

# Participate in your retirement plan

## GETTING STARTED

Your Defined  
Contribution Pension Plan

Sheet Metal Workers Local 49



# TAKE ACTION TOWARD YOUR FINANCIAL FUTURE

When it comes to retirement, it can be easy to think

"I will get to that one day,"

Or "One day that will be more of a priority."

To have a better chance of reaching your retirement goals,

It is important to make that "one day" today.

Read on for more information about the steps

You can take now to prepare for retirement.



# WELCOME

Dear Member,

We are pleased to welcome you to our retirement plan. The recordkeeping provider behind the Sheet Metal Workers Local 49 Defined Contribution Pension Plan is OneAmerica Retirement Services LLC. This booklet offers detailed information about the benefits and investment opportunities presented by our retirement plan.

We encourage you to learn more about the benefits offered to you and the investment options you can select as you establish your retirement account at OneAmerica Retirement Services.

Whether you are a seasoned investor or are just getting started, this booklet will help you make plans for a better financial future. Please review it carefully, because it will help you manage your retirement plan assets and create a personalized strategy that can help you reach your financial goals for retirement.

Access to your account and answers to your questions are available by telephone at 1-800-858-3829 or at [www.oaretirement.com](http://www.oaretirement.com).

## **Sheet Metal Workers Local 49 Trustees Board - Defined Contribution Pension Plan**

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# KNOW YOUR OPTIONS AND TAKE ACTION TODAY

## Six ways to make the most of participating in your plan

- *Contribute as much as you can*
- *Use time to your advantage - start contributing as soon as you can*
- *Know your investor profile*
- *Choose an asset allocation that suits you*
- *Manage risk through diversification*
- *Revisit and/or rebalance your investments at least annually*

*The use of asset allocation or diversification does not assure a profit or guarantee against a loss.*

### Read this booklet

Learn about your retirement plan's features - and how to aim wherever you want to be financially. Unlike a pension plan, the amount that you contribute to this plan directly affects the amount available at retirement.

### Estimate your need

The amount you need in retirement income could play a significant role in reaching your future financial goals. It is important to take the time to look at your specific situation and retirement income needs before determining how much to contribute to your retirement account.

### Decide how much you will contribute

Each pay period, this amount will be set aside from your paycheck and invested in your account.

### Choose your investments

You will also need to decide how much of each contribution should be allocated to each investment option. The quiz in the section called Determining Your Investor Profile and Personalized Asset Allocation will help you find an asset allocation mix that fits your personal investing style and your retirement time horizon.

### Enroll!

Start preparing for the future by completing the enrollment form in this booklet.

### Name your beneficiaries

Naming your beneficiaries is important because they will receive the money in your account if anything should happen to you. Generally, your beneficiaries will not have to wait until probate is completed to receive your account balance. Access your account at [www.oareirement.com](http://www.oareirement.com) to complete your beneficiary designation.

### Roll over balances from another retirement account

You can consolidate your retirement plan balances under the Defined Contribution Pension Plan. Prior to rolling over any plan assets, an individual should carefully consider various factors such as, investment options, fees and expenses, services, penalty-free withdrawals, protection from creditors and legal judgments, required minimum distributions, and employer stocks depending on individual needs and circumstances.

## Congratulations!

Once you have completed this checklist, you will be headed toward where you want to be. Visit [www.oneamerica.com/today](http://www.oneamerica.com/today) for more tips to help you get the most from your participation in the Defined Contribution Pension Plan.



# RETIREMENT PLAN HIGHLIGHTS

## Eligibility Requirements

- You are eligible to enroll after completing one hour of service and have had contributions paid on your behalf by an employer signatory to a Collective Bargaining Agreement or other agreement requiring contributions to be made to the Trust.

## Plan Year

- April 1 to March 31

## Enrollment

- You are immediately eligible to enroll in the plan.

## 401(k) Contributions

- You may contribute 1% to 50% of your compensation on a pre-tax basis (in 1% increments).
- Contributions must be made through payroll deduction.
- You may change, revoke or suspend contributions monthly effective first day of each calendar month.
- If you are age 50 or above anytime during the calendar year, you may make catch-up contributions by completing the Catch-up Contribution form available by accessing your account at [www.oaretirement.com](http://www.oaretirement.com).

## Employee Contributions - Rollover

- Rollovers from another qualified plan or IRA can be completed using the Rollover Contribution form available by accessing your account at [www.oaretirement.com](http://www.oaretirement.com), subject to the restrictions of the plan.

## Mandatory Contributions

- Mandatory contributions will be made by your employer based on your level of employment.
- Currently, between \$0.23 and \$0.50 per hour worked are being contributed, on your behalf, by your employer.

## Vesting

- Your vested percentage is the portion of your account to which you are currently entitled.
- You are always 100% vested in your 401(k) contributions, rollover contributions and investment earnings from those contributions.

## Withdrawals/Distributions

- You terminate employment and refrain from any engagement in the sheet metal industry as an employee or employer for wage or profit in the

geographical jurisdiction of the plan for a period of one plan year.

- You reach age 55, terminate employment and refrain from employment as an employee or employer in the sheet metal industry for wages or profits in the geographic jurisdiction of the plan.
- You reach normal retirement age (the later of age 65 or the fifth anniversary of participation in the plan) and refrain from employment in the sheet metal industry as an employee or employer for wages or profits in excess of 39 hours per calendar month in the geographical jurisdiction of the plan (After April 1 of the year in which you attain age 70 ½, the 39-hour maximum does not apply).
- You die and your spouse or other beneficiary applies for your benefits. You become totally disabled and receive Social Security Disability benefits.
- Hardship withdrawals are permitted from 401(k) contributions only. The plan follows IRS rules defining a hardship.

*This brief summary of your plan is intended only to provide an overview of your plan's provisions. If any discrepancies between this summary and the plan document arise, the plan document will govern with no exceptions.*

**Mutual funds are sold by prospectus. To obtain a copy of the prospectus, the participant should contact the plan's investment advisor or the mutual fund company directly. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.**



# VISUALIZE WHERE YOU WANT TO GO

YOU WILL NEED TO THINK ABOUT HOW HEALTHY YOU WILL BE IN RETIREMENT.

## Where are you today? Where do you want to be tomorrow and how much will you need to get there?

Imagine yourself in retirement. What do you see? Are you living in the same place or elsewhere? How has your life changed? How have your expenses changed?

### Longer life means longer retirement

One of the most important questions in retirement planning is one that few people enjoy facing. The question is simply: how long will you live? Of course, no one knows for sure, but for most of us the answer seems to be: much longer than we expect. This requires a little extra planning to pay for all those extra years in retirement. Thinking about your financial future starts with this observation: you will probably need more money than you might think.

### Health care expenses are growing

Working people need to think about how healthy they will be in retirement, and unfortunately there is no way to know the answer for sure. National spending on health care grew 3.9% to \$3.5 trillion in 2017, or \$10,739 per person.<sup>1</sup> And keep in mind that Medicare, the federal health insurance program for seniors, may not cover long-term care, most dental care, prescription drugs, eye exams and hearing aids - many of their biggest expenses.<sup>2</sup>

<sup>1</sup> <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/NHE-Fact-Sheet.html>

<sup>2</sup> [Medicare.gov](https://www.medicare.gov) - The Official U.S. Government site for Medicare.

### The cost of living in retirement

Expenses in retirement can be unpredictable, and there is another critically important factor to consider: inflation. The potential harm that inflation can do to your retirement savings is one of the reasons we invest in the first place - to outpace inflation. Inflation can have a negative impact on your retirement savings, as it erodes the value of a dollar. If the annual inflation rate is 3%, it is important for your retirement savings to grow at that rate or better to ensure the same standard of living in retirement.

#### How 3% inflation will increase your cost of living

	2017	2037
Postage stamp	\$ 0.49	\$0.86
Electric bill (2017) <sup>3</sup>	111.67	195.81
Round trip airfare	356.00	624.25

2017 prices are estimated except where noted and for illustrative purposes only. 2037 prices assume 3% annual inflation.

<sup>3</sup> Source: [https://www.eia.gov/electricity/sales\\_revenue\\_price/pdf/table5\\_a.pdf](https://www.eia.gov/electricity/sales_revenue_price/pdf/table5_a.pdf)

### Relying entirely on Social Security is a mistake

Social Security was never designed to be anything other than an income supplement - not a full replacement of your working income in retirement. For most workers, Social Security is only expected to replace about one-third of retirement income. That means you will be responsible for supplying the other two-thirds of your income through contributions to this plan, additional savings outside the plan, and other assets you may have (like real estate).

Regardless of what happens to Social Security in the future, you are going to need to generate income on your own - to fill the gap left by Social Security, and to beat inflation.





# WHY Investing With the Plan Is Important

Whether you're just getting started in investing or you're already a seasoned investor, few things are more important than preparing for your own future. It is a smart idea to participate in your retirement plan as soon as possible.

## You can reduce your income taxes

Your pre-tax contributions are deducted from your pay before federal income taxes and income taxes of most states, so the amount of your salary subject to taxation is lower. Because your taxable wages are lower, the amount of income taxes you pay is also lower. When you make pre-tax contributions, federal income taxes on the contributions and earnings in your account are postponed until they're withdrawn.

In contrast, earnings on the money you save outside of the plan are taxed each year, which, of course, means fewer dollars growing for your future. Over time, your pre-tax retirement plan's tax deferral can dramatically increase the amount of money you actually accumulate because your account's earnings are untaxed until you withdraw that money.

## Save more, pay less

Let's say you earn \$30,000 a year and want to put away \$1,800 annually for your retirement. Here's how saving that money through your retirement plan instead of outside the plan can affect your bottom line. Compared to a taxable account, saving \$1,800 for retirement through your retirement plan results in an extra \$270 of spendable pay each year!

### RETIREMENT PLAN SAVINGS

	Taxable Savings Account	Retirement Plan
annual gross pay	\$30,000	\$30,000
retirement plan Contributions*	\$0	(\$1,800)
taxable pay	\$30,000	\$28,200
taxes**	(\$4,500)	(\$4,230)
after-tax savings	(\$1,800)	\$0
spendable pay	\$23,700	\$23,970

\* 6% contribution rate.

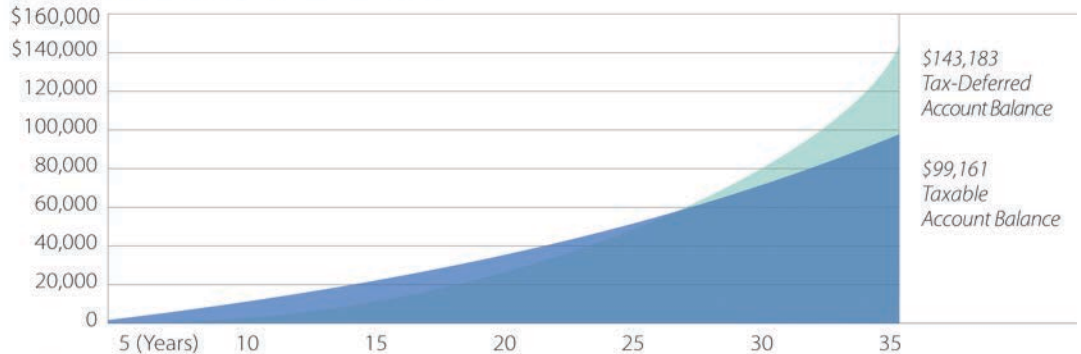
\*\* tax calculations assume a total tax liability of 15%, which may vary significantly at various taxable income levels and exemptions experienced for federal, state, FICA and local tax liabilities.

small steps  
taken today  
can reap big  
benefits down  
the road.

## Your retirement savings can grow faster — compounding without taxes

In addition to reducing the amount of taxes you pay on your salary right now, one of the biggest benefits of our retirement plan: all investment earnings on your contributions grow without being taxed annually. Without taxes being applied regularly to your earnings, more money remains in the account accumulating for your future.

### THE BENEFITS OF TAX-DEFERRED INVESTING



Note: This chart compares the difference between investing \$100 per month for 35 years in a taxable investment account with saving the same amount in a tax-deferred retirement plan. This example assumes a monthly investment of \$100 at a 6% rate of return, and an assumed total tax liability of 15%. Distributions from the tax-deferred account will be taxed upon receipt. This example does not take into account ordinary income taxes and possible penalties applicable to the tax-deferred plan upon withdrawal. Actual rates of return, tax rates and principal value will vary. This chart is for hypothetical purposes only and does not represent the performance of any particular investment.

### Why start now?

The best thing you can possibly do for your financial future is to begin contributing to your retirement plan account. Even if your payroll deductions are relatively small, time and the power of compounding (the snowballing process that occurs when earnings on your retirement savings generate their own earnings) can potentially help small contributions made early grow beyond contributions made later.

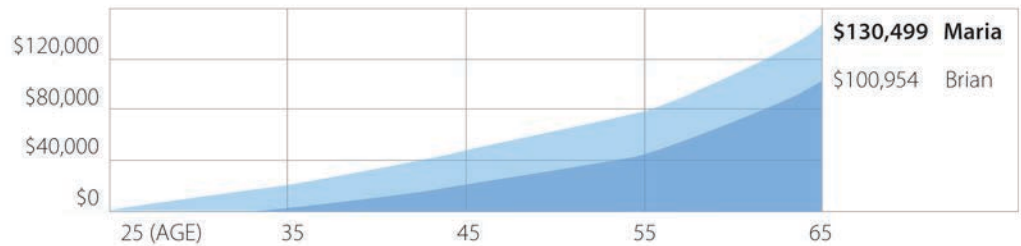
The following story of Maria and Brian, co-workers who are the same age, illustrates this. Notice how Brian was never able to catch up to Maria's one substantial advantage: a 10-year head start.

#### Maria started contributing \$100 a month to her retirement plan at age 25.

She quit contributing after 15 years, but kept her money in the account where it continued to earn a 6% annual rate of return until she retired at age 65.

**Brian waited until age 35 to begin contributing.** He also saved \$100 a month and earned a 6% annual rate of return. Brian, however, continued his contributions for 30 years until age 65.

### ACCUMULATIONS OVERTIME



**Total contributions:** Maria: \$18,000. Brian: \$36,000. **Total accumulated:** Maria: \$130,499. Brian: \$100,954.

**Maria contributed \$18,000 less than Brian, but ended up with over \$29,000 more because she started early!**

All numeric examples and any individuals shown are hypothetical and were used for explanatory purposes only. Actual results may vary.





# Determining Your Investment Profile and Personalized Asset Allocation

## Asset Allocation Questionnaire\*

Determining how to invest your retirement savings is dependent on several factors. Two key factors in the process are your tolerance for risk and your time horizon. Increased risk may bring greater return, which may also include increased volatility and market fluctuations. One key to successful investing is balancing the risk you are willing to take with your time horizon. This tool can help you determine investment mixes appropriate for your risk tolerance and time horizon.

For each question, circle the number that best reflects your opinion. When you are finished, follow the instructions below to determine your score and obtain an investment portfolio that may be appropriate for you.

This Quiz is designed to help you determine your personal investing style and to help you decide where to invest your retirement plan dollars.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. To obtain potentially higher long-term returns on my investments, I am willing to accept annual returns that may vary greatly.	1	2	3	4	5
2. Achieving significant growth is a more important goal than protecting the value of my investment.	1	2	3	4	5
3. If one of my investments loses more than 20% over the course of a year, I can easily resist the temptation to sell it.	1	2	3	4	5
4. I do not plan on withdrawing my retirement savings for major expenses before I retire.	1	2	3	4	5
5. I consider myself knowledgeable about economic issues and personal investing.	1	2	3	4	5
6. What is your current age? _____					
7. At what age would you like to retire? _____					

## Determine your risk score.

### Step I

Add up the point values for the responses you circled for questions 1-5 and enter it here: \_\_\_\_\_

### Step II

Subtract your current age from your desired retirement age and enter the result here [if you are already retired, enter 0 (zero).]: \_\_\_\_\_

- if the age difference is greater than 24 your **age score** is: **5**
- if the age difference is greater than 14 but less than 25, your **age score** is: **4**
- if the age difference is greater than 6 but less than 15, your **age score** is: **3**
- if the age difference is greater than 2 but less than 7, your **age score** is: **2**
- otherwise, your **age score** is: **1**

Based on your calculated age difference, enter your corresponding **age score** (1-5) here: \_\_\_\_\_



















### Step III

Add your result total from step I and your age score from step II and enter the total here: \_\_\_\_\_

\* The allocation questionnaire provides hypothetical examples that are not intended to represent past or future performance of a specific investment which cannot be predicted or guaranteed, or to provide specific advice to any individual. Rates of return will vary over time. Those investments offering a higher rate of return also involve a higher degree of risk. The suggestions provided in this questionnaire apply to your entire financial picture, of which your retirement plan is a portion.

