

Financial Ratings Series

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& Grey House Publishing

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

2019/20



GREY HOUSE PUBLISHING

# Financial Literacy Basics: Starting a 401(k)





# Financial Literacy Basics: Starting a 401(k)

2019/20 Edition

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# Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the third 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 and for those who may need help handling their finances, volumes in this series outline, step-by-step, how to make the most of your money, which pitfalls to avoid, and what to watch out for, and give you the necessary tools to make sure you are fully equipped to manage your finances.

Volumes in this series take the guesswork out of financial planning—how to manage a checking account, how to stick to a budget, how to pay back student loans quickly—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**
- Understanding the **Cost of College, Student Loans & How to Pay Them Back**
- **Buying a Car & Understanding Auto Insurance**
- What to Know About **Checking Accounts**

Filled with valuable information alongside helpful worksheets and planners, these volumes are designed to point you in the right direction toward a solid financial future, and give you helpful guidance along the way.



# 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 (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 vary by plan, but in most cases, taking money out of a 401(k) plan early (way 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 2016, more than 90 percent of private companies offered a 401(k) 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.



## 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. You can find more information on vesting on page 14.



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.

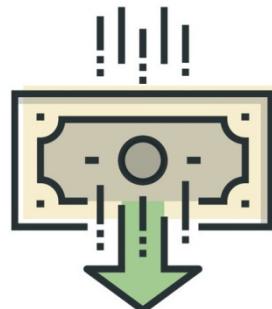
If your employer matches your 401(k) contribution, **take advantage of it**. If you can, invest the maximum amount so you'll get the most out of employer matching. If you contribute \$500 a month to your retirement account and your employer matches that amount, that's like getting \$6,000 of free money 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 or you can create your own Individual Retirement Arrangement or IRA. See page 22 for more information on additional types of retirement plans.



## Maximum Contributions

According to law, the maximum annual amount a person under 50 years old could contribute to a 401(k) in 2019 is \$19,000. A person older than 50 years old is allowed a \$6,000 "catch-up" contribution, for an annual total of \$25,000. With total contributions from employers and other sources, the maximum annual amount by law a person could put into his or her plan in 2019 is \$56,000.



## When are Taxes Deducted?

In addition to traditional 401(k) plans, 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.

Traditional plans tax both your contributions and any interest they have earned when you withdraw your money. 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 again upon withdrawal.



## When Can You Access Your Money?

Both traditional and Roth 401(k) plans come with specific rules as to 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

You get to choose the investments for the money that you put into a 401(k). If this seems like an overwhelming task, don't worry.

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 offered by the financial services company.

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 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.





## Most Common 401(k) Investments

### 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 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.

# 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.



## 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, you may choose a target-date fund for 2060. 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.

## 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.



### 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 grow. With standard rates of return, for example, \$1.00 invested at age 25 can turn into \$20.00 by age 65.

