

Financial Ratings Series

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Financial Literacy Basics: How to Start a 401(k)

2022



GREY HOUSE PUBLISHING

Financial Literacy Basics: Starting a 401(k)



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2022 Edition



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Table of Contents

Starting a 401(k)	1
What is a 401(k)?	1
The History of the 401(k)	2
Employer Matching	2
Vesting	3
401(k) Match = Free Money	4
Maximum Contributions.....	4
When are Taxes Deducted?	4
When Can You Access Your Money?	5
Choosing Investments	5
Most Common 401(k) Investments.....	6
Mutual Fund Advantages	6
Learn About the Funds in Your Plan	8
Changing Your Options	9
How Much Should You Invest?.....	9
Review Your 401(k) Contributions and Investments Every Year.....	12
Create a Budget.....	12
Budget Worksheet	13
Determine When You Will Retire	14
How to Invest the Ideal Amount	15
Increase Your Savings with Every Raise.....	15
Set a Goal: Save 10 Times Your Annual Income by Retirement.....	16
What Happens if You Change Jobs?.....	16
Individual Retirement Accounts (IRA).....	17
Can You Have a 401(k) and an IRA?	17
Rollovers.....	18
Retirement Plans if you are Self-Employed	19
401(k) Loans	20
Hardship Withdrawals	20
Pros and Cons of a 401(k) Loan.....	21
401(k) Fees	22
Tips for Managing Your 401(k) Plan	23
Investing in Today's Market	25
Overview of Your Retirement Account Options.....	27
 Weiss Ratings' Best All-Around Mutual Funds	 29
Recommended Target-Date Mutual Funds.....	41
2030 Target-Date Mutual Funds	43
2035 Target-Date Mutual Funds	51
2040 Target-Date Mutual Funds	59
2045 Target-Date Mutual Funds	67

2050 Target-Date Mutual Funds	75
2055 Target-Date Mutual Funds	83
2060 Target-Date Mutual Funds	91
2065+ Target-Date Mutual Funds	99
Target-Date Retirement Mutual Funds.....	101
Appendices	107
Helpful Resources.....	108
Providers of Target-Date Mutual Funds	109
Glossary	112
Sources	114
What Our Ratings Mean	115
Terms & Conditions.....	116

Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the fifth edition of ***Financial Literacy Basics***. Each volume in this series provides readers with easy-to-understand guidance on how to manage their finances. Designed for those who are just starting out, as well as those who may need help handling their finances, the volumes in this series outline, step-by-step, how to make the most of your money, which pitfalls to avoid, what to watch out for, and the necessary tools to make sure you are fully equipped to manage your finances.

Each of these eight volumes focus on specific ways to take the guesswork out of financial planning—how to stick to a budget, how to manage debt, how to buy a car or rent an apartment, how to calculate the cost of college, and how to start saving for retirement—all information necessary to get started on your financial future. Each volume is devoted to a specific topic. Combined, they provide you with a full range of helpful information on how to best manage your money. Individual volumes are:

- How to **Make and Stick to a Budget**
- How to **Manage Debt**
- Starting a **401(k)**
- Understanding **Health Insurance Plans**
- **Renting an Apartment** & Understanding **Renters Insurance**
- Calculating the **Cost of College** & Understanding **Student Loans**
- **Buying a Car** & Understanding **Auto Insurance**
- What to Know About **Checking Accounts**

Filled with valuable information that includes helpful, hands-on worksheets and planners, these volumes are designed to point you toward a solid financial future with clear suggestions, supportive guidance and easy-to-follow dos and don'ts.

Financial Literacy Basics:

Starting a 401(k)



Would you like
to have a
million dollars?

If you're like most people, you probably answered "yes!" Well, depending on when you start saving, you can actually save a million dollars during your lifetime using a 401(k) plan.

A 401(k) plan is a retirement plan. But if you start planning for retirement at a young age, becoming a millionaire is possible. If you're just starting out in the workplace or are still in college, retirement may seem a lifetime away, but financial experts emphasize that by planning for retirement when you are young, you can maximize the amount of money you save for later.

In other words, if you start saving at age 25, you will have 10 more years of your money working for you (earning interest and making money) than someone who starts at age 35, and 20 more years than someone starting at 45. This is why it's so important to start saving early.



What is a
401(k)?

A 401(k) plan is a retirement savings account sponsored by your employer. It works by allowing you to set aside (contribute) a portion of your paycheck to be placed in a special type of account.

This account is different from a regular savings account because the money in it is actively invested in mutual funds, stocks, or bonds. These investments can earn money over time and increase the value of your contributions.

The most popular types of 401(k) accounts allow you to contribute money from your paycheck before taxes are taken out—these are traditional 401(k) plans. You only pay taxes on the money when you withdraw from the account. Because of this, most 401(k) accounts have restrictions on how much you can contribute and when you can access your money.



These restrictions vary by plan, but in most cases, taking money out of a 401(k) plan early (well before retirement age) results in a 10 percent penalty and other fees.



The History of the 401(k)

In case you were wondering, the term 401(k) has nothing to do with the amount of money you can contribute or remove from your account. It is simply named after Section 401(k) of the Internal Revenue Service (IRS) code.

This section allows workers to avoid paying taxes immediately on a portion of their income if they elect to receive it at a later date. When the rule was originally written in the late 1970s, it did not allow employers to put this “deferred compensation” into savings accounts for their employees.

In 1980, Ted Benna, a benefits consultant with the company Johnson & Johnson, was working out a problem for a client. Taking note of the tax provision, Benna conceived of an account to which an employer could contribute tax-free and that the company could contribute to in matches.

Benna asked the IRS to adjust its laws to allow such a practice. The IRS agreed and the 401(k) plan was born. The plan became so popular that by 2020, 90 percent of large companies and 83 percent of medium-sized companies offered a 401(k) or similar employee-funded retirement plan.

The original 401(k) plan conceived by Ted Benna had only two investing options. You could choose a stock fund or you could choose a fund that guaranteed a return, similar to a money market fund. Today, the typical 401(k) comes with a menu of nineteen different funds that you can choose from.



Employer Matching

Some employers will also match the amount you put into your 401(k) account with a contribution of their own. That means that if you contribute \$100 to your retirement plan, your employer will also contribute \$100 too, with certain restrictions.

These employer contributions may also come with additional restrictions. For example, you may have to work for a company for a specific period of time before you can access its share (their contribution) of your 401(k)



account. This is a process called vesting.

Employers can also choose to cap their matching contributions at a certain percentage of an employee's salary, in addition to the government's caps on the total amount of money that both you and your employer can put into a 401(k) each year.

If your employer matches your 401(k) contribution, **take advantage of it.** If you can, invest the maximum amount so you'll get the most out of employer matching. If you contribute \$500 a month to your retirement account and your employer matches that amount, that's like getting \$6,000 of free money every year. And, that \$6,000 will earn interest every year, too.

If your employer does not offer a matching contribution, you should still save for retirement. You can choose to participate in your employer's 401(k) plan without a match, or you can create your own Individual Retirement Account or IRA. See page 17 for more information on additional types of retirement plans.



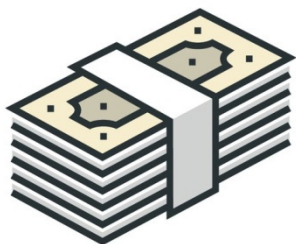
Vesting

The money you contribute to your 401(k) account is all yours. You may be hit with penalties if you withdraw it early, but it is available to you at any time.

Matching contributions by your employer, however, are often subject to certain rules. As an incentive to keep their employees, many companies will only allow you full access to their 401(k) contributions if you remain there for a number of years. This process is called vesting.

Vesting periods differ by company, but some businesses will free up a percentage of their matching funds per year, and the entire amount after three or four years. If you choose to leave the company after their contributions have vested, then all the matching funds are yours to take with you.





401(k) Match = Free Money

If your employer matches the money you put into your

401(k) with a contribution of company funds, try to take advantage by saving the maximum amount your company allows.

This amount varies by company, and can be a set dollar limit or a percentage of your salary—usually about 3 to 6 percent. Be aware that some companies require you to work for them for a certain period of time before the money is “vested,” meaning permanently yours.



Maximum Contributions

According to law, the maximum annual amount a person

under 50 years old could contribute to a 401(k) in 2022 is \$20,500. A person older than 50 years old is allowed a \$6,500 “catch-up” contribution, for an annual total of \$27,000.

When you combine your own contribution with your employer’s contribution, plus other sources, the maximum annual amount by law a person could put into his or her plan in 2022 is \$61,000, or \$67,500 if you are 50 or older.



When are Taxes Deducted?

In a traditional 401(k) your investments are transferred to your 401(k) account before taxes are deducted from your paycheck. Instead, traditional plans tax both your contributions and any interest they have earned when you withdraw your money.

Some employers give you the option of having taxes deducted from your money before you make your contribution. These are known as Roth 401(k) plans. The main difference between traditional 401(k) plans and Roth 401(k) plans is how your money is taxed.

With Roth plans, taxes are deducted from your paycheck as usual, and then the money is deposited into the Roth plan. Since you have already paid taxes on your money, you do not have to pay taxes again upon withdrawal.





When Can You Access Your Money?

Both traditional and Roth 401(k) plans come with rules that specify when you can access your money.

Since they are retirement plans, you can't withdraw money without penalty until you are at least 59½ years old. Exceptions occur if you become disabled or die before you reach 59½, which allows your family or beneficiaries to access the account.

You can also take your money out early if you declare a hardship or if the company you work for goes out of business, or terminates the plan.

Another rule that applies to Roth plans is that your money needs to be in the plan for at least five years before withdrawing it.



Choosing Investments

When you invest money in a 401(k), you get to choose the investments that you want to put your money into. You can make your choices from a list of different types of investments offered by your 401(k) manager.

Most employers who offer 401(k) plans have a financial services company to manage your plan and help you choose from a range of investment opportunities. Keep in mind that not every investment will be available for you to choose. Your 401(k) manager will give you a list of investments, and you can pick which you want to invest in, and how much of your money you want to invest in each fund.

If this seems like an overwhelming task, don't worry.

Once you select your plan, your employer automatically deducts your requested contribution from your paycheck and sends the money directly to the company handling your 401(k).





Most Common 401(k) Investments

Most 401(k) investments are made in mutual funds, which are pools of money from a group of investors that are invested in a variety of stocks, bonds, and other securities.

Mutual funds are professionally managed and have the advantage of being diverse investments. This means they are spread out over a wide range of investment options and less likely to lose money if one stock or bond does poorly.

Money market funds

This type of mutual fund is considered one of the safest forms of investment. It comes with lower risk, but also has a lower return on your money.

Money market funds invest in short-term securities, such as certificates of deposit (CDs) or treasury bills (T-bills).

A CD is similar to a bank savings account, except you agree to leave your money in the account for a pre-determined length of time.

A T-bill is like loaning money to the U.S. government in exchange for an IOU. It does not pay interest until after a specific period of time. Since they are short-term investments, this

Mutual Fund Advantages



Diversification



**Professional
Management**



Easy to Understand



Low Costs



Flexibility



Liquidity

Most of the money invested into 401(k) plans is used to purchase mutual funds. Mutual funds are collections of stocks, bonds, and other securities.



period is always less than a year.

For example, an investor can purchase a \$1,000 T-bill for \$950. When the T-bill “matures,” (meaning that it reaches its maximum worth) the investor is paid the full \$1,000 face value of the bill.

Stock funds

A stock fund is a mutual fund that invests in a specialized group of stocks. This means the investments will focus on a particular type of stock, such as stocks from large companies, technology companies, medical companies, etc. When you buy stocks, it is like you are buying a small piece of ownership in a company. The company uses your money to fund its business and pays you back a certain amount if it does well. Of course, if it does poorly, you run the risk of losing some or all of your money.

Target-date funds

This fund is one of the most popular investment choices for 401(k) plans. A target-date fund is a mutual fund with a selected “target” date of your choice. This date is typically the year you think you will retire.

For example, if you are 20 years old in 2022, and you want to retire when you turn 67, you may choose a target-date fund for 2069. The fund manager invests your money in a range of stocks, bonds, and other securities,

usually starting out with riskier options while you are younger. As you get older and closer to your target date, the manager shifts your money into safer investments with less risk.

Blend funds

These are a mix, or “blend,” of growth funds and value funds. Growth funds are stocks in companies expected to grow at a faster rate than the overall stock market. Value funds are stocks that are considered to be selling at too low a price and have the potential to experience unexpected growth.

Both funds come with some risk. Growth stocks can fluctuate wildly and may not reach their expected earnings; value stocks may have been priced lower for a reason and never bounce back.

Bond funds

These funds are primarily invested in bonds. Bonds are similar to loans you make to a business or government. Like most loans, the recipient of the money is expected to pay you back with interest.

Bonds tend to be safer investments, but you are also relying on the company to hold to its repayment promise. The riskier the investment, the higher the rate of return on your money.



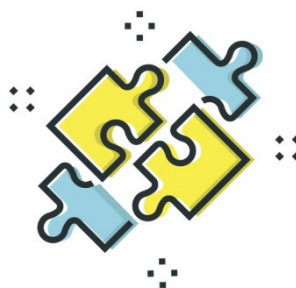
For example, bonds issued by an established company are nearly risk-free but would pay a lower rate than those issued by a start-up tech business.

Government bonds are considered the safest, but they also pay the lowest amount of interest. The longer you leave your money in a bond, the more it will pay you back.

One drawback with bonds is that their rate of return is tied to federal interest rates. When interest rates go up, bond prices go down.

Managed income

Managed income is an account owned by an individual and overseen by a professional money manager. While most mutual funds draw money from several investors, managed accounts are tailored to one person. A money manager will only buy or sell investments with the client's approval.



Learn About the Funds in Your Plan

Trying to keep track of your money with all the investment options available for your 401(k) may seem like an intimidating task.

The best way to learn about how your money is invested is to ask the financial manager who handles your 401(k). Part of their job is to answer your questions and steer you toward the best possible investment strategy.

Your employer's financial management company will also send you periodic updates on how your funds are performing. These may be available online or through an app. They might also be mailed to you or sent via e-mail.

Take the time to read your statements. It may seem confusing at first, but many of these reports are designed for the beginning investor.

If you have questions about which investments might be a good match for you, contact your plan administrator for more information.





Changing Your Options

In some cases when you join a 401(k) plan, you are automatically enrolled in a default investment option. Some companies may even automatically enroll you in a 401(k) when you start your employment.

These plans may default to lower-earning investments, such as money market funds, or may start your contribution on the low side. If you are slotted into a 401(k) that is not tailored to your financial needs, don't worry. It is not difficult to change your plan's default options.

Most financial services companies allow you to customize your investments or adjust your contributions over the phone or online.

If you need help or have any questions, do not be afraid to ask your plan administrator or company's human resources representative.



How Much Should You Invest?

Experts often offer advice on how much money you should contribute to a 401(k) account, but only you can decide on what you can afford.

Remember that money invested early has more time to earn interest and grow in value. With standard rates of return, for example, \$1.00 invested at age 25 can turn into \$20.00 by age 65.

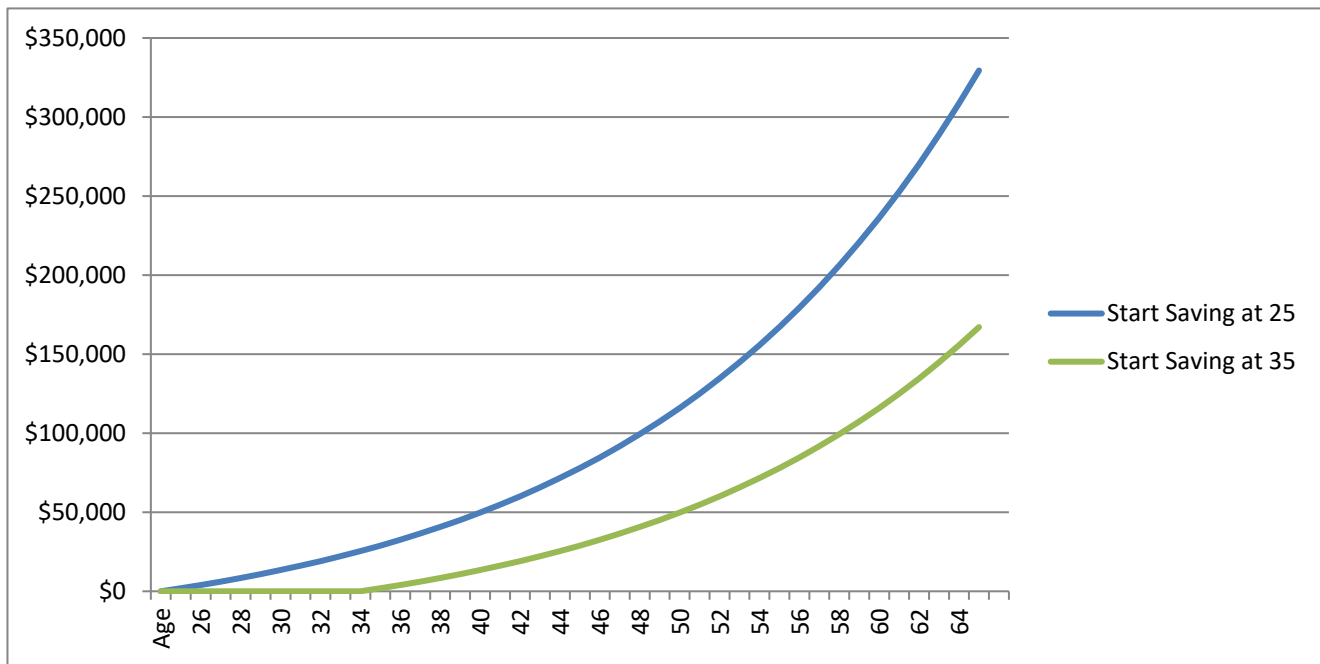
Young people often have fewer financial responsibilities than they will have later in life. Before your finances get complicated by marriage, children, and homeownership, consider getting a head start on your 401(k).

The best answer to "How Much Should You Invest?" is "as much as you can." If you can invest 10% of your income, do it. If you can't, invest as much as you can, but make sure that you examine your retirement planning every year. When you're in a better position to save more, do it. Keep in mind that it can be easiest to start saving when you're young and have fewer other financial responsibilities. When you start early, your money has more time to increase in value.



The graph below shows the difference 10 years of savings can make.

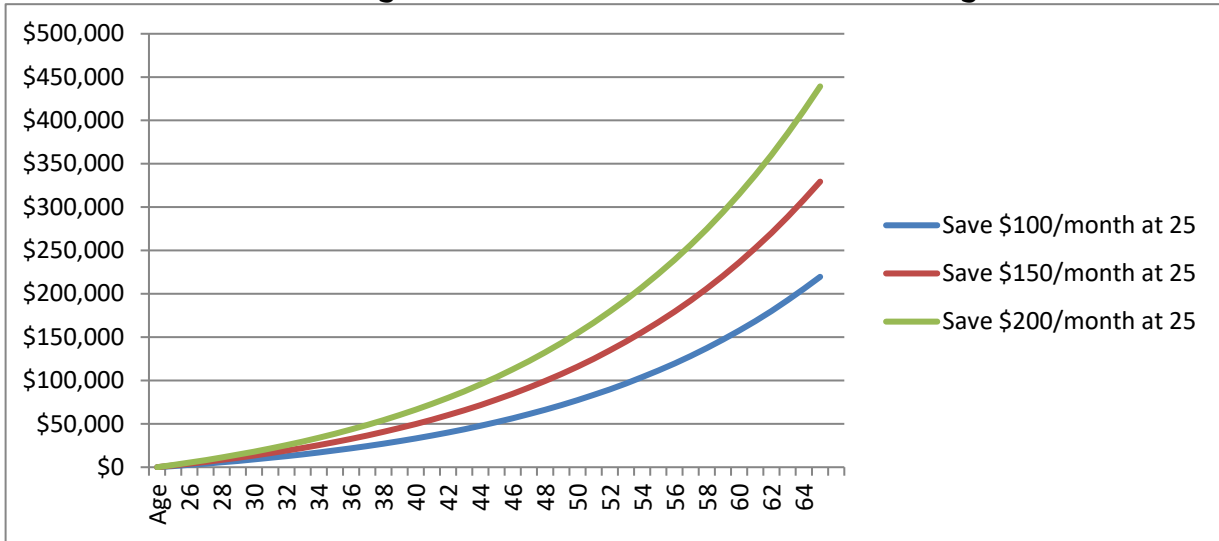
Savings \$150 per Month Starting at 25 Compared to Savings \$150 per Month Starting at 35



John and Sue put \$150 per month into a retirement account that earns 6% interest. John starting saving at age 25, and Sue starting saving at age 35. Over the course of 40 years, John contributed \$72,000 and that is now worth over \$329,000. Sue, who started saving 10 years later, contributed \$54,000 and that is now worth roughly \$167,000. John contributed only \$18,000 more than Sue, but because he started 10 years earlier, his retirement account is worth \$162,000 more. The earlier you start saving—even if it's just a little bit—will add up over time.

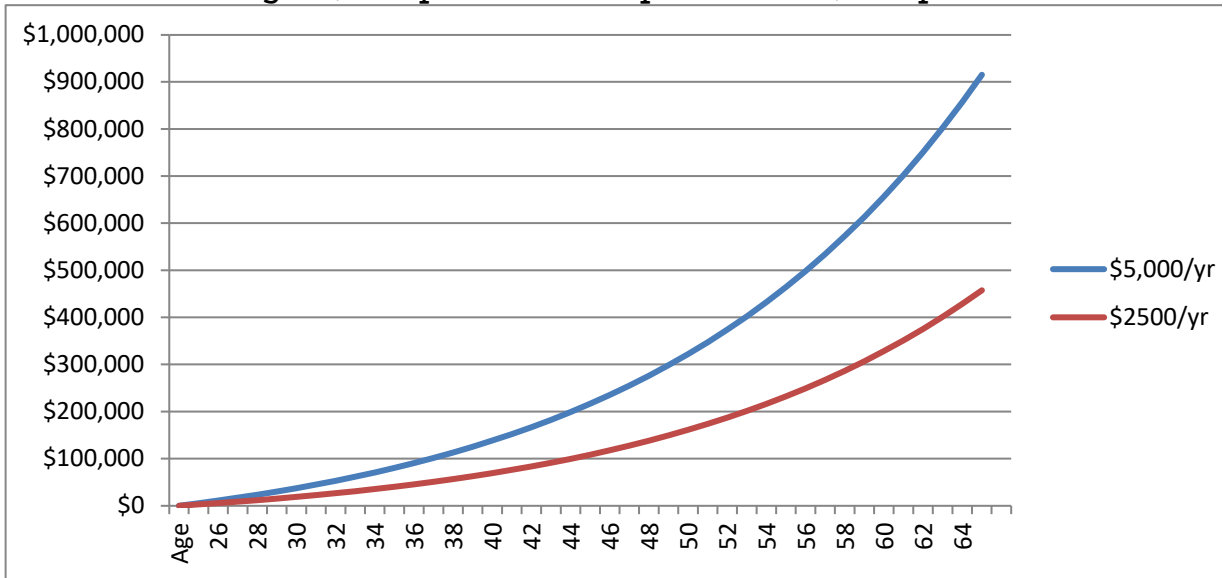


Start Saving \$100, \$150 or \$200 a month at age 25



The more you save and the earlier you start really make a difference. If you saved an additional \$100 per month starting at age 25, you would have an extra \$219,000 in your retirement account at age 65.