## Determine the allocation that may be appropriate for your risk score.

Based on your risk score from step iii and time horizon to retirement, choose the investment style profile that matches your score. See the investment style profiles and potential allocation models based on your time horizon in the section below to select your investor profile and allocation model. The allocation model shown with your profile and time horizon may be appropriate for your investment style.

Profile	Step III Risk Score	Step II time horizon in years to retirement		
		less than 6	6-15	more than 15
<b>Very Conservative</b> investors are worried by significant short-term ups and downs in their account value and prefer slow but steady, long-term growth.	10 or less	 cash/stable value 35% fixed income 55% Domestic equity 10% international equity 0%	 cash/stable value 30% fixed income 55% Domestic equity 10% international equity 5%	 cash/stable value 25% fixed income 50% Domestic equity 20% international equity 5%
<b>Conservative</b> investors may be worried by some short-term ups and downs in their account value and may prefer slow but steady, long-term growth.	greater than 10, but less than 15	 cash/stable value 30% fixed income 55% Domestic equity 10% international equity 5%	 cash/stable value 25% fixed income 50% Domestic equity 20% international equity 5%	 cash/stable value 20% fixed income 45% Domestic equity 30% international equity 5%
<b>Moderate</b> investors may be able to tolerate some ups and downs in their account value. They may be concerned with the safety of their money, but want investment returns that can outpace inflation.	greater than 14, but less than 19	 cash/stable value 25% fixed income 45% Domestic equity 25% international equity 5%	 cash/stable value 20% fixed income 40% Domestic equity 30% international equity 10%	 cash/stable value 15% fixed income 35% Domestic equity 40% international equity 10%
<b>Moderately Aggressive</b> investors are able to tolerate some short-term ups and downs in their account value. They may be somewhat concerned with the safety of their money, but want investment returns that easily outpace inflation.	greater than 18, but less than 23	 cash/stable value 20% fixed income 45% Domestic equity 25% international equity 10%	 cash/stable value 15% fixed income 30% Domestic equity 40% international equity 15%	 cash/stable value 10% fixed income 25% Domestic equity 50% international equity 15%
<b>Aggressive</b> investors may be able to tolerate significant short-term ups and downs in their account value and may seek maximum long-term growth.	greater than 22, but less than 27	 cash/stable value 15% fixed income 35% Domestic equity 40% international equity 10%	 cash/stable value 10% fixed income 25% Domestic equity 50% international equity 15%	 cash/stable value 5% fixed income 15% Domestic equity 60% international equity 20%
<b>Very Aggressive</b> investors can tolerate significant short-term ups and downs in their account value and seek maximum long-term growth.	greater than 26	 cash/stable value 10% fixed income 40% Domestic equity 40% international equity 10%	 cash/stable value 5% fixed income 20% Domestic equity 60% international equity 15%	 cash/stable value 0% fixed income 10% Domestic equity 70% international equity 20%

■ Cash/Stable Value  
 ■ Fixed Income  
 ■ Domestic Equity  
 ■ International Equity



# FINDING INVESTMENTS THAT FIT YOUR GOALS

An important and sometimes confusing step in retirement preparation is choosing which options to invest in. Because each investor has different goals and different circumstances, there is no set strategy that works for everyone.

## What are the major asset classes?

Different classes of investments or asset classes help us identify different levels of risk and return - meaning that some pay higher returns but are more volatile, while others pay lower returns but are less volatile. There are three major asset classes:

- Cash and cash equivalents are investments where money is borrowed by companies and governmental units from investors for less than a year.
- Fixed income investments, often called bonds, are investments where the investor is lending money to a borrower for more than a year.
- Stocks or equities are investments representing ownership in a company, which gives the investor the right to share in that company's performance. Stock markets establish the price of a share of stock for a publicly held company.

## Choose your funds

Before making your investment election, refer to the investment fund fact sheets included in this booklet, and carefully read each description to help you determine which funds are best suited for your investment strategy. More information on your plan's investment options can be found by accessing your account at [www.oaretirement.com](http://www.oaretirement.com). You will need to select from the funds listed and designate a percentage of your contributions to be invested in each fund.

- XXX14 BMO Stable Value Z
- AIANX Amer Cent Inflation Adj
- DODIX Dodge and Cox Income
- NEZYX Loomis Sayles Strat Inc
- FIHBX Federated High Yield Bd
- FBALX Fidelity Balanced
- VVIAX Vanguard Value Index
- VFIAX Vanguard 500 Index
- PRGFX TR Price Growth Stock
- VIMAX Vanguard Mid Cap Index
- VEVX Victory Establish Value
- RPMGX TR Price Mid Cap Growth
- NDVTX MFS New Discovery Value
- VSMAX Vanguard Small Cap Index
- GTSVX Invesco Small Cap Growth
- RWIFX Amer Cap World Grwth/Inc
- TIBAX Thornburg Income Builder
- RERGX American Funds Euro Pac
- TRREX TR Price Real Estate

## Asset allocation funds

Your plan also offers another type of investment, called an Asset Allocation investment, provides investors with a blended portfolio of different types of investments in a single option. These investments are a good option for investors who would prefer to allow professional money managers to make adjustments to their investments as the market fluctuates.

Your plan offers target date investments. Target date investments are types of Asset Allocation investments designed for investors who prefer to be less hands-on when it comes to their investment management.

With target date investments, which are based on your anticipated date of retirement, the investments are progressively rebalanced for you from riskier investments to more conservative investments as you approach retirement. The following target date investments are available in

TWO MISTAKES  
PEOPLE OFTEN  
MAKE ARE  
INVESTING TOO  
AGGRESSIVELY  
WHEN THEY ARE  
APPROACHING  
RETIREMENT,  
AND INVESTING  
TOO  
CONSERVATIVELY  
WHEN  
THEY ARE  
YOUNGER.

the plan.

- TRRAX TR Price Retirement 2010
- TRRBX TR Price Retirement 2020
- TRRCX TR Price Retirement 2030
- TRRDY TR Price Retirement 2040
- TRRMX TR Price Retirement 2050
- TRRLX TR Price Retirement 2060

Note: Target date funds are designed for people who plan to retire and begin taking withdrawals during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments; the funds will shift assets from equities to fixed-income investments over time as you near retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market and the principal value of the target date funds is not guaranteed at any time, including the target date. Target date funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the target date funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal amounts invested into these funds are not guaranteed at any point and may lose value.

### **What do we mean when we talk about risk?**

Risk represents the possibility that an investment might not do what you want it to do. Understanding your own attitude toward risk is one of the most important things you can do as an investor. Knowing whether you are an aggressive or a conservative investor, or somewhere in between, gives you a clearer idea of the types of investments you should consider for your own retirement portfolio.

### **What is asset allocation? How does it differ from diversification?**

Asset allocation is the way you divide your investments among the major asset classes of cash equivalents, bonds and stocks to manage your exposure to risk consistent with your goals, financial resources, time horizon and risk tolerance.

Asset allocation and diversification are really two different levels of the same idea: not putting all your eggs in one basket. Asset allocation diversifies your investments by mixing classes of investments (cash, bonds, groups of stocks, international, and so on).

Investment portfolios are further diversified by individual securities. At the individual bond or stock level, diversification means how individual investments are blended to create the right balance of risk and return. The more diverse the combination of investments, the less chance their returns will be headed in the same direction at the same time, which is a smart strategy to reduce risk and volatility.

The use of asset allocation or diversification does not assure a profit or guarantee against a loss.

**Q** *What happens to my account balance if I choose to leave or am terminated from the company?*

**A** *Your distribution options are the same whether you voluntarily leave or are terminated. If your account balance is more than \$5,000, you can leave your money in the plan. If you want to take your money with you, your vested account balance can be rolled into another plan with your employer or put into an IRA to avoid early withdrawal penalties.*



# HOW TO ACCESS YOUR ACCOUNT

## TWO WAYS TO ACCESS YOUR ACCOUNT.

### You have two convenient ways to access your retirement plan account:

- [Access](#) your retirement plan account online at [www.oaretirement.com](http://www.oaretirement.com)
- [Call](tel:1-800-858-3829) the Participant Service Center at [1-800-858-3829](tel:1-800-858-3829), where you will be provided plan account information and the option to speak with a Participant Service Representative.

### [www.oaretirement.com](http://www.oaretirement.com)

- OneAmerica Retirement Services' website is your connection to retirement plan account information, statements, transactions and financial resource tools. Set up your account by following these simple steps:

**Step 1:** Click "Login".

**Step 2:** Click "Register for a new account".

**Step 3:** Enter your Social Security number, date of birth and ZIP code.

**Step 4:** Create your User ID and Password, which will be used to access your account information online, and provide your email address.

**Step 5:** Select your security question. You will be prompted to answer this question if you forget your Password.

These steps may vary slightly based on the information we have on file. You may receive a letter to your address on file with an account Verification Code that must be entered during the registration process.

### Participant Service Center

- By calling [1-800-858-3829](tel:1-800-858-3829), you will have access to an easy-to-use, automated telephone service that allows you to access retirement plan account information. To get started, you will need your Social Security number, date of birth and Plan ID to register and create a Personal Identification Number (PIN). If you have already registered with the Participant Service Center, you will need your Social Security number and PIN.
- You will also be given the option to speak with a Participant Service Representative Monday through Friday from 8 a.m. – 10 p.m. Eastern Time (ET). Participant Service Representatives can provide you with a wide range of information related to your plan and can even assist you in completing account transactions over the phone.

### User ID, Password and PIN Security

To protect you from online identity theft and fraud, you will need to set up your User ID and Password. Please keep this information confidential and in a safe place. Do not share your information with anyone. If you believe an unauthorized person knows your User ID or Password, you should change it immediately through [www.oaretirement.com](http://www.oaretirement.com).

To protect yourself from identity theft and fraud over the phone, you will need to register your account with the Participant Service Center. Through this process, you will create a PIN. It is important to keep your PIN in a safe place and do not share it with others. If you believe an unauthorized person knows your PIN, you should change it immediately by calling [1-800-858-3829](tel:1-800-858-3829).

### Forgot your User ID or Password?

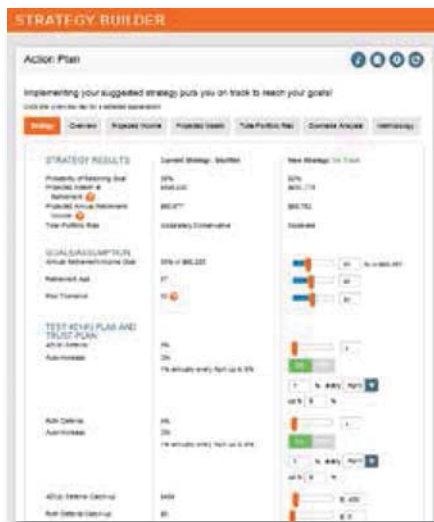
If you forget your User ID or Password, go to [www.oaretirement.com](http://www.oaretirement.com), click "Login" and then "Forgot User ID or Password" as appropriate. You will need to follow the online directions, and may need to answer your personal security question, to gain access to your account information.

If you forgot your PIN, call [1-800-858-3829](tel:1-800-858-3829) and simply stay on the line when prompted for your PIN. If you do not enter a PIN, you will be directed to a Participant Service Representative.

# 5

## Ways My OneCheck<sup>SM</sup> Online can help you with retirement preparation

Preparing for retirement shouldn't be a chore. With My OneCheck<sup>SM</sup> Online from MasteryPOINT Financial Technologies, you can access tools to help you create your personal retirement strategy, available to you by logging in to your retirement account at [www.oareirement.com](http://www.oareirement.com).



My OneCheck Online's Strategy Builder tool is designed to help you create a retirement action plan and provide specific recommendations from MasteryPOINT.

### 1. Use the general action plan developed for you

When you use this tool, key information is pre-populated for your convenience. By clicking on "Quick Look" you will receive a high level action plan without providing much additional information.

### 2. Create your own customized action plan

If you prefer more customized results, you can input more information about your income needs and outside investments, such as:

- Basic personal information
- Other retirement investments
- Any match or other employer contributions, if applicable.
- Any additional sources of income or major expenses that may affect your retirement planning strategy
- A goal for the percentage of your current income that you think you will need during retirement
- The level of investment risk you are willing to take on

**Note:** Some of this information will be prefilled from your retirement account.



### 3. Educate yourself on retirement basics

The education section of My OneCheck Online includes tutorials on retirement preparation and investment concepts, allowing you to learn more about these important topics when it is convenient for you.

### 4. Gain a better understanding of common investment terms

Sometimes retirement terminology can sound like an entirely different language. My OneCheck Online’s glossary can help with this by providing information on everything from “Adjusted Gross Income” to “Total Portfolio Risk.”

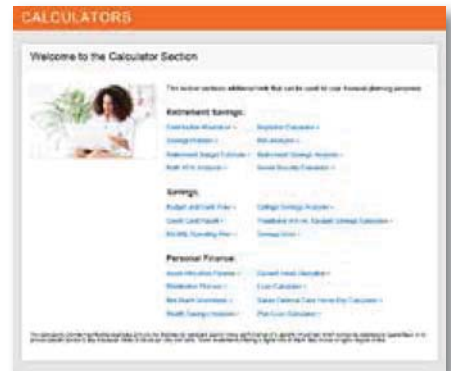
### 5. Make use of the available calculators

My OneCheck Online offers more than 25 different calculators, such as:

- Asset Allocation Planner
- College Planner
- Credit Card Payoff Calculator
- Gap Analysis
- Paycheck Comparison
- Retirement Budget Estimate
- Roth Analyzer



Educational tutorials on various retirement preparation topics are available through My OneCheck Online.



Use the My OneCheck Online calculators to help you develop and maintain your retirement strategy.

Check out the My OneCheck Online tool by logging in to your retirement account at [www.oaretirement.com](http://www.oaretirement.com).

## How the tools work

### Methodology

The My OneCheck Online RIS tool generates retirement wealth and retirement income projections based on current account balances, current salary, retirement age, life expectancy, current savings rates and rate of return assumptions entered by the participant. The risk questionnaire provides a series of questions that are used to determine the user's tolerance for risk. Based on his/her answers to the questions, the tool assigns each user a conservative, moderate, or aggressive risk profile. The tool then displays a suggested mix of assets that may be appropriate for the user's time horizon to retirement and risk profile.

MasteryPOINT's My OneCheck Online Retirement Income Strategy (RIS) tool is a sophisticated retirement planning tool designed to provide you with valuable help in reaching your retirement goals. However, the tool's forecasts and projections are derived from mathematical modeling techniques of the economic and financial markets that may or may not reflect actual conditions and events.

The asset projections and suggestions of asset allocation strategies furnished through the My OneCheck Online RIS tool are based on information and assumptions you provide about your current financial, personal, family status, and expected returns as well the historical performance of various asset categories available within your plan. While My OneCheck Online can provide you with insights on which investment asset categories offered by your Plan appear to best fit your retirement needs, you are solely responsible for using your own best judgment to choose the investments that are most suitable for you.

### Limitations and key assumptions

- There can be no assurance that any of the suggestions for modification of participant savings level, participant retirement age, participant retirement goal, or participant risk level will generate any specific level of retirement wealth or income in retirement.
- These illustrations are hypothetical and are based on the information and variables you provide. Investing involves risk including the potential for loss of principal. Past performance is not a guarantee of future results. Your actual investment experience will vary.
- Any investment involves risk and there is no assurance that the investment objective of any investment option will be achieved. Before investing, understand that your investments are subject to market risk, including possible loss of principal.
- The use of diversification and asset allocation as part of an overall investment strategy does not assure a profit, or protect against loss in a declining market.
- Monthly retirement plan contributions are made at the end of each month prior to retirement at the specified rate you selected.
- Your retirement plan assets grow at the pre- and post-retirement rates of return you select.
- Your salary growth before retirement is calculated at an annual rate of 3%. Contributions into the Plan before retirement will also grow at the same rate. Income growth after retirement is set to the inflation rate.
- After retirement, your growth-adjusted salary is withdrawn from your retirement plan balance each month. This amount is indicated as withdrawn before investment growth is applied for the month.
- Monthly compounding is applied to rates of return and inflation. These values are applied at the rate you select, divided by 12 for growth of retirement plan balances.
- Social Security is calculated based on your current salary. An earnings base for up to 35 working years prior to retirement date is calculated. Your current Social Security benefits are calculated

from your assumed earnings base and that of your spouse (whether non-working spouse or working spouse if his/her age and salary are specified). A 2.5% annual growth factor is applied to your Social Security benefits after retirement. The calculated benefit is added to your retirement plan balance at the end of each month during retirement. Benefits are reduced for early retirement and increased for late retirement according to current Social Security regulations.