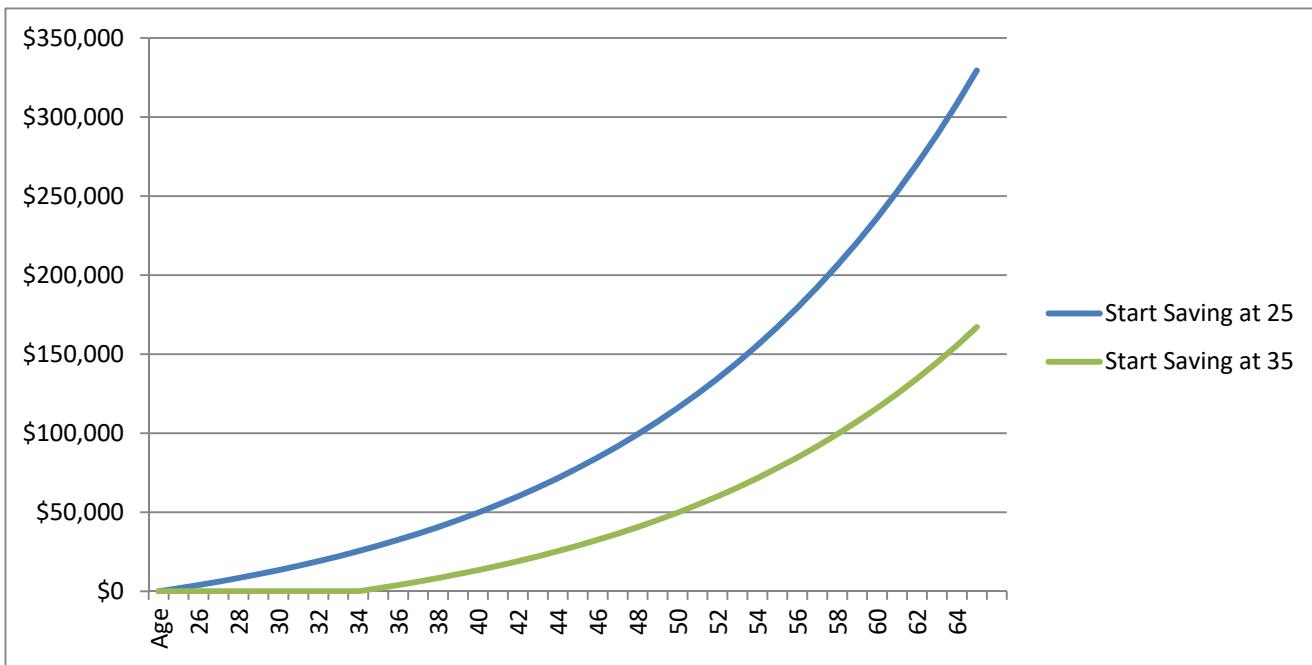
Young people often have fewer financial responsibilities than they will have later in life. Before your finances get complicated by marriage, children, and owning a house, consider getting a head start on your 401(k).

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.

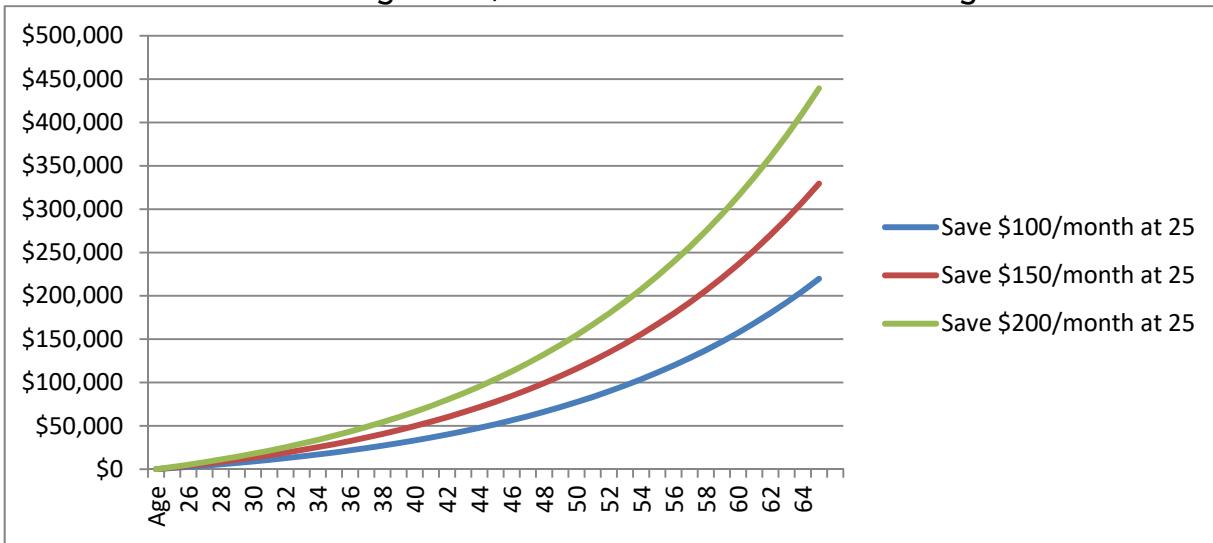
Savings \$150 per Month Starting at 25  
Compared to Savings \$150 per Month Starting at 35



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.