Saving \$5,000 per Year Compared to \$2,500 per Year



Saving \$5,000 per year starting at age 25 would yield over \$915,000 in your retirement account. If you saved only half of that (\$2,500 per year), your retirement savings would be worth \$457,000.





Review Your 401(k) Contributions and Investments Every Year

Many financial advisors recommend that you review your 401(k) plan at least once per year. Reviewing your investments at the start of each new calendar year is a good rule of thumb. While you're at it, the New Year is a good time to review your budget to make sure it still makes sense.

This is a good time to review how much you are contributing. Did you get a raise and have a little extra money to contribute? Any extra money that you can add to your retirement fund will add up over the years, so it's important to review this amount regularly.

You'll also want to review your investment selection. Your employer will give you instructions on how to access your 401(k) account and how to make changes to your investment selections. The financial services company that manages your 401(k) will most likely have tools you can use to select the best investments based on your age, your tolerance for risk and your retirement goals. The most important thing is to take the time to review your options and make sure you are on the right track to achieve your goals.



Create a Budget

Before you can determine how much you can afford to save, you need to

figure out how much money you make and what your expenses are.

The best way to do this is to create a household budget. Budgets are typically made on a monthly basis, so the first step is to know how much income you bring in each month.

Then, look at your expenses—how much you spend on rent, utilities, student loan payments, car payments, groceries, gas, nights out, etc.

Subtract your expenses from your income. This will determine how much money you can afford to save.

However, make sure you have some money in a savings account for emergencies. Creating a budget is easiest if you use a worksheet or a digital tool. Many online resources, mobile apps, and financial software are available to help you make a budget that works for you. Refer to the budget worksheet on the next page to get started.



BUDGET WORKSHEET

Month/Year: _____

Monthly Income

Wages	
Tips	
Other Income	
TOTAL MONTHLY INCOME	

Monthly Expenses

HOUSING

Mortgage/Rent	
Utilities (Electricity/Water)	
Credit Cards	
Insurance (Homeowner's, Renters, etc.)	
Loan Payments	
Other Housing Expenses (Cable, Internet, etc.)	

FOOD

Groceries/Household Supplies	
Restaurant and Other Food	

TRANSPORTATION

Public Transportation	
Vehicle Loan	
Gas for Personal Vehicle	
Parking, Tolls, etc.	
Maintenance & Supplies (oil, etc.)	

HEALTH

Vehicle Insurance	
Health Insurance	
Medicine/Prescriptions	
Other (Dental, Vision, Copays)	

PERSONAL

Childcare or Support	
Other Family Support	
Laundry	
Clothing, Shoes, etc.	
Charitable Gifts, Donations, etc.	
Entertainment (Movies, etc.)	

DEBT & FINANCE

Other (Haircuts, etc.)	
Debt (Credit Cards, etc.)	
Student Loans or Other Debts	
Fees (Bank, Credit Card, Debit)	
Prepaid Cards, Phone Cards, etc.	

MISCELLANEOUS EXPENSES

Supplies (School, etc)	
Pet Care	
Other	

TOTAL MONTHLY EXPENSES

TOTAL MONTHLY INCOME	
subtract your TOTAL MONTHLY EXPENSES	

=





Determine When you will Retire

Until recently, the retirement age in the United States has been 65. If you were born before 1943, you could retire when you turned 65 and collect full Social Security benefits. If you were born from 1943 to 1959, you can collect full retirement benefits sometime after you turn 66, depending on which year you were born. If you were born in 1960 or later, you'll have to wait until you turn 67 to collect full retirement benefits.

Social Security is a government-run insurance program to provide for people when they get older. The government takes a small amount of money from every paycheck an employee earns and puts it away into a fund.

Upon retirement, a person receives a monthly benefit based on the amount he or she has paid into the fund. For years, many older people relied on only this money to live on during retirement. However, as people have been living longer, and therefore needing more retirement money, the government has changed the way Social Security benefits are paid out.

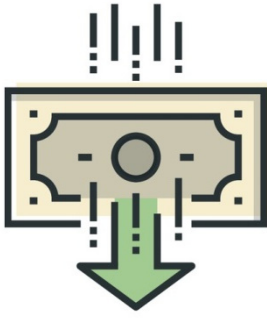
Americans can start collecting their Social Security benefits when they turn 62, but since they are collecting

early, before their full retirement age, they will receive a reduced payout amount.

You may be asking yourself how this affects your retirement decision. Consider that the estimated average monthly Social Security benefit, for January 2022, is \$1,657. Think about how that number figures into your budget. Do you think you can live on that amount? Because the average Social Security benefit amount may increase over time, you may decide to wait until you are older than 66 or 67 to retire.

Remember, however, that while your benefit may increase the older you are, so will the prices you pay for everyday items. In determining when you wish to retire, take into account how much you want to rely on Social Security when you get older. Right now, you might set a retirement age of 67, but as you get older, you may want to retire earlier. Keep in mind that planning an early retirement will mean you have to put more money in your 401(k) plan now.





How to Invest the Ideal Amount

Experts say that if you start saving for retirement early, saving 10 percent of your income a year is the ideal amount. However, if you start your retirement fund later, in your 30s or 40s, saving 10% might not be enough. Obviously your personal financial situation will determine how much you can put in a 401(k) account.

If you can manage it, 10 percent of your income will provide you with a sizable fund to reach your retirement goals. For example, if a 22-year-old making \$50,000 a year put \$5,000 (10 percent) one time, in a 401(k) account and made no other contributions, the money would grow to more than \$130,000 by about age 65 under a typical investment scenario. If that same 22-year-old put \$5,000 into a 401(k) each year, at a 7% rate of return, he or she would have more than \$1.2 million by age 65.

What if you can't afford to save 10% of your income right now? If you have student loans that you're paying off, or maybe your budget just does not allow for a 10% retirement contribution, starting at a lower percentage is OK. You could start by saving 1% of your income and

increase that amount as your situation changes.

The most important thing is to start now. The earlier you start saving, the faster your retirement account will grow. Remember, that every extra dollar you save will multiply by 20 times over the course of 40 years. Spending less in other areas of your budget in order to put a little more into your retirement account will benefit you in the long run.



Increase Your Savings With Every Raise

As you gain more time with a

company, chances are your salary will increase. With every increase in your paycheck, try to put a little more into your 401(k). The obvious benefits are that your retirement nest egg will grow that much larger.

You do not have to contribute the entire amount of your raise to your 401(k), but even a one percent increase can significantly add to your investments.





Set a Goal— Save 10 Times Your Annual Income by Retirement

Financial experts suggest that making a “savings roadmap” toward retirement is the best way to achieve your financial goals. This means trying to save about one time your annual salary by age 30, two times by age 35, three times by age 40, all the way up to 10 times by age 67.

On average, Americans are retiring when they turn 66, and the average lifespan of an American right now is 78 years. So, that means that the average person is spending 12 years in retirement. The more you save, and the earlier you start, the better off you will be!

Remember these are just guidelines. Your personal situation may not allow you to meet a specific milestone along your path to retirement. The important aspect is to start the journey. If you are aware of your goals, you may be able to find a way to catch up later.



What Happens if You Change Jobs?

When changing jobs, you’ll also need to decide what to do with your employment-based retirement savings. With a pension—a defined benefit plan—if you leave after being vested in the plan but before the plan’s retirement age, the benefit generally stays with the employer’s plan until you file a claim for it at retirement. Some pension plans offer early retirement options.

If you have a defined contribution plans, such as 401(k)s and 403(b)s, you can take advantage of the following options:

- **A lump sum distribution.** This allows you to cash out your account in full with a single payment. You will owe taxes and may have to pay tax penalties if you take money out before the age of 59½.
- **A rollover to another retirement plan.** You can ask your former employer to transfer your account balance directly to your new employer’s plan if it accepts such transfers.
- **A rollover to an IRA.** You can ask your former employer to transfer your account balance



to an individual retirement account (IRA) where it can continue to grow over time, giving you more income to live on in retirement.

- **No changes.** You may be able to leave your account balance in your former retirement plan.



Individual Retirement Accounts (IRA)

A 401(k) plan is not your only option for retirement savings. You can also consider Individual Retirement Accounts (IRA).

If your employer does not offer a 401(k) plan, or if your employer does not offer a matching contribution, an IRA might be a good fit for you, since you'll have more control over your investment options.

IRA plans have two options: a Traditional IRA and a Roth IRA.

Traditional IRAs are available to everyone. Roth IRAs, which were introduced in the late 1990s, are only fully available to people earning less than \$144,000 a year.

IRAs are a powerful retirement savings tool because they are heavily

tax-advantaged. For this reason, there are also limits to how much you can squirrel away in your IRA.

For 2022, for example, the combined annual limit for both traditional and Roth IRAs is:

- Under age 50: \$6,000
- Age 50 or older: \$7,000



Can You Have a 401(k) and an IRA?

The answer is yes!
You can contribute to

both a 401(k) plan and an IRA, provided you stay under the contribution limits of each plan.

If your employer does not offer a matching contribution, you might consider starting your retirement savings with an IRA which can provide more investment options than a 401(k).

But, given the IRA's lower contribution limits, when you want to save more than \$6,000 a year, you can start directing your retirement contributions to a 401(k) plan.

You can review the differences between traditional and Roth IRAs and 401(k)s on page 27. Ask a



financial planning professional if you have questions determining which plan is right for you.



Rollovers

Since a 401(k) plan is an employer-sponsored retirement account, you may be wondering what happens if you change companies or leave your job?

The money that you have invested, and vested employer matching funds in a 401(k), are yours; if you leave your employer, you can take the money with you.

The rollover process allows you to reinvest your 401(k) funds in several other plans. The most common of these is an Individual Retirement Account, or IRA. An IRA is very similar to a 401(k) except that it's a retirement savings account you contribute to on your own. An employer is not involved in managing or contributing to an IRA. While IRAs have many of the same rules as 401(k) plans (contribution limits, age restrictions, penalties for early withdrawal), they also tend to have lower administrative fees and more investment options.

Just as with 401(k) plans, traditional IRAs defer taxes until you withdraw your money while Roth IRAs tax you

up front. The government has instituted income limits to be eligible for a Roth IRA, although these tend to be fairly high.

As of 2022, these limits were \$144,000 in taxable income for individuals (single filers) and \$214,000 for couples (married filers).

While rolling over your 401(k) is relatively easy, be aware of a few financial pitfalls. First, decide on what type of IRA best suits you. You can open an IRA account with a financial services provider of your choice, or with the same company that managed your 401(k).

When transferring your funds from your 401(k) to your IRA, ask for a direct rollover. That way, the money manager will deposit your funds directly from one account to the other. If the money is given to you and you in turn deposit it in a new account, you may be subject to unnecessary taxes. If it makes better financial sense, you can also rollover your 401(k) into a 401(k) offered by your new employer. The best way to determine what is best for you is to talk to a financial adviser.





Retirement Plans if you are Self-Employed

Solo 401(k) Plans

What if you're self-employed, or if your employer does not offer a traditional 401(k)? If that's true, a Solo 401(k) or One-Participant 401(k) might be an option for you.

A Solo or One-Participant 401(k) is a traditional 401(k) plan covering a business owner with no employees, or that person and his or her spouse. These plans have the same rules and requirements as any other 401(k) plan.

Solo 401(k) plans have the same contribution limits as other plans, so individuals can contribute up to \$20,500 per year, or \$27,000 per year for individuals over 50. In addition, if you're self-employed, your business can contribute an additional 25% as an employer match.

Visit www.irs.gov/retirement-plans/self-employed-individuals-calculating-your-own-retirement-plan-contribution-and-deduction for more specific instructions on how to calculate your maximum contributions.

There are other options for retirement savings for self-employed individuals, like a Simplified Employee Pension Plan (SEP), or an IRA or Roth IRA.

Simplified Employee Pension Plan (SEP)

If you are self-employed, you can contribute to a SEP Plan for your retirement savings. The contributions you make will go into a SEP-IRA which is an Individual Retirement Account. SEP-IRA rules and regulations are the same as a traditional IRA.

Some small business owners make a SEP Plan available for their employees to save for retirement.

IRAs & Roth IRAs

As a self-employed individual, you can also contribute to an Individual Retirement Account (IRA) or a Roth IRA to save for retirement. See pages 17 and 27 for more information about IRAs.

More information on alternative retirement plans for the self-employed can be found here: www.irs.gov/retirement-plans/retirement-plans-for-self-employed-people





401(k) Loans

While most 401(k) providers allow you to take loans from your account, financial experts

advise against doing this.

Taking money from your 401(k) not only prevents it from earning interest, but requires you to pay interest on the amount of the loan. The interest rate you will be charged varies by company, but it is usually more than the prime lending rate—the lowest amount of interest commercial banks in the United States charge to lend money.

If you do decide to take a loan from your 401(k), the IRS limits the amount you can borrow to \$50,000 or half of your 401(k) vested balance, whichever is smaller. You gradually repay the amount of the loan, plus interest, back into your own account. Generally, loan payments are made through payroll deductions and participants have a maximum of five years to repay the loan.

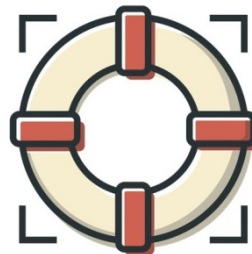
When you borrow from your 401(k), you sign a loan agreement that spells out the principal, the term of the loan, the interest rate, any fees and other terms that may apply. You may have to wait for the loan to be approved, though in most cases you'll qualify. If you're married, your plan might

require that your spouse agree to the loan in writing too.

When you take a 401(k) loan, you don't pay taxes on the loan amount. But, if you don't pay the loan back on time, taxes and other penalties might be due.

Be aware that if you change jobs, you'll be required to repay the loan by October of the next calendar year. If you do not repay the loan by that time, you'll have to pay taxes on the disbursement.

A list of the pros and cons of taking out a 401(k) loan is on the next page.



Hardship Withdrawals

Some 401(k) providers offer a way for you to

access your funds if you experience a personal or financial emergency.

Not every 401(k) plan allows hardship withdrawals and the IRS has established strict rules to govern those that do.

The IRS accepts six reasons for a hardship withdrawal:

- To cover costs associated with the purchase of a primary residence



Pros and Cons of a 401(k) Loan

Before you determine whether to borrow from your 401(k) account, consider the following advantages and drawbacks to this decision.

Pros:

- You usually don't have to explain why you need the money or how you intend to spend it.
- You may qualify for a lower interest rate than you would at a bank or other lender, especially if you have a low credit score.
- The interest you repay is paid back into your account.
- Since you're borrowing rather than withdrawing money, no income tax or potential early withdrawal penalty is due.

Cons:

- The money you withdraw will not grow if it isn't invested.
- Repayments are made with after-tax dollars that will be taxed again when you eventually withdraw them from your account.
- The fees you pay to arrange the loan may be higher than on a conventional loan, depending on the way they are calculated.
- The interest is never deductible even if you use the money to buy or renovate your home.

CAUTION: Perhaps the biggest risk you run is leaving your job while you have an outstanding loan balance. If that's the case, you'll probably have to repay the entire balance by October of the following calendar year. If you don't repay, you're in default, and the remaining loan balance is considered a withdrawal. Income taxes are due on the full amount. And if you're younger than 59½, you may owe the 10 percent early withdrawal penalty as well. If this should happen, you could find your retirement savings substantially drained.

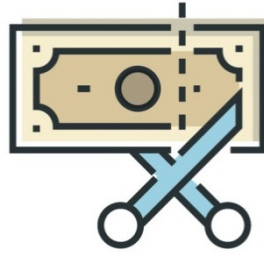
Source: <http://www.finra.org/investors/401k-loans-hardship-withdrawals-and-other-important-considerations>



- To prevent you from being evicted from your home or having to foreclose on your mortgage
- To cover costs associated with repairing damages to your home
- To cover college tuition payments and related educational costs
- To cover funeral expenses
- To cover unexpected medical expenses

You may need to present proof that you qualify for a hardship withdrawal to the financial manager who handles your company's plan.

The IRS also requires that any money you take out must not exceed the amount you need and that you must have first applied for any 401(k) loans you may be eligible for. Unless you are disabled or your medical debt is higher than 7.5 percent of your income, you will have to pay taxes and fees on any hardship withdrawal. You will also not be allowed to make any contributions to your 401(k) for six months after taking a hardship withdrawal.



401(k) Fees

Since your 401(k) plan is handled by a financial manager, you can expect to pay a small fee to maintain the account.

However, hidden costs and fees can add up and drain your savings if you are not careful to avoid them. Even a one percent fee charged by a financial provider can mean a difference in thousands of dollars from your account down the road.

The best way to get around paying extra costs is to ask questions and select a financial adviser or investment plan with the lowest fees.

Some of the most common fees associated with a 401(k) plan are:

- **Brokerage account fees:** These are fees you pay a company or an individual to maintain and manage your account
- **Trade commissions:** These are fees charged when the person managing your plan buys or sells investments such as stocks
- **Mutual fund transaction fees:** Fees charged when your money manager buys or sells some mutual funds



- **Expense ratios:** Annual fees charged by all mutual funds to cover the cost of operating the fund
- **Sales loads:** A charge or commission on some mutual funds, paid to the money manager who sold the fund
- **Management or advisory fees:** A percentage of your 401(k) assets paid to the financial manager handling your plan
- **401(k) fees:** Administrative fees passed down to you from your employer



Tips for Managing Your 401(k) Plan

Choose the right plan

Both traditional and Roth 401(k) plans have their advantages, but choosing between them can be difficult. Deferring taxes until withdrawal allows more of your money to earn interest over time, while paying up front removes the hassle of paying later.

Experts suggest that a Roth 401(k) may be the best route for a young person because it takes taxes out first, rather than years later when he or she

may be in a higher tax bracket. For older workers who are more likely to be earning a higher salary, a traditional 401(k) may be more suitable.

Know that high-risk does not always mean high returns

It may seem like a great idea to put all your money into the hottest new tech stock, but that is no guarantee it will make you the next Bill Gates. High-risk is high-risk for a reason. While a stock may do well, it is also possible it will fail, taking your money with it.

Safer investments may take more time to grow, but they are also less likely to disappoint. That doesn't mean avoiding risk at all cost; sometimes aggressive investing can pay off. It just means being smart with your money.

Mix up your asset types

One of the best ways to be smart with your money is to spread it out over a number of different investments. A diversified mixture of stocks, bonds, and short-term funds is often the best way to ensure your money grows while guarding it against fluctuations in the stock market. It also allows you to take some chances, putting some money in high-risk stocks, while keeping a good portion of it in steady investments.



Don't hesitate to ask for help

Many resources are available offering advice on how to invest your money. Some say you should focus on growth stocks, some push target funds, while others swear by high-risk bonds. It can get confusing very quickly. The simplest and best way to make any decision is to talk to the financial manager, the person who manages your company's plan. He or she knows your account the best and is familiar with you and your financial needs. Ask questions and seek his or her advice. This person is there to help.

fund manager, take some time to review it. Are your funds performing well? If you're not satisfied, you can make an appointment to discuss your options with the financial manager who handles your 401(k), or you can make some changes on your own, so you make sure that your retirement fund is making the most money possible.

**401(k) loans & hardship withdrawals:
EMERGENCY measures**

Because a 401(k) plan is a retirement account, the money is not intended to be used as a pool of funds you can dip into easily. Remember, your goal is to allow your money to grow into a sizable nest egg you can use later in life. If you start early and are able to invest enough, reaching a goal of a million dollars is a realistic objective. However, you can only get there if you leave your money where it can work for you.

Review your asset allocation and your fund performance each year

The beginning of each new year is a good time to take a step back and review how your funds are performing. When you get your year-end performance report from your





Investing in Today's Market

The economic downturn brought on by the COVID-19 pandemic caused significant volatility in the market in 2020. This year, some analysts project that the market is finally returning to a position of stability. In fact, some stocks are performing better now than they were before the pandemic began.

Many industries have performed above average in 2021, including ecommerce (Amazon, Etsy, etc.) and healthcare (Moderna, Bio-Techne Corp, etc.). With COVID restricting investors' ability to travel, it's clear why these industries saw an uptick in stock prices.

Many brokerage firms reported an increase in new signups in 2021, as new investors want to invest when the market is low to take advantage of potential significant gains in the future.

However, the future of COVID-19 is still unpredictable, so it's best to stay diligent about the investments you choose to make.

Consistent investing is one way to ride the ups and downs of market fluctuations. It can also help you reduce risk. Your consistent monthly investment allows you to keep

purchasing as many shares as possible, even if the share price has gone up or come down. This practice is referred to as dollar-cost averaging. Sometimes you'll buy high, sometimes low, but either way, you are increasing the number of shares you hold, over time, and you will generally experience positive overall returns.

Example: You invest \$100 per month for a period of 12 months in a well-diversified mutual fund.

Month	Investment	Per Share Price	# of Shares Purchased
1	\$100	\$10	10
2	\$100	\$25	4
3	\$100	\$25	4
4	\$100	\$10	10
5	\$100	\$20	5
6	\$100	\$25	4
7	\$100	\$50	2
8	\$100	\$100	1
9	\$100	\$100	1
10	\$100	\$100	1
11	\$100	\$25	4
12	\$100	\$50	2

The average share price for the period is \$45 (add all 12 share prices and divide by 12) and your average cost per share (48 total shares purchased for a \$1,200 investment) is \$25. You're not going to get rich quick, but slow and steady wins the race!