- If you are married and do not explicitly exclude the spouse Social Security benefit, a spousal benefit equal to one half of your benefit will be computed and added to your balance.
- If you retire before your normal retirement age (65, 66, or 67 depending on your age), your Social Security benefit will be reduced by the standard reduction formula. If you retire before age 62, your benefit may be reduced even further. The program does not consider your salary and Social Security contribution history. As a result, your computed benefit when you retire early may be less than your actual benefit. Contact the Social Security Administration for a more accurate benefit estimate.
- Your federal tax rate is calculated based upon your current salary (including spouse salary, if entered) and assumes only the standard deduction. State taxes are not considered in the analysis.

#### **Other risks and limitations**

MasteryPOINT My OneCheck Online cannot independently monitor, review, or update the recommendations or projections you receive from it, nor does it have the capability to monitor or review the investment decisions you make based on its recommendations or projections. Because the tool's utility depends on the completeness, accuracy and timeliness of the information you provide, you are solely responsible for reviewing and updating information within the tool. You understand that you must provide complete and accurate information when requested by My OneCheck Online in order to get meaningful results from it.

**Note:** Administrative and recordkeeping services provided by OneAmerica Retirement Services LLC which is not a broker/dealer or investment advisor.

Schindwein Associates, LLC is an independent Registered Investment Advisor. Schindwein Associates, LLC and MasteryPOINT are not affiliates of any of the companies of OneAmerica and are not OneAmerica companies.

**IMPORTANT: The projections or other information generated by this RIS tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investments results and are not guaranteed. RIS does not evaluate every possible investment or retirement strategy you could use, particularly when considering investments outside of your employer sponsored pension plan. As a result, the recommendations of RIS may not have considered investments or strategies that would produce similar or superior results. Additionally, the results provided by RIS may vary with each use and over time depending on the assumptions you enter.**

Consult with your financial professional to discuss how other investment options can be combined with your MasteryPOINT My OneCheck Online asset level suggestions to best meet your overall retirement or other financial goals.

ONE DAY IS TODAY!®

# Investment information

The quality of the options in which your retirement assets are invested is an important part of reaching your retirement goals. Understanding the characteristics of each investment, such as risk, return and expense in addition to routinely reviewing the performance of your plan's investment offerings is key. Read on to learn more about the options offered by your plan.

## How to read investment performance information

When determining suitable investment options, it is important to look at the performance of the options available in your plan. While past performance does not guarantee future results, this information can give you some background data to use when choosing where to invest your retirement assets.

### 1. Investment Name

—The name of the investment option.

### 2. Year to date, 3 month, 1 year, 3 year, 5 year, 10 year, Since Inception Fund performance

— This information shows the investment option's performance for the specific time period.

### 3. Gross and Net Expense Ratio

— Gross Expense Ratio: The annual operating expenses of the underlying mutual fund divided by the average gross assets of the underlying fund.

— Net Expense Ratio: The annual operating expenses of the underlying mutual fund divided by the average net assets of the underlying fund.

**Note:** While investment performance is available for most investment options, it may not be available for all options.

Vanguard Index Funds: Vanguard 500 Index Fund; Investor Shares

Investment Profile as of: 11/30/2018

Lower Risk/Lower Potential Return | Higher Risk/Higher Potential Return

Conservative | Moderate | Aggressive

Total Assets (in millions): \$26143.5 as of 11/30/2018  
 NAV As of Latest Month End: \$255.74  
 Inception Date: 09/31/1976

Asset Classification: S&P 500 Index Funds  
 Comparative Index: Lipper S&P 500 Fund IX  
 NASDAQ Symbol: VFINX

**Fund Objective and Strategy: Vanguard 500 Index**  
 The Fund seeks to track the performance of its benchmark index, the S&P 500. The Fund employs an indexing investment approach. The Fund attempts to replicate the target index by investing all of its assets in the stocks that make up the index with the same approximate weightings as the index.  
**Investment Objective of this Asset Classification (source: Lipper):**  
 A passively managed fund designed to replicate the performance of the Standard & Poor's 500 Index on a reinvested basis.

**Asset Allocation: as of 10/31/2018**

Cash	0.61%	Equities	99.31%	Bond Income	0.08%
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**Sector Analysis: as of 10/31/2018**

Technology Consumer Goods	20.21%	Health Care	11.20%	Consumer Services	3.58%	Industrials	3.17%
Financials	10.20%	Health Care	10.03%	Consumer Services	1.98%	Industrials	2.28%
Energy	10.03%	Health Care	7.70%	Consumer Services	0.17%	Industrials	0.17%
Real Estate	11.20%	Health Care	0.17%	Consumer Services	0.17%	Industrials	0.17%
Utilities	7.70%	Health Care	0.17%	Consumer Services	0.17%	Industrials	0.17%
Telecom	0.17%	Health Care	0.17%	Consumer Services	0.17%	Industrials	0.17%

Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

**Performance**

Cumulative Total Return 11/30/2018	1 Month	3 Month	YTD	1 Year
Fund %	2.03	-4.43	4.96	8.12
Index %	2.02	-4.46	4.73	5.97

**Average Annualized Total Return 09/30/2018**

1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	17.74	17.15	13.79	11.83
Index %	17.59	16.99	13.64	11.69

**Calendar Year**

2017	2016	2015	2014	2013	2012	2011
Fund %	21.67	11.82	1.25	13.51	32.18	15.82
Index %	21.67	11.68	1.07	13.34	15.71	1.93

**Gross Expense Ratio: 0.14%** (prospectus: 04/25/2018)  
**Net Expense Ratio: 0.14%** (prospectus: 04/25/2018)

**Top 10 Holdings: 10/31/2018**

Apple Inc Ord	4.36%
Microsoft Corp Ord	3.66%
Amazon Com Inc Ord	2.84%
Facebook Inc Ord	1.67%
Alphabet Inc Ord	1.63%
Google Class Corp Ord	1.59%
Alphabet Inc Ord 1	1.47%
Alphabet Inc Ord 2	1.44%

**Investment Advisor**  
 Vanguard Group Inc  
 100 Vanguard Boulevard  
 Malvern, PA 19355  
 610-669-1000 / 800-662-7447

Exchange Limits: This fund has no short term trading activity in the fund's portfolio.

**SAMPLE**

The performance data quoted here represents past performance and past performance is not a guarantee of future results. Investment return and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance information may be lower or higher than the performance information quoted. To obtain performance information current to the most recent month-end, please call the toll-free number listed in the Investment Advisor contact information listed above.

For more complete information, please contact your plan sponsor. A mutual fund prospectus, collective fund disclosure statement, or other applicable fund information can be obtained from your plan sponsor. You should carefully consider the fund's investment objectives, risks, charges, and expenses before you invest. Information about these and other important subjects is in the fund's prospectus, collective fund disclosure, or other applicable fund information, which you should read carefully before investing.

VFINX\_822908108 (181217001) | Data provided by Lipper

# BMO Stable Value Z

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$1 as of 06/30/2020

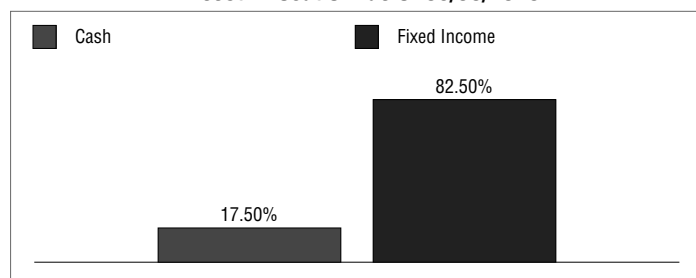
Asset Classification: Stable Asset

Inception Date: 07/01/2016

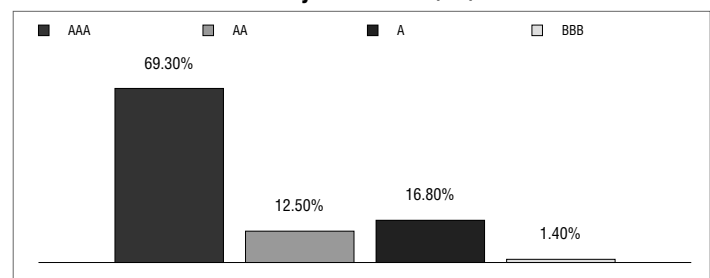
## Fund Objective and Strategy: BMO Stable Value Z

The Stable Value Fund's objective is to provide investors a moderate level of stable income, generally exceeding that of a money market fund, while protecting principal, with limited volatility. The Fund seeks to maintain a stable \$1.00 unit value, although there is no assurance that the Stable Value Fund will achieve its investment objective. The unit value may fluctuate or decline. The Fund will generally invest in securities with a maximum effective maturity of 10 years. Under most circumstances, the average effective duration of the Fund will range between 2 and 3.5 years. The Fund will typically invest in a variety of investment contracts, including traditional Guaranteed Investment Contracts (GICs) and Synthetic GICs, as well as government securities, corporate debt, mortgage-backed securities, asset-backed securities and registered money market funds.

### Asset Allocation: as of 06/30/2020



### Sector Analysis: as of 06/30/2020



## Performance

Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	0.08	0.29	0.08	1.44
Index %	NA	0.60	0.60	2.11

Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	1.50	1.62	1.62	1.78	4.31
Index %	2.11	1.17	0.72	0.41	

## Top 10 Holdings: 06/30/2020

Corporates	23.40%
Treasury	18.30%
Cash	17.50%
Abs	14.30%
Mbs	9.30%
Cmbs	7.10%
Traditional Gic	6.20%
Agency	3.90%

Gross Expense Ratio: 0.49%

Net Expense Ratio: 0.48%

Duration (years): 1.75 as of 06/30/2020

## Investment Advisor

BMO Asset Management Corp.  
115 South LaSalle Street  
11th Floor  
Chicago, IL 60603  
18005530332 /

This document or information used to generate this document has been provided to OneAmerica Retirement Services LLC by the advisor which is solely responsible for its content. Performance data quoted prior to the inception of the Class Z Shares is the performance of the BMO Stable Value Fund Class I shares, adjusted for the differences in the expenses of the classes. The BMO Stable Value Fund is a collective investment fund maintained by BMO Harris Bank N.A. and advised by BMO Asset Management Corp. The Fund seeks to maintain a stable \$1.00 unit value through investments in guaranteed and synthetic investment contracts as well as money market securities, although there is no guarantee it will be able to do so. Investment involves risk. The opinions expressed here reflect our judgment as of this date and are subject to change. Market conditions and trends will fluctuate. Portfolio composition is subject to change, and the yield of the fund will vary. After fee yield is net of the 28 basis point investment advisory fee and other operating expenses. This material does not constitute investment advice and is not intended as an endorsement of any specific investment. BMO Global Asset Management is the brand name for various affiliated entities of BMO Financial Group that provide trust, custody, securities lending, investment management and retirement plan services. Certain of the products and services offered under the brand name BMO Global Asset Management are designed specifically for various categories of investors in a number of different countries and regions and may not be available to all investors. Products and services are only offered to such investors in those countries and regions in accordance with applicable laws and regulations. BMO Financial Group is a service mark of Bank of Montreal (BMO).

**The performance data quoted here represents past performance and past performance is not a guarantee of future results.** Investment return and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance information may be lower or higher than the performance information quoted. To obtain performance information current to the most recent month-end, please call the toll-free number listed in the Investment Advisor contact information listed above.

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# American Century Government Income Trust: Inflation-Adjusted Bond Fund; Class R5 Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$316.1 as of 01/31/2021

**NAV As of Latest Month End:** \$12.69

**Inception Date:** 10/01/2002

**Asset Classification:** Inflation Protected Bond Funds

**Comparative Index:** Lipper Inf Prot Bd Fd IX

**NASDAQ Symbol:** AIANX

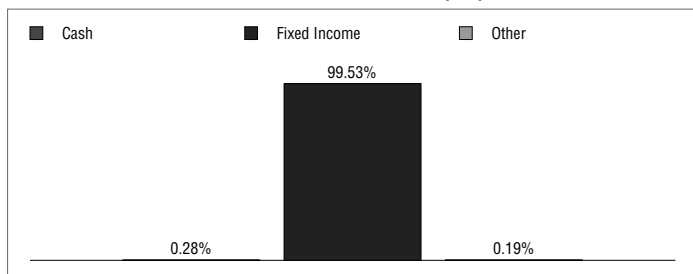
## Fund Objective and Strategy: Amer Cent Inflation Adj

The Fund seeks to provide total return and inflation protection consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-adjusted debt securities which include inflation-indexed securities issued by the U.S. Treasury.

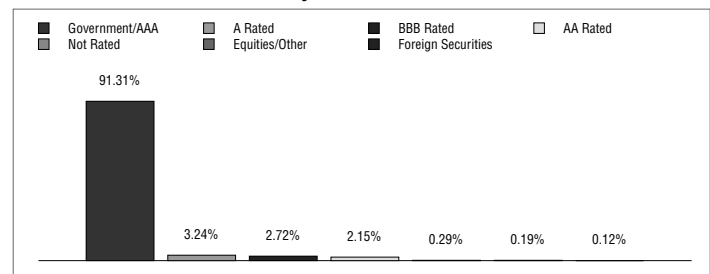
## Investment Objective of this Asset Classification (source: Lipper):

Funds that invest primarily in inflation-indexed fixed income securities issued in the United States. Inflation-indexed bonds are fixed income securities that are structured to provide protection against inflation.

### Asset Allocation: as of 09/30/2020



### Sector Analysis: as of 09/30/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

### Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	0.40	2.92	0.40	8.61
Index %	0.45	2.68	0.45	8.62

### Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	10.51	5.30	4.81	3.46	5.01
Index %	9.77	5.24	4.47	3.21	

### Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	10.51	8.07	-2.23	3.29	4.85	-1.95	2.91
Index %	9.77	7.38	-1.11	2.49	4.16	-1.77	2.14

**Gross Expense Ratio:** 0.27% (prospectus: 08/01/2020)

**Net Expense Ratio:** 0.27% (prospectus: 08/01/2020)

**Effective Avg. Maturity (years):** 8.58 as of 09/30/2020

**Duration (years):** 7.78 as of 09/30/2020

**Portfolio Manager:** Team Managed

### Investment Advisor

American Century Investment Mgmt Inc  
4500 Main Street  
Kansas City, MO 64111  
816-531-5575 / 800-345-3533

Duration is a measure of a security's price sensitivity to changes in interest rates. Securities with longer durations are more sensitive to changes in interest rates than securities of shorter durations. Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

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# Dodge & Cox Funds: Dodge & Cox Income Fund

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$69439.5 as of 01/31/2021

**NAV As of Latest Month End:** \$14.59

**Inception Date:** 01/03/1989

**Asset Classification:** Core Bond Funds

**Comparative Index:** Lipper Core Bd Fd IX

**NASDAQ Symbol:** DODIX

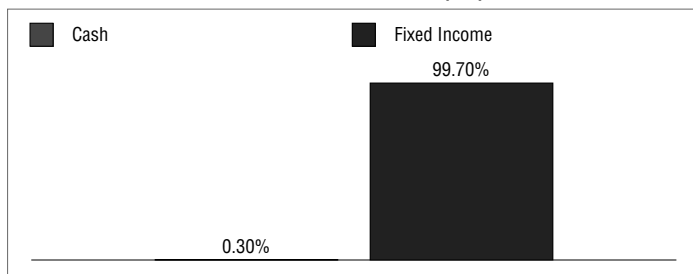
## Fund Objective and Strategy: Dodge and Cox Income

The Fund seeks a high and stable rate of current income, consistent with long-term preservation of capital. A secondary objective is to take advantage of opportunities to realize capital appreciation.

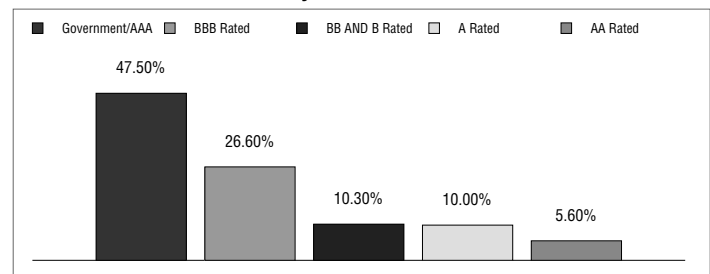
### Investment Objective of this Asset Classification (source: Lipper):

Funds that invest at least 85% in domestic investment-grade debt issues (rated in the top four grades) with any remaining investment in non-benchmark sectors such as high-yield, global and emerging market debt. These funds maintain dollar-weighted average maturities of five to ten years.