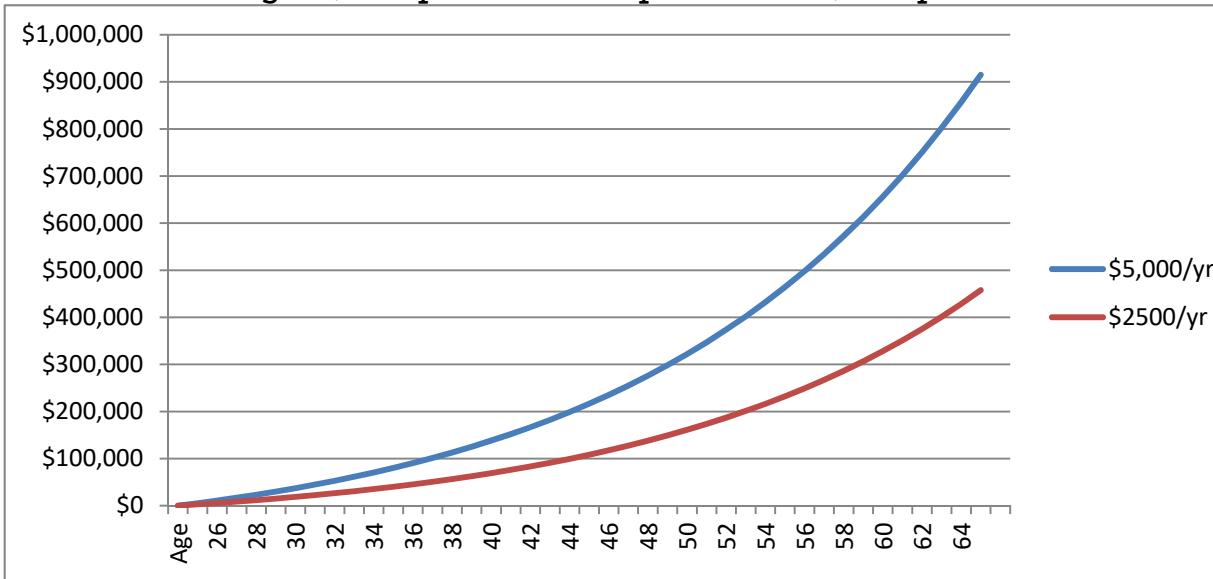


### Start Saving \$100, \$150 or \$200 a month at age 25



The more you save and the earlier you start really add up. 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, phone 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	_____
<b>TOTAL MONTHLY INCOME</b>	<b>_____</b>

### 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.	_____

#### HEALTH

Maintenance & Supplies (oil, etc.)	_____
Vehicle Insurance	_____
Health Insurance	_____

#### PERSONAL

Medicine/Prescriptions	_____
Other (Dental, Vision, Copays)	_____
Childcare or Support	_____
Other Family Support	_____
Laundry	_____

#### DEBT & FINANCE

Clothing, Shoes, etc.	_____
Charitable Gifts, Donations, etc.	_____

Entertainment (Movies, etc.)	_____
Other (Haircuts, etc.)	_____

Debt (Credit Cards, etc.)	_____
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Student Loans or Other Debts	_____
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Fees (Bank, Credit Card, Debit)	_____
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Prepaid Cards, Phone Cards, etc.	_____
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#### MISCELLANEOUS EXPENSES

Supplies (School, etc)	_____
------------------------	-------

Pet Care	_____
----------	-------

Other	_____
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<b>TOTAL MONTHLY EXPENSES</b>	<b>_____</b>
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<b>TOTAL MONTHLY INCOME</b>	<b>_____</b>
-----------------------------	--------------

<b>- TOTAL MONTHLY EXPENSES</b>	<b>_____</b>
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## Determine When you will Retire

Traditionally, the retirement age in the United States has been 65. For some, this is the minimum age a person can collect full Social Security benefits. Depending on your age, though, you might have to wait until you're 66 or 67 to begin collecting 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.