A Helpful Overview of Your Retirement Account Options

This table has been summarized and synthesized from www.irs.gov

	Traditional IRA	Roth IRA	Traditional 401(k)	Roth 401(k)
Contributions	Made with pre-tax dollars. As of 2022, can contribute up to \$6,000. If you're 50, it's \$7,000.	Made with after-tax dollars. As of 2022, can contribute up to \$6,000. If you're 50, it's \$7,000.	Made with pre-tax dollars. In 2022, you can contribute up to \$20,500 per year. If you're 50, it's \$27,000.	Made with after-tax dollars. In 2022, you can contribute up to \$20,500 per year. If you're 50, it's \$27,000.
Eligibility	Anyone can participate. Contributions can only be made until age 70 ½	Income Limits: In 2022: AGI of \$214,000 for couples and \$144,000 for individuals. Contributions can be made at any age, and you must have earned-income.	You must work for an employer that provides a 401(k).	You must work for an employer that provides a 401(k). No income limits as in Roth IRAs.
Taxes on Withdrawal	All withdrawals are taxed at federal and state income tax rates.	None for qualified distributions.	All withdrawals are taxed at federal and state income tax rates.	None for qualified distributions.
Penalties	10% penalty on withdrawals of distributions made before age 59 ½ (can be up to 25%)	10% penalty on withdrawals of earnings made before age 59 ½ with few exceptions; you can generally withdraw your contributions anytime.	10% penalty on withdrawals on distributions made before age 59 ½.	10% penalty on withdrawals of earnings made before age 59 ½ with few exceptions; you can generally withdraw your contributions anytime.
Required Minimum Distribution (RMD)	Must begin taking RMDs by age 70 ½	None during your lifetime.	Must begin taking RMDs by age 70 ½.	Must begin taking RMDs by age 70 ½.





Weiss Ratings' Best All-Around Mutual Funds

The following pages list Weiss Ratings' Best All-Around Mutual Funds. If your priority is to achieve a balanced return with the amount of risk being taken, these funds provide better returns, lower expense and have a maximum initial investment of \$5,000 or less required.

To get the Weiss Investment Rating for a fund not included here, or to check the latest rating for these funds, go to <https://greyhouse.weissratings.com>.

Fund Name	Describes the fund's assets, regions of investments and investment strategies.
Investment Rating	The Weiss rating measured on a scale from A to F based on each fund's risk and performance. Funds in this section are BUY rated, which means an overall rating of B- or higher.
Ticker Symbol	An arrangement of characters (usually letters) representing a particular security listed on an exchange or otherwise traded publicly. When a company issues securities to the public marketplace, it selects an available ticker symbol for its securities which investors use to place trade orders. Every listed security has a unique ticker symbol, facilitating the vast array of trade orders that flow through the financial markets every day.
Telephone	The company's phone number.
Provider	The legal company that issues the fund.
One-Year Return (%)	The rate of return on an investment over a one-year period that includes interest, capital gains, dividends and distributions realized.

Funds are listed in order by their one-year returns and overall rating.

The following list of Best All-Around Mutual Funds is based on ratings as of January 24, 2022. Visit <https://greyhouse.weissratings.com> to check the latest rating of these funds.



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Fidelity Advisor® Financial Services Fund Class Z	B	FIKBX	617-563-7000	Fidelity Investments	28.83%
VY® Invesco Comstock Portfolio Class I	B	IVKIX	800-366-0066	Voya	27.02%
Vanguard Real Estate Index Fund Admiral Shares	B	VGSLX	877-662-7447	Vanguard	26.20%
Vanguard Real Estate Index Fund Investor Shares	B	VGSIX	877-662-7447	Vanguard	26.06%
USAA Income Stock Fund R6 Shares	B	URISX	210-694-9700	Victory Capital	23.22%
MassMutual Diversified Value Fund Class I	B	MDDIX		MassMutual	22.68%
MassMutual Diversified Value Fund Class R5	B	MDVSX		MassMutual	22.47%
Hartford Quality Value Fund Class R6	B	HVOVX	888-843-7824	Hartford Mutual Funds	22.08%
T. Rowe Price QM U.S. Value Equity Fund	B	TQMVX	410-345-2000	T. Rowe Price	22.02%
Schwab Fundamental US Large Company Index Fund	B	SFLNX	877-824-5615	Schwab Funds	21.95%
Hartford Quality Value Fund Class I	B	HVOIX	888-843-7824	Hartford Mutual Funds	21.83%
GMO Quality Fund Class R6	B	GQESX	617-330-7500	GMO	21.80%
Integrity Dividend Harvest Fund Class I	B	IDHIX	800-276-1262	IntegrityViking Funds	21.61%
Columbia Dividend Opportunity Fund Institutional 2 Class	B	RSDFX	800-345-6611	Columbia Threadneedle	21.36%
VY® T. Rowe Price Equity Income Portfolio Class I	B	ITEIX	800-366-0066	Voya	21.14%
T. Rowe Price Equity Income Fund	B	PRFDX	410-345-2000	T. Rowe Price	21.13%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Victory Sycamore Established Value Fund Class R6	B	VEVRX	210-694-9700	Victory Capital	21.03%
The Hartford Equity Income Fund Class R6	B	HQIVX	888-843-7824	Hartford Mutual Funds	20.87%
Columbia Disciplined Value Fund Institutional 2 Class	B	COLVX	800-345-6611	Columbia Threadneedle	20.81%
The Hartford Equity Income Fund Class I	B	HQIIX	888-843-7824	Hartford Mutual Funds	20.76%
Fidelity® Series Stock Selector Large Cap Value Fund	B	FBLEX	617-563-7000	Fidelity Investments	20.65%
Fidelity® Growth & Income Portfolio Class K	B	FGIKX	617-563-7000	Fidelity Investments	20.64%
Vanguard Equity-Income Fund Investor Shares	B	VEIPX	877-662-7447	Vanguard	20.60%
Vanguard Value Index Fund Admiral Shares	B	VVIAX	877-662-7447	Vanguard	20.59%
TCW Relative Value Dividend Appreciation Fund Class I	B	TGDFX	213-244-0000	TCW	20.57%
Fidelity Advisor® Growth & Income Fund Class Z	B	FGIZX	617-563-7000	Fidelity Investments	20.55%
Fidelity® Growth & Income Portfolio	B	FGRIX	617-563-7000	Fidelity Investments	20.52%
Vanguard Value Index Fund Investor Shares	B	VIVAX	877-662-7447	Vanguard	20.44%
JPMorgan Equity Income Fund Class R5	B	OIERX	800-480-4111	JPMorgan	20.41%
Fidelity Advisor® Growth & Income Fund Class I	B	FGIOX	617-563-7000	Fidelity Investments	20.40%
GMO Quality Fund Class I	B	GQLIX	617-330-7500	GMO	20.40%
Vanguard High Dividend Yield Index Fund Admiral	B	VHYAX	877-662-7447	Vanguard	20.35%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Voya Large Cap Value Portfolio Class I	B	IPEIX	800-366-0066	Voya	20.29%
Voya Large Cap Value Portfolio R6	B	VLCRX	800-366-0066	Voya	20.21%
Commerce Value Fund	B	CFVLX		Commerce	20.10%
Fidelity® Series Large Cap Stock Fund	B	FGLGX	617-563-7000	Fidelity Investments	20.01%
American Century Value Fund R6 Class	B	AVUDX	800-444-4015	American Century Investments	19.89%
Fidelity Advisor® Mega Cap Stock Fund Class Z	B	FZALX	617-563-7000	Fidelity Investments	19.81%
TIAA-CREF Large Cap Value Fund Class W	B	TRLWX	877-518-9161	TIAA Investments	19.77%
American Century Value Fund Y Class	B	AVUYX	800-444-4015	American Century Investments	19.75%
Northern Large Cap Value Fund	B	NOLVX	800-595-9111	Northern Funds	19.73%
Fidelity® Mega Cap Stock Fund	B	FGRTX	617-563-7000	Fidelity Investments	19.71%
Transamerica Large Value Opportunities Fund Class I3	B	TLOTX	888-233-4339	Transamerica	19.66%
Fidelity Advisor® Mega Cap Stock Fund Class I	B	FTRIX	617-563-7000	Fidelity Investments	19.63%
Fidelity Advisor® Large Cap Fund Class Z	B	FIDLX	617-563-7000	Fidelity Investments	19.41%
Fidelity® Large Cap Stock Fund	B	FLCSX	617-563-7000	Fidelity Investments	19.30%
Fidelity Advisor® Large Cap Fund Class I	B	FALIX	617-563-7000	Fidelity Investments	19.28%
Vanguard Mid-Cap Value Index Fund Admiral Shares	B	VMVAX	877-662-7447	Vanguard	19.25%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
American Funds American Mutual Fund® Class R-6	B	RMFGX	800-421-4225	American Funds	19.13%
Vanguard Mid-Cap Value Index Fund Investor Shares	B	VMVIX	877-662-7447	Vanguard	19.12%
American Funds Washington Mutual Investors Fund Class R-6	B	RWMGX	800-421-4225	American Funds	19.08%
American Funds American Mutual Fund® Class 529-F-3	B	FFFMX	800-421-4225	American Funds	19.05%
American Funds American Mutual Fund® Class R-5	B	RMFFX	800-421-4225	American Funds	19.05%
Columbia Select Large Cap Value Fund Institutional 2 Class	B	SLVIX	800-345-6611	Columbia Threadneedle	19.02%
American Funds American Mutual Fund® Class 529-F-2	B	FFMMX	800-421-4225	American Funds	19.01%
Columbia Select Large Cap Value Fund Advisor Class	B	CSERX	800-345-6611	Columbia Threadneedle	18.98%
American Funds American Mutual Fund® Class R-5E	B	RMFHX	800-421-4225	American Funds	18.97%
Columbia Select Large Cap Value Fund Institutional Class	B	CSVZX	800-345-6611	Columbia Threadneedle	18.95%
Voya U.S. High Dividend Low Volatility Fund P3	B	VHDPX	800-366-0066	Voya	18.95%
American Funds American Mutual Fund® Class 529-F	B	CMLFX	800-421-4225	American Funds	18.92%
Fidelity Advisor® Capital Development Fund Class I	B	FDEIX	617-563-7000	Fidelity Investments	18.83%
USAA Income Stock Fund	B	USISX	210-694-9700	Victory Capital	18.75%
Delaware Growth and Income Fund Class R6	B	FGIOX		Delaware Funds by Macquarie	18.64%
Fidelity® Series Value Discovery Fund	B	FNKLX	617-563-7000	Fidelity Investments	18.64%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Fidelity Advisor® Consumer Staples Portfolio Class Z	B	FIJCX	617-563-7000	Fidelity Investments	18.55%
American Century NT Mid Cap Value Fund G Class	B	ACLMX	800-444-4015	American Century Investments	18.51%
Fidelity® Select Consumer Staples Portfolio	B	FDFAX	617-563-7000	Fidelity Investments	18.42%
Voya U.S. High Dividend Low Volatility Fund Class A	B	VHDAX	800-366-0066	Voya	18.31%
Parametric Dividend Income Fund Investor Class	B	EAPDX		Eaton Vance	18.26%
Voya Russell Large Cap Value Index Portfolio Class I	B	IRVIX	800-366-0066	Voya	17.78%
Fidelity® Series Large Cap Value Index Fund	B	FIOOX	617-563-7000	Fidelity Investments	17.59%
TIAA-CREF Large-Cap Value Index Fund Class W	B	THCW X	877-518-9161	TIAA Investments	17.50%
Voya Russell Large Cap Value Index Portfolio Class S	B	IRVSX	800-366-0066	Voya	17.47%
TIAA-CREF Large-Cap Value Index Fund Advisor Class	B	THCVX	877-518-9161	TIAA Investments	17.25%
Fidelity® Series Intrinsic Opportunities Fund	B	FDMLX	617-563-7000	Fidelity Investments	17.16%
Bridgeway Blue Chip Fund	B	BRLIX	800-661-3550	Bridgeway	17.11%
MainStay Epoch U.S. Equity Yield Fund Class R6	B	EPLDX	212-938-6500	New York Life Investment Management LLC	17.06%
MFS Equity Income Fund Class R6	B	EQNVX	877-960-6077	MFS	17.02%
MFS Equity Income Fund Class I	B	EQNIX	877-960-6077	MFS	16.95%
MFS Equity Income Fund Class R4	B	EQNU X	877-960-6077	MFS	16.94%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Lord Abbett Affiliated Fund Class R6	B	LAFVX	201-827-2000	Lord Abbett	16.91%
Lord Abbett Affiliated Fund Class F3	B	LTFOX	201-827-2000	Lord Abbett	16.90%
Lord Abbett Affiliated Fund Class R5	B	LAFTX	201-827-2000	Lord Abbett	16.85%
VALIC Company I Dividend Value Fund	B	VCIGX		VALIC	16.72%
Manning & Napier Disciplined Value Series Class W	B	MDVWX	585-325-6880	Manning & Napier	16.34%
Goldman Sachs Equity Income Fund Class P	B	GABPX	800-526-7384	Goldman Sachs	16.22%
Great-West S&P 500® Index Fund Institutional Class	B	MXKW X		Great-West Funds	16.13%
American Century Equity Income Fund G Class	B	AEIMX	800-444-4015	American Century Investments	15.02%
Shelton Equity Income Fund Direct Shares	B	EQTIX	800-955-9988	Shelton Capital Management	14.56%
Fidelity® SAI U.S. Low Volatility Index Fund	B	FSUVX	617-563-7000	Fidelity Investments	13.83%
State Farm Growth Fund	B	STFGX		State Farm	13.60%
American Funds The Income Fund of America® Class R-6	B	RIDGX	800-421-4225	American Funds	12.64%
American Funds The Income Fund of America® Class R-5	B	RIDFX	800-421-4225	American Funds	12.59%
American Funds The Income Fund of America® Class 529-F-3	B	FFIFX	800-421-4225	American Funds	12.58%
American Funds The Income Fund of America® Class F-2	B	AMEFX	800-421-4225	American Funds	12.50%
American Funds The Income Fund of America® Class 529-F-2	B	FAIFX	800-421-4225	American Funds	12.49%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
American Funds The Income Fund of America® Class R-5E	B	RIDHX	800-421-4225	American Funds	12.49%
American Funds The Income Fund of America® Class 529-F-1	B	CIMFX	800-421-4225	American Funds	12.45%
American Funds The Income Fund of America® Class A	B	AMECX	800-421-4225	American Funds	12.31%
American Funds The Income Fund of America® Class R-4	B	RIDEX	800-421-4225	American Funds	12.28%
American Funds The Income Fund of America® Class 529-A	B	CIMAX	800-421-4225	American Funds	12.25%
State Street Hedged International Developed Equity Index Fund Class K	B	SSHQX	617-664-7338	State Street Global Advisors	12.25%
American Funds The Income Fund of America® Class F-1	B	IFAFX	800-421-4225	American Funds	12.21%
Transamerica Multi-Asset Income Fund Class I2	B		888-233-4339	Transamerica	11.92%
Fidelity Advisor® Strategic Dividend & Income® Fund Class Z	B	FIQWX	617-563-7000	Fidelity Investments	11.90%
BMO Aggressive Allocation Fund Class R6	B	BDSQX	800-236-3863	BMO Funds	11.77%
Fidelity Advisor® Strategic Dividend & Income® Fund Class I	B	FSIDX	617-563-7000	Fidelity Investments	11.76%
Fidelity® Strategic Dividend & Income® Fund	B	FSDIX	617-563-7000	Fidelity Investments	11.76%
DFA Global Equity Portfolio Institutional Class	B	DGEIX	512-306-7400	Dimensional Fund Advisors	11.70%
Schwab MarketTrack All Equity Portfolio™	B	SWEGX	877-824-5615	Schwab Funds	11.25%
DFA Selectively Hedged Global Equity Portfolio Institutional Class Shares	B	DSHGX	512-306-7400	Dimensional Fund Advisors	11.08%
MFS Institutional International Equity Fund	B	MIEIX	877-960-6077	MFS	10.56%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
MFS Lifetime 2055 Fund Class R6	B	LFIKX	877-960-6077	MFS	10.24%
MFS Lifetime 2050 Fund Class R6	B	MFFKX	877-960-6077	MFS	10.23%
MFS Lifetime 2045 Fund Class R6	B	LTMLX	877-960-6077	MFS	10.19%
MFS Lifetime 2060 Fund Class R6	B	MFJKX	877-960-6077	MFS	10.19%
DFA World Core Equity Portfolio Institutional Class	B	DREIX	512-306-7400	Dimensional Fund Advisors	10.18%
MFS Lifetime 2055 Fund Class I	B	LFIIX	877-960-6077	MFS	10.12%
MFS Lifetime 2050 Fund Class I	B	MFFIX	877-960-6077	MFS	10.09%
MFS Lifetime 2050 Fund Class R4	B	MFFPX	877-960-6077	MFS	10.09%
MFS Lifetime 2060 Fund Class I	B	MFJIX	877-960-6077	MFS	10.09%
MFS Lifetime 2055 Fund Class R4	B	LFIUX	877-960-6077	MFS	10.08%
MFS Lifetime 2045 Fund Class I	B	LTMKX	877-960-6077	MFS	10.04%
MFS Lifetime 2045 Fund Class R4	B	LTMUX	877-960-6077	MFS	10.04%
Great-West SecureFoundation® Lifetime 2055 Fund Investor Class	B-	MXSYX		Great-West Funds	27.95%
Great-West SecureFoundation® Lifetime 2050 Fund Investor Class	B-	MXFSX		Great-West Funds	27.62%
Great-West SecureFoundation® Lifetime 2045 Fund Investor Class	B-	MXSTX		Great-West Funds	26.82%
Great-West SecureFoundation® Lifetime 2045 Fund Service Class	B-	MXSWX		Great-West Funds	26.72%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Great-West SecureFoundation® Lifetime 2040 Fund Investor Class	B-	MXDSX		Great-West Funds	24.74%
Edgar Lomax Value Fund	B-	LOMAX	703-719-0026	Edgar Lomax	20.67%
LSV Conservative Value Equity Fund Investor Class	B-	LVAVX		LSV Fund	20.64%
Great-West SecureFoundation® Lifetime 2035 Fund Investor Class	B-	MXSRX		Great-West Funds	19.97%
Great-West SecureFoundation® Lifetime 2035 Fund Service Class	B-	MXSSX		Great-West Funds	19.88%
Fidelity Advisor® Equity Income Fund Class Z	B-	FZAGX	617-563-7000	Fidelity Investments	19.29%
Fidelity® Equity Dividend Income Fund Class K	B-	FETKX	617-563-7000	Fidelity Investments	19.15%
Fidelity Advisor® Equity Income Fund Class I	B-	EQPIX	617-563-7000	Fidelity Investments	19.10%
Fidelity® Equity Dividend Income Fund	B-	FEQTX	617-563-7000	Fidelity Investments	19.05%
Baywood ValuePlus Fund Institutional Shares	B-	BVPIX		Baywood	18.55%
Dodge & Cox Global Stock Fund	B-	DODWX	415-981-1710	Dodge & Cox	17.57%
Fidelity® New Millennium Fund®	B-	FMILX	617-563-7000	Fidelity Investments	17.27%
American Century NT Focused Large Cap Value Fund G Class	B-	ACLLX	800-444-4015	American Century Investments	16.03%
DWS CROCI Equity Dividend Fund - Class R6	B-	KDHTX		DWS	15.57%
American Century Investments® Focused Large Cap Value Fund R6 Class	B-	ALVDX	800-444-4015	American Century Investments	15.46%
Franklin Utilities Fund Class R6	B-	FUFRX	650-312-2000	Franklin Templeton Investments	15.38%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
American Century Investments® Focused Large Cap Value Fund R5 Class	B-	ALVGX	800-444-4015	American Century Investments	15.28%
Franklin Utilities Fund Class A1	B-	FKUTX	650-312-2000	Franklin Templeton Investments	15.10%
Voya Global High Dividend Low Volatility Fund W	B-	IGVWX	800-366-0066	Voya	14.96%
Voya Global High Dividend Low Volatility Portfolio Class I	B-	IIGZX	800-366-0066	Voya	14.94%
Great-West Small Cap Value Fund Institutional Class	B-	MXTFX		Great-West Funds	14.69%
American Century Equity Income Fund R6 Class	B-	AEUDX	800-444-4015	American Century Investments	14.39%
American Century Equity Income Fund Y Class	B-	AEIYX	800-444-4015	American Century Investments	14.39%
American Century Equity Income Fund R5 Class	B-	AEIUX	800-444-4015	American Century Investments	14.26%
Great-West Ariel Mid Cap Value Fund Institutional Class	B-	MXOAX		Great-West Funds	14.07%
Vanguard Small Cap Value Index Fund Admiral Shares	B-	VSIAX	877-662-7447	Vanguard	13.09%
Vanguard Small Capitalization Value Index Fund Investor Shares	B-	VISVX	877-662-7447	Vanguard	12.96%
Allspring Low Volatility U.S. Equity Fund Class R6	B-	WLVJX	415-396-8000	Allspring Global Investments	11.88%
Allspring Low Volatility U.S. Equity Fund Class A	B-	WLV LX	415-396-8000	Allspring Global Investments	11.45%





Recommended Target-Date Mutual Funds

The following pages list Weiss Ratings' Overall Investment Rating of Recommended Target-Date Mutual Funds. These mutual funds currently receive a Weiss Investment Rating of B- or higher.

A rating of B+, B or B- means the fund has a good track record for balancing performance with risk. Compared to other mutual funds, it has achieved above-average returns given the level of risk in its underlying investments. Although even good funds can decline in a down market, our "B" rating is considered the equivalent of a "Buy".

The funds listed here have no initial investment minimum required

To get the Weiss Investment Rating for a fund not included here, go to www.greyhouse.weissratings.com.

Fund Name	Describes the fund's assets, regions of investments and investment strategies.
Investment Rating	The Weiss rating measured on a scale from A to F based on each fund's risk and performance.
Ticker Symbol	An arrangement of characters (usually letters) representing a particular security listed on an exchange or otherwise traded publicly. When a company issues securities to the public marketplace, it selects an available ticker symbol for its securities which investors use to place trade orders. Every listed security has a unique ticker symbol, facilitating the vast array of trade orders that flow through the financial markets every day.
Telephone	The company's phone number.
Provider	The legal company that issues the fund.
One-Year Return (%)	The rate of return on an investment over a one-year period that includes interest, capital gains, dividends and distributions realized.

You would choose a Target-Date Fund based on the year you want to retire. For example, if you are 25 years old, you may choose a target-date fund for 2065. The fund manager invests your money in a range of stocks, bonds, and other securities, usually starting out with more riskier options the farther away your target date is. As you get closer to your target date, the manager shifts your money into safer investments with less risk

Funds are listed in order by their one-year returns and overall rating.

The following list of Recommended Target-Date Mutual Funds is based on ratings as of January 24, 2022.

Visit <https://greyhouse.weissratings.com> to check the latest rating of these funds.





