

PARTICIPANT ACCOUNT MANAGEMENT

"Hands off"	"Hands off"	"Hands on"	"Hands on"
Lifestyle/ Target Maturity Funds	Professional Money Management	Designated Funds	Self-Directed Brokerage Account
<p>In these portfolios, the asset mix is determined according to the level of risk and return that is appropriate for a participant's current life situation or targeted date in which the investor plans to begin withdrawing money. As the fund gets closer to its targeted date, the asset allocations change over the years to become more conservative.</p>	<p>Participants may choose to participate in Research Financial Strategies professional money management. This style of management is the opposite of buy &amp; hold Lifestyle funds. These tactical portfolios are designed to maximize returns and minimize losses by buying the strongest asset classes and selling when the stock and bond markets drop below a certain level. Minimizing losses during recessions is essential to reaching your long-term investment objectives.</p>	<p>We help you designate your core investment options. Designated funds usually cover all asset classes — offering a diverse fund menu to participants. Participants build and manage their own portfolios base on a core list of mutual funds.</p>	<p>Through a self-directed brokerage account, participants have access to, and can invest in, virtually any publicly traded mutual fund, exchange-traded fund (ETF), bond or stock.</p>