

# Target date funds



Deferred Salary Profit Sharing Plan for Employees of Wiss & Co.

## Four basics to understanding target date funds

### 1. Diversified

Target date funds are made up of multiple asset classes and offer the benefit of diversification within a single fund.<sup>1</sup>

### 2. Professionally managed

Experienced asset managers select strategies, construct your portfolio, rebalance your investments and monitor fund performance.

### 3. Convenient

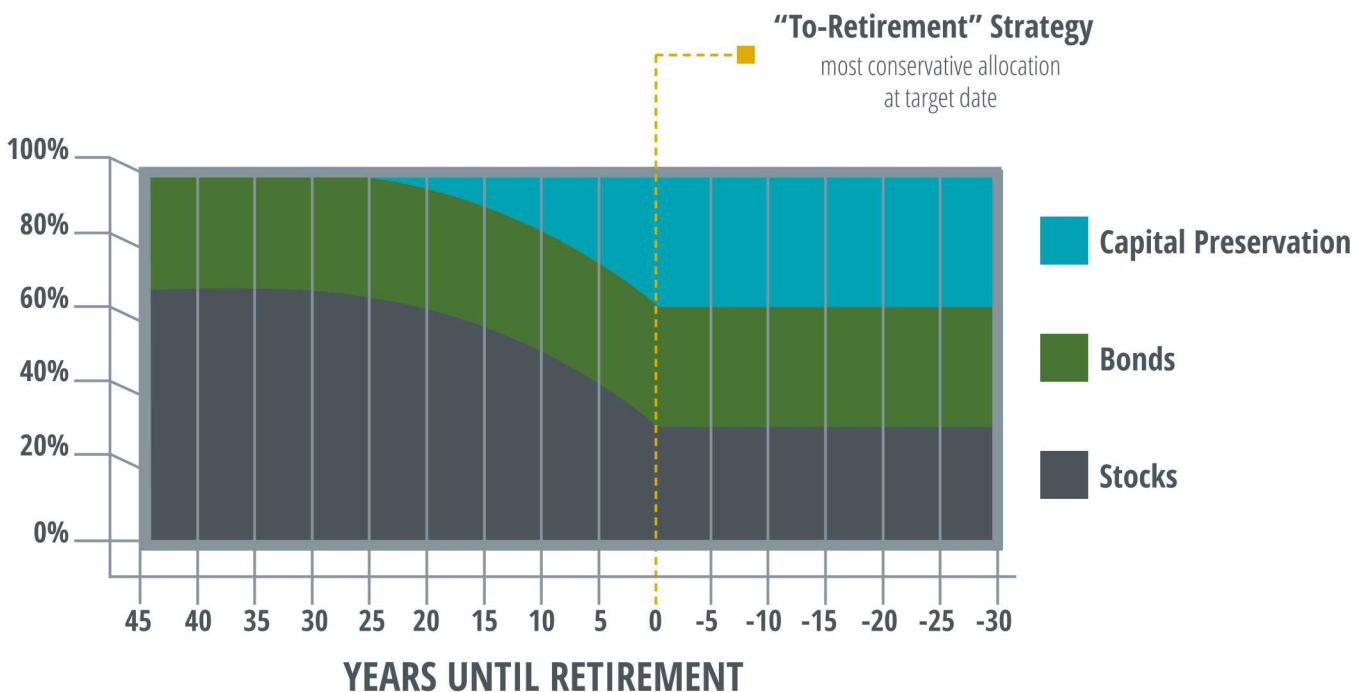
The date in a target date fund's name stands for an approximate date when an investor is expected to retire or start withdrawing money.

### 4. Automatic

The funds are adjusted over time to become more conservative as the target date approaches. The mix of investments and risk can vary. Most target date funds are managed with a to-retirement or through-retirement strategy.

