uses for these different goals.

In one product, he chose the 2025 target date fund. It should mature just in time for him to buy the car.

In another product for his house savings, he chose the 2030 fund. And for his retirement money, he chose the 2060 fund.

Since he has more than one goal with different timelines, choosing multiple target date funds made sense for him.

Review and change your investments

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