



### What is InvestMap™?

In a nutshell, InvestMap™ is an age-appropriate investment allocation approach using your retirement plan's underlying investment funds. These age-based asset allocations begin when you first enroll in InvestMap™ and continue through your working years and into retirement. To enroll in InvestMap™, you simply make a one-time election that sets you on a path designed to get the most out of your retirement plan savings.

### How does it work?

InvestMap™ is based on the longstanding investment strategy of investing more of your account in stocks versus bonds when you are younger and have a longer time to invest. This allows the stocks, which historically have higher long-term returns than bonds, to work for you for a longer period of time. The longer time period also allows you to better absorb the additional risk associated with stock investing. As you grow older, the InvestMap™ program will invest an increasing portion of your portfolio into fixed income, bond and short-term investments. This helps reduce portfolio risk as you near retirement.

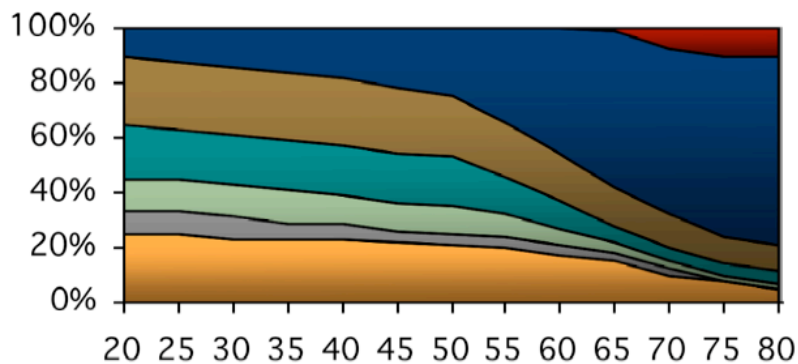
### What do I need to do?

InvestMap™ is as easy as a single click. When you enroll in InvestMap™ your entire account will be reallocated into the appropriate InvestMap™ allocation. Your initial allocation will be based on your current age. Over the coming years your portfolio will be reallocated into a more conservative portfolio allocations. Additionally, your account will be automatically rebalanced every quarter to realign with your current InvestMap™ asset allocation – this rebalancing ensures that your account remains in-line with the long-term strategy determined by your age.

Example: You are 25 years old and this is your first enrollment into the plan. Your account will be invested such that more of your investment dollars are in equity and stock funds than in fixed-income and capital preservation funds. Periodically, a portion of your portfolio will be automatically reallocated from equities to fixed-income. This process takes many years to complete. The InvestMap™ allocation process is a lifetime strategy designed to take retirement plan investors from their first investment through retirement.

Below is an example of how the asset allocation changes over time when using InvestMap™.

### InvestMap Age-Based Asset Allocations



#### Footnotes:

1) InvestMap™ is not investment advice. InvestMap™ is not a single investment but is strategy based on industry standard investment theory.

2) When using InvestMap™ investment values at the end of your investment period may be more, less or the same as the investment value at the beginning of your investment period.

**Can I change the InvestMap™ Allocation?**

InvestMap™ will give you a choice to make your age-based allocation more or less conservative. This allows you to dial-in your level of risk to the InvestMap™ allocation. Simply select the *More Options* button and see alternative allocation strategies with more or less risk.

**Who determines the InvestMap™ Allocations?**

The InvestMap™ allocations were developed by a team of professional investment experts. InvestMap™ is designed to provide an adequate return for a reasonable amount of risk over each age-based time period. The allocation development process incorporates the financial concepts of the efficient frontier and the risk and reward trade-off. These concepts assume long-term investment time horizons and use historical rates of return, investment risk measures and asset class correlations. The InvestMap™ allocations do not try to time the market and may not be suitable for short-term investors. However, the InvestMap™ allocations may be adjusted periodically to account for changes in market conditions and to reflect current market deviations from what are believed to be historical norms. In developing the InvestMap™ allocations, market history of up to 75 years is taken into account.

**Is InvestMap™ Investment Advice?**

InvestMap™ is not investment advice. InvestMap™ is a systematic asset allocation strategy that is adjusted periodically as you age. InvestMap™ provides you a suggested allocation, and it also allows you to modify the suggested allocation to a number of more conservative or less conservative allocation paths. Ultimately you can decide how much risk you want to take. InvestMap™ does not take into account all your investment needs or any of your other assets. As with any investment or asset allocation strategy, please review your risk tolerance and overall investment strategy. InvestMap™ does not guarantee that it will achieve its intended result of providing an effective asset allocation strategy for your account.

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