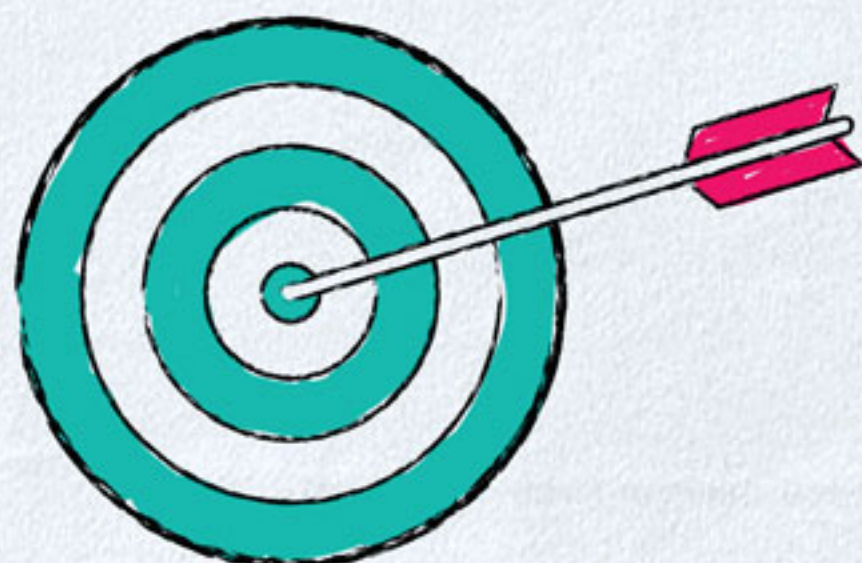


TARGET-DATE FUNDS

SET-IT-AND-FORGET-IT FUNDS FOR RETIREMENT SAVINGS



HOW IT WORKS

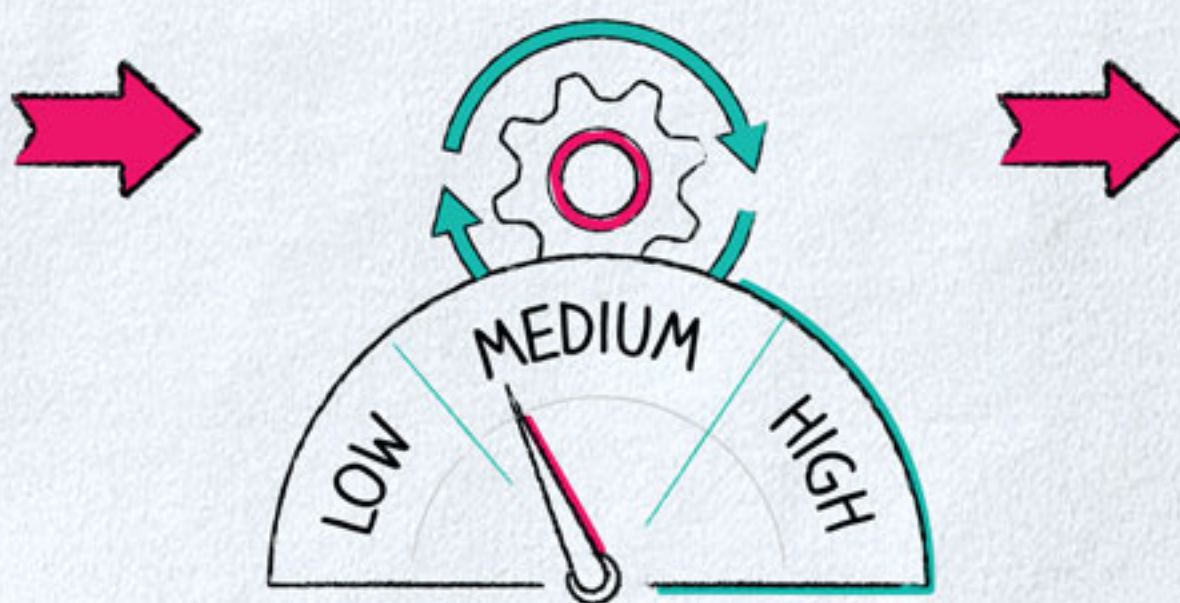
STEP 1

PICK A FUND THAT
MATCHES YOUR
RETIREMENT DATE



STEP 2

FUND AUTOMATICALLY
REDUCES RISK
AS YOU AGE



STEP 3

STAY ON TRACK
FOR RETIREMENT!



BENEFITS



- EASY DIVERSIFICATION
- LOW HASSLE
- SOLID ASSET ALLOCATION