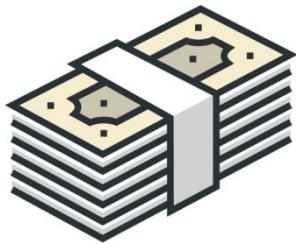
Upon retirement, a person receives a monthly benefit based on the amount he or she has paid into the fund. For years, many older people relied on only this money to live on during retirement. However, as people have been living longer, and therefore needing more retirement money, the government has changed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

Americans born between 1943 and 1954 now have to wait until age 66 to get full benefits, and those born after 1960 must wait until age 67. If people need to access their benefits earlier, 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 2019, is \$1,422. 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.





## 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.

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, he or she would have a significant amount of money at 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 right away and increase that amount as your situation changes.



## 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

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.

With the average retirement now at 18 years, the more you save 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.



## 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.

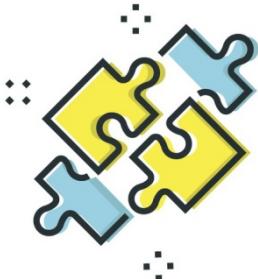
The best way to learn about how your money is invested is to ask the financial manager who handles your 401(k). Part of their job is to answer your questions and steer you toward the best possible investment strategy.

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 a phone 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



made for investors with limited knowledge of financial terminology.



## 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.



## 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.





## 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 2019, these limits were more than \$137,000 in taxable

income for individuals (single filers) and more than \$203,000 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.





## Solo 401(k)

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 \$19,000 per year, or \$25,000 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](http://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. 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](http://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.



## 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.

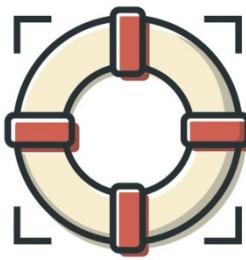
**Cons:**

- 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>





## Hardship Withdrawals

Some 401(k) providers offer a way for you to access your funds if you experience a personal or financial emergency.

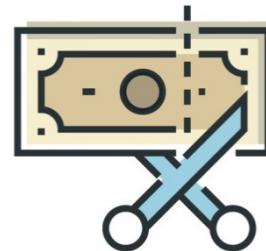
Not every 401(k) plan allows hardship withdrawals and the IRS has established strict rules to govern those that do.

The IRS accepts six reasons for a hardship withdrawal:

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

### 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 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.





## 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, allow 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.



## Additional Types of Retirement Plans

A 401(k) plan is not your only option for retirement savings. You can also consider an Individual Retirement Arrangements (IRA). 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 \$137,000 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 2019, 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 plan 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.

An explanation of the benefits of IRAs and 401(k) is on the next page. Ask a financial planning professional if you have questions determining which plan is right for you.



## A Helpful Overview of Your Retirement Account Options

This table has been summarized and synthesized from the IRS website.

	Traditional IRA	Roth IRA	Traditional 401(k)	Roth 401(k)
<b>Contributions</b>	Made with pre-tax dollars. As of 2019, can contribute up to \$6,000 per year in 2019. If you're 50, it's \$7,000.	Made with after-tax dollars. As of 2019, can contribute up to \$6,000 per year in 2019. If you're 50, it's \$7,000.	Made with pre-tax dollars. As of 2019, can contribute up to \$19,000 per year. If you're 50, it's \$25,000.	Made with after-tax dollars. As of 2019, can contribute up to \$19,000 per year. If you're 50, it's \$25,000.
<b>Eligibility</b>	Anyone can participate. Contributions can only be made until age 70 ½	Income Limits: In 2019: AGI of \$203,000 for couples and \$137,000 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.
<b>Taxes on Withdrawal</b>	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.
<b>Penalties</b>	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.
<b>Required Minimum Distribution (RMD)</b>	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' 100 Best Overall Mutual Funds

The following pages list Weiss Ratings' Best Overall 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>.

