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UNDERSTANDING TARGET DATE FUNDS

Target date funds – also known as lifecycle or age-based funds – are diversified, asset allocation investment funds. They are designed to simplify retirement investing for participants without the time or knowledge to create and manage a well-diversified portfolio.

HOW TARGET DATE FUNDS ADJUST OVER TIME

Start of your career*



Halfway*

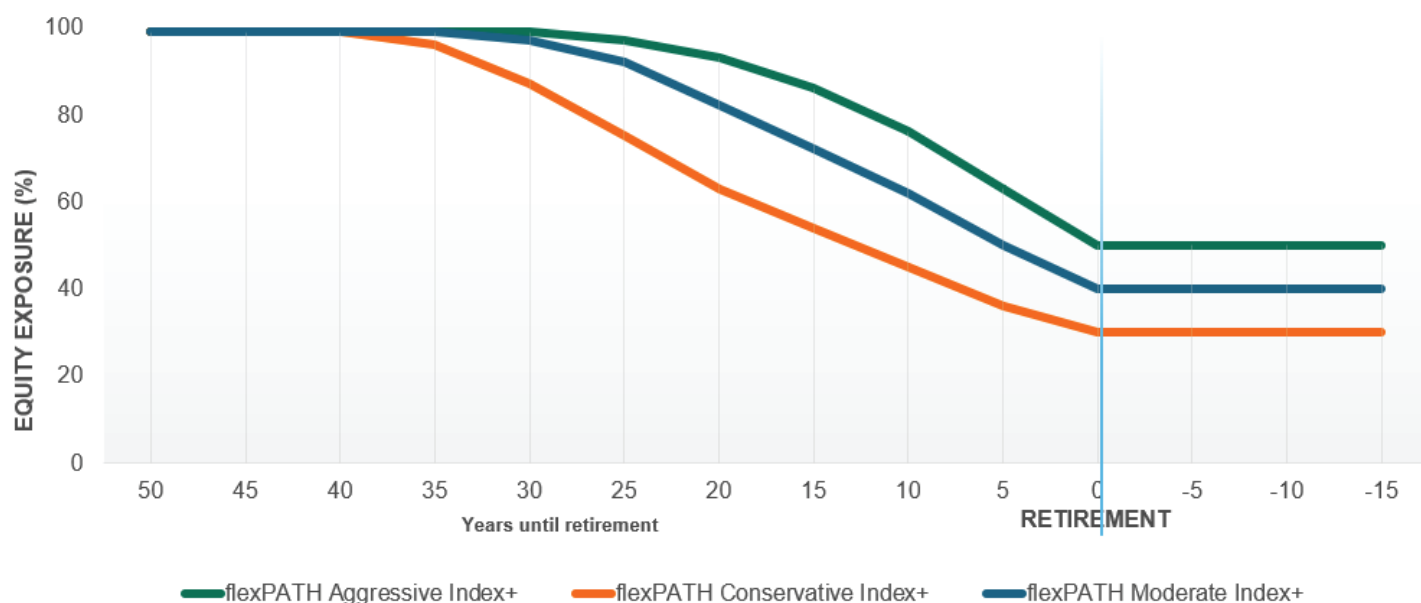


At retirement*



<https://www.flexpathstrategies.com/>

These funds are based on a time frame until retirement, and typically invest in a mix of stock and bond funds that gradually adjust to become more conservative over time as the target date approaches. (For example, a target retirement 2040 fund is allocated for investors who plan to retire between the years 2035 and 2044.) This adjustment, known as the glide path, reflects how the fund's allocation of stocks and bonds changes over time.



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Target Date Funds can be a solution for what is often the most difficult part of planning for retirement: choosing your investments. to retire between the years 2035 and 2044.) This adjustment, known as the glide path, reflects how the fund’s allocation of stocks and bonds changes over time.

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