Recommended Target-Date Mutual Funds

2030 Target-Date Mutual Funds

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Prudential Day One 2030 Fund Class R6	B	PDFJX	800-225-1852	PGIM Funds (Prudential)	8.41%
Prudential Day One 2030 Fund Class R4	B	PDFGX	800-225-1852	PGIM Funds (Prudential)	8.09%
Prudential Day One 2030 Fund Class R3	B	PDFFX	800-225-1852	PGIM Funds (Prudential)	8.07%
Prudential Day One 2030 Fund Class R1	B	PDFCX	800-225-1852	PGIM Funds (Prudential)	7.57%
John Hancock Funds Multi-Index 2030 Lifetime Portfolio Class 1	B	JRTGX	800-225-5291	John Hancock	6.43%
Dimensional 2030 Target Date Retirement Income Fund Institutional Class	B	DRIWX	512-306-7400	Dimensional Fund Advisors	6.42%
MFS Lifetime 2030 Fund Class R6	B	MLTKX	877-960-6077	MFS	6.37%
Mutual of America 2030 Retirement Fund	B	MURIX		Mutual of America	6.29%
MFS Lifetime 2030 Fund Class R4	B	MLTJX	877-960-6077	MFS	6.24%
MFS Lifetime 2030 Fund Class I	B	MLTIX	877-960-6077	MFS	6.21%
MassMutual RetireSMART by JPMorgan 2030 Fund Class I	B	MRYUX		MassMutual	5.99%
MFS Lifetime 2030 Fund Class R3	B	MLTHX	877-960-6077	MFS	5.97%
MassMutual RetireSMART by JPMorgan 2030 Fund Class R5	B	MRYTX		MassMutual	5.92%
MassMutual RetireSMART by JPMorgan 2030 Fund Service Class	B	MRYSX		MassMutual	5.83%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Allspring Dynamic Target 2030 Fund - Class R6	B	WDTSX	415-396-8000	Allspring Global Investments	5.78%
MassMutual RetireSMART by JPMorgan 2030 Fund Administrative Class	B	MRYXX		MassMutual	5.74%
MFS Lifetime 2030 Fund Class R2	B	MLTGX	877-960-6077	MFS	5.72%
Allspring Dynamic Target 2030 Fund Class R4	B	WDTQX	415-396-8000	Allspring Global Investments	5.65%
MassMutual RetireSMART by JPMorgan 2030 Fund Class R4	B	MRYZX		MassMutual	5.60%
Principal LifeTime Hybrid 2030 Fund R-6	B	PLZTX	800-787-1621	Principal Funds	5.52%
Principal LifeTime Hybrid 2030 Fund Institutional Class	B	PHTNX	800-787-1621	Principal Funds	5.49%
MassMutual RetireSMART by JPMorgan 2030 Fund Class A	B	MRYAX		MassMutual	5.46%
Schwab Target 2030 Index Fund	B	SWYEX	877-824-5615	Schwab Funds	5.33%
MassMutual RetireSMART by JPMorgan 2030 Fund Class R3	B	MRYNX		MassMutual	5.29%
MFS Lifetime 2030 Fund Class R1	B	MLTEX	877-960-6077	MFS	5.17%
Principal LifeTime 2030 Fund Institutional Class	B	PMTIX	800-787-1621	Principal Funds	5.14%
John Hancock Funds II Multimanager 2030 Lifetime Portfolio Class 1	B	JLFOX	800-225-5291	John Hancock	4.94%
John Hancock Funds II Multimanager 2030 Lifetime Portfolio Class R5	B	JLFHX	800-225-5291	John Hancock	4.93%
Principal LifeTime 2030 Fund R-5 Class	B	PTCPX	800-787-1621	Principal Funds	4.89%
Principal LifeTime 2030 Fund R-4 Class	B	PTCSX	800-787-1621	Principal Funds	4.74%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Voya Index Solution 2030 Portfolio Class Z	B	VSZCX	800-366-0066	Voya	4.74%
Voya Target Retirement 2030 Fund ClassR	B	VRRIX	800-366-0066	Voya	4.70%
John Hancock Funds II Multimanager 2030 Lifetime Portfolio Class R4	B	JLFGX	800-225-5291	John Hancock	4.66%
Voya Index Solution 2030 Portfolio Class I	B	IDXGX	800-366-0066	Voya	4.55%
Voya Solution 2030 Portfolio Class I	B	ISNGX	800-366-0066	Voya	4.54%
Principal LifeTime 2030 Fund R-3 Class	B	PTCMX	800-787-1621	Principal Funds	4.54%
Great-West Lifetime 2030 Fund Institutional Class	B	MXAYX		Great-West Funds	4.53%
Schwab Target 2030 Fund	B	SWDRX	877-824-5615	Schwab Funds	4.50%
John Hancock Funds II Multimanager 2030 Lifetime Portfolio Class R2	B	JLFEX	800-225-5291	John Hancock	4.49%
Fidelity Freedom® 2030 Fund Class K6	B	FGTKX	617-563-7000	Fidelity Investments	4.46%
Transamerica ClearTrack® 2030 R6	B	TDHTX	888-233-4339	Transamerica	4.42%
TIAA-CREF Lifecycle Index 2030 Fund Advisor Class	B	TLHHX	877-518-9161	TIAA Investments	4.34%
Voya Solution 2030 Portfolio Class S	B	ISNHX	800-366-0066	Voya	4.31%
Fidelity Flex Freedom Blend 2030 Fund	B	FVLSX	617-563-7000	Fidelity Investments	4.28%
Voya Index Solution 2030 Portfolio Class S	B	IDXHX	800-366-0066	Voya	4.27%
Principal LifeTime 2030 Fund R-1 Class	B	PXASX	800-787-1621	Principal Funds	4.26%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
TIAA-CREF Lifecycle Index 2030 Fund Premier Class	B	TLHPX	877-518-9161	TIAA Investments	4.24%
Fidelity Freedom® 2030 Fund	B	FFEX	617-563-7000	Fidelity Investments	4.22%
Great-West Lifetime 2030 Fund Investor Class	B	MXATX		Great-West Funds	4.22%
American Century Investments One Choice 2030 Portfolio R6 Class	B	ARCUX	800-444-4015	American Century Investments	4.19%
State Street Target Retirement 2030 Fund Class K	B	SSBYX	617-664-7338	State Street Global Advisors	4.19%
Voya Solution 2030 Portfolio Class S2	B	ISNIX	800-366-0066	Voya	4.18%
TIAA-CREF Lifecycle Index 2030 Fund Retirement Class	B	TLHRX	877-518-9161	TIAA Investments	4.16%
Great-West Lifetime 2030 Fund Service Class	B	MXAUX		Great-West Funds	4.14%
Voya Index Solution 2030 Portfolio Class S2	B	IDXIX	800-366-0066	Voya	4.10%
Fidelity Advisor Freedom® 2030 Fund Class Z6	B	FDGLX	617-563-7000	Fidelity Investments	4.07%
Voya Solution 2030 Portfolio Class ADV	B	ISNFX	800-366-0066	Voya	4.06%
JPMorgan SmartRetirement® Blend 2030 Fund Class R5	B	JRBBX	800-480-4111	JPMorgan	4.03%
Fidelity Advisor Freedom® Blend 2030 Fund Class Z6	B	FHRCX	617-563-7000	Fidelity Investments	4.01%
Fidelity Freedom® Blend 2030 Fund Class K6	B	FHKDX	617-563-7000	Fidelity Investments	3.99%
Transamerica ClearTrack® 2030 R3	B	TCTLX	888-233-4339	Transamerica	3.98%
Allspring Target 2030 Fund - Class R6	B	WFOOX	415-396-8000	Allspring Global Investments	3.97%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Fidelity Advisor Freedom® 2030 Fund Class Z	B	FIJNX	617-563-7000	Fidelity Investments	3.96%
Fidelity Advisor Freedom® Blend 2030 Fund Class Z	B	FJLMX	617-563-7000	Fidelity Investments	3.96%
Voya Index Solution 2030 Portfolio Class ADV	B	IDXFX	800-366-0066	Voya	3.96%
Great-West Lifetime 2030 Fund Class L	B	MXAWX		Great-West Funds	3.90%
Fidelity Advisor Freedom® Blend 2030 Fund Class I	B	FJEFX	617-563-7000	Fidelity Investments	3.88%
Fidelity Freedom® Index 2030 Fund Investor Class	B	FXIFX	617-563-7000	Fidelity Investments	3.88%
Fidelity Freedom® Blend 2030 Fund Class K	B	FHAEX	617-563-7000	Fidelity Investments	3.87%
Voya Solution 2030 Portfolio Class T	B	ISNJX	800-366-0066	Voya	3.85%
JPMorgan SmartRetirement® Blend 2030 Fund Class R4	B	JUTUX	800-480-4111	JPMorgan	3.83%
Allspring Target 2030 Fund - Class R4	B	WTHRX	415-396-8000	Allspring Global Investments	3.82%
Fidelity Freedom® Blend 2030 Fund	B	FHATX	617-563-7000	Fidelity Investments	3.81%
Fidelity Advisor Freedom® 2030 Fund Class I	B	FEFIX	617-563-7000	Fidelity Investments	3.80%
JPMorgan SmartRetirement® 2030 Fund Class R5	B	JSMIX	800-480-4111	JPMorgan	3.79%
TIAA-CREF Lifecycle 2030 Fund Advisor Class	B	TCHHX	877-518-9161	TIAA Investments	3.78%
TIAA-CREF Lifecycle 2030 Fund Premier Class	B	TCHPX	877-518-9161	TIAA Investments	3.77%
Transamerica ClearTrack® 2030 R1	B	TDFTX	888-233-4339	Transamerica	3.70%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
John Hancock Funds Multi-Index 2030 Preservation Portfolio Class 1	B	JRHOX	800-225-5291	John Hancock	3.64%
JPMorgan SmartRetirement® 2030 Fund Class R4	B	JSMQX	800-480-4111	JPMorgan	3.64%
JPMorgan SmartRetirement® Blend 2030 Fund Class R3	B	JUTPX	800-480-4111	JPMorgan	3.63%
Fidelity Advisor Freedom® Blend 2030 Fund Class A	B	FJAMX	617-563-7000	Fidelity Investments	3.59%
State Street Target Retirement 2030 Fund Class I	B	SSBWX	617-664-7338	State Street Global Advisors	3.59%
TIAA-CREF Lifecycle 2030 Fund Retirement Class	B	TCLNX	877-518-9161	TIAA Investments	3.58%
Fidelity Advisor Freedom® 2030 Fund Class A	B	FAFEX	617-563-7000	Fidelity Investments	3.56%
John Hancock Funds Multi-Index 2030 Preservation Portfolio Class R4	B	JRHPX	800-225-5291	John Hancock	3.41%
JPMorgan SmartRetirement® 2030 Fund Class R3	B	JSMNX	800-480-4111	JPMorgan	3.37%
Fidelity Advisor Freedom® 2030 Fund Class M	B	FTFEX	617-563-7000	Fidelity Investments	3.34%
JPMorgan SmartRetirement® Blend 2030 Fund Class R2	B	JRBRX	800-480-4111	JPMorgan	3.34%
Allspring Target 2030 Fund - Class R	B	WFJRX	415-396-8000	Allspring Global Investments	3.33%
Fidelity Advisor Freedom® Blend 2030 Fund Class M	B	FTYJX	617-563-7000	Fidelity Investments	3.31%
Goldman Sachs Target Date 2030 Portfolio Service Shares	B	GTVJX	800-526-7384	Goldman Sachs	3.17%
John Hancock Funds Multi-Index 2030 Preservation Portfolio Class R2	B	JRHRX	800-225-5291	John Hancock	3.10%
JPMorgan SmartRetirement® 2030 Fund Class R2	B	JSMZX	800-480-4111	JPMorgan	3.10%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Goldman Sachs Target Date 2030 Portfolio Investor Shares	B	GTMJX	800-526-7384	Goldman Sachs	3.04%
Nationwide Destination 2030 Fund Class R	B	NWBIX	800-848-0920	Nationwide	2.90%
Fidelity Advisor Freedom® Blend 2030 Fund Class C	B	FJTMX	617-563-7000	Fidelity Investments	2.81%
Fidelity Advisor Freedom® 2030 Fund Class C	B	FCFEX	617-563-7000	Fidelity Investments	2.80%
Goldman Sachs Target Date 2030 Portfolio R Shares	B	GTRJX	800-526-7384	Goldman Sachs	2.50%
Putnam RetirementReady 2030 Fund Class B	B		617-292-1000	Putnam	1.78%
MassMutual Select T. Rowe Price Retirement 2030 Fund Class I	B-	MMTRX		MassMutual	4.94%
MassMutual Select T. Rowe Price Retirement 2030 Fund Class M5	B-	MMTOX		MassMutual	4.79%
MassMutual Select T. Rowe Price Retirement 2030 Fund Class M4	B-	MMTPX		MassMutual	4.48%
MassMutual Select T. Rowe Price Retirement 2030 Fund Class M3	B-	MMTQX		MassMutual	4.24%





2035 Target-Date Mutual Funds

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Prudential Day One 2035 Fund Class R6	B	PDGJX	800-225-1852	PGIM Funds (Prudential)	9.24%
Prudential Day One 2035 Fund Class R4	B	PDGGX	800-225-1852	PGIM Funds (Prudential)	8.99%
Prudential Day One 2035 Fund Class R3	B	PDGFX	800-225-1852	PGIM Funds (Prudential)	8.97%
MFS Lifetime 2035 Fund Class R6	B	LFEKX	877-960-6077	MFS	8.72%
MFS Lifetime 2035 Fund Class I	B	LFEDX	877-960-6077	MFS	8.62%
MFS Lifetime 2035 Fund Class R4	B	LFEUX	877-960-6077	MFS	8.55%
Prudential Day One 2035 Fund Class R1	B	PDGCX	800-225-1852	PGIM Funds (Prudential)	8.49%
MFS Lifetime 2035 Fund Class R3	B	LFETX	877-960-6077	MFS	8.29%
MFS Lifetime 2035 Fund Class R2	B	LFESX	877-960-6077	MFS	8.02%
Dimensional 2035 Target Date Retirement Income Fund Institutional Class	B	DRIGX	512-306-7400	Dimensional Fund Advisors	7.61%
MFS Lifetime 2035 Fund Class R1	B	LFERX	877-960-6077	MFS	7.47%
Mutual of America 2035 Retirement Fund	B	MURJX		Mutual of America	7.40%
MassMutual RetireSMART by JPMorgan 2035 Fund Class I	B	MMXUX		MassMutual	7.25%
John Hancock Funds Multi-Index 2035 Lifetime Portfolio Class 1	B	JRTKX	800-225-5291	John Hancock	7.11%
MassMutual RetireSMART by JPMorgan 2035 Fund Class R5	B	MMXTX		MassMutual	7.07%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
MassMutual RetireSMART by JPMorgan 2035 Fund Service Class	B	MMXSX		MassMutual	6.98%
MassMutual RetireSMART by JPMorgan 2035 Fund Administrative Class	B	MMXYX		MassMutual	6.93%
MassMutual RetireSMART by JPMorgan 2035 Fund Class R4	B	MMXZX		MassMutual	6.68%
MassMutual RetireSMART by JPMorgan 2035 Fund Class A	B	MMXAX		MassMutual	6.58%
MassMutual RetireSMART by JPMorgan 2035 Fund Class R3	B	MMXNX		MassMutual	6.47%
Principal LifeTime Hybrid 2035 Fund R-6	B	PLRTX	800-787-1621	Principal Funds	6.26%
Principal LifeTime Hybrid 2035 Fund Institutional Class	B	PHTJX	800-787-1621	Principal Funds	6.24%
Schwab Target 2035 Index Fund	B	SWYFX	877-824-5615	Schwab Funds	6.01%
Allspring Dynamic Target 2035 Fund - Class R6	B	WDTW X	415-396-8000	Allspring Global Investments	5.82%
Fidelity Freedom® 2035 Fund Class K6	B	FWTKX	617-563-7000	Fidelity Investments	5.75%
Voya Target Retirement 2035 Fund Class R	B	VRRJX	800-366-0066	Voya	5.73%
Allspring Dynamic Target 2035 Fund Class R4	B	WDTVX	415-396-8000	Allspring Global Investments	5.69%
Fidelity Flex Freedom Blend 2035 Fund	B	FJLSX	617-563-7000	Fidelity Investments	5.54%
Fidelity Freedom® 2035 Fund	B	FFTHX	617-563-7000	Fidelity Investments	5.52%
Fidelity Freedom® Blend 2035 Fund Class K6	B	FHJDX	617-563-7000	Fidelity Investments	5.45%
Voya Index Solution 2035 Portfolio Class Z	B	VSZDX	800-366-0066	Voya	5.45%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
JPMorgan SmartRetirement® Blend 2035 Fund Class R5	B	JPBRX	800-480-4111	JPMorgan	5.40%
Transamerica ClearTrack® 2035 R6	B	TCHDX	888-233-4339	Transamerica	5.38%
Fidelity Advisor Freedom® Blend 2035 Fund Class Z6	B	FHQCX	617-563-7000	Fidelity Investments	5.34%
Fidelity Advisor Freedom® Blend 2035 Fund Class Z	B	FHSDX	617-563-7000	Fidelity Investments	5.32%
Fidelity Freedom® Blend 2035 Fund Class K	B	FHZDX	617-563-7000	Fidelity Investments	5.30%
JPMorgan SmartRetirement® Blend 2035 Fund Class R4	B	JPTKX	800-480-4111	JPMorgan	5.25%
Fidelity Freedom® Blend 2035 Fund	B	FHASX	617-563-7000	Fidelity Investments	5.23%
Principal LifeTime 2035 Fund Institutional Class	B	LTIUX	800-787-1621	Principal Funds	5.23%
Fidelity Advisor Freedom® 2035 Fund Class Z6	B	FHGLX	617-563-7000	Fidelity Investments	5.22%
Fidelity Advisor Freedom® Blend 2035 Fund Class I	B	FHGDY	617-563-7000	Fidelity Investments	5.21%
Fidelity Freedom® Index 2035 Fund Investor Class	B	FIHFX	617-563-7000	Fidelity Investments	5.17%
Voya Index Solution 2035 Portfolio Class I	B	ISEIX	800-366-0066	Voya	5.17%
Voya Solution 2035 Portfolio Class I	B	ISQIX	800-366-0066	Voya	5.17%
Schwab Target 2035 Fund	B	SWIRX	877-824-5615	Schwab Funds	5.13%
Fidelity Advisor Freedom® 2035 Fund Class Z	B	FIJOX	617-563-7000	Fidelity Investments	5.11%
TIAA-CREF Lifecycle Index 2035 Fund Advisor Class	B	TLYHX	877-518-9161	TIAA Investments	5.04%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Principal LifeTime 2035 Fund R-5 Class	B	LTPEX	800-787-1621	Principal Funds	5.01%
JPMorgan SmartRetirement® 2035 Fund Class R5	B	SRJIX	800-480-4111	JPMorgan	4.99%
John Hancock Funds Multi-Index 2035 Preservation Portfolio Class 1	B	JRYOX	800-225-5291	John Hancock	4.98%
JPMorgan SmartRetirement® Blend 2035 Fund Class R3	B	JPTLX	800-480-4111	JPMorgan	4.97%
Transamerica ClearTrack® 2035 R3	B	TCTMX	888-233-4339	Transamerica	4.95%
TIAA-CREF Lifecycle Index 2035 Fund Premier Class	B	TLYPX	877-518-9161	TIAA Investments	4.95%
Voya Index Solution 2035 Portfolio Class S	B	ISESX	800-366-0066	Voya	4.93%
John Hancock Funds II Multimanager 2035 Lifetime Portfolio Class 1	B	JLHOX	800-225-5291	John Hancock	4.92%
John Hancock Funds II Multimanager 2035 Lifetime Portfolio Class R5	B	JLHHX	800-225-5291	John Hancock	4.91%
Principal LifeTime 2035 Fund R-4 Class	B	LTSEX	800-787-1621	Principal Funds	4.89%
Voya Solution 2035 Portfolio Class S	B	ISQSX	800-366-0066	Voya	4.87%
John Hancock Funds Multi-Index 2035 Preservation Portfolio Class R4	B	JRYPX	800-225-5291	John Hancock	4.87%
TIAA-CREF Lifecycle Index 2035 Fund Retirement Class	B	TLYRX	877-518-9161	TIAA Investments	4.87%
Goldman Sachs Target Date 2035 Portfolio Service Shares	B	GTVOX	800-526-7384	Goldman Sachs	4.86%
Fidelity Advisor Freedom® Blend 2035 Fund Class A	B	FHJGX	617-563-7000	Fidelity Investments	4.85%
JPMorgan SmartRetirement® 2035 Fund Class R4	B	SRJQX	800-480-4111	JPMorgan	4.83%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Voya Solution 2035 Portfolio Class S2	B	ISPCX	800-366-0066	Voya	4.80%
Voya Index Solution 2035 Portfolio Class S2	B	IXISX	800-366-0066	Voya	4.79%
Goldman Sachs Target Date 2035 Portfolio Investor Shares	B	GTMPX	800-526-7384	Goldman Sachs	4.75%
JPMorgan SmartRetirement® Blend 2035 Fund Class R2	B	JPRRX	800-480-4111	JPMorgan	4.75%
Transamerica ClearTrack® 2035 R1	B	TCETX	888-233-4339	Transamerica	4.74%
John Hancock Funds II Multimanager 2035 Lifetime Portfolio Class R4	B	JLHGX	800-225-5291	John Hancock	4.73%
Voya Solution 2035 Portfolio Class ADV	B	ISQAX	800-366-0066	Voya	4.70%
Principal LifeTime 2035 Fund R-3 Class	B	LTAOX	800-787-1621	Principal Funds	4.70%
Fidelity Advisor Freedom® Blend 2035 Fund Class M	B	FHBCX	617-563-7000	Fidelity Investments	4.66%
Voya Index Solution 2035 Portfolio Class ADV	B	ISEAX	800-366-0066	Voya	4.66%
Great-West Lifetime 2035 Fund Class L	B	MXAZX		Great-West Funds	4.65%
Allspring Target 2035 Fund - Class R6	B	WFQRX	415-396-8000	Allspring Global Investments	4.61%
JPMorgan SmartRetirement® 2035 Fund Class R3	B	SRJPX	800-480-4111	JPMorgan	4.59%
John Hancock Funds Multi-Index 2035 Preservation Portfolio Class R2	B	JRYRX	800-225-5291	John Hancock	4.58%
Allspring Target 2035 Fund - Class R4	B	WTTRX	415-396-8000	Allspring Global Investments	4.47%
Principal LifeTime 2035 Fund R-1 Class	B	LTANX	800-787-1621	Principal Funds	4.40%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
John Hancock Funds II Multimanager 2035 Lifetime Portfolio Class R2	B	JLHEX	800-225-5291	John Hancock	4.39%
Voya Solution 2035 Portfolio Class T	B	ISQTX	800-366-0066	Voya	4.38%
TIAA-CREF Lifecycle 2035 Fund Advisor Class	B	TCYHX	877-518-9161	TIAA Investments	4.35%
JPMorgan SmartRetirement® 2035 Fund Class R2	B	SRJZX	800-480-4111	JPMorgan	4.29%
TIAA-CREF Lifecycle 2035 Fund Premier Class	B	TCYPX	877-518-9161	TIAA Investments	4.27%
Goldman Sachs Target Date 2035 Portfolio R Shares	B	GTROX	800-526-7384	Goldman Sachs	4.18%
State Street Target Retirement 2035 Fund Class K	B	SSCKX	617-664-7338	State Street Global Advisors	4.18%
American Century Investments One Choice 2035 Portfolio R6 Class	B	ARLDX	800-444-4015	American Century Investments	4.16%
TIAA-CREF Lifecycle 2035 Fund Retirement Class	B	TCLRX	877-518-9161	TIAA Investments	4.13%
Allspring Target 2035 Fund - Class R	B	WFKRX	415-396-8000	Allspring Global Investments	3.96%
Nationwide Destination 2035 Fund Class R	B	NWLBX	800-848-0920	Nationwide	3.73%
State Street Target Retirement 2035 Fund Class I	B	SSCJX	617-664-7338	State Street Global Advisors	3.45%
Invesco Peak Retirement 2035 Fund Class R	B	PKKPX	800-659-1005	Invesco	3.11%
Putnam RetirementReady 2035 Fund Class B	B		617-292-1000	Putnam	3.10%
Great-West SecureFoundation® Lifetime 2035 Fund Investor Class	B-	MXSRX		Great-West Funds	19.97%
Great-West SecureFoundation® Lifetime 2035 Fund Service Class	B-	MXSSX		Great-West Funds	19.88%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
MassMutual Select T. Rowe Price Retirement 2035 Fund Class I	B-	MMTJX		MassMutual	5.42%
MassMutual Select T. Rowe Price Retirement 2035 Fund Class M5	B-	MMTKX		MassMutual	5.18%
Fidelity Advisor Freedom® 2035 Fund Class I	B-	FITHX	617-563-7000	Fidelity Investments	5.05%
MassMutual Select T. Rowe Price Retirement 2035 Fund Class M4	B-	MMTLX		MassMutual	4.95%
MassMutual Select T. Rowe Price Retirement 2035 Fund Class M3	B-	MMTMX		MassMutual	4.71%
Fidelity Advisor Freedom® 2035 Fund Class A	B-	FATHX	617-563-7000	Fidelity Investments	4.70%
Fidelity Advisor Freedom® 2035 Fund Class M	B-	FTTHX	617-563-7000	Fidelity Investments	4.52%
Fidelity Advisor Freedom® Blend 2035 Fund Class C	B-	FHVCX	617-563-7000	Fidelity Investments	4.11%
Fidelity Advisor Freedom® 2035 Fund Class C	B-	FCTHX	617-563-7000	Fidelity Investments	4.03%