<b>Fund Name</b>	Describes the fund's assets, regions of investments and investment strategies.
<b>Investment Rating</b>	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.
<b>Ticker Symbol</b>	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.
<b>Telephone</b>	The company's phone number.
<b>Provider</b>	The legal company that issues the fund.
<b>One-Year Return (%)</b>	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 recommended Mutual Funds is based on ratings as of June 30, 2019. Visit <https://greyhouse.weissratings.com> to check the latest rating of these funds.



# 100 Best Overall Mutual Funds

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

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
Mercer Global Low Volatility Equity Fund Class Y-3	B	MGLVX		Mercer Funds	58.18 %
Morgan Stanley Institutional Fund Trust Discovery Portfolio Class A	B	MACGX	855-332-5306	Morgan Stanley	30.36 %
Morgan Stanley Institutional Fund Trust Discovery Portfolio Class L	B	MSKLX	855-332-5306	Morgan Stanley	29.74 %
Jacob Micro Cap Growth Fund Investor Class shares	B	JMCGX		Jacob	29.61 %
Morgan Stanley Institutional Fund Trust Discovery Portfolio Class C	B	MSMFX	855-332-5306	Morgan Stanley	29.29 %
Value Line Mid Cap Focused Fund	B+	VLIFX	800-243-2729	Value Line	26.38 %
Eaton Vance-Atlanta Capital Focused Growth Fund Class A	B+	EAALX		Eaton Vance	26.22 %
Morgan Stanley Insight Fund Class A	B-	CPOAX	855-332-5306	Morgan Stanley	25.76 %
Morgan Stanley Insight Fund Class L	B-	CPOCX	855-332-5306	Morgan Stanley	25.22 %
Eaton Vance Atlanta Capital Focused Growth Fund Class C	B+	EAGCX		Eaton Vance	25.19 %
Morgan Stanley Insight Fund Class C	B-	MSCMX	855-332-5306	Morgan Stanley	24.88 %
Calvert Equity Fund Class A	B+	CSIEX	301-951-4881	Calvert Research and Management	24.67 %



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
Fidelity Advisor® Series Growth Opportunities Fund	B	FAOAFX	617-563-7000	Fidelity Investments	24.09 %
Voya Russia Fund Class W	B	IWRFX	800-366-0066	Voya	24.03 %
Voya Russia Fund Class A	B	LETRX	800-366-0066	Voya	23.81 %
Calvert Equity Fund Class C	B+	CSECX	301-951-4881	Calvert Research and Management	23.74 %
TCW New America Premier Equities Fund Class I	B+	TGUSX	213-244-0000	TCW	23.12 %
Value Line Premier Growth Fund	B	VALSX	800-243-2729	Value Line	23.10 %
TCW New America Premier Equities Fund Class N	B+	TGUNX	213-244-0000	TCW	22.99 %
AB Concentrated Growth Fund Advisor Class	B	WPSGX	212-969-1000	AllianceBernstein	22.96 %
Akre Focus Fund Retail Class	B+	AKREX	877-862-9556	Akre	22.82 %
Wells Fargo Utility and Telecommunications Fund - Class A	B	EVUAX	800-222-8222	Wells Fargo Funds	22.80 %
AB Concentrated Growth Fund Class A	B	WPASX	212-969-1000	AllianceBernstein	22.67 %
AB Concentrated Growth Fund Class K	B	WPSKX	212-969-1000	AllianceBernstein	22.66 %
Eaton Vance Atlanta Capital Select Equity Fund Class A	B	ESEAX		Eaton Vance	22.60 %
AB Concentrated Growth Fund Class R	B	WPRSX	212-969-1000	AllianceBernstein	22.37 %



