

- Allocations are subject to change.
- An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency; although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund. Investors should note that diversification does not assure against market loss and that there is no guarantee that a diversified portfolio will outperform a non-diversified portfolio.
- **For more complete information about an underlying fund, including the investment objective, risks, charges and expenses, please see current fund prospectuses. Consider the information carefully before investing. Prospectuses contain this and other information and are available through your financial advisor. Read the prospectus carefully before you invest or send money.**
- Investments in target date or target retirement funds are subject to the risks of their underlying holdings. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative investments based on its respective target date. The performance of an investment in a target date or target retirement fund is not guaranteed at any time, including on or after the target date, and investors may incur a loss. Target date and target retirement funds are based on an estimated retirement age of approximately 65. Investors who choose to retire earlier or later than the target date may wish to consider a fund with an asset allocation more appropriate to their time horizon and risk tolerance.
- Retirement income projections are based on assumptions provided by you, the iJoin user. The assumed pre-tax and after-tax rates of return used in the calculation are hypothetical and not representative of any specific investment. Your actual results will vary.
- A “reasonable” rate of return has been selected by your plans advisor. The rates of return shown in this report are hypothetical and are not assured. Investors should re-run this program periodically to identify variations from the current results and make adjustments to their plans accordingly.
- You will receive a summary report at the end of your enrollment with details on all assumptions used to create your savings strategy.