2040 Target-Date Mutual Funds

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Prudential Day One 2040 Fund Class R6	B	PDHJX	800-225-1852	PGIM Funds (Prudential)	9.56%
MFS Lifetime 2040 Fund Class R6	B	MLFKX	877-960-6077	MFS	9.52%
MFS Lifetime 2040 Fund Class R4	B	MLFJX	877-960-6077	MFS	9.41%
MFS Lifetime 2040 Fund Class I	B	MLFIX	877-960-6077	MFS	9.38%
Prudential Day One 2040 Fund Class R4	B	PDHGX	800-225-1852	PGIM Funds (Prudential)	9.30%
Prudential Day One 2040 Fund Class R3	B	PDHFX	800-225-1852	PGIM Funds (Prudential)	9.13%
MFS Lifetime 2040 Fund Class R3	B	MLFHX	877-960-6077	MFS	9.06%
MFS Lifetime 2040 Fund Class R2	B	MLFGX	877-960-6077	MFS	8.79%
Prudential Day One 2040 Fund Class R1	B	PDHDX	800-225-1852	PGIM Funds (Prudential)	8.73%
Dimensional 2040 Target Date Retirement Income Fund Institutional Class	B	DRIHX	512-306-7400	Dimensional Fund Advisors	8.63%
Mutual of America 2040 Retirement Fund	B	MURLX		Mutual of America	8.55%
MFS Lifetime 2040 Fund Class R1	B	MLFEX	877-960-6077	MFS	8.26%
MassMutual RetireSMART by JPMorgan 2040 Fund Class I	B	MRFUX		MassMutual	8.24%
MassMutual RetireSMART by JPMorgan 2040 Fund Class R5	B	MRFTX		MassMutual	8.13%
MassMutual RetireSMART by JPMorgan 2040 Fund Service Class	B	MFRSX		MassMutual	7.99%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
MassMutual RetireSMART by JPMorgan 2040 Fund Administrative Class	B	MRFYX		MassMutual	7.93%
MassMutual RetireSMART by JPMorgan 2040 Fund Class R4	B	MRFZX		MassMutual	7.75%
MassMutual RetireSMART by JPMorgan 2040 Fund Class A	B	MRFAX		MassMutual	7.66%
MassMutual RetireSMART by JPMorgan 2040 Fund Class R3	B	MFRNX		MassMutual	7.55%
John Hancock Funds Multi-Index 2040 Lifetime Portfolio Class 1	B	JRTTX	800-225-5291	John Hancock	7.54%
Principal LifeTime Hybrid 2040 Fund R-6	B	PLMTX	800-787-1621	Principal Funds	6.80%
Principal LifeTime Hybrid 2040 Fund Institutional Class	B	PLTQX	800-787-1621	Principal Funds	6.78%
Goldman Sachs Target Date 2040 Portfolio Service Shares	B	GTVMX	800-526-7384	Goldman Sachs	6.74%
Fidelity Freedom® 2040 Fund Class K6	B	FHTKX	617-563-7000	Fidelity Investments	6.73%
Schwab Target 2040 Index Fund	B	SWYGX	877-824-5615	Schwab Funds	6.73%
Voya Index Solution 2040 Portfolio Class Z	B	VSZEX	800-366-0066	Voya	6.73%
Voya Target Retirement 2040 Fund Class R	B	VRRKX	800-366-0066	Voya	6.64%
Fidelity Flex Freedom Blend 2040 Fund	B	FCLSX	617-563-7000	Fidelity Investments	6.56%
Goldman Sachs Target Date 2040 Portfolio Investor Shares	B	GTMMX	800-526-7384	Goldman Sachs	6.52%
Fidelity Freedom® 2040 Fund	B	FFFFX	617-563-7000	Fidelity Investments	6.47%
Voya Index Solution 2040 Portfolio Class I	B	IDXLX	800-366-0066	Voya	6.46%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Allspring Dynamic Target 2040 Fund - Class R6	B	WTDFX	415-396-8000	Allspring Global Investments	6.31%
JPMorgan SmartRetirement® Blend 2040 Fund Class R5	B	JOBBX	800-480-4111	JPMorgan	6.29%
Fidelity Freedom® Blend 2040 Fund Class K	B	FHYDX	617-563-7000	Fidelity Investments	6.27%
Fidelity Freedom® Index 2040 Fund Investor Class	B	FBIFX	617-563-7000	Fidelity Investments	6.25%
Fidelity Freedom® Blend 2040 Fund Class K6	B	FHHDX	617-563-7000	Fidelity Investments	6.25%
Fidelity Advisor Freedom® Blend 2040 Fund Class Z	B	FHHFX	617-563-7000	Fidelity Investments	6.25%
Fidelity Advisor Freedom® Blend 2040 Fund Class Z6	B	FHOCX	617-563-7000	Fidelity Investments	6.25%
Voya Index Solution 2040 Portfolio Class S	B	IDXMX	800-366-0066	Voya	6.22%
Allspring Dynamic Target 2040 Fund Class R4	B	WTDEX	415-396-8000	Allspring Global Investments	6.15%
JPMorgan SmartRetirement® Blend 2040 Fund Class R4	B	JNTNX	800-480-4111	JPMorgan	6.14%
Transamerica ClearTrack® 2040 R6	B	TCKTX	888-233-4339	Transamerica	6.09%
Voya Index Solution 2040 Portfolio Class S2	B	IDXNX	800-366-0066	Voya	6.07%
Fidelity Freedom® Blend 2040 Fund	B	FHARX	617-563-7000	Fidelity Investments	6.06%
Fidelity Advisor Freedom® Blend 2040 Fund Class I	B	FHJFX	617-563-7000	Fidelity Investments	6.02%
Goldman Sachs Target Date 2040 Portfolio R Shares	B	GTRMX	800-526-7384	Goldman Sachs	5.97%
Voya Solution 2040 Portfolio Class I	B	ISNLX	800-366-0066	Voya	5.96%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Voya Index Solution 2040 Portfolio Class ADV	B	IDXKX	800-366-0066	Voya	5.90%
TIAA-CREF Lifecycle Index 2040 Fund Advisor Class	B	TLZHX	877-518-9161	TIAA Investments	5.88%
Fidelity Advisor Freedom® Blend 2040 Fund Class A	B	FHDEX	617-563-7000	Fidelity Investments	5.86%
JPMorgan SmartRetirement® Blend 2040 Fund Class R3	B	JNTEX	800-480-4111	JPMorgan	5.86%
John Hancock Funds Multi-Index 2040 Preservation Portfolio Class 1	B	JRROX	800-225-5291	John Hancock	5.80%
JPMorgan SmartRetirement® 2040 Fund Class R5	B	SMTIX	800-480-4111	JPMorgan	5.80%
TIAA-CREF Lifecycle Index 2040 Fund Premier Class	B	TLPRX	877-518-9161	TIAA Investments	5.79%
Great-West Lifetime 2040 Fund Institutional Class	B	MXBGX		Great-West Funds	5.71%
Voya Solution 2040 Portfolio Class S	B	ISNMX	800-366-0066	Voya	5.68%
JPMorgan SmartRetirement® 2040 Fund Class R4	B	SMTQX	800-480-4111	JPMorgan	5.68%
Schwab Target 2040 Fund	B	SWERX	877-824-5615	Schwab Funds	5.67%
TIAA-CREF Lifecycle Index 2040 Fund Retirement Class	B	TLZRX	877-518-9161	TIAA Investments	5.67%
Principal LifeTime 2040 Fund Institutional Class	B	PTDIX	800-787-1621	Principal Funds	5.66%
Transamerica ClearTrack® 2040 R3	B	TCTQX	888-233-4339	Transamerica	5.63%
John Hancock Funds Multi-Index 2040 Preservation Portfolio Class R4	B	JRRPX	800-225-5291	John Hancock	5.62%
Fidelity Advisor Freedom® Blend 2040 Fund Class M	B	FHOEX	617-563-7000	Fidelity Investments	5.60%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Allspring Target 2040 Fund - Class R6	B	WFOSX	415-396-8000	Allspring Global Investments	5.60%
JPMorgan SmartRetirement® Blend 2040 Fund Class R2	B	JOBRX	800-480-4111	JPMorgan	5.59%
Voya Solution 2040 Portfolio Class S2	B	ISNNX	800-366-0066	Voya	5.51%
Allspring Target 2040 Fund - Class R4	B	WTFRX	415-396-8000	Allspring Global Investments	5.44%
Voya Solution 2040 Portfolio Class ADV	B	ISNKX	800-366-0066	Voya	5.43%
Great-West Lifetime 2040 Fund Investor Class	B	MXBDX		Great-West Funds	5.43%
Transamerica ClearTrack® 2040 R1	B	TCRTX	888-233-4339	Transamerica	5.43%
JPMorgan SmartRetirement® 2040 Fund Class R3	B	SMTPX	800-480-4111	JPMorgan	5.42%
Principal LifeTime 2040 Fund R-5 Class	B	PTDPX	800-787-1621	Principal Funds	5.38%
John Hancock Funds Multi-Index 2040 Preservation Portfolio Class R2	B	JRRRX	800-225-5291	John Hancock	5.33%
Principal LifeTime 2040 Fund R-4 Class	B	PTDSX	800-787-1621	Principal Funds	5.27%
Great-West Lifetime 2040 Fund Service Class	B	MXBEX		Great-West Funds	5.21%
JPMorgan SmartRetirement® 2040 Fund Class R2	B	SMTZX	800-480-4111	JPMorgan	5.15%
Voya Solution 2040 Portfolio Class T	B	ISNOX	800-366-0066	Voya	5.11%
Principal LifeTime 2040 Fund R-3 Class	B	PTDMX	800-787-1621	Principal Funds	5.07%
Great-West Lifetime 2040 Fund Class L	B	MXBFX		Great-West Funds	5.06%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Allspring Target 2040 Fund - Class R	B	WFMRX	415-396-8000	Allspring Global Investments	4.85%
John Hancock Funds II Multimanager 2040 Lifetime Portfolio Class 1	B	JLIOX	800-225-5291	John Hancock	4.75%
Principal LifeTime 2040 Fund R-1 Class	B	PYASX	800-787-1621	Principal Funds	4.74%
John Hancock Funds II Multimanager 2040 Lifetime Portfolio Class R5	B	JLIHX	800-225-5291	John Hancock	4.73%
John Hancock Funds II Multimanager 2040 Lifetime Portfolio Class R4	B	JLIGX	800-225-5291	John Hancock	4.57%
Nationwide Destination 2040 Fund Class R	B	NWMDX	800-848-0920	Nationwide	4.37%
State Street Target Retirement 2040 Fund Class K	B	SSCQX	617-664-7338	State Street Global Advisors	4.34%
Putnam RetirementReady 2040 Fund Class B	B		617-292-1000	Putnam	4.20%
American Century Investments One Choice 2040 Portfolio R6 Class	B	ARDUX	800-444-4015	American Century Investments	4.00%
State Street Target Retirement 2040 Fund Class I	B	SSCNX	617-664-7338	State Street Global Advisors	3.13%
Great-West SecureFoundation® Lifetime 2040 Fund Investor Class	B-	MXDSX		Great-West Funds	24.74%
Great-West SecureFoundation® Lifetime 2040 Fund Service Class	B-	MXESX		Great-West Funds	24.05%
Fidelity Advisor Freedom® 2040 Fund Class Z6	B-	FKGLX	617-563-7000	Fidelity Investments	6.13%
Fidelity Advisor Freedom® 2040 Fund Class Z	B-	FIJPX	617-563-7000	Fidelity Investments	6.03%
Fidelity Advisor Freedom® 2040 Fund Class I	B-	FIFFX	617-563-7000	Fidelity Investments	5.89%
MassMutual Select T. Rowe Price Retirement 2040 Fund Class I	B-	MMFOX		MassMutual	5.68%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Fidelity Advisor Freedom® 2040 Fund Class A	B-	FAFFX	617-563-7000	Fidelity Investments	5.62%
MassMutual Select T. Rowe Price Retirement 2040 Fund Class M5	B-	MMFPX		MassMutual	5.45%
Fidelity Advisor Freedom® 2040 Fund Class M	B-	FTFFX	617-563-7000	Fidelity Investments	5.34%
MassMutual Select T. Rowe Price Retirement 2040 Fund Class M4	B-	MMFQX		MassMutual	5.23%
MassMutual Select T. Rowe Price Retirement 2040 Fund Class M3	B-	MMFRX		MassMutual	4.90%
TIAA-CREF Lifecycle 2040 Fund Advisor Class	B-	TCZHX	877-518-9161	TIAA Investments	4.86%
Fidelity Advisor Freedom® 2040 Fund Class C	B-	FCFFX	617-563-7000	Fidelity Investments	4.83%
TIAA-CREF Lifecycle 2040 Fund Premier Class	B-	TCZPX	877-518-9161	TIAA Investments	4.78%
TIAA-CREF Lifecycle 2040 Fund Retirement Class	B-	TCLOX	877-518-9161	TIAA Investments	4.69%
John Hancock Funds II Multimanager 2040 Lifetime Portfolio Class R2	B-	JLIEX	800-225-5291	John Hancock	4.31%
Invesco Peak Retirement 2040 Fund Class R	B-	PKKJX	800-659-1005	Invesco	3.18%





2045 Target-Date Mutual Funds

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
MFS Lifetime 2045 Fund Class R6	B	LTMLX	877-960-6077	MFS	10.19%
Dimensional 2045 Target Date Retirement Income Fund Institutional Class	B	DRIIX	512-306-7400	Dimensional Fund Advisors	10.04%
MFS Lifetime 2045 Fund Class I	B	LTMKX	877-960-6077	MFS	10.04%
MFS Lifetime 2045 Fund Class R4	B	LTMUX	877-960-6077	MFS	10.04%
MFS Lifetime 2045 Fund Class R3	B	LTMTX	877-960-6077	MFS	9.78%
Prudential Day One 2045 Fund Class R6	B	PDIJX	800-225-1852	PGIM Funds (Prudential)	9.60%
MFS Lifetime 2045 Fund Class R2	B	LTMSX	877-960-6077	MFS	9.48%
Prudential Day One 2045 Fund Class R4	B	PDIGX	800-225-1852	PGIM Funds (Prudential)	9.37%
MassMutual RetireSMART by JPMorgan 2045 Fund Class I	B	MMKUX		MassMutual	9.31%
Prudential Day One 2045 Fund Class R3	B	PDIKX	800-225-1852	PGIM Funds (Prudential)	9.24%
MassMutual RetireSMART by JPMorgan 2045 Fund Class R5	B	MMKTX		MassMutual	9.21%
MassMutual RetireSMART by JPMorgan 2045 Fund Service Class	B	MMKSX		MassMutual	9.07%
MassMutual RetireSMART by JPMorgan 2045 Fund Administrative Class	B	MMKYX		MassMutual	9.01%
MFS Lifetime 2045 Fund Class R1	B	LTMRX	877-960-6077	MFS	8.96%
Prudential Day One 2045 Fund Class R1	B	PDIDX	800-225-1852	PGIM Funds (Prudential)	8.84%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
MassMutual RetireSMART by JPMorgan 2045 Fund Class R4	B	MMKZX		MassMutual	8.80%
Mutual of America 2045 Retirement Fund	B	MURMX		Mutual of America	8.75%
MassMutual RetireSMART by JPMorgan 2045 Fund Class A	B	MMKAX		MassMutual	8.71%
MassMutual RetireSMART by JPMorgan 2045 Fund Class R3	B	MMKNX		MassMutual	8.54%
John Hancock Funds Multi-Index 2045 Lifetime Portfolio Class 1	B	JRLQX	800-225-5291	John Hancock	7.62%
Voya Index Solution 2045 Portfolio Class Z	B	VSZFX	800-366-0066	Voya	7.42%
Schwab Target 2045 Index Fund	B	SWYHX	877-824-5615	Schwab Funds	7.30%
Voya Target Retirement 2045 Fund Class R	B	VRR LX	800-366-0066	Voya	7.29%
JPMorgan SmartRetirement® Blend 2045 Fund Class R5	B	JMBRX	800-480-4111	JPMorgan	7.23%
Principal LifeTime Hybrid 2045 Fund R-6	B	PLNTX	800-787-1621	Principal Funds	7.19%
Principal LifeTime Hybrid 2045 Fund Institutional Class	B	PHTYX	800-787-1621	Principal Funds	7.17%
Voya Index Solution 2045 Portfolio Class I	B	ISJIX	800-366-0066	Voya	7.15%
JPMorgan SmartRetirement® Blend 2045 Fund Class R4	B	JNTLX	800-480-4111	JPMorgan	7.08%
Goldman Sachs Target Date 2045 Portfolio Service Shares	B	GTVEX	800-526-7384	Goldman Sachs	7.04%
Goldman Sachs Target Date 2045 Portfolio Investor Shares	B	GTMQX	800-526-7384	Goldman Sachs	6.96%
Transamerica ClearTrack® 2045 R6	B	TCOTX	888-233-4339	Transamerica	6.87%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Allspring Dynamic Target 2045 Fund - Class R6	B	WTDKX	415-396-8000	Allspring Global Investments	6.86%
Voya Index Solution 2045 Portfolio Class S	B	ISJSX	800-366-0066	Voya	6.84%
JPMorgan SmartRetirement® Blend 2045 Fund Class R3	B	JNTOX	800-480-4111	JPMorgan	6.80%
Fidelity Freedom® 2045 Fund Class K6	B	FJTKX	617-563-7000	Fidelity Investments	6.75%
TIAA-CREF Lifecycle Index 2045 Fund Advisor Class	B	TLMHX	877-518-9161	TIAA Investments	6.75%
Allspring Dynamic Target 2045 Fund Class R4	B	WTDJX	415-396-8000	Allspring Global Investments	6.73%
TIAA-CREF Lifecycle Index 2045 Fund Premier Class	B	TLMPX	877-518-9161	TIAA Investments	6.70%
JPMorgan SmartRetirement® 2045 Fund Class R5	B	JSAIX	800-480-4111	JPMorgan	6.69%
Voya Index Solution 2045 Portfolio Class S2	B	ISVLX	800-366-0066	Voya	6.68%
Voya Index Solution 2045 Portfolio Class ADV	B	ISJAX	800-366-0066	Voya	6.65%
Fidelity Flex Freedom Blend 2045 Fund	B	FOLSX	617-563-7000	Fidelity Investments	6.64%
TIAA-CREF Lifecycle Index 2045 Fund Retirement Class	B	TLMRX	877-518-9161	TIAA Investments	6.56%
JPMorgan SmartRetirement® Blend 2045 Fund Class R2	B	JNARX	800-480-4111	JPMorgan	6.55%
JPMorgan SmartRetirement® 2045 Fund Class R4	B	JSAQX	800-480-4111	JPMorgan	6.52%
Fidelity Freedom® 2045 Fund	B	FFFGX	617-563-7000	Fidelity Investments	6.49%
Transamerica ClearTrack® 2045 R3	B	TCTTX	888-233-4339	Transamerica	6.48%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Voya Solution 2045 Portfolio Class I	B	ISRIX	800-366-0066	Voya	6.43%
Goldman Sachs Target Date 2045 Portfolio R Shares	B	GTREX	800-526-7384	Goldman Sachs	6.37%
Fidelity Freedom® Blend 2045 Fund Class K6	B	FHFDX	617-563-7000	Fidelity Investments	6.29%
Fidelity Advisor Freedom® Blend 2045 Fund Class Z6	B	FHLCX	617-563-7000	Fidelity Investments	6.29%
JPMorgan SmartRetirement® 2045 Fund Class R3	B	JSAPX	800-480-4111	JPMorgan	6.27%
Transamerica ClearTrack® 2045 R1	B	TCPTX	888-233-4339	Transamerica	6.26%
Fidelity Advisor Freedom® Blend 2045 Fund Class Z	B	FHBFX	617-563-7000	Fidelity Investments	6.24%
Fidelity Freedom® Blend 2045 Fund Class K	B	FHXDX	617-563-7000	Fidelity Investments	6.23%
Fidelity Freedom® Index 2045 Fund Investor Class	B	FIOFX	617-563-7000	Fidelity Investments	6.19%
Fidelity Freedom® Blend 2045 Fund	B	FHAQX	617-563-7000	Fidelity Investments	6.15%
Allspring Target 2045 Fund - Class R6	B	WFQPX	415-396-8000	Allspring Global Investments	6.15%
Voya Solution 2045 Portfolio Class S	B	ISRSX	800-366-0066	Voya	6.14%
Fidelity Advisor Freedom® 2045 Fund Class Z6	B	FCGLX	617-563-7000	Fidelity Investments	6.11%
John Hancock Funds Multi-Index 2045 Preservation Portfolio Class 1	B	JRVOX	800-225-5291	John Hancock	6.08%
Schwab Target 2045 Fund	B	SWMRX	877-824-5615	Schwab Funds	6.08%
Fidelity Advisor Freedom® Blend 2045 Fund Class I	B	FHCFX	617-563-7000	Fidelity Investments	6.07%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Principal LifeTime 2045 Fund Institutional Class	B	LTRIX	800-787-1621	Principal Funds	6.03%
Voya Solution 2045 Portfolio Class S2	B	ISPDY	800-366-0066	Voya	6.00%
JPMorgan SmartRetirement® 2045 Fund Class R2	B	JSAZX	800-480-4111	JPMorgan	6.00%
John Hancock Funds Multi-Index 2045 Preservation Portfolio Class R4	B	JRVPX	800-225-5291	John Hancock	5.97%
Allspring Target 2045 Fund - Class R4	B	WFFRX	415-396-8000	Allspring Global Investments	5.96%
Voya Solution 2045 Portfolio Class ADV	B	ISRAX	800-366-0066	Voya	5.93%
Fidelity Advisor Freedom® Blend 2045 Fund Class A	B	FHGFY	617-563-7000	Fidelity Investments	5.90%
Principal LifeTime 2045 Fund R-5 Class	B	LTRDY	800-787-1621	Principal Funds	5.80%
Voya Solution 2045 Portfolio Class T	B	ISRTX	800-366-0066	Voya	5.65%
Principal LifeTime 2045 Fund R-4 Class	B	LTRLX	800-787-1621	Principal Funds	5.65%
John Hancock Funds Multi-Index 2045 Preservation Portfolio Class R2	B	JRVRY	800-225-5291	John Hancock	5.61%
Fidelity Advisor Freedom® Blend 2045 Fund Class M	B	FHEFY	617-563-7000	Fidelity Investments	5.57%
Great-West Lifetime 2045 Fund Class L	B	MXBHY		Great-West Funds	5.50%
Principal LifeTime 2045 Fund R-3 Class	B	LTRVX	800-787-1621	Principal Funds	5.42%
Allspring Target 2045 Fund - Class R	B	WFNRX	415-396-8000	Allspring Global Investments	5.33%
Fidelity Advisor Freedom® Blend 2045 Fund Class C	B	FHDFY	617-563-7000	Fidelity Investments	5.02%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Putnam RetirementReady 2045 Fund Class B	B		617-292-1000	Putnam	5.01%
Nationwide Destination 2045 Fund Class R	B	NWNBX	800-848-0920	Nationwide	4.75%
State Street Target Retirement 2045 Fund Class K	B	SSDEX	617-664-7338	State Street Global Advisors	4.40%
American Century Investments One Choice 2045 Portfolio R6 Class	B	ARDOX	800-444-4015	American Century Investments	4.11%
State Street Target Retirement 2045 Fund Class I	B	SSDDX	617-664-7338	State Street Global Advisors	3.69%
Great-West SecureFoundation® Lifetime 2045 Fund Investor Class	B-	MXSTX		Great-West Funds	26.82%
Great-West SecureFoundation® Lifetime 2045 Fund Service Class	B-	MXSWX		Great-West Funds	26.72%
Fidelity Advisor Freedom® 2045 Fund Class Z	B-	FIJQX	617-563-7000	Fidelity Investments	6.01%
MassMutual Select T. Rowe Price Retirement 2045 Fund Class I	B-	MMFTX		MassMutual	5.87%
Fidelity Advisor Freedom® 2045 Fund Class I	B-	FFFIX	617-563-7000	Fidelity Investments	5.80%
MassMutual Select T. Rowe Price Retirement 2045 Fund Class M5	B-	MMFUX		MassMutual	5.68%
Fidelity Advisor Freedom® 2045 Fund Class A	B-	FFFZX	617-563-7000	Fidelity Investments	5.65%
TIAA-CREF Lifecycle 2045 Fund Advisor Class	B-	TTFHX	877-518-9161	TIAA Investments	5.46%
MassMutual Select T. Rowe Price Retirement 2045 Fund Class M4	B-	MMFWX		MassMutual	5.42%
TIAA-CREF Lifecycle 2045 Fund Premier Class	B-	TTFPX	877-518-9161	TIAA Investments	5.35%
Fidelity Advisor Freedom® 2045 Fund Class M	B-	FFFTX	617-563-7000	Fidelity Investments	5.29%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
TIAA-CREF Lifecycle 2045 Fund Retirement Class	B-	TTRFX	877-518-9161	TIAA Investments	5.28%
MassMutual Select T. Rowe Price Retirement 2045 Fund Class M3	B-	MMFZX		MassMutual	5.16%
Principal LifeTime 2045 Fund R-1 Class	B-	LTRGX	800-787-1621	Principal Funds	5.08%
Fidelity Advisor Freedom® 2045 Fund Class C	B-	FFFJX	617-563-7000	Fidelity Investments	4.76%
John Hancock Funds II Multimanager 2045 Lifetime Portfolio Class R5	B-	JLJHX	800-225-5291	John Hancock	4.64%
T. Rowe Price Target 2045 Fund Advisor Class	B-	PAFFX	410-345-2000	T. Rowe Price	4.62%
John Hancock Funds II Multimanager 2045 Lifetime Portfolio Class 1	B-	JLJOX	800-225-5291	John Hancock	4.49%
John Hancock Funds II Multimanager 2045 Lifetime Portfolio Class R4	B-	JLJGX	800-225-5291	John Hancock	4.30%
John Hancock Funds II Multimanager 2045 Lifetime Portfolio Class R2	B-	JLJEX	800-225-5291	John Hancock	4.05%