**Asset Allocation: as of 09/30/2020**



**Sector Analysis: as of 09/30/2020**



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

### Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.41	2.13	-0.41	7.32
Index %	-0.62	1.13	-0.62	5.84

### Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	9.45	6.19	5.71	4.65	6.75
Index %	8.63	5.73	4.91	4.23	

### Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	9.45	9.73	-0.31	4.36	5.61	-0.59	5.48
Index %	8.63	9.31	-0.45	3.95	3.43	0.32	5.86

**Gross Expense Ratio:** 0.42% (prospectus: 05/01/2020)

**Net Expense Ratio:** 0.42% (prospectus: 05/01/2020)

**Effective Avg. Maturity (years):** 9.00 as of 09/30/2020

**Duration (years):** 4.80 as of 09/30/2020

**Portfolio Manager:** Team Managed

### Investment Advisor

Dodge & Cox  
555 California Street  
40th Floor  
San Francisco, CA 94104  
415-981-1710 / 800-621-3979

Duration is a measure of a security's price sensitivity to changes in interest rates. Securities with longer durations are more sensitive to changes in interest rates than securities of shorter durations.

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# Loomis Sayles Funds II: Natixis Loomis Sayles Strategic Income Fund; Class Y Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$3596.7 as of 01/31/2021

**NAV As of Latest Month End:** \$13.91

**Inception Date:** 12/01/1999

**Asset Classification:** Flexible Income Funds

**Comparative Index:** Lipper Flex Inc Fd IX

**NASDAQ Symbol:** NEZYX

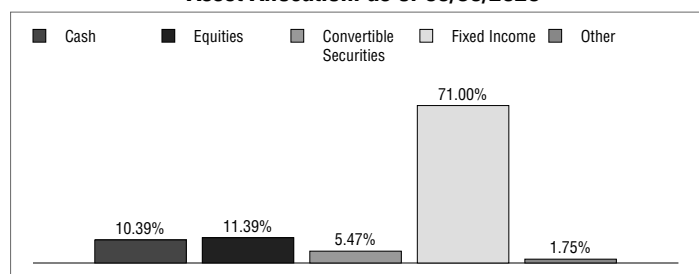
## Fund Objective and Strategy: Loomis Sayles Strat Inc

The Fund seeks high current income with a secondary objective of capital growth. Under normal market conditions, the Fund will invest substantially all of its assets in income producing securities with a focus on U.S. corporate bonds, convertible securities, foreign debt instruments, including those in emerging markets.

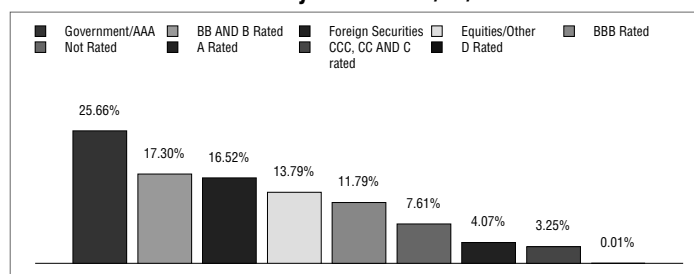
## Investment Objective of this Asset Classification (source: Lipper):

Funds that emphasize income generation by investing at least 85% of their assets in debt issues and preferred and convertible securities. Common stocks and warrants cannot exceed 15%.

### Asset Allocation: as of 09/30/2020



### Sector Analysis: as of 09/30/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

### Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.45	5.81	-0.45	1.00
Index %	-0.02	4.60	-0.02	7.03

### Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	1.40	3.10	5.04	5.09	7.57
Index %	8.02	5.85	6.73	NA	

### Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	1.40	11.05	-2.69	7.50	8.56	-7.42	5.86
Index %	8.02	14.68	-4.26	8.41	7.71	0.05	5.98

**Gross Expense Ratio:** 0.72% (prospectus: 02/01/2021)

**Net Expense Ratio:** 0.72% (prospectus: 02/01/2021)

**Effective Avg. Maturity (years):** 9.55 as of 09/30/2020

**Duration (years):** 7.38 as of 09/30/2020

**Portfolio Manager:** Team Managed

### Investment Advisor

Loomis Sayles & Company LP  
One Financial Center  
34th Floor  
Boston, MA 02111-2621  
617-482-2450 / 800-225-5478

Duration is a measure of a security's price sensitivity to changes in interest rates. Securities with longer durations are more sensitive to changes in interest rates than securities of shorter durations.

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# Federated Hermes Institutional Trust: Federated Hermes Institutional High Yield Bond Fund; Institutional Shs

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$6844.9 as of 01/31/2021

**NAV As of Latest Month End:** \$9.94

**Inception Date:** 11/01/2002

**Asset Classification:** High Yield Funds

**Comparative Index:** Lipper High Yield Bd IX

**NASDAQ Symbol:** FIHBX

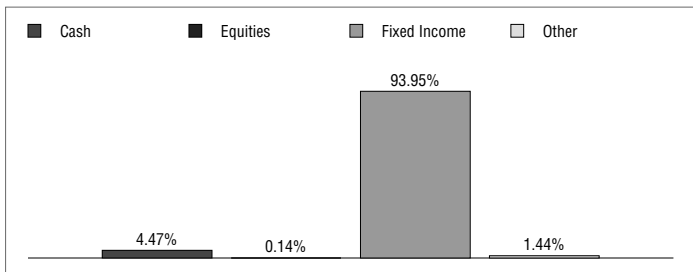
## Fund Objective and Strategy: Federated High Yield Bd

The Fund seeks high current income. The Fund pursues its investment objective by investing primarily in a diversified portfolio of high yield corporate bonds (also known as "junk bonds"). The Adviser does not limit the Fund's investments to securities of a particular maturity range.

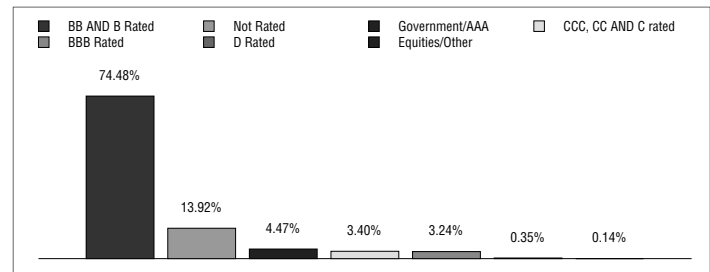
### Investment Objective of this Asset Classification (source: Lipper):

Funds that aim at high (relative) current yield from domestic fixed income securities, have no quality or maturity restrictions, and tend to invest in lower-grade debt issues.

### Asset Allocation: as of 09/30/2020



### Sector Analysis: as of 09/30/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

### Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	0.12	5.19	0.12	6.25
Index %	0.41	6.49	0.41	5.31

### Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	5.98	5.79	7.86	6.74	8.46
Index %	4.81	5.14	7.44	5.93	

### Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	5.98	14.97	-2.84	7.16	15.09	-2.29	3.08
Index %	4.81	14.29	-2.98	7.53	14.54	-4.86	2.24

**Gross Expense Ratio:** 0.56% (prospectus: 12/31/2020)

**Net Expense Ratio:** 0.50% (prospectus: 12/31/2020)

**Redemption Fee:** 2.00% (if redeemed within: 90 days)

**Effective Avg. Maturity (years):** 5.80 as of 09/30/2020

**Duration (years):** 3.20 as of 09/30/2020

**Portfolio Manager:** Durbiano/Wagner

**Tenure:** 2002/2017

### Investment Advisor

Federated Investors  
Federated Investors Tower  
1001 Liberty Avenue  
Pittsburgh, PA 15222-3779  
412-288-1900 / 800-341-7400

Duration is a measure of a security's price sensitivity to changes in interest rates. Securities with longer durations are more sensitive to changes in interest rates than securities of shorter durations. Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

*The performance data quoted here represents past performance and past performance is not a guarantee of future results. Investment return and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance information may be lower or higher than the performance information quoted. To obtain performance information current to the most recent month-end, please call the toll-free number listed in the Investment Advisor contact information listed above.*

*For more complete information, please contact your plan sponsor. A mutual fund prospectus, collective fund disclosure statement, or other applicable fund information can be obtained from your plan sponsor. You should carefully consider the fund's investment objectives, risk, charges, and expenses before you invest. Information about these and other important subjects is in the fund's prospectus, collective fund disclosure, or other applicable fund information, which you should read carefully before investing.*

# Fidelity Puritan Trust: Fidelity Balanced Fund

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$31700.2 as of 01/31/2021

**NAV As of Latest Month End:** \$28.10

**Inception Date:** 11/06/1986

**Asset Classification:** Mixed-Asset Trgt Alloc Gro Fds

**Comparative Index:** Lipper M-A Tgt All G IX

**NASDAQ Symbol:** FBALX

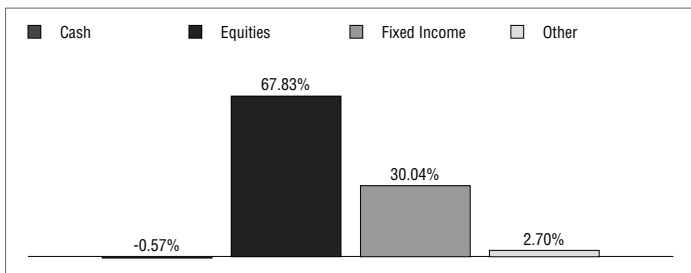
## Fund Objective and Strategy: Fidelity Balanced

The Fund seeks income and capital growth by investing 60% of its assets in stocks and other equity securities and the remainder in bonds and other debt securities, including lower-quality debt securities, when its outlook is neutral. It invests at least 25% in fixed-income senior securities.

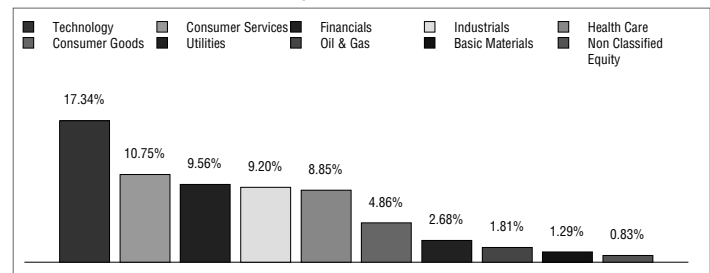
## Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, maintain a mix of between 60%-80% equity securities, with the remainder invested in bonds, cash, and cash equivalents.

### Asset Allocation: as of 11/30/2020



### Sector Analysis: as of 11/30/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.64	12.43	-0.64	20.57
Index %	-0.53	12.23	-0.53	16.32

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	22.43	13.48	12.75	10.82	9.71
Index %	16.58	9.85	10.71	9.19	

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	22.43	24.39	-4.02	16.50	7.01	0.41	10.37
Index %	16.58	21.10	-6.11	16.67	7.54	-0.54	7.04

**Gross Expense Ratio:** 0.52% (prospectus: 10/30/2020)

**Net Expense Ratio:** 0.52% (prospectus: 10/30/2020)

**Duration (years):** 5.24 as of 09/30/2020

**Portfolio Manager:** Team Managed

## Investment Advisor

Fidelity Management & Research Company  
245 Summer Street  
Boston, MA 02210  
617-570-7000 / 877-208-0098

Duration is a measure of a security's price sensitivity to changes in interest rates. Securities with longer durations are more sensitive to changes in interest rates than securities of shorter durations. Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

**The performance data quoted here represents past performance and past performance is not a guarantee of future results.** Investment return and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance information may be lower or higher than the performance information quoted. To obtain performance information current to the most recent month-end, please call the toll-free number listed in the Investment Advisor contact information listed above.

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# Vanguard Index Funds: Vanguard Value Index Fund; Admiral Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$23088.5 as of 01/31/2021

**NAV As of Latest Month End:** \$46.04

**Inception Date:** 11/13/2000

**Asset Classification:** Large-Cap Value Funds

**Comparative Index:** Lipper Lg-Cap Value IX

**NASDAQ Symbol:** VVIAX

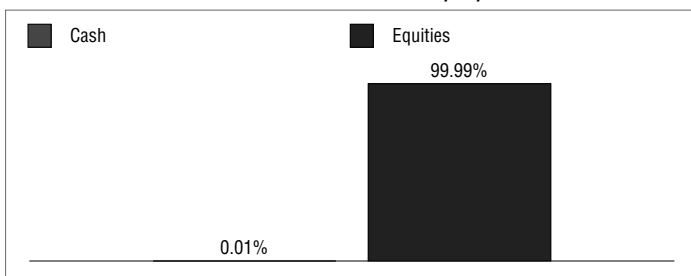
## Fund Objective and Strategy: Vanguard Value Index

The Fund seeks to track the performance of a benchmark index that measures the investment return of large-capitalization value stocks. The Fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Value Index by investing all of its assets in the stocks that make up the Index.

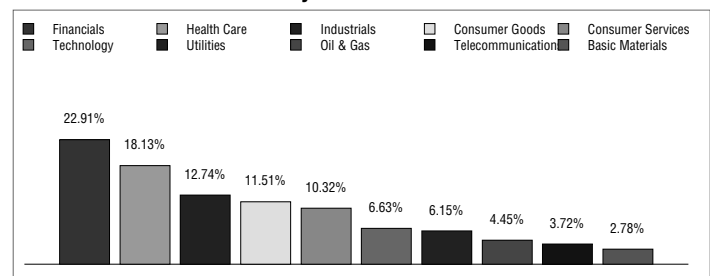
## Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) above Lipper's USDE large-cap floor. Large-cap value funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.80	15.99	-0.80	4.10
Index %	-0.87	17.63	-0.87	7.43

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	2.29	6.77	10.75	11.22	6.68
Index %	5.63	7.28	10.77	10.42	

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	2.29	25.82	-5.43	17.13	16.86	-0.86	13.18
Index %	5.63	26.48	-7.58	16.06	16.37	-3.65	11.01

## Top 10 Holdings: 12/31/2020

Berkshire Hathaway Inc Ord	2.96%
Johnson & Johnson Ord	2.88%
Jpmorgan Chase & Co Ord	2.70%
Procter & Gamble Co Ord	2.40%
Unitedhealth Group Inc Ord	2.32%
Walt Disney Co Ord	2.28%
Verizon Communications Inc Ord	1.69%
Comcast Corp Ord	1.66%
Bank Of America Corp Ord	1.64%
Coca-Cola Co Ord	1.48%

**Gross Expense Ratio:** 0.05% (prospectus: 04/28/2020)

**Net Expense Ratio:** 0.05% (prospectus: 04/28/2020)

**Portfolio Manager:** O'Reilly/Nejman

**Tenure:** 2000/2016

**Investment Advisor**

Vanguard Group Inc  
100 Vanguard Boulevard  
Malvern, PA 19355  
610-669-1000 / 800-662-7447

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# Vanguard Index Funds: Vanguard 500 Index Fund; Admiral Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$354517.4 as of 01/31/2021

**NAV As of Latest Month End:** \$343.06

**Inception Date:** 11/13/2000

**Asset Classification:** S&P 500 Index Funds

**Comparative Index:** Lipper S&P 500 Fund IX

**NASDAQ Symbol:** VFIAX

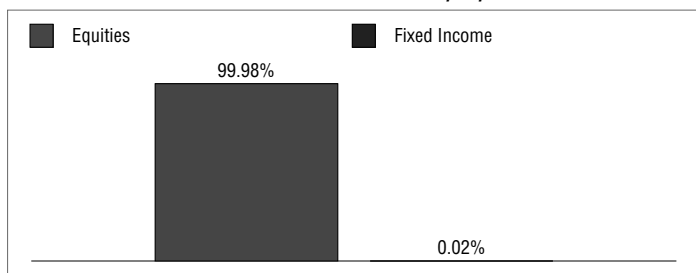
## Fund Objective and Strategy: Vanguard 500 Index

The Fund seeks to track the performance of its benchmark index, the S&P 500. The Fund employs an indexing investment approach. The Fund attempts to replicate the target index by investing all of its assets in the stocks that make up the Index with the same approximate weightings as the Index.

