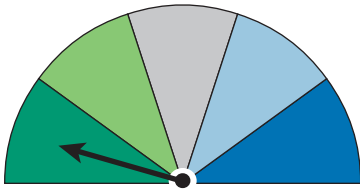
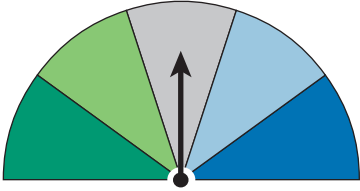
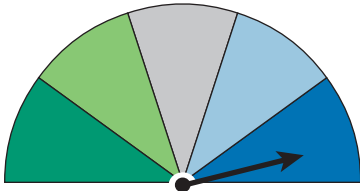


Select the Right Target Risk Fund for You

If you decide that a Target Risk Fund is right for you, the following chart may help you decide which of the four target risk funds offers the diversification you seek based on your investment horizon, investment objective, and financial situation.

What Kind of Investor Are You?	How Many Years Until You Retire?	Suggested Fund
<p style="text-align: center;">LOW RISK</p>  <p>Lower risk and reward</p> <ul style="list-style-type: none"> You save as much as you can, don't take chances, and hope you'll have enough money for retirement. Example: over age 60, with children grown and on their own trying to save as much for retirement as possible. You wish to avoid market losses and do not seek long-term growth of your investments as a primary objective. 	0 to 10 years to retirement	Income Fund
<p style="text-align: center;">MODERATE RISK</p>  <p>Lower risk and reward</p> <ul style="list-style-type: none"> To earn returns that will keep you ahead of inflation, you live with moderate risk. Example: age 40 to 60, saving for children's college and paying for your home. You are comfortable with temporary market losses, knowing that you still have time to make up for these with the improved potential for long-term growth. 	0 to 10 years to retirement	Conservative Fund
<p style="text-align: center;">HIGH RISK</p>  <p>Lower risk and reward</p> <ul style="list-style-type: none"> For the sake of getting the best long-term growth, you accept the risk of the ups and downs of your investments Example: age 20 to 40, just starting a career and family and saving for major purchases. You are comfortable with market losses, knowing that you have plenty of time to make up for these with better long-term growth potential. 	0 to 10 years to retirement	Moderate Fund
	11 to 30 years to retirement	Aggressive Fund

These Target Risk Funds present investment choices that are intended to satisfy the requirements of Section 404(c) of ERISA. Because you make the investment decisions about your account, the plan's sponsor, trustee and others associated with the investments may be relieved of liability for investment performance. Before enrolling or changing investments, you should read each fund's profile. For more information on these funds, go to your plan website