2050 Target-Date Mutual Funds

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Dimensional 2050 Target Date Retirement Income Fund Institutional Class	B	DRIJX	512-306-7400	Dimensional Fund Advisors	10.78%
MFS Lifetime 2050 Fund Class R6	B	MFFKX	877-960-6077	MFS	10.23%
MFS Lifetime 2050 Fund Class I	B	MFFIX	877-960-6077	MFS	10.09%
MFS Lifetime 2050 Fund Class R4	B	MFFPX	877-960-6077	MFS	10.09%
MFS Lifetime 2050 Fund Class R3	B	MFFOX	877-960-6077	MFS	9.84%
Prudential Day One 2050 Fund Class R6	B	PDJJX	800-225-1852	PGIM Funds (Prudential)	9.69%
MFS Lifetime 2050 Fund Class R2	B	MFFNX	877-960-6077	MFS	9.57%
Prudential Day One 2050 Fund Class R4	B	PDJGX	800-225-1852	PGIM Funds (Prudential)	9.42%
MassMutual RetireSMART by JPMorgan 2050 Fund Class I	B	MMRUX		MassMutual	9.30%
Prudential Day One 2050 Fund Class R3	B	PDJFX	800-225-1852	PGIM Funds (Prudential)	9.26%
MassMutual RetireSMART by JPMorgan 2050 Fund Class R5	B	MMRTX		MassMutual	9.10%
MassMutual RetireSMART by JPMorgan 2050 Fund Service Class	B	MMTSX		MassMutual	9.05%
MFS Lifetime 2050 Fund Class R1	B	MFFMX	877-960-6077	MFS	9.04%
Prudential Day One 2050 Fund Class R1	B	PDJDX	800-225-1852	PGIM Funds (Prudential)	8.87%
MassMutual RetireSMART by JPMorgan 2050 Fund Administrative Class	B	MMRYX		MassMutual	8.86%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
MassMutual RetireSMART by JPMorgan 2050 Fund Class R4	B	MMRZX		MassMutual	8.78%
Mutual of America 2050 Retirement Fund	B	MURNX		Mutual of America	8.71%
MassMutual RetireSMART by JPMorgan 2050 Fund Class A	B	MMARX		MassMutual	8.69%
MassMutual RetireSMART by JPMorgan 2050 Fund Class R3	B	MMRNX		MassMutual	8.52%
Transamerica ClearTrack® 2050 R6	B	TCMTX	888-233-4339	Transamerica	7.78%
Schwab Target 2050 Index Fund	B	SWYMX	877-824-5615	Schwab Funds	7.70%
John Hancock Funds Multi-Index 2050 Lifetime Portfolio Class 1	B	JRLWX	800-225-5291	John Hancock	7.62%
Principal LifeTime Hybrid 2050 Fund R-6	B	PLJTX	800-787-1621	Principal Funds	7.54%
Principal LifeTime Hybrid 2050 Fund Institutional Class	B	PHTUX	800-787-1621	Principal Funds	7.44%
Transamerica ClearTrack® 2050 R3	B	TCTUX	888-233-4339	Transamerica	7.34%
Allspring Dynamic Target 2050 Fund - Class R6	B	WTD PX	415-396-8000	Allspring Global Investments	7.30%
JPMorgan SmartRetirement® Blend 2050 Fund Class R5	B	JNABX	800-480-4111	JPMorgan	7.25%
Voya Index Solution 2050 Portfolio Class Z	B	VSZGX	800-366-0066	Voya	7.19%
Goldman Sachs Target Date 2050 Portfolio Service Shares	B	GTVSX	800-526-7384	Goldman Sachs	7.18%
Allspring Dynamic Target 2050 Fund Class R4	B	WTD OX	415-396-8000	Allspring Global Investments	7.16%
JPMorgan SmartRetirement® Blend 2050 Fund Class R4	B	JNTPX	800-480-4111	JPMorgan	7.10%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Transamerica ClearTrack® 2050 R1	B	TRNTX	888-233-4339	Transamerica	7.04%
Voya Target Retirement 2050 Fund Class R	B	VRRMX	800-366-0066	Voya	6.99%
Voya Index Solution 2050 Portfolio Class I	B	IDXQX	800-366-0066	Voya	6.94%
TIAA-CREF Lifecycle Index 2050 Fund Advisor Class	B	TLLHX	877-518-9161	TIAA Investments	6.91%
TIAA-CREF Lifecycle Index 2050 Fund Premier Class	B	TLLPX	877-518-9161	TIAA Investments	6.91%
Goldman Sachs Target Date 2050 Portfolio Investor Shares	B	GTMAX	800-526-7384	Goldman Sachs	6.88%
JPMorgan SmartRetirement® Blend 2050 Fund Class R3	B	JNTKX	800-480-4111	JPMorgan	6.84%
TIAA-CREF Lifecycle Index 2050 Fund Retirement Class	B	TLLRX	877-518-9161	TIAA Investments	6.80%
Fidelity Freedom® 2050 Fund Class K6	B	FZTKX	617-563-7000	Fidelity Investments	6.70%
Voya Index Solution 2050 Portfolio Class S	B	IDXRX	800-366-0066	Voya	6.66%
JPMorgan SmartRetirement® 2050 Fund Class R5	B	JTSIX	800-480-4111	JPMorgan	6.64%
Fidelity Flex Freedom Blend 2050 Fund	B	FYLSX	617-563-7000	Fidelity Investments	6.63%
JPMorgan SmartRetirement® Blend 2050 Fund Class R2	B	JNNRX	800-480-4111	JPMorgan	6.59%
Voya Index Solution 2050 Portfolio Class S2	B	IDXSX	800-366-0066	Voya	6.55%
Allspring Target 2050 Fund - Class R6	B	WFQFX	415-396-8000	Allspring Global Investments	6.55%
JPMorgan SmartRetirement® 2050 Fund Class R4	B	JTSQX	800-480-4111	JPMorgan	6.50%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Fidelity Freedom® 2050 Fund	B	FFFHX	617-563-7000	Fidelity Investments	6.46%
Schwab Target 2050 Fund	B	SWNRX	877-824-5615	Schwab Funds	6.41%
Goldman Sachs Target Date 2050 Portfolio R Shares	B	GTRSX	800-526-7384	Goldman Sachs	6.40%
Allspring Target 2050 Fund - Class R4	B	WQFRX	415-396-8000	Allspring Global Investments	6.40%
Voya Index Solution 2050 Portfolio Class ADV	B	IDXPX	800-366-0066	Voya	6.39%
Fidelity Advisor Freedom® Blend 2050 Fund Class Z6	B	FHJCX	617-563-7000	Fidelity Investments	6.36%
Fidelity Freedom® Blend 2050 Fund Class K6	B	FHEDX	617-563-7000	Fidelity Investments	6.32%
Fidelity Freedom® Index 2050 Fund Investor Class	B	FIPFX	617-563-7000	Fidelity Investments	6.23%
Fidelity Freedom® Blend 2050 Fund Class K	B	FHWDX	617-563-7000	Fidelity Investments	6.22%
JPMorgan SmartRetirement® 2050 Fund Class R3	B	JTSPX	800-480-4111	JPMorgan	6.22%
Fidelity Freedom® Blend 2050 Fund	B	FHAPX	617-563-7000	Fidelity Investments	6.18%
Fidelity Advisor Freedom® Blend 2050 Fund Class Z	B	FHVEX	617-563-7000	Fidelity Investments	6.18%
Principal LifeTime 2050 Fund Institutional Class	B	PPLIX	800-787-1621	Principal Funds	6.17%
John Hancock Funds Multi-Index 2050 Preservation Portfolio Class 1	B	JRIOX	800-225-5291	John Hancock	6.11%
Fidelity Advisor Freedom® Blend 2050 Fund Class I	B	FHWEX	617-563-7000	Fidelity Investments	6.07%
Voya Solution 2050 Portfolio Class I	B	ISNOX	800-366-0066	Voya	6.00%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
John Hancock Funds Multi-Index 2050 Preservation Portfolio Class R4	B	JRIPX	800-225-5291	John Hancock	5.95%
JPMorgan SmartRetirement® 2050 Fund Class R2	B	JTSZX	800-480-4111	JPMorgan	5.95%
Great-West Lifetime 2050 Fund Institutional Class	B	MXBSX		Great-West Funds	5.93%
Allspring Target 2050 Fund - Class R	B	WFWRX	415-396-8000	Allspring Global Investments	5.89%
Principal LifeTime 2050 Fund R-5 Class	B	PTEFX	800-787-1621	Principal Funds	5.88%
Fidelity Advisor Freedom® Blend 2050 Fund Class A	B	FHJKX	617-563-7000	Fidelity Investments	5.86%
Principal LifeTime 2050 Fund R-4 Class	B	PTESX	800-787-1621	Principal Funds	5.81%
Voya Solution 2050 Portfolio Class S	B	ISNRX	800-366-0066	Voya	5.73%
John Hancock Funds Multi-Index 2050 Preservation Portfolio Class R2	B	JRINX	800-225-5291	John Hancock	5.64%
Voya Solution 2050 Portfolio Class S2	B	ISNSX	800-366-0066	Voya	5.59%
Principal LifeTime 2050 Fund R-3 Class	B	PTERX	800-787-1621	Principal Funds	5.58%
Fidelity Advisor Freedom® Blend 2050 Fund Class M	B	FHYEX	617-563-7000	Fidelity Investments	5.57%
Great-West Lifetime 2050 Fund Investor Class	B	MXBOX		Great-West Funds	5.51%
Putnam RetirementReady 2050 Fund Class B	B		617-292-1000	Putnam	5.48%
Voya Solution 2050 Portfolio Class ADV	B	ISNPX	800-366-0066	Voya	5.46%
Great-West Lifetime 2050 Fund Service Class	B	MXBOX		Great-West Funds	5.42%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Great-West Lifetime 2050 Fund Class L	B	MXBRX		Great-West Funds	5.31%
Voya Solution 2050 Portfolio Class T	B	ISNTX	800-366-0066	Voya	5.28%
Fidelity Advisor Freedom® Blend 2050 Fund Class C	B	FHXEX	617-563-7000	Fidelity Investments	5.08%
Nationwide Destination 2050 Fund Class R	B	NWOBX	800-848-0920	Nationwide	4.94%
State Street Target Retirement 2050 Fund Class K	B	SSDLX	617-664-7338	State Street Global Advisors	4.38%
State Street Target Retirement 2050 Fund Class I	B	SSDJX	617-664-7338	State Street Global Advisors	3.24%
Great-West SecureFoundation® Lifetime 2050 Fund Investor Class	B-	MXFSX		Great-West Funds	27.62%
Great-West SecureFoundation® Lifetime 2050 Fund Service Class	B-	MXHSX		Great-West Funds	27.58%
Fidelity Advisor Freedom® 2050 Fund Class Z6	B-	FVGLX	617-563-7000	Fidelity Investments	6.09%
Fidelity Advisor Freedom® 2050 Fund Class Z	B-	FIJRX	617-563-7000	Fidelity Investments	5.98%
Fidelity Advisor Freedom® 2050 Fund Class I	B-	FFFPX	617-563-7000	Fidelity Investments	5.87%
MassMutual Select T. Rowe Price Retirement 2050 Fund Class I	B-	MMDDX		MassMutual	5.87%
MassMutual Select T. Rowe Price Retirement 2050 Fund Class M5	B-	MMDFX		MassMutual	5.71%
TIAA-CREF Lifecycle 2050 Fund Advisor Class	B-	TFTHX	877-518-9161	TIAA Investments	5.59%
Fidelity Advisor Freedom® 2050 Fund Class A	B-	FFFLX	617-563-7000	Fidelity Investments	5.56%
TIAA-CREF Lifecycle 2050 Fund Premier Class	B-	TCLPX	877-518-9161	TIAA Investments	5.53%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
MassMutual Select T. Rowe Price Retirement 2050 Fund Class M4	B-	MMDGX		MassMutual	5.48%
TIAA-CREF Lifecycle 2050 Fund Retirement Class	B-	TLFRX	877-518-9161	TIAA Investments	5.38%
Fidelity Advisor Freedom® 2050 Fund Class M	B-	FFFQX	617-563-7000	Fidelity Investments	5.34%
MassMutual Select T. Rowe Price Retirement 2050 Fund Class M3	B-	MMDHX		MassMutual	5.21%
Principal LifeTime 2050 Fund R-1 Class	B-	PZASX	800-787-1621	Principal Funds	5.21%
T. Rowe Price Target 2050 Fund Advisor Class	B-	PAOFX	410-345-2000	T. Rowe Price	5.01%
Fidelity Advisor Freedom® 2050 Fund Class C	B-	FFFYX	617-563-7000	Fidelity Investments	4.80%
John Hancock Funds Multimanager 2050 Lifetime Portfolio Class R5	B-	JLKHX	800-225-5291	John Hancock	4.48%
American Century Investments One Choice 2050 Portfolio R6 Class	B-	ARFEX	800-444-4015	American Century Investments	4.42%
John Hancock Funds Multimanager 2050 Lifetime Portfolio Class 1	B-	JLKOX	800-225-5291	John Hancock	4.42%
John Hancock Funds Multimanager 2050 Lifetime Portfolio Class R4	B-	JLKGX	800-225-5291	John Hancock	4.23%
John Hancock Funds Multimanager 2050 Lifetime Portfolio Class R2	B-	JLKEX	800-225-5291	John Hancock	3.90%