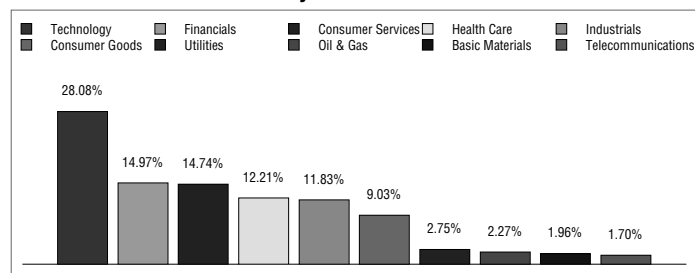
## Investment Objective of this Asset Classification (source: Lipper):

A passively managed fund designed to replicate the performance of the Standard & Poor's 500 Index on a reinvested basis.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

### Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-1.01	14.05	-1.01	17.21
Index %	-0.95	14.01	-0.95	16.85

### Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	18.37	14.14	15.18	13.85	7.28
Index %	17.95	13.81	14.91	13.58	

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	18.37	31.46	-4.43	21.79	11.93	1.36	13.64
Index %	17.95	31.22	-4.75	21.67	11.68	1.07	13.34

## Top 10 Holdings: 12/31/2020

Apple Inc Ord	6.70%
Microsoft Corp Ord	5.31%
Amazon.Com Inc Ord	4.39%
Facebook Inc Ord	2.08%
Tesla Inc Ord	1.69%
Alphabet Inc Ord 1	1.67%
Alphabet Inc Ord 2	1.61%
Berkshire Hathaway Inc Ord	1.41%
Johnson & Johnson Ord	1.31%
Jpmorgan Chase & Co Ord	1.22%

**Gross Expense Ratio:** 0.04% (prospectus: 04/28/2020)

**Net Expense Ratio:** 0.04% (prospectus: 04/28/2020)

**Portfolio Manager:** Butler/Louie

**Tenure:** 2016/2017

**Investment Advisor**

Vanguard Group Inc  
100 Vanguard Boulevard  
Malvern, PA 19355  
610-669-1000 / 800-662-7447

Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

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# T Rowe Price Growth Stock Fund, Inc

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$26448.6 as of 01/31/2021

**NAV As of Latest Month End:** \$97.25

**Inception Date:** 04/11/1950

**Asset Classification:** Large-Cap Growth Funds

**Comparative Index:** Lipper Lg-Cap Growth IX

**NASDAQ Symbol:** PRGFX

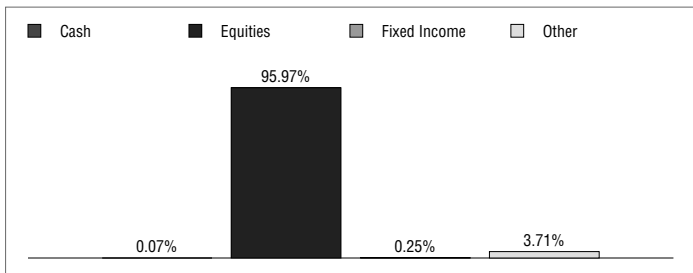
## Fund Objective and Strategy: TR Price Growth Stock

The Fund seeks long-term growth of capital and, secondarily, increasing dividend income by investing primarily in common stocks of well-established growth companies.

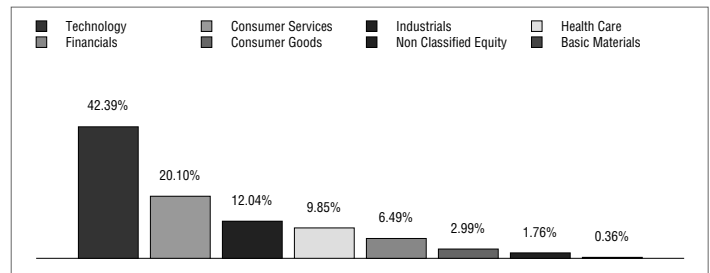
### Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) above Lipper's USDE large-cap floor. Large-cap growth funds typically have an above-average price-to-earnings ratio, price-to-book ratio, and a three-year sales-per-share growth value, compared to the S&P 500 Index.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	0.32	15.34	0.32	33.88
Index %	-0.98	13.54	-0.98	34.12

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	36.93	21.03	19.16	16.86	8.83
Index %	38.60	22.59	19.55	15.80	

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	36.93	30.82	-1.03	33.63	1.41	10.85	8.83
Index %	38.60	33.56	-0.47	31.85	0.54	5.61	10.34

## Top 10 Holdings: 12/31/2020

Amazon.Com Inc Ord	10.58%
Microsoft Corp Ord	7.91%
Apple Inc Ord	5.67%
Facebook Inc Ord	4.88%
Alphabet Inc Ord 1	2.95%
Visa Inc Ord	2.58%
Alphabet Inc Ord 2	2.51%
Mastercard Inc Ord	2.40%

**Gross Expense Ratio:** 0.65% (prospectus: 05/01/2020)

**Net Expense Ratio:** 0.65% (prospectus: 05/01/2020)

**Portfolio Manager:** Joseph B. Fath

**Tenure:** 2014

**Investment Advisor**

T. Rowe Price Associates Inc  
100 East Pratt Street  
Baltimore, MD 21202  
800-225-5132

Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

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# Vanguard Index Funds: Vanguard Mid-Cap Index Fund; Admiral Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$52923.7 as of 01/31/2021

**NAV As of Latest Month End:** \$255.06

**Inception Date:** 11/12/2001

**Asset Classification:** Mid-Cap Core Funds

**Comparative Index:** Lipper Mid-Cap Core IX

**NASDAQ Symbol:** VIMAX

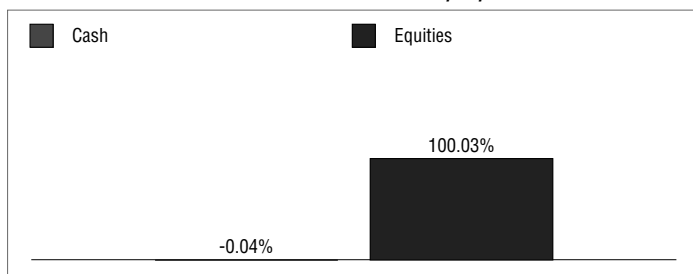
## Fund Objective and Strategy: Vanguard Mid Cap Index

The Fund seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The Fund employs a "passive management" approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of medium-size U.S. companies.

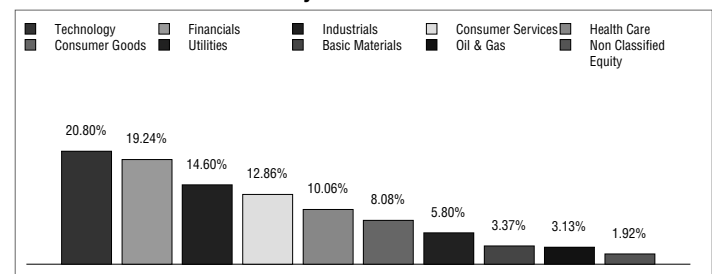
## Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) below Lipper's USDE large-cap floor. Mid-cap core funds have more latitude in the companies in which they invest. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P MidCap 400 Index.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.52	17.51	-0.52	17.91
Index %	-0.12	19.25	-0.12	14.05

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	18.24	12.04	13.28	12.40	10.53
Index %	11.73	8.21	11.17	10.20	

## Top 10 Holdings: 12/31/2020

Twitter Inc Ord	0.74%
Idexx Laboratories Inc Ord	0.73%
Kla Corp Ord	0.68%
Synopsys Inc Ord	0.67%
Amphenol Corp Ord	0.67%
Docusign Inc Ord	0.67%
Digital Realty Trust Inc Ord	0.67%
Chipotle Mexican Grill Inc Ord	0.66%
Cadence Design Systems Inc Ord	0.65%
Align Technology Inc Ord	0.65%

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	18.24	31.03	-9.23	19.25	11.22	-1.34	13.76
Index %	11.73	28.11	-11.49	15.62	15.94	-3.61	8.89

**Gross Expense Ratio:** 0.05% (prospectus: 04/28/2020)

**Net Expense Ratio:** 0.05% (prospectus: 04/28/2020)

**Portfolio Manager:** Butler/Johnson

**Tenure:** 2001/2016

**Investment Advisor**

Vanguard Group Inc  
100 Vanguard Boulevard  
Malvern, PA 19355  
610-669-1000 / 800-662-7447

Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

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# Victory Portfolios: Victory Sycamore Established Value Fund; Class R6 Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$5352.3 as of 01/31/2021

**NAV As of Latest Month End:** \$40.85

**Inception Date:** 03/04/2014

**Asset Classification:** Mid-Cap Core Funds

**Comparative Index:** Lipper Mid-Cap Core IX

**NASDAQ Symbol:** VEVRX

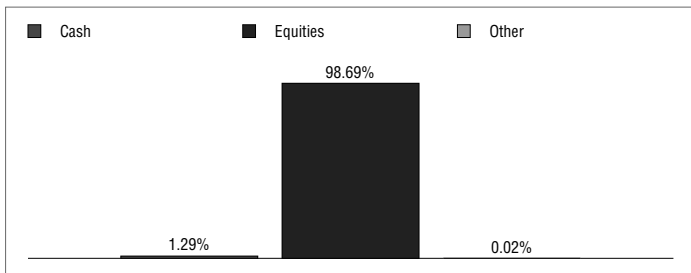
## Fund Objective and Strategy: Victory Establish Value

The Fund seeks long-term capital growth. The Fund pursues its investment objective by investing primarily in equity securities of companies with market capitalizations, at the time of purchase, within the range of companies comprising the Russell MidCap Value Index.

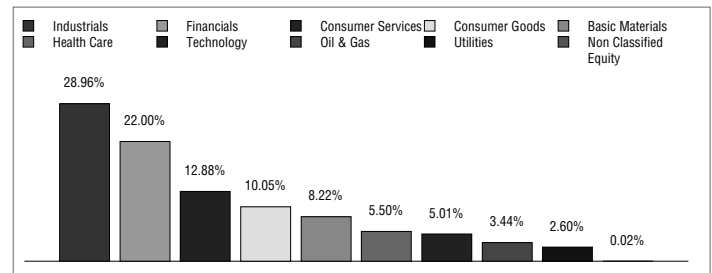
## Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) below Lipper's USDE large-cap floor. Mid-cap core funds have more latitude in the companies in which they invest. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P MidCap 400 Index.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.17	19.36	-0.17	10.74
Index %	-0.12	19.25	-0.12	14.05

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	8.16	7.86	12.02	NA	10.32
Index %	11.73	8.21	11.17	10.20	

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	8.16	28.82	-9.95	16.08	21.11	1.03	NA
Index %	11.73	28.11	-11.49	15.62	15.94	-3.61	8.89

## Top 10 Holdings: 12/31/2020

Archer-Daniels-Midland Co Ord	2.48%
Alleghany Corp Ord	2.15%
Flex Ltd Ord	2.12%
Borgwarner Inc Ord	2.11%
Avery Dennison Corp Ord	2.01%
Textron Inc Ord	1.98%
Yum! Brands Inc Ord	1.75%
Sysco Corp Ord	1.73%
American Financial Group Inc Ord	1.73%
Lamar Advertising Co Ord	1.73%

**Gross Expense Ratio:** 0.58% (prospectus: 03/01/2020)

**Net Expense Ratio:** 0.58% (prospectus: 03/01/2020)

**Portfolio Manager:** Team Managed

## Investment Advisor

Victory Capital Management Inc  
4900 Tiedeman Road  
4th Floor  
Brooklyn, OH 44144  
216-689-3000 / 800-539-3863

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# T Rowe Price Mid-Cap Growth Fund, Inc

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$22370.9 as of 01/31/2021

**NAV As of Latest Month End:** \$112.54

**Inception Date:** 06/30/1992

**Asset Classification:** Mid-Cap Growth Funds

**Comparative Index:** Lipper Mid-Cap Growth IX

**NASDAQ Symbol:** RPMGX

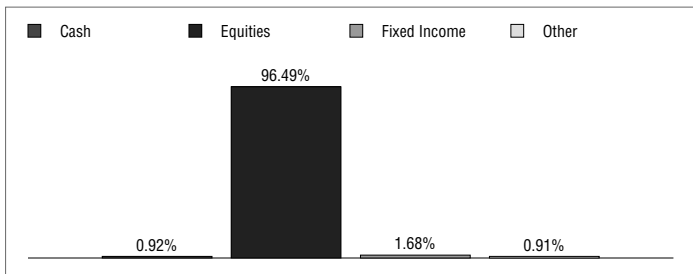
## Fund Objective and Strategy: TR Price Mid Cap Growth

The Fund seeks to provide long-term capital appreciation by investing in mid-cap stocks with potential for above-average earnings growth.

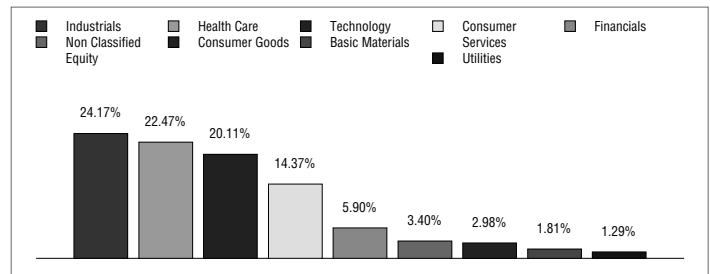
### Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) below Lipper's USDE large-cap floor. Mid-cap growth funds typically have an above-average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P MidCap 400 Index.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.48	16.74	-0.48	24.05
Index %	-0.92	17.84	-0.92	32.47

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	24.17	16.96	16.25	14.71	14.15
Index %	35.98	20.63	18.62	13.91	

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	24.17	31.53	-2.04	24.86	6.30	6.56	13.16
Index %	35.98	33.83	-3.53	25.90	6.27	-0.96	7.91

**Gross Expense Ratio:** 0.74% (prospectus: 05/01/2020)

**Net Expense Ratio:** 0.74% (prospectus: 05/01/2020)

**Portfolio Manager:** Brian W. H. Berghuis

**Tenure:** 1992

### Investment Advisor

T. Rowe Price Associates Inc  
100 East Pratt Street  
Baltimore, MD 21202  
800-225-5132

## Top 10 Holdings: 12/31/2020

T Rowe Price Treasury Reserve Fund	2.60%
Hologic Inc Ord	2.59%
Ball Corp Ord	2.33%
Teleflex Inc Ord	2.33%
Catalent Inc Ord	2.17%
Microchip Technology Inc Ord	2.02%
Match Group Inc Ord	1.95%
Agilent Technologies Inc Ord	1.87%
Ingersoll Rand Inc Ord	1.68%

Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

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# MFS Series Trust XIII: MFS New Discovery Value Fund; Class R3 Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$87.6 as of 01/31/2021

**NAV As of Latest Month End:** \$16.75

**Inception Date:** 05/26/2011

**Asset Classification:** Small-Cap Value Funds

**Comparative Index:** Lipper Sm-Cap Value IX

**NASDAQ Symbol:** NDVTX

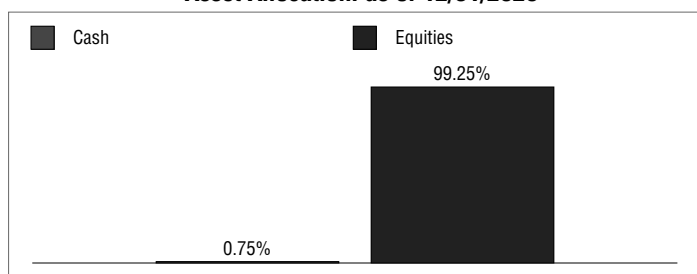
## Fund Objective and Strategy: MFS New Discovery Value

The Fund seeks capital appreciation. The Fund normally invests its assets primarily in equity securities. The Fund focuses on investing in the stocks of companies it believes are undervalued compared to their perceived worth. The Fund generally focuses on companies with small capitalizations.

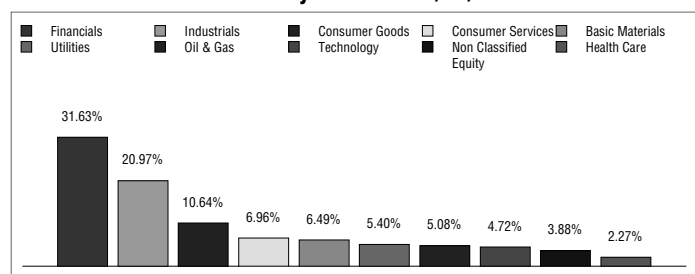
## Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) below Lipper's USDE small-cap ceiling. Small-cap value funds typically have a below-average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



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## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	0.00	26.99	0.00	8.49
Index %	3.55	29.76	3.55	11.65

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	3.39	6.91	12.05	NA	10.98
Index %	1.81	1.41	7.76	7.54	

## Top 10 Holdings: 12/31/2020

Kbr Inc Ord	1.74%
Element Solutions Inc Ord	1.67%
Wesco International Inc Ord	1.66%
Graphic Packaging Holding Co Ord	1.57%
Umb Financial Corp Ord	1.52%
East West Bancorp Inc Ord	1.51%
Cathay General Bancorp Ord	1.45%
Umpqua Holdings Corp Ord	1.43%
Verint Systems Inc	1.36%
Slm Corp Ord	1.35%

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	3.39	33.34	-11.37	14.61	26.15	-3.06	2.88
Index %	1.81	21.71	-15.82	9.69	27.00	-7.16	3.05

**Gross Expense Ratio:** 1.22% (prospectus: 06/26/2020)

**Net Expense Ratio:** 1.22% (prospectus: 06/26/2020)

**Portfolio Manager:** Schmitz/Offen

**Tenure:** 2011/2019

**Investment Advisor**

MFS Investment Management  
111 Huntington Avenue  
Boston, MA 02199  
617-954-5000 / 800-225-2606

Small capitalization stocks may be less liquid and more volatile than larger capitalization stocks.

