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One Is All You Need. Investing in One Target Date Fund Keeps You on Target.



Remember, you only need to select one target date fund (TDF) to have a diversified portfolio. Each fund is designed as a stand-alone investment portfolio with an asset allocation that automatically rebalances over time, based on a planned retirement date that coincides with the year indicated in the TDF. If a person invests in more than one

TDF, he or she is using multiple asset allocation strategies—at least one of which will not align with his or her planned retirement date. For example, if Carl plans to retire in 2032, the Savings 2030 Target Date Fund would most closely match his targeted retirement year. The TDF's asset allocation would automatically become more conservative based on the assumption that he plans to retire around the year 2030. However, if he also invests in another TDF based on a 2050 retirement date, the money in that fund may be invested too aggressively for his situation. On the other hand, if he invests in another TDF based on a 2020 retirement date, the asset allocation in that fund may be invested too conservatively for his goals.

Remember, **one** is all you need. The design of each TDF assumes that investors will choose **one**, and only **one**, TDF.

If you are invested in a TDF, take a moment to make sure you're invested in the one that most closely matches your expected retirement date. If the TDF you are invested in does not align with our planned retirement date, or if you are invested in more than one TDF, consider updating your investment allocation.

A TDF can be a valuable tool in helping you reach your retirement income goals, but only when you use it correctly. Be sure to pick the right TDF—and just one TDF—to make sure you are using the fund in the way it is designed to be used.

For more information or to enroll in the plan contact your benefits department or Brad Warner/Tom Padilla at TP Investment Advisory-610-742-6314.



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