2055 Target-Date Mutual Funds

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Dimensional 2055 Target Date Retirement Income Fund Institutional Class	B	DRIKX	512-306-7400	Dimensional Fund Advisors	10.88%
MFS Lifetime 2055 Fund Class R6	B	LFIKX	877-960-6077	MFS	10.24%
MFS Lifetime 2055 Fund Class I	B	LFIIX	877-960-6077	MFS	10.12%
MFS Lifetime 2055 Fund Class R4	B	LFIUX	877-960-6077	MFS	10.08%
MFS Lifetime 2055 Fund Class R3	B	LFITX	877-960-6077	MFS	9.79%
Prudential Day One 2055 Fund Class R6	B	PDKJX	800-225-1852	PGIM Funds (Prudential)	9.58%
MFS Lifetime 2055 Fund Class R2	B	LFISX	877-960-6077	MFS	9.51%
Prudential Day One 2055 Fund Class R4	B	PDKGX	800-225-1852	PGIM Funds (Prudential)	9.32%
MassMutual RetireSMART by JPMorgan 2055 Fund Class I	B	MMWZ X		MassMutual	9.25%
Prudential Day One 2055 Fund Class R3	B	PDKFX	800-225-1852	PGIM Funds (Prudential)	9.15%
MassMutual RetireSMART by JPMorgan 2055 Fund Class R5	B	MMWU X		MassMutual	9.10%
MFS Lifetime 2055 Fund Class R1	B	LFIRX	877-960-6077	MFS	9.01%
MassMutual RetireSMART by JPMorgan 2055 Fund Service Class	B	MMWS X		MassMutual	8.98%
MassMutual RetireSMART by JPMorgan 2055 Fund Administrative Class	B	MMWY X		MassMutual	8.87%
MassMutual RetireSMART by JPMorgan 2055 Fund Class R4	B	MMWE X		MassMutual	8.79%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Prudential Day One 2055 Fund Class R1	B	PKDIX	800-225-1852	PGIM Funds (Prudential)	8.74%
MassMutual RetireSMART by JPMorgan 2055 Fund Class A	B	MMWA X		MassMutual	8.69%
Mutual of America 2055 Retirement Fund	B	MUROX		Mutual of America	8.64%
MassMutual RetireSMART by JPMorgan 2055 Fund Class R3	B	MMWT X		MassMutual	8.50%
Transamerica ClearTrack® 2055 R6	B	TCTSX	888-233-4339	Transamerica	7.96%
Principal LifeTime Hybrid 2055 Fund R-6	B	PLHTX	800-787-1621	Principal Funds	7.92%
Principal LifeTime Hybrid 2055 Fund Institutional Class	B	PLTNX	800-787-1621	Principal Funds	7.84%
Schwab Target 2055 Index Fund	B	SWYJX	877-824-5615	Schwab Funds	7.84%
John Hancock Funds Multi-Index 2055 Lifetime Portfolio Class 1	B	JLKZX	800-225-5291	John Hancock	7.62%
Transamerica ClearTrack® 2055 R3	B	TCTVX	888-233-4339	Transamerica	7.53%
Allspring Dynamic Target 2055 Fund - Class R6	B	WTDUX	415-396-8000	Allspring Global Investments	7.28%
Voya Index Solution 2055 Portfolio Class Z	B	VSZHX	800-366-0066	Voya	7.27%
JPMorgan SmartRetirement® Blend 2055 Fund Class R5	B	JTBBX	800-480-4111	JPMorgan	7.26%
Transamerica ClearTrack® 2055 R1	B	TCTOX	888-233-4339	Transamerica	7.24%
JPMorgan SmartRetirement® Blend 2055 Fund Class R4	B	JTTLX	800-480-4111	JPMorgan	7.10%
TIAA-CREF Lifecycle Index 2055 Fund Advisor Class	B	TTIHX	877-518-9161	TIAA Investments	7.10%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Allspring Dynamic Target 2055 Fund Class R4	B	WTDTX	415-396-8000	Allspring Global Investments	7.05%
TIAA-CREF Lifecycle Index 2055 Fund Premier Class	B	TTIPX	877-518-9161	TIAA Investments	7.04%
Goldman Sachs Target Date 2055 Portfolio Service Shares	B	GTVIX	800-526-7384	Goldman Sachs	7.02%
Voya Index Solution 2055 Portfolio Class I	B	IISNX	800-366-0066	Voya	6.95%
Voya Target Retirement 2055 Fund Class R	B	VRRNX	800-366-0066	Voya	6.95%
TIAA-CREF Lifecycle Index 2055 Fund Retirement Class	B	TTIRX	877-518-9161	TIAA Investments	6.91%
Goldman Sachs Target Date 2055 Portfolio Investor Shares	B	GTMWX	800-526-7384	Goldman Sachs	6.89%
JPMorgan SmartRetirement® Blend 2055 Fund Class R3	B	JTTUX	800-480-4111	JPMorgan	6.84%
Fidelity Freedom® 2055 Fund Class K6	B	FCTKX	617-563-7000	Fidelity Investments	6.75%
Voya Index Solution 2055 Portfolio Class S	B	IISX	800-366-0066	Voya	6.75%
JPMorgan SmartRetirement® 2055 Fund Class R5	B	JFFIX	800-480-4111	JPMorgan	6.68%
Principal LifeTime 2055 Fund Institutional Class	B	LTFIX	800-787-1621	Principal Funds	6.68%
Fidelity Flex Freedom Blend 2055 Fund	B	FQLSX	617-563-7000	Fidelity Investments	6.59%
Voya Index Solution 2055 Portfolio Class S2	B	IISTX	800-366-0066	Voya	6.56%
JPMorgan SmartRetirement® Blend 2055 Fund Class R2	B	JTRBX	800-480-4111	JPMorgan	6.55%
Allspring Target 2055 Fund - Class R6	B	WFQUX	415-396-8000	Allspring Global Investments	6.52%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Fidelity Freedom® 2055 Fund	B	FDEEX	617-563-7000	Fidelity Investments	6.51%
JPMorgan SmartRetirement® 2055 Fund Class R4	B	JFFQX	800-480-4111	JPMorgan	6.51%
Schwab Target 2055 Fund	B	SWORX	877-824-5615	Schwab Funds	6.51%
Allspring Target 2055 Fund - Class R4	B	WFVRX	415-396-8000	Allspring Global Investments	6.43%
Voya Index Solution 2055 Portfolio Class ADV	B	IISAX	800-366-0066	Voya	6.42%
Goldman Sachs Target Date 2055 Portfolio R Shares	B	GTRZX	800-526-7384	Goldman Sachs	6.41%
Principal LifeTime 2055 Fund R-5 Class	B	LTFPX	800-787-1621	Principal Funds	6.32%
Fidelity Advisor Freedom® Blend 2055 Fund Class Z6	B	FHGCX	617-563-7000	Fidelity Investments	6.31%
Fidelity Freedom® Blend 2055 Fund Class K6	B	FHDDX	617-563-7000	Fidelity Investments	6.29%
Fidelity Advisor Freedom® Blend 2055 Fund Class Z	B	FHPEX	617-563-7000	Fidelity Investments	6.28%
JPMorgan SmartRetirement® 2055 Fund Class R3	B	JFFPX	800-480-4111	JPMorgan	6.26%
Principal LifeTime 2055 Fund R-4 Class	B	LTFLX	800-787-1621	Principal Funds	6.26%
Fidelity Freedom® Index 2055 Fund Investor Class	B	FDEWX	617-563-7000	Fidelity Investments	6.24%
Fidelity Freedom® Blend 2055 Fund Class K	B	FHVDX	617-563-7000	Fidelity Investments	6.21%
Fidelity Freedom® Blend 2055 Fund	B	FHAOX	617-563-7000	Fidelity Investments	6.14%
John Hancock Funds Multi-Index 2055 Preservation Portfolio Class 1	B	JRIYX	800-225-5291	John Hancock	6.14%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Fidelity Advisor Freedom® Blend 2055 Fund Class I	B	FHQEX	617-563-7000	Fidelity Investments	6.10%
Principal LifeTime 2055 Fund R-3 Class	B	LTFDX	800-787-1621	Principal Funds	6.08%
Voya Solution 2055 Portfolio Class I	B	IISPX	800-366-0066	Voya	6.02%
JPMorgan SmartRetirement® 2055 Fund Class R2	B	JFFRX	800-480-4111	JPMorgan	6.01%
John Hancock Funds Multi-Index 2055 Preservation Portfolio Class R4	B	JRIVX	800-225-5291	John Hancock	6.00%
Allspring Target 2055 Fund - Class R	B	WFYRX	415-396-8000	Allspring Global Investments	5.85%
Fidelity Advisor Freedom® Blend 2055 Fund Class A	B	FHUEX	617-563-7000	Fidelity Investments	5.79%
Putnam RetirementReady 2055 Fund Class B	B		617-292-1000	Putnam	5.75%
Voya Solution 2055 Portfolio Class S	B	ISSPX	800-366-0066	Voya	5.74%
Principal LifeTime 2055 Fund R-1 Class	B	LTFGX	800-787-1621	Principal Funds	5.69%
Fidelity Advisor Freedom® Blend 2055 Fund Class M	B	FHTEX	617-563-7000	Fidelity Investments	5.60%
Voya Solution 2055 Portfolio Class S2	B	ITSPX	800-366-0066	Voya	5.60%
John Hancock Funds Multi-Index 2055 Preservation Portfolio Class R2	B	JRIUX	800-225-5291	John Hancock	5.59%
Voya Solution 2055 Portfolio Class ADV	B	IASPX	800-366-0066	Voya	5.49%
Voya Solution 2055 Portfolio Class T	B	ISTPX	800-366-0066	Voya	5.31%
Great-West Lifetime 2055 Fund Class L	B	MXBTX		Great-West Funds	5.28%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Nationwide Destination 2055 Fund Class R	B	NTDTX	800-848-0920	Nationwide	5.12%
Fidelity Advisor Freedom® Blend 2055 Fund Class C	B	FHREX	617-563-7000	Fidelity Investments	5.02%
State Street Target Retirement 2055 Fund Class K	B	SSDQX	617-664-7338	State Street Global Advisors	4.34%
State Street Target Retirement 2055 Fund Class I	B	SSDOX	617-664-7338	State Street Global Advisors	3.49%
Great-West SecureFoundation® Lifetime 2055 Fund Investor Class	B-	MXSYX		Great-West Funds	27.95%
Great-West SecureFoundation® Lifetime 2055 Fund Service Class	B-	MXSZX		Great-West Funds	27.86%
Fidelity Advisor Freedom® 2055 Fund Class Z6	B-	FBGLX	617-563-7000	Fidelity Investments	6.07%
Fidelity Advisor Freedom® 2055 Fund Class Z	B-	FIJSX	617-563-7000	Fidelity Investments	5.89%
MassMutual Select T. Rowe Price Retirement 2055 Fund Class I	B-	MMDJX		MassMutual	5.88%
Fidelity Advisor Freedom® 2055 Fund Class I	B-	FHFIX	617-563-7000	Fidelity Investments	5.84%
MassMutual Select T. Rowe Price Retirement 2055 Fund Class M5	B-	MMDKX		MassMutual	5.70%
TIAA-CREF Lifecycle 2055 Fund Advisor Class	B-	TTRHX	877-518-9161	TIAA Investments	5.66%
TIAA-CREF Lifecycle 2055 Fund Premier Class	B-	TTRPX	877-518-9161	TIAA Investments	5.57%
MassMutual Select T. Rowe Price Retirement 2055 Fund Class M4	B-	MMDMX		MassMutual	5.49%
TIAA-CREF Lifecycle 2055 Fund Retirement Class	B-	TTRLX	877-518-9161	TIAA Investments	5.46%
Fidelity Advisor Freedom® 2055 Fund Class M	B-	FHFTX	617-563-7000	Fidelity Investments	5.32%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
T. Rowe Price Target 2055 Fund Advisor Class	B-	PAFTX	410-345-2000	T. Rowe Price	5.24%
MassMutual Select T. Rowe Price Retirement 2055 Fund Class M3	B-	MMDOX		MassMutual	5.15%
Fidelity Advisor Freedom® 2055 Fund Class C	B-	FHFCX	617-563-7000	Fidelity Investments	4.77%
American Century Investments One Choice 2055 Portfolio R6 Class	B-	AREUX	800-444-4015	American Century Investments	4.52%
John Hancock Funds Multimanager 2055 Lifetime Portfolio Class 1	B-	JLKUX	800-225-5291	John Hancock	4.41%
John Hancock Funds Multimanager 2055 Lifetime Portfolio Class R5	B-	JLKSX	800-225-5291	John Hancock	4.40%
John Hancock Funds Multimanager 2055 Lifetime Portfolio Class R4	B-	JLKQX	800-225-5291	John Hancock	4.30%
John Hancock Funds Multimanager 2055 Lifetime Portfolio Class R2	B-	JLKNX	800-225-5291	John Hancock	3.97%





2060 Target-Date Mutual Funds

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Dimensional 2060 Target Date Retirement Income Fund Institutional Class	B	DRILX	512-306-7400	Dimensional Fund Advisors	10.83%
MFS Lifetime 2060 Fund Class R6	B	MFJKX	877-960-6077	MFS	10.19%
MFS Lifetime 2060 Fund Class I	B	MFJIX	877-960-6077	MFS	10.09%
MFS Lifetime 2060 Fund Class R4	B	MFJUX	877-960-6077	MFS	9.96%
MFS Lifetime 2060 Fund Class R3	B	MFJTX	877-960-6077	MFS	9.78%
Prudential Day One 2060 Fund Class R6	B	PDLJX	800-225-1852	PGIM Funds (Prudential)	9.55%
MFS Lifetime 2060 Fund Class R2	B	MFJGX	877-960-6077	MFS	9.51%
Prudential Day One 2060 Fund Class R4	B	PDLGX	800-225-1852	PGIM Funds (Prudential)	9.23%
Prudential Day One 2060 Fund Class R3	B	PDLFX	800-225-1852	PGIM Funds (Prudential)	9.21%
MassMutual RetireSMART by JPMorgan 2060 Fund Class I	B	MMWIX		MassMutual	9.18%
MassMutual RetireSMART by JPMorgan 2060 Fund Class R5	B	MMWHX		MassMutual	9.15%
MassMutual RetireSMART by JPMorgan 2060 Fund Service Class	B	MMWGX		MassMutual	8.96%
Mutual of America 2060 Retirement Fund	B	MURPX		Mutual of America	8.94%
MFS Lifetime 2060 Fund Class R1	B	MFJEX	877-960-6077	MFS	8.93%
MassMutual RetireSMART by JPMorgan 2060 Fund Administrative Class	B	MMWFX		MassMutual	8.86%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Prudential Day One 2060 Fund Class R1	B	PDLDX	800-225-1852	PGIM Funds (Prudential)	8.83%
MassMutual RetireSMART by JPMorgan 2060 Fund Class R4	B	MMWCX		MassMutual	8.70%
MassMutual RetireSMART by JPMorgan 2060 Fund Class A	B	MMWDX		MassMutual	8.47%
MassMutual RetireSMART by JPMorgan 2060 Fund Class R3	B	MMWBX		MassMutual	8.43%
Principal LifeTime Hybrid 2060 Fund Institutional Class	B	PLTHX	800-787-1621	Principal Funds	8.11%
Principal LifeTime Hybrid 2060 Fund R-6	B	PLKTX	800-787-1621	Principal Funds	8.09%
Schwab Target 2060 Index Fund	B	SWYNX	877-824-5615	Schwab Funds	8.07%
Transamerica ClearTrack® 2060 R6	B	TCSSX	888-233-4339	Transamerica	7.81%
John Hancock Funds Multi-Index 2060 Lifetime Portfolio Class 1	B	JRODX	800-225-5291	John Hancock	7.58%
Voya Index Solution 2060 Portfolio Class Z	B	VSZIX	800-366-0066	Voya	7.44%
Transamerica ClearTrack® 2060 R3	B	TCTYX	888-233-4339	Transamerica	7.37%
John Hancock Funds Multi-Index 2060 Lifetime Portfolio Class R4	B	JHIKX	800-225-5291	John Hancock	7.36%
Allspring Dynamic Target 2060 Fund - Class R6	B	WTSZX	415-396-8000	Allspring Global Investments	7.34%
JPMorgan SmartRetirement® Blend 2060 Fund Class R5	B	JAABX	800-480-4111	JPMorgan	7.27%
Allspring Dynamic Target 2060 Fund Class R4	B	WTDZX	415-396-8000	Allspring Global Investments	7.21%
TIAA-CREF Lifecycle Index 2060 Fund Advisor Class	B	TVIHX	877-518-9161	TIAA Investments	7.18%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Voya Index Solution 2060 Portfolio Class I	B	VISPX	800-366-0066	Voya	7.16%
JPMorgan SmartRetirement® Blend 2060 Fund Class R4	B	JATUX	800-480-4111	JPMorgan	7.13%
TIAA-CREF Lifecycle Index 2060 Fund Premier Class	B	TVIPX	877-518-9161	TIAA Investments	7.13%
Transamerica ClearTrack® 2060 R1	B	TCSOX	888-233-4339	Transamerica	7.09%
Voya Target Retirement 2060 Fund Class R	B	VRROX	800-366-0066	Voya	7.08%
Goldman Sachs Target Date 2060 Portfolio Service Shares	B	GTBSX	800-526-7384	Goldman Sachs	7.06%
TIAA-CREF Lifecycle Index 2060 Fund Retirement Class	B	TVITX	877-518-9161	TIAA Investments	6.99%
Principal LifeTime 2060 Fund Institutional Class	B	PLTZX	800-787-1621	Principal Funds	6.94%
Goldman Sachs Target Date 2060 Portfolio Investor Shares	B	GTBIX	800-526-7384	Goldman Sachs	6.93%
Voya Index Solution 2060 Portfolio Class S	B	VPISX	800-366-0066	Voya	6.89%
JPMorgan SmartRetirement® Blend 2060 Fund Class R3	B	JATQX	800-480-4111	JPMorgan	6.86%
Fidelity Freedom® 2060 Fund Class K6	B	FVTKX	617-563-7000	Fidelity Investments	6.78%
Voya Index Solution 2060 Portfolio Class S2	B	VPSSX	800-366-0066	Voya	6.76%
JPMorgan SmartRetirement® 2060 Fund Class R5	B	JAKIX	800-480-4111	JPMorgan	6.72%
Voya Index Solution 2060 Portfolio Class ADV	B	VPSAX	800-366-0066	Voya	6.65%
JPMorgan SmartRetirement® Blend 2060 Fund Class R2	B	JATPX	800-480-4111	JPMorgan	6.62%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Principal LifeTime 2060 Fund Class R-5	B	PLTOX	800-787-1621	Principal Funds	6.61%
Allspring Target 2060 Fund - Class R6	B	WFUFX	415-396-8000	Allspring Global Investments	6.58%
Fidelity Flex Freedom Blend 2060 Fund	B	FWLSX	617-563-7000	Fidelity Investments	6.56%
JPMorgan SmartRetirement® 2060 Fund Class R4	B	JAKQX	800-480-4111	JPMorgan	6.56%
Schwab Target 2060 Fund	B	SWPRX	877-824-5615	Schwab Funds	6.50%
Principal LifeTime 2060 Fund Class R-4	B	PLTMX	800-787-1621	Principal Funds	6.49%
Fidelity Freedom® 2060 Fund	B	FDKVX	617-563-7000	Fidelity Investments	6.48%
Allspring Target 2060 Fund - Class R4	B	WFSFX	415-396-8000	Allspring Global Investments	6.40%
Goldman Sachs Target Date 2060 Portfolio Class R	B	GTBRX	800-526-7384	Goldman Sachs	6.38%
Fidelity Advisor Freedom® Blend 2060 Fund Class Z6	B	FHDCX	617-563-7000	Fidelity Investments	6.37%
Fidelity Freedom® Blend 2060 Fund Class K6	B	FHCDX	617-563-7000	Fidelity Investments	6.33%
JPMorgan SmartRetirement® 2060 Fund Class R3	B	JAKPX	800-480-4111	JPMorgan	6.31%
Principal LifeTime 2060 Fund Class R-3	B	PLTCX	800-787-1621	Principal Funds	6.31%
Fidelity Freedom® Blend 2060 Fund Class K	B	FHTDX	617-563-7000	Fidelity Investments	6.22%
Fidelity Advisor Freedom® Blend 2060 Fund Class Z	B	FHJEX	617-563-7000	Fidelity Investments	6.21%
Fidelity Freedom® Index 2060 Fund Investor Class	B	FDKLX	617-563-7000	Fidelity Investments	6.20%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Fidelity Advisor Freedom® 2060 Fund Class Z6	B	FNGLX	617-563-7000	Fidelity Investments	6.13%
Fidelity Advisor Freedom® Blend 2060 Fund Class I	B	FHKEX	617-563-7000	Fidelity Investments	6.09%
Fidelity Freedom® Blend 2060 Fund	B	FHANX	617-563-7000	Fidelity Investments	6.07%
John Hancock Funds Multi-Index 2060 Preservation Portfolio Class 1	B	JCHOX	800-225-5291	John Hancock	6.07%
JPMorgan SmartRetirement® 2060 Fund Class R2	B	JAKZX	800-480-4111	JPMorgan	6.04%
Putnam RetirementReady 2060 Fund Class B	B		617-292-1000	Putnam	6.00%
Principal LifeTime 2060 Fund Class R-1	B	PLTRX	800-787-1621	Principal Funds	5.99%
Voya Solution 2060 Portfolio Class I	B	VSIPX	800-366-0066	Voya	5.91%
John Hancock Funds Multi-Index 2060 Preservation Portfolio Class R4	B	JPORX	800-225-5291	John Hancock	5.86%
Allspring Target 2060 Fund - Class R	B	WFRFX	415-396-8000	Allspring Global Investments	5.85%
Fidelity Advisor Freedom® Blend 2060 Fund Class A	B	FHNEX	617-563-7000	Fidelity Investments	5.84%
Voya Solution 2060 Portfolio Class S	B	VSPSX	800-366-0066	Voya	5.67%
Fidelity Advisor Freedom® Blend 2060 Fund Class M	B	FHMEX	617-563-7000	Fidelity Investments	5.55%
John Hancock Funds Multi-Index 2060 Preservation Portfolio Class R2	B	JSATX	800-225-5291	John Hancock	5.54%
Voya Solution 2060 Portfolio Class S2	B	VSSPX	800-366-0066	Voya	5.51%
Voya Solution 2060 Portfolio Class ADV	B	VSPAX	800-366-0066	Voya	5.41%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Nationwide Destination 2060 Fund Class R	B	NWWTX	800-848-0920	Nationwide	5.23%
Voya Solution 2060 Portfolio Class T	B	VSPTX	800-366-0066	Voya	5.16%
Fidelity Advisor Freedom® Blend 2060 Fund Class C	B	FHLEX	617-563-7000	Fidelity Investments	5.07%
State Street Target Retirement 2060 Fund Class K	B	SSDYX	617-664-7338	State Street Global Advisors	4.40%
State Street Target Retirement 2060 Fund Class I	B	SSDWX	617-664-7338	State Street Global Advisors	3.90%
Fidelity Advisor Freedom® 2060 Fund Class Z	B-	FIJTX	617-563-7000	Fidelity Investments	5.97%
MassMutual Select T. Rowe Price Retirement 2060 Fund Class I	B-	MMSKX		MassMutual	5.94%
Fidelity Advisor Freedom® 2060 Fund Class I	B-	FDKQX	617-563-7000	Fidelity Investments	5.90%
TIAA-CREF Lifecycle 2060 Fund Advisor Class	B-	TLXHX	877-518-9161	TIAA Investments	5.85%
MassMutual Select T. Rowe Price Retirement 2060 Fund Class M5	B-	MMSOX		MassMutual	5.72%
TIAA-CREF Lifecycle 2060 Fund Premier Class	B-	TLXPX	877-518-9161	TIAA Investments	5.71%
Fidelity Advisor Freedom® 2060 Fund Class A	B-	FDKPX	617-563-7000	Fidelity Investments	5.56%
Great-West Lifetime 2060 Fund Institutional Class	B-	MXGUX		Great-West Funds	5.55%
TIAA-CREF Lifecycle 2060 Fund Retirement Class	B-	TLRX	877-518-9161	TIAA Investments	5.54%
MassMutual Select T. Rowe Price Retirement 2060 Fund Class M4	B-	MMSGX		MassMutual	5.47%
Fidelity Advisor Freedom® 2060 Fund Class M	B-	FDKTX	617-563-7000	Fidelity Investments	5.32%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
MassMutual Select T. Rowe Price Retirement 2060 Fund Class M3	B-	MMSVX		MassMutual	5.18%
Great-West Lifetime 2060 Fund Investor Class	B-	MXGNX		Great-West Funds	5.18%
Great-West Lifetime 2060 Fund Service Class	B-	MXGQX		Great-West Funds	5.14%
Fidelity Advisor Freedom® 2060 Fund Class C	B-	FDKSX	617-563-7000	Fidelity Investments	4.76%
American Century Investments One Choice 2060 Portfolio R6 Class	B-	ARGDX	800-444-4015	American Century Investments	4.65%
John Hancock Funds Multimanager 2060 Lifetime Portfolio Class R5	B-	JGHTX	800-225-5291	John Hancock	4.47%
John Hancock Funds Multimanager 2060 Lifetime Portfolio Class 1	B-	JRETX	800-225-5291	John Hancock	4.40%
John Hancock Funds Multimanager 2060 Lifetime Portfolio Class R4	B-	JROUX	800-225-5291	John Hancock	4.24%
John Hancock Funds Multimanager 2060 Lifetime Portfolio Class R2	B-	JVIMX	800-225-5291	John Hancock	3.88%