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# Vanguard Index Funds: Vanguard Small-Cap Index Fund; Admiral Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$48433.6 as of 01/31/2021

**NAV As of Latest Month End:** \$95.27

**Inception Date:** 11/13/2000

**Asset Classification:** Small-Cap Core Funds

**Comparative Index:** Lipper Sm-Cap Core IX

**NASDAQ Symbol:** VSMAX

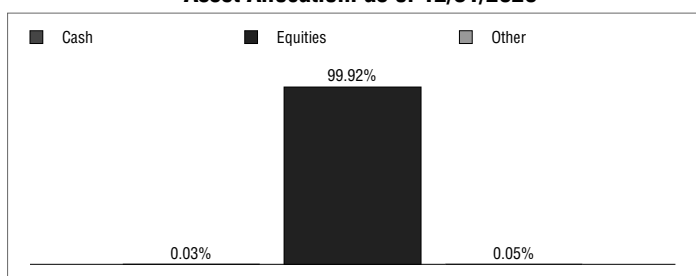
## Fund Objective and Strategy: Vanguard Small Cap Index

The Fund seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The Fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies.

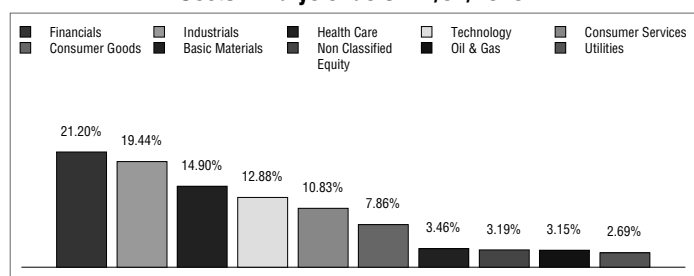
### Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) below Lipper's USDE small-cap ceiling. Small-cap core funds have more latitude in the companies in which they invest. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



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## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	2.20	27.33	2.20	24.25
Index %	3.14	29.98	3.14	18.01

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	19.11	11.22	13.60	12.01	9.68
Index %	10.69	7.06	11.37	10.00	

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	19.11	27.37	-9.31	16.24	18.30	-3.64	7.50
Index %	10.69	24.80	-11.19	13.95	22.54	-4.23	4.09

## Top 10 Holdings: 12/31/2020

Enphase Energy Inc Ord	0.41%
Mongodb Inc Ord	0.40%
Catalent Inc Ord	0.36%
Steris Plc Ord	0.34%
Horizon Therapeutics Plc Ord	0.34%
Perkinelmer Inc Ord	0.33%
Monolithic Power Systems Inc Ord	0.33%
Plug Power Inc Ord	0.32%
Ilex Corp Ord	0.31%
Novocure Ltd Ord	0.31%

**Gross Expense Ratio:** 0.05% (prospectus: 04/28/2020)

**Net Expense Ratio:** 0.05% (prospectus: 04/28/2020)

**Portfolio Manager:** Coleman/O'Reilly

**Tenure:** 2016/2016

**Investment Advisor**

Vanguard Group Inc  
100 Vanguard Boulevard  
Malvern, PA 19355  
610-669-1000 / 800-662-7447

Small capitalization stocks may be less liquid and more volatile than large capitalization stocks. Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

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# AIM Growth Series (Invesco Growth Series): Invesco Small Cap Growth Fund; Class R5 Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$1613.1 as of 01/31/2021

**NAV As of Latest Month End:** \$58.06

**Inception Date:** 03/15/2002

**Asset Classification:** Small-Cap Growth Funds

**Comparative Index:** Lipper Sm-Cap Growth IX

**NASDAQ Symbol:** GTSVX

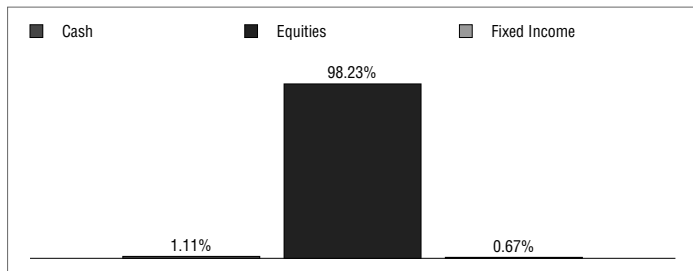
## Fund Objective and Strategy: Invesco Small Cap Growth

The Fund seeks long-term growth of capital. The Fund seeks to construct a portfolio of issuers that have the potential for capital growth. The Fund invests primarily in equity securities. The Fund may also invest up to 25% of its total assets in foreign securities..

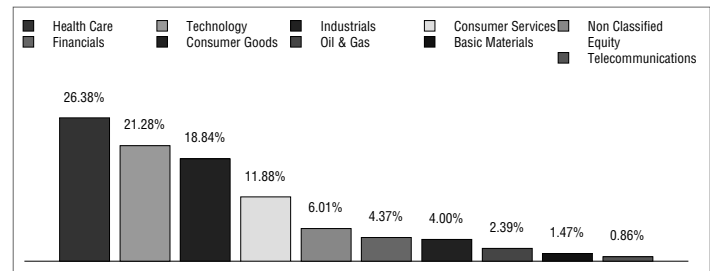
## Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) below Lipper's USDE small-cap ceiling. Small-cap growth funds typically have an above-average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



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## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	2.06	30.50	2.06	60.13
Index %	1.48	24.55	1.48	39.51

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	57.56	21.53	20.23	16.05	11.22
Index %	37.36	19.91	18.41	13.89	

## Top 10 Holdings: 12/31/2020

Repligen Corp Ord	1.83%
Twist Bioscience Corp Ord	1.75%
Caredx Inc Ord	1.60%
Q2 Holdings Inc Ord	1.50%
Natera Inc Ord	1.42%
Caesars Entertainment Inc Ord	1.41%
Plug Power Inc Ord	1.37%
Blackline Inc Ord	1.37%
Lattice Semiconductor Corp Ord	1.35%
Bio-Techne Corp Ord	1.28%

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	57.56	24.75	-8.69	25.34	11.70	-1.43	8.09
Index %	37.36	30.65	-3.93	24.77	8.19	-1.15	1.98

**Gross Expense Ratio:** 0.80% (prospectus: 04/30/2020)

**Net Expense Ratio:** 0.80% (prospectus: 04/30/2020)

**Portfolio Manager:** Hartsfield/Manley/Sander

**Tenure:** 2004/2008/2020

**Investment Advisor**

Invesco  
11 Greenway Plaza  
Suite 100  
Houston, TX 77046  
713-626-1919 / 800-959-4246

Small capitalization stocks may be less liquid and more volatile than larger capitalization stocks. Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

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# Capital World Growth & Income Fund; Class R5 Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$534.6 as of 01/31/2021

**NAV As of Latest Month End:** \$59.31

**Inception Date:** 05/15/2002

**Asset Classification:** Global Large-Cap Core Fds

**Comparative Index:** Lipper GI Large-Cp Cr IX

**NASDAQ Symbol:** RWIFX

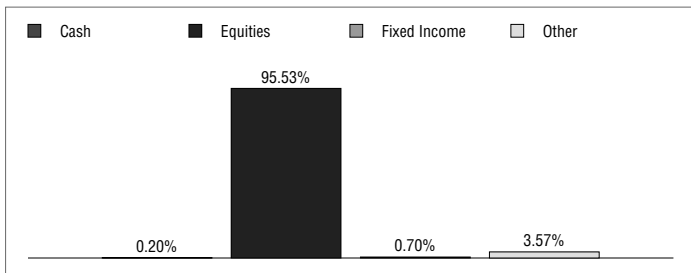
## Fund Objective and Strategy: Amer Cap World Grwth/Inc

The Fund seeks long-term growth of capital while providing current income. The Fund invests primarily in stocks of well-established companies located around the world and that the investment adviser believes to be relatively resilient to market declines.

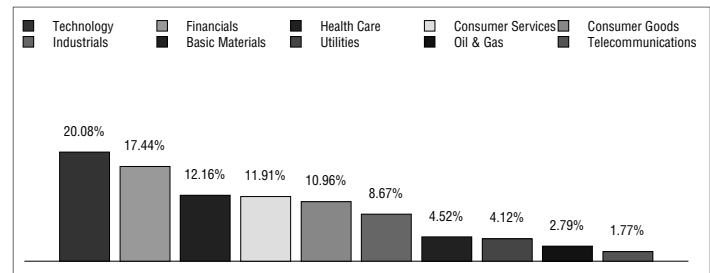
## Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies both inside and outside of the U.S. with market capitalizations (on a three-year weighted basis) above Lipper's global large-cap floor. Global large-cap core funds typically have an average price-to-cash flow ratio, price-to-book ratio, and three-year sales-per-share growth value compared to their large-cap-specific subset of the S&P/Citigroup World BMI.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



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## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.13	17.21	-0.13	17.63
Index %	-1.29	14.25	-1.29	14.06

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	15.71	9.38	11.81	9.51	10.83
Index %	13.84	9.21	11.64	9.62	

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	15.71	25.68	-10.01	25.01	6.80	-1.90	4.28
Index %	13.84	27.78	-10.46	24.54	6.91	-2.76	3.98

## Top 10 Holdings: 12/31/2020

United States	43.18%
United Kingdom	6.85%
Japan	6.09%
China	4.98%
Switzerland	3.96%
France	3.79%
Netherlands	3.68%
Unidentified	3.37%
Taiwan	3.08%
Hong Kong	3.03%

**Gross Expense Ratio:** 0.47% (prospectus: 02/01/2021)

**Portfolio Manager:** Team Managed

**Net Expense Ratio:** 0.47% (prospectus: 02/01/2021)

## Investment Advisor

American Funds  
333 South Hope Street  
55nd Floor  
Los Angeles, CA 90071-1406  
213-486-9200 / 800-421-4225

International investing involves special risks such as currency fluctuations, political uncertainty, and increased volatility of foreign securities. Performance information for the R-5 Class Shares, which were first offered on 5/15/2002, are based on the historical performance of the Fund's Class A Shares from inception through 5/14/2002, recalculated to reflect the difference in expenses applicable to the R-5 Class Shares. Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

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# Thornburg Investment Trust: Thornburg Investment Income Builder Fund; Class A Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$3618 as of 01/31/2021

**NAV As of Latest Month End:** \$21.68

**Inception Date:** 12/24/2002

**Asset Classification:** Global Equity Income Funds

**Comparative Index:** Lipper Glb Eq Inc Fd IX

**NASDAQ Symbol:** TIBAX

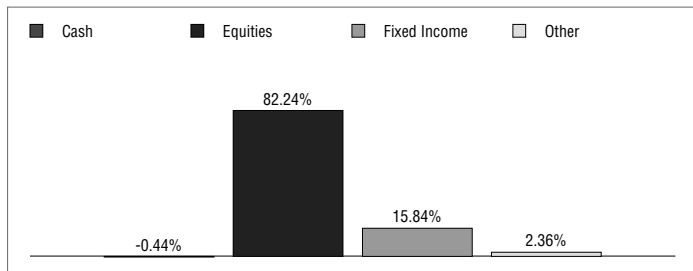
## Fund Objective and Strategy: Thornburg Income Builder

The Fund seeks primarily to provide a level of current income which exceeds the average yield on US stocks, and secondarily, seeks long-term capital appreciation. The Fund invests, under normal conditions, at least 80% of its assets in income-producing securities, and at least 50% of its assets in common stocks.

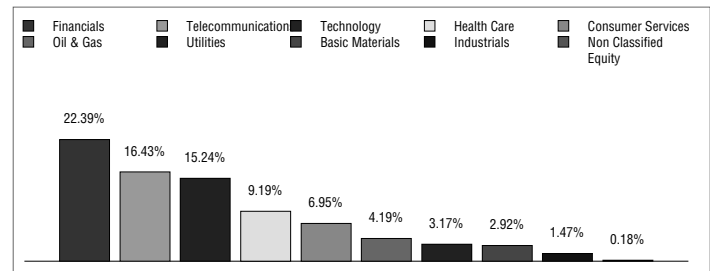
## Investment Objective of this Asset Classification (source: Lipper):

Funds that, by prospectus language and portfolio practice, seek relatively high current income and growth of income by investing at least 65% or more of their portfolio in dividend-paying equity securities of domestic and foreign companies.

### Asset Allocation: as of 11/30/2020



### Sector Analysis: as of 11/30/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	1.57	19.84	1.57	2.51
Index %	-0.60	15.41	-0.60	3.97

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-0.63	3.70	6.98	6.10	8.72
Index %	2.84	4.53	7.61	6.60	

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	-0.63	17.66	-4.62	14.76	9.50	-5.37	4.53
Index %	2.84	22.00	-8.96	17.85	7.20	-2.55	2.01

## Top 10 Holdings: 11/30/2020

Orange Sa Ord	4.79%
Taiwan Semiconductor Manufacturing Co Ltd Ord	4.71%
Vodafone Group Plc Ord	4.19%
Samsung Electronics Co Ltd Ord	3.45%
Broadcom Inc Ord	3.27%
China Mobile Ltd Ord	3.23%
Deutsche Telekom Ag Ord	3.04%
Qualcomm Inc Ord	3.03%
Abbvie Inc Ord	2.94%
Home Depot Inc Ord	2.87%

**Gross Expense Ratio:** 1.22% (prospectus: 02/01/2021)

**Portfolio Manager:** Team Managed

**Net Expense Ratio:** 1.22% (prospectus: 02/01/2021)

## Investment Advisor

Thornburg Investment Management Inc  
2300 North Ridgetop Road  
Santa Fe, NM 87506  
505-984-0200 / 800-847-0200

Duration is a measure of a security's price sensitivity to changes in interest rates. Securities with longer durations are more sensitive to changes in interest rates than securities of shorter durations.

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# EuroPacific Growth Fund; Class R6 Shares

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$89583.9 as of 01/31/2021

**NAV As of Latest Month End:** \$68.23

**Inception Date:** 05/01/2009

**Asset Classification:** International Large-Cp Gro Fds

**Comparative Index:** Lipper Intl Lg-Cp Gr IX

**NASDAQ Symbol:** RERGX

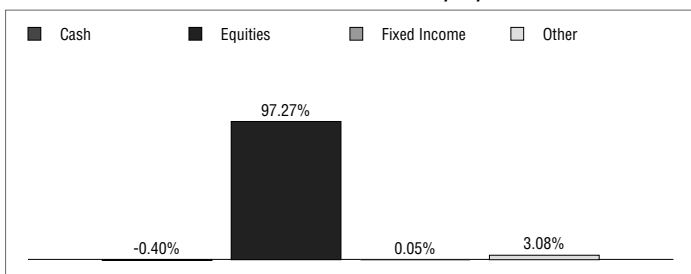
## Fund Objective and Strategy: American Funds Euro Pac

The Fund seeks to provide long-term growth of capital by investing in companies based outside the United States. The Fund invests in companies based chiefly in Europe and the Pacific Basin, ranging from small firms to large corporations.

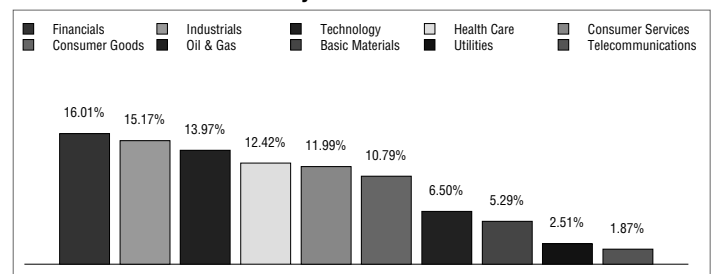
## Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies strictly outside of the U.S. with market capitalizations (on a three-year weighted basis) above Lipper's international large-cap floor. International large-cap growth funds typically have an above-average price-to-cash flow ratio, price-to-book ratio, and three-year sales-per-share growth value compared to their large-cap-specific subset of the S&P/Citigroup World ex-U.S. BMI.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-1.54	19.23	-1.54	27.20
Index %	-1.14	15.68	-1.14	20.35

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	25.27	10.74	12.47	8.14	11.08
Index %	19.39	9.51	10.90	7.11	

## Top 10 Holdings: 12/31/2020

Japan	13.68%
China	10.52%
India	7.87%
Netherlands	7.41%
France	6.84%
Brazil	6.43%
United Kingdom	6.42%
Germany	5.31%
Hong Kong	4.55%
Canada	3.99%

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	25.27	27.40	-14.91	31.17	1.01	-0.48	-2.29
Index %	19.39	27.52	-13.74	28.64	-0.70	-1.59	-3.80

**Gross Expense Ratio:** 0.46% (prospectus: 06/01/2020)

**Portfolio Manager:** Team Managed

**Net Expense Ratio:** 0.46% (prospectus: 06/01/2020)

## Investment Advisor

American Funds  
333 South Hope Street  
55nd Floor  
Los Angeles, CA 90071-1406  
213-486-9200 / 800-421-4225

Performance information for the R-6 Shares, which were first offered on May 1, 2009, are based on the historical performance of the Fund's A Shares from inception through April 30, 2009, recalculated to reflect the difference in expenses applicable to the R-6 Shares. International investing involves special risks such as currency fluctuations, political uncertainty, and increased volatility of foreign securities. Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

**The performance data quoted here represents past performance and past performance is not a guarantee of future results.** Investment return and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance information may be lower or higher than the performance information quoted. To obtain performance information current to the most recent month-end, please call the toll-free number listed in the Investment Advisor contact information listed above.

