

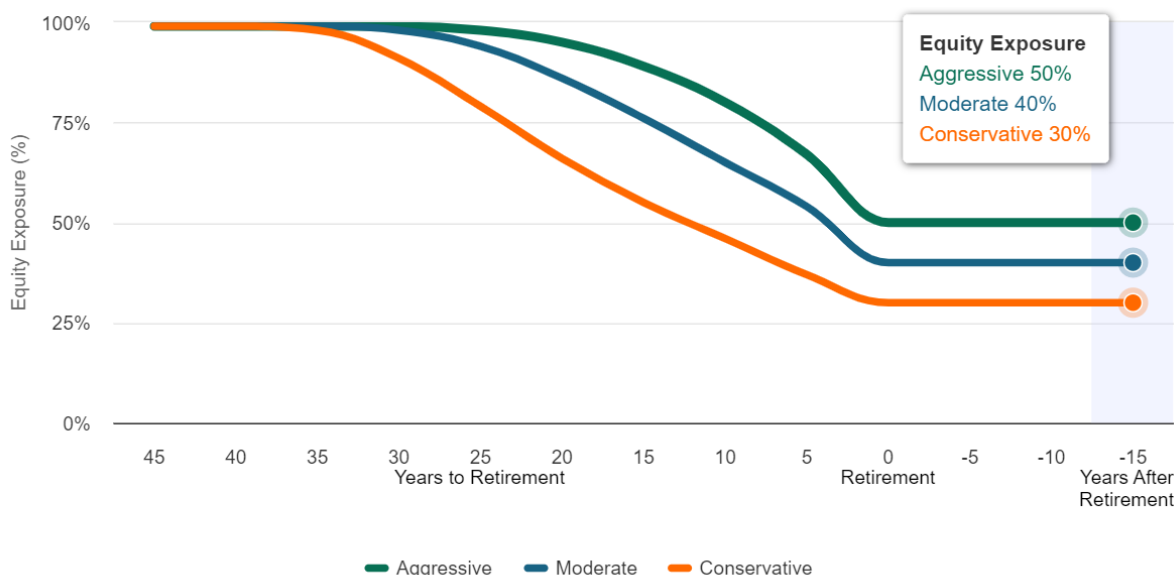
Option A: flexPATH™ Funds

A “set it and forget solution.” The allocation gradually becomes more conservative as the target date approaches. All are actively managed and rebalanced over time to ensure proper asset allocation and diversification.

How the flexPATH™ Funds work

The investor makes two choices:

1. Choose a retirement date: Retirement, 2025, 2035, 2045, 2055, or 2065
2. Choose the risk profile: Conservative, Moderate or Aggressive



Aggressive Profile	Moderate Profile	Conservative Profile
flexPATH™ Aggressive Retirement	flexPATH™ Moderate Retirement	flexPATH™ Conservative Retirement
flexPATH™ Aggressive 2025	flexPATH™ Moderate 2025	flexPATH™ Conservative 2025
flexPATH™ Aggressive 2035	flexPATH™ Moderate 2035	flexPATH™ Conservative 2035
flexPATH™ Aggressive 2045	flexPATH™ Moderate 2045	flexPATH™ Conservative 2045
flexPATH™ Aggressive 2055	flexPATH™ Moderate 2055	flexPATH™ Conservative 2055
flexPATH™ Aggressive 2065	flexPATH™ Moderate 2065	flexPATH™ Conservative 2065

On the next page, see how savvy investors can customize their own investment allocation using Beneco’s specialized investment solution.

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Option B: Custom Investment Allocation

Plan participants select their own investment allocation from the list of funds below. Risk profiles range from conservative to aggressive.

When selecting investments, participants should factor in variables such as current age, years until retirement, personal risk preference and amount of savings.*

Risk Profile Scale	Fund Name	Actively or Passively Managed**	Asset Class
CONSERVATIVE	One America AUL Stable Value	Actively	Money Market/Stable Value
	Vanguard Treasury Money Market Investor	Actively	Money Market
	Core Bond I2 (Lord Abbett Total Return)	Actively	Fixed Income
	BlackRock U.S. Debt Index Fd CL 31	Passively	Intermediate Term Bond
	Vanguard Short-Term Federal Adm	Actively	Short Term Bond
	DFA Inflation Protected Securities I	Actively	Inflation Protected Bond
	Fidelity Advisor Total Bond I	Actively	Intermediate Term Bond
MODERATE	Large Cap Value I2 (Putnam LCV)	Actively	Large Cap Value
	BlackRock Equity Index Fund CL 31	Passively	Large Cap Blend
	JPMorgan Large Cap Growth I	Actively	Large Cap Growth
AGGRESSIVE	T. Rowe Price Extended Equity Market Idx	Passively	Mid Cap Blend
	T. Rowe Price New Horizons	Actively	Mid Cap Growth
	Small Cap Value I2 (Columbia SCV)	Actively	Small Cap Value
	Small Cap Growth I2	Actively	Small Cap Growth
	International Stock I2 (PIMCO RAE International)	Actively	International Cap Value
	BlackRock EAFE Equity Index Fund CL 31	Passively	International Large Cap Blend
	International Growth II I2 (MFS Intl Growth)	Actively	International Large Cap Growth
	Fidelity International Small Cap Opp	Actively	International Small Cap Growth
	American Funds New Perspective R4	Actively	International Large Cap Growth
	Principal Global Real Estate Sec R5	Actively	Specialty

**Actively managed funds try to outperform their benchmark while passively managed funds try to mirror their benchmark.

On the previous page, see how the comprehensive flexPATH™ Funds can help even the novice investor reach their retirement goals.