2065+ Target-Date Mutual Funds

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Principal LifeTime Hybrid 2065 Institutional Class Shares	B	PLHHX	800-787-1621	Principal Funds	8.29%
Principal LifeTime Hybrid 2065 Class R-6 Shares	B	PLHRX	800-787-1621	Principal Funds	8.21%
Principal LifeTime 2065 Institutional Class Shares	B	PLJIX	800-787-1621	Principal Funds	6.90%
Principal LifeTime 2065 Class R-5 Shares	B	PLJEX	800-787-1621	Principal Funds	6.68%
Principal LifeTime 2065 Class R-4 Shares	B	PLJDX	800-787-1621	Principal Funds	6.49%
Principal LifeTime 2065 Class R-3 Shares	B	PLJCX	800-787-1621	Principal Funds	6.32%
Principal LifeTime 2065 Class R-1 Shares	B	PLJAX	800-787-1621	Principal Funds	6.01%
Fidelity Freedom® 2065 Fund Class K6	B-	FFSZX	617-563-7000	Fidelity Investments	7.87%
Fidelity Flex Freedom® Blend 2065 Fund	B-	FDFPX	617-563-7000	Fidelity Investments	7.85%
Fidelity Freedom® 2065 Fund Class K	B-	FFSDX	617-563-7000	Fidelity Investments	7.74%
Fidelity Freedom® 2065 Fund	B-	FFSFX	617-563-7000	Fidelity Investments	7.61%
Fidelity Freedom® Blend 2065 Fund Class K6	B-	FFBQX	617-563-7000	Fidelity Investments	7.46%
Fidelity Freedom® Index 2065 Fund Investor Class	B-	FFIJX	617-563-7000	Fidelity Investments	7.40%
Fidelity Advisor Freedom® Blend 2065 Fund Class Z6	B-	FAXHX	617-563-7000	Fidelity Investments	7.37%
Fidelity Advisor Freedom® Blend 2065 Fund Class Z	B-	FAXGX	617-563-7000	Fidelity Investments	7.30%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Fidelity Advisor Freedom® 2065 Fund Class Z6	B-	FDFRX	617-563-7000	Fidelity Investments	7.27%
Fidelity Advisor Freedom® Blend 2065 Fund Class I	B-	FAXFX	617-563-7000	Fidelity Investments	7.25%
Fidelity Freedom® Blend 2065 Fund Class K	B-	FFBKX	617-563-7000	Fidelity Investments	7.25%
Fidelity Freedom® Blend 2065 Fund	B-	FFBSX	617-563-7000	Fidelity Investments	7.22%
Fidelity Advisor Freedom® 2065 Fund Class Z	B-	FDFQX	617-563-7000	Fidelity Investments	7.10%
Fidelity Advisor Freedom® 2065 Fund Class I	B-	FDFSX	617-563-7000	Fidelity Investments	7.03%
Fidelity Advisor Freedom® Blend 2065 Fund Class A	B-	FAZAX	617-563-7000	Fidelity Investments	6.90%
Fidelity Advisor Freedom® 2065 Fund Class A	B-	FDFZX	617-563-7000	Fidelity Investments	6.67%
Fidelity Advisor Freedom® Blend 2065 Fund Class M	B-	FAXEX	617-563-7000	Fidelity Investments	6.63%
Fidelity Advisor Freedom® 2065 Fund Class M	B-	FDFVX	617-563-7000	Fidelity Investments	6.48%
Fidelity Advisor Freedom® Blend 2065 Fund Class C	B-	FAXDX	617-563-7000	Fidelity Investments	6.09%
Fidelity Advisor Freedom® 2065 Fund Class C	B-	FDFYX	617-563-7000	Fidelity Investments	5.99%



Target-Date Retirement Mutual Funds

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
American Century Investments One Choice In Retirement Portfolio R6 Class	B	ARDTX	800-444-4015	American Century Investments	4.02%
MassMutual RetireSMART by JPMorgan In Retirement Fund Class R3	B	MDRNX		MassMutual	2.86%
MFS Lifetime Income Fund Class R1	B	MLLEX	877-960-6077	MFS	1.88%
JPMorgan SmartRetirement® Blend Income Fund Class R5	B	JIBBX	800-480-4111	JPMorgan	1.80%
JPMorgan SmartRetirement® Income Fund Class R4	B	JSIQX	800-480-4111	JPMorgan	1.52%
Nationwide Destination Retirement Fund Class R	B	NWEBX	800-848-0920	Nationwide	1.37%
Voya Index Solution Income Portfolio Class ADV	B	ISKAX	800-366-0066	Voya	1.31%
JPMorgan SmartRetirement® Income Fund Class R3	B	JSIPX	800-480-4111	JPMorgan	1.31%
Principal LifeTime Strategic Income Fund Institutional Class	B	PLSIX	800-787-1621	Principal Funds	0.60%
Principal LifeTime Strategic Income Fund R-5 Class	B	PLSPX	800-787-1621	Principal Funds	0.42%
Principal LifeTime Strategic Income Fund R-4 Class	B	PLSSX	800-787-1621	Principal Funds	0.22%
Prudential Day One Income Fund Class R6	B-	PDAJX	800-225-1852	PGIM Funds (Prudential)	5.65%
Prudential Day One Income Fund Class R4	B-	PDAGX	800-225-1852	PGIM Funds (Prudential)	5.39%
Prudential Day One Income Fund Class R3	B-	PDAFX	800-225-1852	PGIM Funds (Prudential)	5.29%
Prudential Day One Income Fund Class R1	B-	PDADX	800-225-1852	PGIM Funds (Prudential)	4.77%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
State Street Target Retirement Fund Class K	B-	SSFOX	617-664-7338	State Street Global Advisors	3.57%
MassMutual RetireSMART by JPMorgan In Retirement Fund Class I	B-	MDRVX		MassMutual	3.54%
Dimensional Retirement Income Fund Institutional Class	B-	TDIFX	512-306-7400	Dimensional Fund Advisors	3.43%
MassMutual RetireSMART by JPMorgan In Retirement Fund Class R5	B-	MDRTX		MassMutual	3.39%
MassMutual RetireSMART by JPMorgan In Retirement Fund Service Class	B-	MDRSX		MassMutual	3.30%
MassMutual RetireSMART by JPMorgan In Retirement Fund Administrative Class	B-	MDRYX		MassMutual	3.28%
Allspring Dynamic Target Today Fund - Class R6	B-	WDYZX	415-396-8000	Allspring Global Investments	3.11%
MassMutual RetireSMART by JPMorgan In Retirement Fund Class R4	B-	MDRZX		MassMutual	3.09%
Allspring Dynamic Target Today Fund Class R4	B-	WDYYX	415-396-8000	Allspring Global Investments	2.96%
MFS Lifetime Income Fund Class R6	B-	MLLKX	877-960-6077	MFS	2.91%
MFS Lifetime Income Fund Class I	B-	MLLIX	877-960-6077	MFS	2.90%
MassMutual RetireSMART by JPMorgan In Retirement Fund Class A	B-	MRDAX		MassMutual	2.88%
MFS Lifetime Income Fund Class R4	B-	MLLJX	877-960-6077	MFS	2.82%
State Street Target Retirement Fund Class I	B-	SSFNX	617-664-7338	State Street Global Advisors	2.72%
MFS Lifetime Income Fund Class R3	B-	MLLHX	877-960-6077	MFS	2.57%
MFS Lifetime Income Fund Class R2	B-	MLLGX	877-960-6077	MFS	2.39%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Voya Solution Income Portfolio Class I	B-	ISWIX	800-366-0066	Voya	2.33%
Voya Index Solution Income Portfolio Class Z	B-	VSZJX	800-366-0066	Voya	2.07%
Voya Solution Income Portfolio Class S	B-	ISWSX	800-366-0066	Voya	2.06%
Voya Solution Income Portfolio Class S2	B-	IJKBX	800-366-0066	Voya	2.00%
Transamerica ClearTrack® Retirement Income R6	B-	TCJTX	888-233-4339	Transamerica	1.98%
Mutual of America Retirement Income Fund	B-	MARMX		Mutual of America	1.89%
Voya Index Solution Income Portfolio Class I	B-	ISKIX	800-366-0066	Voya	1.88%
Voya Solution Income Portfolio Class ADV	B-	ISWAX	800-366-0066	Voya	1.79%
Allspring Target Today Fund - Class R6	B-	WOTDX	415-396-8000	Allspring Global Investments	1.74%
Allspring Target Today Fund - Class R4	B-	WOTRX	415-396-8000	Allspring Global Investments	1.67%
Voya Target In-Retirement Fund Class R	B-	VRRFX	800-366-0066	Voya	1.66%
JPMorgan SmartRetirement® Income Fund Class R5	B-	JSIIX	800-480-4111	JPMorgan	1.64%
JPMorgan SmartRetirement® Blend Income Fund Class R4	B-	JITKX	800-480-4111	JPMorgan	1.63%
Voya Solution Income Portfolio Class T	B-	ISWTX	800-366-0066	Voya	1.62%
Transamerica ClearTrack® Retirement Income R3	B-	TCTZX	888-233-4339	Transamerica	1.60%
Voya Index Solution Income Portfolio Class S	B-	ISKSX	800-366-0066	Voya	1.56%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Voya Index Solution Income Portfolio Class S2	B-	IIIPX	800-366-0066	Voya	1.44%
JPMorgan SmartRetirement® Blend Income Fund Class R3	B-	JITLX	800-480-4111	JPMorgan	1.39%
Transamerica ClearTrack® Retirement Income R1	B-	TCITX	888-233-4339	Transamerica	1.33%
JPMorgan SmartRetirement® Blend Income Fund Class R2	B-	JIRBX	800-480-4111	JPMorgan	1.18%
Allspring Target Today Fund - Class R	B-	WFRRX	415-396-8000	Allspring Global Investments	1.10%
JPMorgan SmartRetirement® Income Fund Class R2	B-	JSIZX	800-480-4111	JPMorgan	0.98%
Principal LifeTime Hybrid Income Fund Institutional Class	B-	PHTFX	800-787-1621	Principal Funds	0.96%
Principal LifeTime Hybrid Income Fund R-6	B-	PLTYX	800-787-1621	Principal Funds	0.89%
John Hancock Funds Multi-Index Income Preservation Portfolio Class 1	B-	JRFOX	800-225-5291	John Hancock	0.83%
Fidelity Advisor Freedom® Income Fund Class Z6	B-	F EGLX	617-563-7000	Fidelity Investments	0.70%
Fidelity Flex Freedom Blend Income Fund	B-	FTLSX	617-563-7000	Fidelity Investments	0.69%
Fidelity Freedom® Income Fund Class K6	B-	FYTKX	617-563-7000	Fidelity Investments	0.66%
Fidelity Freedom® Income Fund	B-	FFFAX	617-563-7000	Fidelity Investments	0.63%
John Hancock Funds Multi-Index Income Preservation Portfolio Class R4	B-	JRFPX	800-225-5291	John Hancock	0.63%
Fidelity Simplicity RMD Income Fund	B-	FIRNX	617-563-7000	Fidelity Investments	0.61%
Fidelity Advisor Freedom® Income Fund Class Z	B-	FIJUX	617-563-7000	Fidelity Investments	0.57%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Fidelity Advisor Freedom® Income Fund Class I	B-	FIAFX	617-563-7000	Fidelity Investments	0.52%
Fidelity Advisor Freedom® Blend Income Fund Class Z6	B-	FHBDX	617-563-7000	Fidelity Investments	0.44%
Fidelity Managed Retirement Income Fund Class K6	B-	FRHMX	617-563-7000	Fidelity Investments	0.42%
Fidelity Advisor® Managed Retirement Income Fund Class Z6	B-	FRYMX	617-563-7000	Fidelity Investments	0.42%
Fidelity Freedom® Blend Income Fund Class K	B-	FHHEX	617-563-7000	Fidelity Investments	0.40%
Fidelity Freedom® Blend Income Fund Class K6	B-	FHRDX	617-563-7000	Fidelity Investments	0.40%
John Hancock Funds Multi-Index Income Preservation Portfolio Class R2	B-	JRFNX	800-225-5291	John Hancock	0.38%
Fidelity Managed Retirement Income Fund Class K	B-	FRKMX	617-563-7000	Fidelity Investments	0.30%
Fidelity Advisor Freedom® Income Fund Class A	B-	FAFAX	617-563-7000	Fidelity Investments	0.29%
Fidelity Freedom® Index Income Fund Investor Class	B-	FIKFX	617-563-7000	Fidelity Investments	0.28%
Fidelity Advisor Freedom® Blend Income Fund Class Z	B-	FHAHX	617-563-7000	Fidelity Investments	0.24%
Fidelity Advisor Freedom® Blend Income Fund Class I	B-	FHAJX	617-563-7000	Fidelity Investments	0.23%
Fidelity Advisor® Managed Retirement Income Fund Class I	B-	FRIMX	617-563-7000	Fidelity Investments	0.22%
Fidelity Freedom® Blend Income Fund	B-	FHBZX	617-563-7000	Fidelity Investments	0.21%
Principal LifeTime Strategic Income Fund R-3 Class	B-	PLSMX	800-787-1621	Principal Funds	0.09%
Fidelity Advisor Freedom® Income Fund Class M	B-	FTAFX	617-563-7000	Fidelity Investments	0.03%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	1-Year Total Return %
Fidelity Advisor Freedom® Blend Income Fund Class A	B-	FHAMX	617-563-7000	Fidelity Investments	-0.01%
Fidelity Advisor® Managed Retirement Income Fund Class A	B-	FRAMX	617-563-7000	Fidelity Investments	-0.01%
Principal LifeTime Strategic Income Fund R-1 Class	B-	PLAIX	800-787-1621	Principal Funds	-0.22%
Fidelity Advisor Freedom® Blend Income Fund Class M	B-	FHALX	617-563-7000	Fidelity Investments	-0.31%
Fidelity Advisor Freedom® Income Fund Class C	B-	FCAFX	617-563-7000	Fidelity Investments	-0.48%
Fidelity Advisor Freedom® Blend Income Fund Class C	B-	FHAKX	617-563-7000	Fidelity Investments	-0.82%



Appendices

Helpful Resources.....	108
Providers of Target-Date Mutual Funds	109
Glossary.....	112
Sources	114
What Our Ratings Mean	115
Terms & Conditions.....	116



Helpful Resources

Internal Revenue Service

Telephone: 1-800-829-1040

Website: www.irs.gov

401(k) Resource Guide:

www.irs.gov/retirement-plans/401k-resource-guide

401(k) Calculators:

Bankrate.com:

www.bankrate.com/calculators/retirement/401-k-retirement-calculator.aspx

Calculator.net:

www.calculator.net/401k-calculator.html

Nerdwallet:

www.nerdwallet.com/investing/401k-calculator

Retirement Plans Frequently Asked Questions

www.irs.gov/retirement-plans/retirement-plans-frequently-asked-questions-faqs



Providers of Target-Date Mutual Funds

Allspring Global Investments

Allspring Global Investments
525 Market Street, 12th Floor
San Francisco, CA 94105
United States
415-396-8000
<http://www.allspringglobal.com>

American Century Investments

American Century Investments
P.O. Box 419200, 4500 Main Street
Kansas City, MO 64141
United States
800-444-4015
<http://www.americancentury.com>

Dimensional Fund Advisors

Dimensional Fund Advisors
1299 Ocean Avenue, 11th Floor
Santa Monica CA 90401
United States
512-306-7400
<http://www.dimensional.com>

Fidelity Investments

Fidelity Investments
82 Devonshire Street
Boston MA 2109
United States
617-563-7000
<http://www.institutional.fidelity.com>

Goldman Sachs

Goldman Sachs
200 West Street
New York NY 10282
United States
800-526-7384
<http://www.gsamfunds.com>

Great-West Funds

Maxim
88525 E. Orchard Road
Greenwood Village CO 80111
United States
<http://www.greatwestfunds.com>

Invesco

Invesco
11 Greenway Plaza, Ste. 2500
Houston TX 77046
United States
800-659-1005
<http://www.invesco.com/us>

John Hancock

601 Congress Street
Boston MA 02210
United States
800-225-5291
<http://jhinvestments.com>

JPMorgan

JPMorgan
270 Park Avenue
New York NY 10017-2070
United States
800-480-4111
<https://www.jpmorganfunds.com>

MassMutual

MML Investment Advisers, LLC
100 Bright Meadow Blvd.,
Enfield CT 06082
United States
<http://www.massmutual.com/funds>



MFS

MFS
111 Huntington Avenue
Boston MA 02199-7632
United States
877-960-6077
<http://www.mfs.com>

Mutual of America

Mutual of America
666 Fifth Avenue
New York NY 10103
United States
<http://www.mutualofamerica.com>

Nationwide

Nationwide
One Nationwide Plaza
Columbus OH 43215
United States
800-848-0920
<http://www.nationwide.com/mutualfunds>

PGIM Funds (Prudential)

PGIM Funds (Prudential)
PO Box 9658
Providence RI 02940
United States
800-225-1852
<http://www.pgiminvestments.com>

Principal Funds

Principal Funds
430 W 7th St, Ste 219971
Kansas City MO 64105-1407
United States
800-787-1621
<http://www.principalfunds.com>

Putnam

Putnam Investments
100 Federal Street
Boston MA 02110
United States
617-292-1000
<http://www.putnam.com>

Schwab Funds

Schwab Funds
101 Montgomery Street
San Francisco CA 94104
United States
877-824-5615
<http://www.schwabfunds.com>

State Street Global Advisors

State Street Global Advisors
One Iron Street
Boston MA 02210
United States
617-664-7338
<http://www.ssga.com>

T. Rowe Price

100 East Pratt Street
Baltimore MD 21202
United States
410-345-2000
<http://www.troweprice.com>

TIAA Investments

TIAA-CREF Funds
P.O. Box 1259
Charlotte NC 28201
United States
877-518-9161
<http://www.tiaa.org>



Transamerica

Transamerica Funds
1801 California Street, Suite 5200
Denver CO 80202
United States
888-233-4339
<http://www.transamericafoods.com>

Voya

Voya Investments
7337 E. Doubletree Ranch Road
Scottsdale AZ 85258
United States
800-366-0066
<http://www.voyainvestments.com>



Glossary

This glossary contains the most important terms used in this publication.

Interest	A small fee paid to you for allowing financial institutes to use your money.
Traditional 401(k)	A retirement savings account where contributions are taken out from an employee's paycheck without being taxed. Taxes are paid upon withdrawal of the money.
Roth 401(k)	A retirement savings account where contributions are taxed when they are taken out from an employee's paycheck. Taxes are not paid upon withdrawal of the money.
Stocks	Shares of a company signifying ownership by the stockholder. Stocks pay dividends to the stockholder based on the company's performance.
Bonds	Investments in which a person loans money to a company or organization. The company uses that money and pays the bondholder back at a certain percentage rate.
Mutual Funds	Investments in which investors pool their money together into a professionally managed investment. Mutual funds can invest in stocks, bonds, or other assets.
Growth Funds	Company stocks expected to outperform the stock market.
Value Funds	Company stocks considered undervalued and priced below expectations.



Vesting	The process by which an employee is granted the right to company-provided investment funds.
Rollovers	The extension or transfer of funds from one account to another.
Individual Retirement Account	A retirement savings account provided by an individual rather than an employer.



SOURCES

<http://401kbenna.com/401k-history.html>

<http://blogs.marketwatch.com/encore/2011/11/22/father-of-the-401ks-tough-love/>

<http://guides.wsj.com/personal-finance/retirement/what-is-a-401k/>

<http://money.cnn.com/2013/06/25/pf/expert/roth-401k/>

http://money.cnn.com/retirement/guide/401k_401kplans.money.com/

<https://money.usnews.com/money/retirement/articles/2016-04-25/how-to-become-a-millionaire-by-retirement>

<http://money.usnews.com/money/retirement/articles/2016-01-19/how-to-avoid-401-k-fees-and-penalties>

http://www.401khelpcenter.com/401k_education/401k_fees_and_expenses.html#.WMq38fkrKUm

<http://www.bankrate.com/finance/retirement/4-reasons-to-take-out-a-401k-loan-1.aspx>

<http://www.investopedia.com/articles/retirement/08/401k-info.asp>

<http://www.marketwatch.com/story/the-inventor-of-the-401k-says-he-created-a-monster-2016-05-16>

<https://www.dol.gov/sites/default/files/ebsa/about.../a-look-at-401k-plan-fees.pdf>

<https://www.investor.gov/introduction-investing/retirement-plans/switching-jobs>

<https://www.nerdwallet.com/blog/investing/401k-asset-allocation/>

<https://www.nerdwallet.com/blog/investing/contribute-company-401k/>

<https://www.nerdwallet.com/blog/investing/ira-vs-401k-retirement-accounts/>

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<https://www.fool.com/retirement/2018/03/24/heres-the-average-social-security-check-for-retire.aspx>

<https://www.rothira.com/2017-roth-ira-limits-announced>

<https://www.moneyunder30.com/investing-during-covid-19>

<https://www.gobankingrates.com/retirement/planning/jaw-dropping-stats-state-retirement-america>



Weiss Ratings: What Our Ratings Mean

- A Excellent.** The fund has an excellent track record for maximizing performance while minimizing risk, thus delivering the best possible combination of total return on investment and reduced volatility. It has made the most of the recent economic environment to maximize risk-adjusted returns compared to other mutual funds. Although even the best funds can decline in a down market, our "A" rating can generally be considered the equivalent of a "Strong Buy".
- B Good.** The fund has a good track record for balancing performance with risk. Compared to other mutual funds, it has achieved above-average returns given the level of risk in its underlying investments. Although even good funds can decline in a down market, our "B" rating is considered the equivalent of a "Buy".
- C Fair.** In the trade-off between performance and risk, the fund has a track record which is about average. It is neither significantly better nor significantly worse than most other funds. With some funds in this category, the total return may be better than average, but this can be misleading if the higher return was achieved with higher than average risk. With other funds, the risk may be lower than average, but the returns are also lower. Although funds can be driven higher or lower by general market trends, our "C" rating can generally be considered the equivalent of a "Hold" or "Avoid."
- D Weak.** The fund has underperformed the universe of other funds given the level of risk in its underlying investments, resulting in a weak risk-adjusted performance. Thus, its investment strategy and/or management has not been attuned to capitalize on the recent economic environment. Even weak funds can rise in an up market. However, our "D" rating can generally be considered equivalent to a "Sell."
- E Very Weak.** The fund has significantly underperformed most other funds given the level of risk in its underlying investments, resulting in a very weak risk-adjusted performance. Thus, its investment strategy and/or management has done just the opposite of what was needed to maximize returns in the recent economic environment. Even some of the weakest funds can rise in certain market conditions. However, our "E" rating can generally be considered the equivalent of a "Strong Sell."
- +** The plus sign is an indication that the fund is in the upper third of the letter grade.
- The minus sign is an indication that the fund is in the lower third of the letter grade.
- U** Unrated. The fund is unrated because it is too new to make a reliable assessment of its risk-adjusted performance. Typically, a fund must be established for at least one year before it is eligible to receive a Weiss Investment Rating.



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