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# T Rowe Price Real Estate Fund, Inc

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$1090.4 as of 01/31/2021

**NAV As of Latest Month End:** \$15.92

**Inception Date:** 10/31/1997

**Asset Classification:** Real Estate Funds

**Comparative Index:** Lipper Real Estate Fd IX

**NASDAQ Symbol:** TRREX

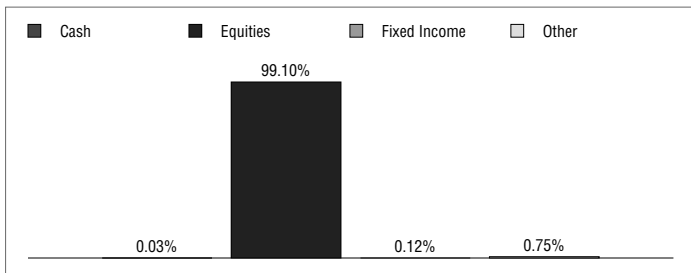
## Fund Objective and Strategy: TR Price Real Estate

The Fund seeks capital appreciation and current income through investments in companies engaged in real estate.

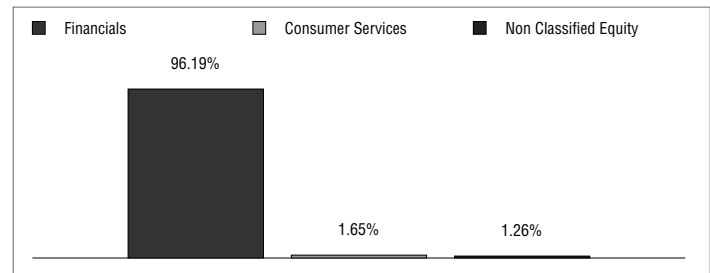
## Investment Objective of this Asset Classification (source: Lipper):

Funds that invest their equity portfolio primarily in shares of domestic companies engaged in the real estate industry.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

### Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.06	15.64	-0.06	-11.99
Index %	-0.28	12.07	-0.28	-4.35

### Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-11.38	-0.41	1.80	6.79	8.39
Index %	-2.91	4.97	5.75	8.42	

### Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	-11.38	22.47	-8.99	4.42	6.03	4.78	29.75
Index %	-2.91	27.10	-6.28	7.38	6.48	2.86	27.78

## Top 10 Holdings: 12/31/2020

Prologis Inc Ord	8.83%
Camden Property Trust Ord	6.20%
Equity Residential Ord	5.41%

**Gross Expense Ratio:** 0.77% (prospectus: 05/01/2020)

**Net Expense Ratio:** 0.77% (prospectus: 05/01/2020)

**Redemption Fee:** 1.00% (if redeemed within: 90 days)

**Portfolio Manager:** Nina P. Jones

**Tenure:** 2019

### Investment Advisor

T. Rowe Price Associates Inc  
100 East Pratt Street  
Baltimore, MD 21202  
800-225-5132

Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

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# T Rowe Price Retirement Funds, Inc: T Rowe Price Retirement 2010 Fund

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$3357.2 as of 01/31/2021

NAV As of Latest Month End: \$18.32

Inception Date: 09/30/2002

Asset Classification: Mixed-Asset Target 2010 Funds

Comparative Index: Lipper M-A Tgt 2010 IX

NASDAQ Symbol: TRRAX

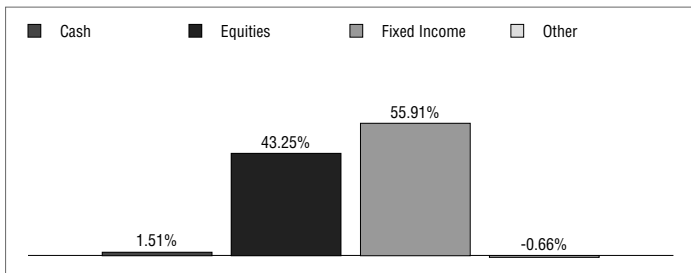
## Fund Objective and Strategy: TR Price Retirement 2010

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

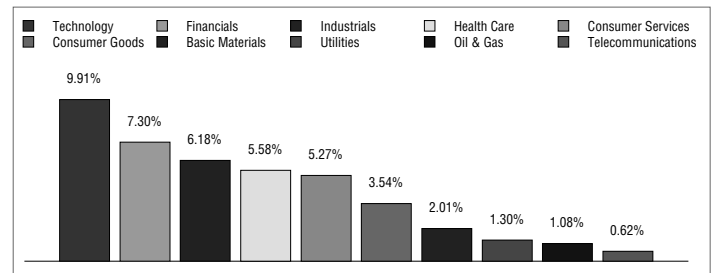
## Investment Objective of this Asset Classification (source: Lipper):

Funds that seek to maximize assets for retirement or other purposes with an expected time horizon not exceeding December 31, 2010.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

### Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.16	8.76	-0.16	11.53
Index %	-0.26	7.24	-0.26	12.05

### Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	11.90	7.80	8.42	7.04	7.73
Index %	12.83	7.72	7.89	6.22	

### Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	11.90	16.16	-3.61	11.66	7.11	-0.76	4.99
Index %	12.83	14.83	-3.51	10.82	5.51	-0.87	4.16

## Top 10 Holdings: 12/31/2020

T Rowe Price New Income Fund;Z	17.16%
T Rowe Price Limited Duration Inflation Foc Bd;Z	15.02%
T Rowe Price Equity Index 500 Fund;Z	13.64%
T Rowe Price International Bond Fd Usd Hgd;Z	5.90%
T Rowe Price Emerging Markets Bond Fund;Z	4.30%
T Rowe Price Value Fund;Z	4.19%
T Rowe Price Growth Stock Fund;Z	4.07%
T Rowe Price High Yield Fund;Z	4.02%
T Rowe Price Dynamic Global Bond Fund;Z	3.72%
T Rowe Price International Value Equity Fd;Z	3.62%

Gross Expense Ratio: 0.52% (prospectus: 10/01/2020)

Portfolio Manager: Team Managed

Net Expense Ratio: 0.52% (prospectus: 10/01/2020)

### Investment Advisor

T. Rowe Price Associates Inc  
100 East Pratt Street  
Baltimore, MD 21202  
800-225-5132

The principal value of a target date fund is not guaranteed at any time, including at the target date. Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

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# T Rowe Price Retirement Funds, Inc: T Rowe Price Retirement 2020 Fund

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$13322.7 as of 01/31/2021

**NAV As of Latest Month End:** \$22.72

**Inception Date:** 09/30/2002

**Asset Classification:** Mixed-Asset Target 2020 Funds

**Comparative Index:** Lipper M-A Tgt 2020 IX

**NASDAQ Symbol:** TRRBX

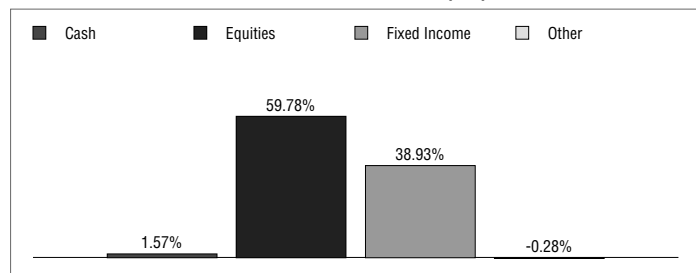
## Fund Objective and Strategy: TR Price Retirement 2020

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

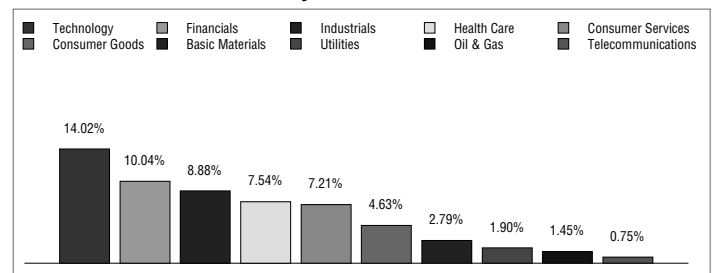
### Investment Objective of this Asset Classification (source: Lipper):

Funds that seek to maximize assets for retirement or other purposes with an expected time horizon from January 1, 2016, to December 31, 2020.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



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## Performance

### Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.13	10.44	-0.13	13.14
Index %	-0.30	9.23	-0.30	11.48

### Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	13.19	8.70	9.81	8.47	8.83
Index %	12.16	7.68	8.32	6.97	

### Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	13.19	19.37	-4.94	15.74	7.41	-0.31	5.63
Index %	12.16	16.68	-4.59	13.12	5.58	-0.99	4.97

## Top 10 Holdings: 12/31/2020

T Rowe Price New Income Fund;Z	13.60%
T Rowe Price Equity Index 500 Fund;Z	13.59%
T Rowe Price Value Fund;Z	9.28%
T Rowe Price Growth Stock Fund;Z	8.68%
T Rowe Price Limited Duration Inflation Foc Bd;Z	7.33%
T Rowe Price Overseas Stock Fund;Z	4.92%
T Rowe Price International Stock Fund;Z	4.90%
T Rowe Price International Value Equity Fd;Z	4.78%
T Rowe Price International Bond Fd Usd Hgd;Z	4.46%
T Rowe Price Emerging Markets Bond Fund;Z	3.34%

**Gross Expense Ratio:** 0.57% (prospectus: 10/01/2020)

**Portfolio Manager:** Team Managed

**Net Expense Ratio:** 0.57% (prospectus: 10/01/2020)

### Investment Advisor

T. Rowe Price Associates Inc  
100 East Pratt Street  
Baltimore, MD 21202  
800-225-5132

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# T Rowe Price Retirement Funds, Inc: T Rowe Price Retirement 2030 Fund

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$17193.4 as of 01/31/2021

**NAV As of Latest Month End:** \$28.39

**Inception Date:** 09/30/2002

**Asset Classification:** Mixed-Asset Target 2030 Funds

**Comparative Index:** Lipper M-A Tgt 2030 IX

**NASDAQ Symbol:** TRRCX

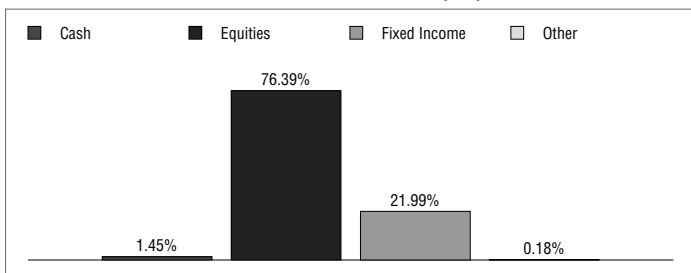
## Fund Objective and Strategy: TR Price Retirement 2030

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

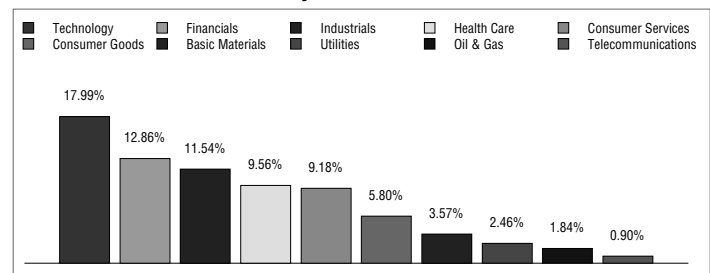
### Investment Objective of this Asset Classification (source: Lipper):

Funds that seek to maximize assets for retirement or other purposes with an expected time horizon from January 1, 2026, to December 31, 2030.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

### Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.21	13.26	-0.21	16.06
Index %	-0.38	11.62	-0.38	15.30

### Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	15.90	9.98	11.34	9.76	9.72
Index %	15.42	9.27	10.42	8.44	

### Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	15.90	22.48	-6.28	19.45	7.69	-0.02	6.05
Index %	15.42	20.26	-6.01	16.97	7.55	-1.37	5.31

## Top 10 Holdings: 12/31/2020

T Rowe Price Equity Index 500 Fund;Z	14.27%
T Rowe Price Value Fund;Z	13.25%
T Rowe Price Growth Stock Fund;Z	12.39%
T Rowe Price New Income Fund;Z	8.89%
T Rowe Price Overseas Stock Fund;Z	6.23%
T Rowe Price International Value Equity Fd;Z	6.21%
T Rowe Price International Stock Fund;Z	6.13%
T Rowe Price Emerging Markets Stock Fund;Z	3.46%
T Rowe Price Mid-Cap Growth Fund;Z	3.41%
T Rowe Price Mid-Cap Value Fund;Z	3.07%

**Gross Expense Ratio:** 0.64% (prospectus: 10/01/2020)

**Portfolio Manager:** Team Managed

**Net Expense Ratio:** 0.64% (prospectus: 10/01/2020)

### Investment Advisor

T. Rowe Price Associates Inc  
100 East Pratt Street  
Baltimore, MD 21202  
800-225-5132

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# T Rowe Price Retirement Funds, Inc: T Rowe Price Retirement 2040 Fund

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$12150.5 as of 01/31/2021

**NAV As of Latest Month End:** \$30.39

**Inception Date:** 09/30/2002

**Asset Classification:** Mixed-Asset Target 2040 Funds

**Comparative Index:** Lipper M-A Tgt 2040 IX

**NASDAQ Symbol:** TRRDY

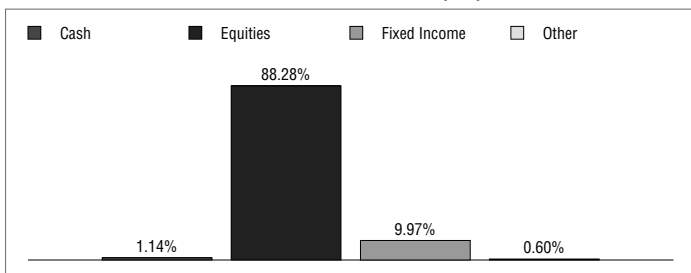
## Fund Objective and Strategy: TR Price Retirement 2040

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

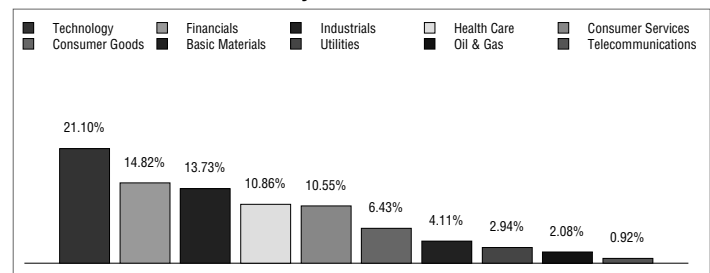
## Investment Objective of this Asset Classification (source: Lipper):

Funds that seek to maximize assets for retirement or other purposes with an expected time horizon from January 1, 2036, to December 31, 2040.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

### Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.13	15.61	-0.13	18.66
Index %	-0.28	15.12	-0.28	17.37

### Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	18.11	10.93	12.38	10.54	10.13
Index %	16.70	10.02	11.60	9.19	

### Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	18.11	24.68	-7.32	22.02	7.63	0.17	6.18
Index %	16.70	23.74	-7.77	20.91	7.49	-1.74	5.48

## Top 10 Holdings: 12/31/2020

T Rowe Price Value Fund;Z	18.70%
T Rowe Price Growth Stock Fund;Z	17.57%
T Rowe Price Equity Index 500 Fund;Z	9.88%
T Rowe Price International Value Equity Fd;Z	7.21%
T Rowe Price Overseas Stock Fund;Z	7.11%
T Rowe Price International Stock Fund;Z	6.99%
T Rowe Price Emerging Markets Stock Fund;Z	4.19%
T Rowe Price Mid-Cap Growth Fund;Z	4.03%
T Rowe Price New Income Fund;Z	3.96%
T Rowe Price Mid-Cap Value Fund;Z	3.50%

