







DO IT FOR ME

You prefer not to be involved in the investment selection and ongoing management. You prefer to have investment professionals do it for you.

A hassle-free approach that does not require investment knowledge.

Investment Selection Details

- During enrollment, investments are selected based on your age.
- Investments change automatically with age.

GUIDE ME

You prefer some guidance with selecting investments appropriate for your personal financial situation, time horizon and investment goals.

A retirement specialist will provide education to enable you to align your investment selections with your personal situation.

Investment Selection Details

- During enrollment, our Retirement Navigator presents investment allocations for you to consider based on relevant criteria that you provide.
- As your financial circumstances change, retirement specialists are available to discuss the possibility of realigning your investments.

SELF-SELECTED

You are an experienced investor that prefers a "hands on" independent approach to investment selection.

You select your investments from within our high quality and actively managed fund line up.

Investment Selection Details

- You make your investment selections independently within the plan fund line up with our administrative support as needed.
- Investment changes can be made as needed at your convenience.

SELF-DIRECTED BROKERAGE ACCOUNT

You have high confidence in your investment knowledge or rely on a personal financial adviser.

A wide array of investment options available for sophisticated investors who have the knowledge and time to dedicate to research or are working with a personal investment adviser.

Investment Selection Details

- Investments are selected independently and from options outside the plan's fund lineup.
- Investment changes can be made as needed at your convenience via an outside brokerage account.