

What is GoalMaker?

Investments experts consistently recommend that you diversify your retirement savings (spread them across different types of investments). Since many individuals do not consider themselves knowledgeable in how to diversify and choose investments, GoalMaker can do it for you by choosing among predetermined portfolios based on how conservative or aggressive you want to be and how close you are to retirement—since experts recommend that the closer to retirement the less risk you should take with your investments.

- Easy to use, optional asset allocation program available at no additional cost.
- Offers 12 diversified model portfolio options, based on different investor styles and number of years to retirement
- Percentage allocations by asset class are developed by Morningstar Associates, LLC

GoalMaker Can Help

Did you know — choosing investments from different asset classes such as stocks, bonds, and cash equivalents (also known as asset allocation) can be one of the most essential elements to helping you achieve a successful financial future?

It's true. Since different asset classes will generally perform differently in various economic conditions, spreading your money across different investments may help you manage your overall risk exposure, which can help you better weather the rough spots in the market.

But there's no need to worry. You have help — the power of GoalMaker, an optional investment tool that's designed to help you choose an investment mix and lessens the need for your hard work and guesswork.

How can GoalMaker help you work toward a better retirement?

With professionally structured mixes of asset classes, this innovative asset allocation tool helps you spread your retirement assets among the investment options offered through your plan. And there's more!

- **Provides a solution personalized to you**

Your GoalMaker portfolio is based on your personal investor style and the number of years to retirement. To help keep pace with your changing needs, GoalMaker also has an Age Adjustment feature that shifts your portfolio over time.

- **Provides an easy way to help you stay on track**

GoalMaker's Automatic Rebalancing feature periodically rebalances your chosen

GoalMaker portfolio to help maintain your asset allocation over time. Rebalancing your account is critical because swings in investment performance may cause your investment mix to get out of balance.

You can begin taking advantage of GoalMaker by simply doing the following:

Determine your investor style

While every investor has different financial needs and expectations, you probably fall into one of three general categories:

- Conservative investors want to minimize risk and are concerned about the short-term ups and downs of the financial markets.
- Moderate investors are willing to accept some of the ups and downs of the market in exchange for the potentially higher rewards that can come with slightly riskier investments.
- Aggressive investors can tolerate the short-term ups and downs of the market and accept that greater investment rewards will generally come with greater risks.

The *investor style quiz* (in the Retirement Planning section) provides a questionnaire to help you determine what type of investor you are, as well as what types of investments may best suit your profile.

Determine your years to retirement

Think about when you want to retire. We'll use that information to determine how many years you have to retirement.

GoalMaker and asset allocation strategies do not ensure safety of investment. **It is possible to lose money while investing in securities**, even if you have done your best to choose an asset allocation model that matches your situation.