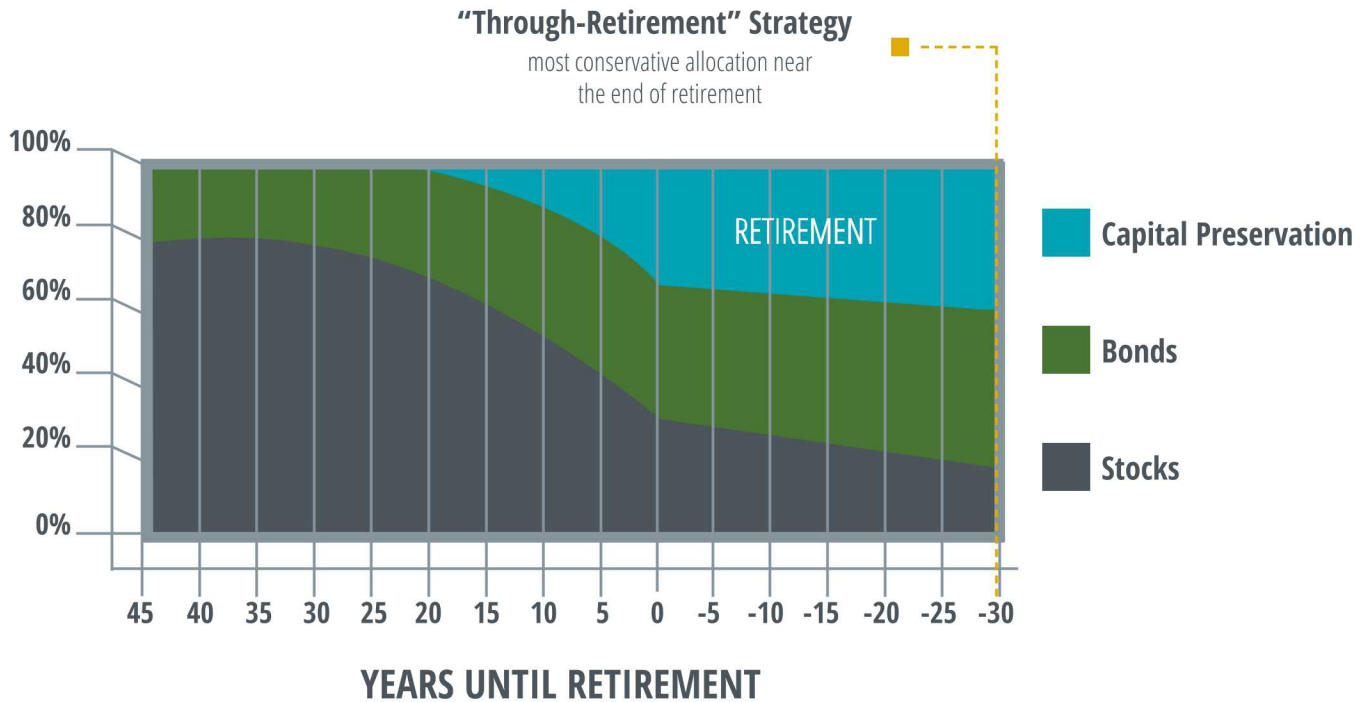
## To retirement and through retirement: What's the difference?

When funds are managed with a to-retirement strategy, they reach their most conservative mix at the target date and remain fixed at that allocation throughout retirement.



FOR ILLUSTRATIVE PURPOSES ONLY. This is not intended to represent actual holdings. The graph illustrates the general concept of how a target date fund glide path may work. The fund's asset allocation automatically changes over time, emphasizing growth in the early stages and becomes more conservative as the retirement date approaches. This illustration is intended to illustrate possible investment portfolio allocations that represent an investment strategy based on risk and return. This is not intended as financial planning or investment advice.

When funds are managed with a through-retirement strategy, they continue to adjust beyond the target date. These types of target date funds continue to be automatically adjusted to a more conservative mix for a set number of years after the target date.



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As with all investments, the principal value of the fund(s) is not guaranteed at any time, including at the target date.

**For more information, call 1-800-338-4015 or visit [www.empower-retirement.com/participant](http://www.empower-retirement.com/participant)**

1 Diversification does not ensure a profit and does not protect against loss in declining markets. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents. Rebalancing does not ensure a profit and does not protect against loss in declining markets.

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