**Gross Expense Ratio:** 0.69% (prospectus: 10/01/2020)

**Portfolio Manager:** Team Managed

**Net Expense Ratio:** 0.69% (prospectus: 10/01/2020)

## Investment Advisor

T. Rowe Price Associates Inc  
100 East Pratt Street  
Baltimore, MD 21202  
800-225-5132

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# T Rowe Price Retirement Funds, Inc: T Rowe Price Retirement 2050 Fund

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$5992.9 as of 01/31/2021

**NAV As of Latest Month End:** \$17.76

**Inception Date:** 12/29/2006

**Asset Classification:** Mixed-Asset Target 2050 Funds

**Comparative Index:** Lipper M-A Tgt 2050 IX

**NASDAQ Symbol:** TRRMX

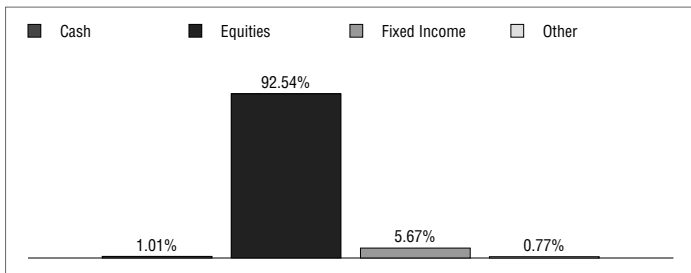
## Fund Objective and Strategy: TR Price Retirement 2050

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

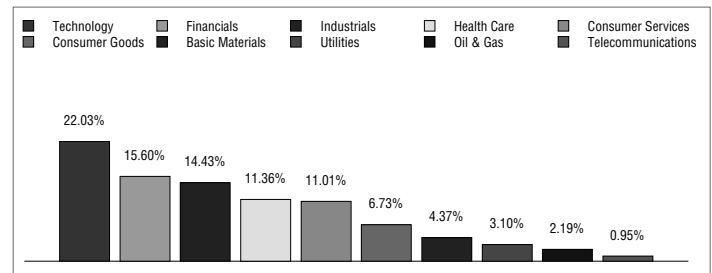
## Investment Objective of this Asset Classification (source: Lipper):

Funds that seek to maximize assets for retirement or other purposes with an expected time horizon from January 1, 2046, to December 31, 2050.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

### Cumulative Total Return 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.11	16.39	-0.11	19.39
Index %	-0.27	16.22	-0.27	17.87

### Average Annualized Total Return 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	18.68	11.19	12.62	10.67	7.94
Index %	16.90	10.25	11.96	9.46	

### Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	18.68	25.32	-7.58	22.38	7.71	0.19	6.19
Index %	16.90	24.99	-8.28	21.69	7.87	-1.69	4.32

## Top 10 Holdings: 12/31/2020

T Rowe Price Value Fund;Z	19.97%
T Rowe Price Growth Stock Fund;Z	18.62%
T Rowe Price Equity Index 500 Fund;Z	9.27%
T Rowe Price International Value Equity Fd;Z	7.63%
T Rowe Price Overseas Stock Fund;Z	7.46%
T Rowe Price International Stock Fund;Z	7.45%
T Rowe Price Emerging Markets Stock Fund;Z	4.44%
T Rowe Price Mid-Cap Growth Fund;Z	4.22%
T Rowe Price Mid-Cap Value Fund;Z	3.77%
T Rowe Price Small-Cap Stock Fund;Z	2.85%

**Gross Expense Ratio:** 0.71% (prospectus: 10/01/2020)

**Portfolio Manager:** Team Managed

**Net Expense Ratio:** 0.71% (prospectus: 10/01/2020)

### Investment Advisor

T. Rowe Price Associates Inc  
100 East Pratt Street  
Baltimore, MD 21202  
800-225-5132

The principal value of a target date fund is not guaranteed at any time, including at the target date. Exchange Limits: This fund restricts short term trading activity. See the fund prospectus for details.

**The performance data quoted here represents past performance and past performance is not a guarantee of future results.** Investment return and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance information may be lower or higher than the performance information quoted. To obtain performance information current to the most recent month-end, please call the toll-free number listed in the Investment Advisor contact information listed above.

For more complete information, please contact your plan sponsor. A mutual fund prospectus, collective fund disclosure statement, or other applicable fund information can be obtained from your plan sponsor. You should carefully consider the fund's investment objectives, risk, charges, and expenses before you invest. Information about these and other important subjects is in the fund's prospectus, collective fund disclosure, or other applicable fund information, which you should read carefully before investing.

# T Rowe Price Retirement Funds, Inc: T Rowe Price Retirement 2060 Fund

Investment Profile as of: 01/31/2021

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

**Total Assets (in millions):** \$1050 as of 01/31/2021

**NAV As of Latest Month End:** \$14.68

**Inception Date:** 06/23/2014

**Asset Classification:** Mixed-Asset Target 2060 Funds

**Comparative Index:** Lipper M-A Tgt 2060 IX

**NASDAQ Symbol:** TRRLX

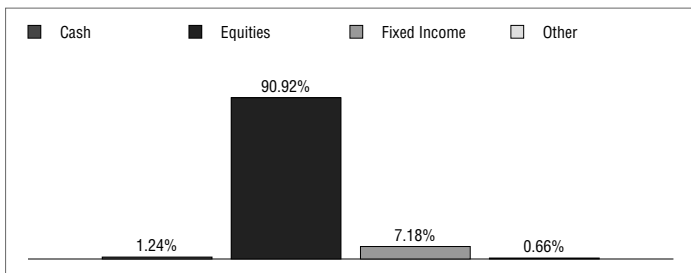
## Fund Objective and Strategy: TR Price Retirement 2060

The Fund seeks the highest total return over time consistent with an emphasis on both capital growth and income. The Fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Allocation changes over time in relation to its target retirement date.

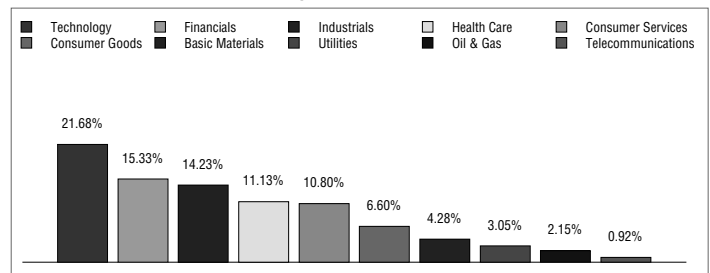
## Investment Objective of this Asset Classification (source: Lipper):

Funds that seek to maximize assets for retirement or other purposes with an expected time horizon from January 1, 2056, to December 31, 2060.

### Asset Allocation: as of 12/31/2020



### Sector Analysis: as of 12/31/2020



Amounts shown above that are less than 0% or greater than 100% are due to the fund's use of leverage or short selling strategy. For funds that hold both Equities and Fixed Income, the Sector Analysis graph only reflects the Equities portion of the portfolio.

## Performance

**Cumulative Total Return** 01/31/2021

	1 Month	3 Month	YTD	1 Year
Fund %	-0.07	16.46	-0.07	19.23
Index %	-0.26	16.57	-0.26	18.79

**Average Annualized Total Return** 12/31/2020

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	18.47	11.14	12.56	NA	9.59
Index %	17.96	10.69	NA	NA	

## Calendar Year

	2020	2019	2018	2017	2016	2015	2014
Fund %	18.47	25.37	-7.57	22.29	7.63	0.24	NA
Index %	17.96	25.10	-8.08	21.50	NA	NA	NA

## Top 10 Holdings: 12/31/2020

T Rowe Price Value Fund;Z	20.11%
T Rowe Price Growth Stock Fund;Z	18.67%
T Rowe Price Equity Index 500 Fund;Z	8.13%
T Rowe Price International Value Equity Fd;Z	7.55%
T Rowe Price Overseas Stock Fund;Z	7.43%
T Rowe Price International Stock Fund;Z	7.34%
T Rowe Price Emerging Markets Stock Fund;Z	4.48%
T Rowe Price Mid-Cap Growth Fund;Z	4.10%
T Rowe Price Mid-Cap Value Fund;Z	3.70%
T Rowe Price New Horizons Fund;Z	2.73%

**Gross Expense Ratio:** 0.71% (prospectus: 10/01/2020)

**Portfolio Manager:** Team Managed

**Net Expense Ratio:** 0.71% (prospectus: 10/01/2020)

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DEFINED CONTRIBUTION PENSION PLAN

Enrollment/Election Form

1. Employee Information - Required (Please Print)

Employee Name

Social Security Number

E-Mail Address

Employee No. or Location Code

Date of Birth

Date of Hire

Address (Street, City, State, Zip)

2. Reason for Completing Form - Required

- Plan Enrollment - Complete sections 1, 2, 4 & 5
Change of Salary Reduction Amount - Complete Sections 1, 3 & 5
Rollover Contribution - Complete sections 1, 4 & 5. Also complete a Rollover Contribution Form.
Rehire (Original Plan Entry Date\_\_\_\_\_)

Use www.oaretirement.com or call 1-800-858-3829 to make investment election changes to your account.

3. Salary Reduction Agreement

I recognize that limitations under the Internal Revenue Code regulations for qualified plans may affect the amount of my contribution. Accordingly, I hereby agree that my contributions shall be the level specified, or such lesser amount which, as determined by the Company, is the maximum contributions I can elect under the limitations set forth in the Plan.

- I authorize my employer to withhold from my pay each pay period the amount indicated below and deposit the money in my Plan Account.

\_\_\_\_\_ % % Pre-Tax Contribution (In whole percentages from 1% to 50%, IRS limits apply)

- I hereby elect NOT to contribute to the Plan at this time.

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#### 4. Investment Election

Select your investments below. Hands-off investors typically invest in age-based (Section 1) professionally managed funds since they lack the time and/or expertise to manage their investments. In comparison, Hands-on investors prefer to build and manage their own investment portfolio with the core funds (Section ) offered by the plan.

**Whichever approach, all investment elections must total and not exceed 100%.**

I hereby request that all future contributions be invested as indicated below in increments of 100%. In the event that I do not complete the investment elections, all future contributions will be invested 100% in the TR Price Retirement listed below until I submit a new election under the procedure established in the plan. Investment elections must total 100%.

<u>Date of Birth</u>	<u>Default Fund</u>
1950 and earlier	TR Price Retirement 2010
1951 to 1960	TR Price Retirement 2020
1961 to 1970	TR Price Retirement 2030
1971 to 1980	TR Price Retirement 2040
1981 to present	TR Price Retirement 2050

#### Section 1: Target Retirement/Age-based Funds

<u>Fund</u>	<u>Investment %</u>
TRRAX TR Price Retirement 2010	_____ %
TRRBX TR Price Retirement 2020	_____ %
TRRCX TR Price Retirement 2030	_____ %
TRRDY TR Price Retirement 2040	_____ %
TRRMX TR Price Retirement 2050	_____ %
TRRLX TR Price Retirement 2060	_____ %

#### Section : Core Funds

<u>Fund</u>	<u>Investment %</u>
XXX14 BMO Stable Value Z	_____ %
AIANX Amer Cent Inflation Adj	_____ %
DODIX Dodge and Cox Income	_____ %
NEZYG Loomis Sayles Strat Inc	_____ %
FIHBX Federated High Yield Bd	_____ %
FBALX Fidelity Balanced	_____ %
VVIAX Vanguard Value Index	_____ %
VFIAX Vanguard 500 Index	_____ %
PRGFX TR Price Growth Stock	_____ %
VIMAX Vanguard Mid Cap Index	_____ %
VEVRX Victory Establish Value	_____ %
RPMGX TR Price Mid Cap Growth	_____ %
NDVTX MFS New Discovery Value	_____ %
VSMAX Vanguard Small Cap Index	_____ %
GTSVX Invesco Small Cap Growth	_____ %
RWIFX Amer Cap World Grwth/Inc	_____ %
TIBAX Thornburg Income Builder	_____ %
RERGX American Funds Euro Pac	_____ %
TRREX TR Price Real Estate	_____ %

**Before investing in any product, carefully consider the investment objectives, risks, fees, and expenses. Prospectuses contain this and other information. Read the prospectuses carefully before investing. Prospectuses**

**can be obtained by logging into your account at [www.oaretirement.com](http://www.oaretirement.com) . Paper versions can be requested by calling 1-800-858-3829.**

This plan is intended to constitute a plan described in Section 404(c) of ERISA, and Title 29 of the Code of Federal Regulations Section 2550 404c-1. The fiduciaries of the plan may be relieved of any liability for any losses which are the direct and necessary result of investment instructions provided by plan participants.

Please return this form to: Human Resources

DEFINED CONTRIBUTION PENSION PLAN

Enrollment/Election Form

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**5. Employee Signature - Required**

---

signature

---

Date

**FOR OFFICE USE ONLY**

---

Plan Sponsor Signature

---

Date

---

Employee's Plan Entry Date

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Location Code

OARS WI 2016



# Disclosures

OneAmerica is the marketing name for the companies of OneAmerica. Administrative and record-keeping services provided by OneAmerica Retirement Services LLC, a OneAmerica company, which is not a broker/dealer or investment advisor.

Provided content is for overview and investment purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice.

**Mutual funds are sold by prospectus. To obtain a copy of the prospectus, the participant should contact the plan's investment advisor or the mutual fund company directly. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.**

Investing involves risk which includes potential loss of principal.

Bond funds have the same interest rate, inflation and credit risks associated with the individual securities owned by the fund. High-yield bonds are subject to greater credit risk and price fluctuations than investment grade bonds.

Funds investing in stocks of small, mid-sized, and emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

Investing in international markets involves risks not associated with investing solely in the U.S., such as currency fluctuation, potential political and diplomatic instability, liquidity risks, and differences in accounting, taxes, and regulations. Risks of international investing are generally intensified for investments in emerging markets.

Funds that focus on real estate investing are sensitive to deterioration in the economy or local real estate conditions, tenant defaults, property management, and changes in operating expenses including: insurance costs, energy prices, real estate taxes, and the cost of compliance with laws, regulations, and government policies.

Target Date Funds are designed for people who plan to retire and begin taking withdrawals during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments; the funds will shift assets from equities to fixed-income investments over time. As a result, the funds become more conservative over time as you approach retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market and the principal value of the Target Date Funds is not guaranteed at any time, including the target date. Target Date Funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Target Date Funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal amounts invested into these funds are not guaranteed at any point and may lose value.

Investors cannot invest directly in any index.

# Disclosures

**Money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other federal government agency. Although they seek to preserve the value of your investment at \$1.00 per share, it's possible to lose money by investing in money market funds.**

The mutual fund families in the underlying investment options, with the exception of the Aul Stable Value Fund, are not affiliated with oneAmerica retirement services LLC and are not oneAmerica companies. The Aul Stable Value Account (sVA) is a group fixed annuity, issued by American United Life Insurance Company® (Aul), oneAmerican Square, P.O. Box 368, Indianapolis, IN 46206-0368, 1-800-249-6269.

The Stable Value Account is provided through an Aul Group Annuity contract and is supported by the general account of Aul. It is not a separate account, and individuals do not own units, any portion of, or any entitlement to the Aul general account. oneAmerica retirement services use and/or display of units relating to the Stable Value Account results solely from the requirements of its recordkeeping system. Units exist only within oneAmerica retirement services recordkeeping system and are not offered, sold, traded, or otherwise available for tender in any way. oneAmerica retirement services use and/or display of units relating to the Stable Value Account does not, in any manner, alter, amend, modify, waive, or assign the terms and conditions of the Stable Value Account as set forth in the applicable Aul Group Annuity contract. Please refer to the applicable Aul Group Annuity contract for more information on the Stable Value Account choices.

The unit value for the Stable Value Account equals its previous daily unit value multiplied by 1 plus the daily equivalent of the guaranteed annual effective rate of interest credited on a daily basis to the Stable Value Account. If invested in the Stable Value Account, your Stable Value Account balance equals the number of units you have times the current unit value.

**Note: Not all plans offer all of the referenced investment categories or investments.**

## ON YOUR MARK...GET SET...CONTRIBUTE!

Enrolling and participating in this retirement plan can give you the resources to help your retirement preparation.

Picture the life you want to lead in retirement and take action today toward building the future you want to see!



# One day is today!

By offering Defined Contribution Pension Plan Sheet Metal Workers Local 49 has put you on a good path, but now it is up to you to take advantage of this important benefit.

3 Steps to retirement preparation

- Estimate your need
- Determine your contributions
- Choose your investments

To learn more about preparing for retirement, visit [www.oneamerica.com/today!](http://www.oneamerica.com/today!)



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