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
Fidelity Advisor® Growth Opportunities Fund Class Z	B	FZAHX	617-563-7000	Fidelity Investments	22.29 %
Fidelity Advisor® Growth Opportunities Fund I Class	B	FAGCX	617-563-7000	Fidelity Investments	22.14 %
Wells Fargo Utility and Telecommunications Fund - Class C	B	EVUCX	800-222-8222	Wells Fargo Funds	21.91 %
Fidelity Advisor® Growth Opportunities Fund Class A	B	FAGAX	617-563-7000	Fidelity Investments	21.80 %
Virtus Zevenbergen Innovative Growth Stock Fund Class A	B-	SAGAX	800-243-1574	Virtus	21.78 %
AB Concentrated Growth Fund Class C	B	WPCSX	212-969-1000	AllianceBernstein	21.74 %
Eaton Vance Atlanta Capital Select Equity Fund Class C	B	ESECX		Eaton Vance	21.70 %
Fidelity Advisor® Growth Opportunities Fund Class M	B	FAGOX	617-563-7000	Fidelity Investments	21.53 %
DF Dent Premier Growth Fund Investor Shares	B	DFDPX		DF Dent Funds	21.13 %
BlackRock Emerging Markets Equity Strategies Fund Investor A	B-	BEFAX	800-441-7762	BlackRock	20.99 %
Fidelity® Select IT Services Portfolio	B	FBSOX	617-563-7000	Fidelity Investments	20.91 %
Fidelity Advisor® Growth Opportunities Fund Class C	B-	FACGX	617-563-7000	Fidelity Investments	20.88 %
DF Dent Midcap Growth Fund Investor Shares	B	DFDMX		DF Dent Funds	20.27 %
BlackRock Emerging Markets Equity Strategies Fund Investor C	B-	BEFCX	800-441-7762	BlackRock	20.12 %



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
Virtus KAR Mid-Cap Growth Fund Class R6	B	VRMGX	800-243-1574	Virtus	20.06 %
Amana Mutual Funds Trust Growth Fund Investor	B	AMAGX	888-732-6262	Amana	20.01 %
Franklin Utilities Fund Class A1	B	FKUTX	650-312-2000	Franklin Templeton Investments	19.85 %
Franklin Utilities Fund Class A USD	B	FKUQX	650-312-2000	Franklin Templeton Investments	19.67 %
FAM Equity-Income Fund Investor Class	B	FAMEX		FAM	19.64 %
Virtus KAR Small-Cap Growth Fund Class R6	B+	VRSGX	800-243-1574	Virtus	19.52 %
Virtus KAR Mid-Cap Growth Fund Class A	B	PHSKX	800-243-1574	Virtus	19.48 %
Brown Capital Management Mid Company Fund Investor Shares	B-	BCMSX		Brown Capital Management	19.45 %
Artisan Mid Cap Fund Investor Class	B-	ARTMX	800-344-1770	Artisan	19.44 %
Franklin Utilities Fund Class R	B	FRURX	650-312-2000	Franklin Templeton Investments	19.40 %
Baron Asset Fund Retail Class	B	BARAX	800-992-2766	Baron Capital Group	19.39 %
Franklin Utilities Fund Class C	B	FRUSX	650-312-2000	Franklin Templeton Investments	19.26 %
Virtus KAR Small-Cap Growth Fund Class A	B+	PSGAX	800-243-1574	Virtus	19.06 %
Vanguard Dividend Growth Fund Investor Shares	B	VDIGX	877-662-7447	Vanguard	19.04 %



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
Federated Kaufmann Small Cap Fund Class R6 Shares	B	FKALX	800-341-7400	Federated	19.03 %
Davenport Equity Opportunities Fund	B-	DEOPX		Davenport	19.01 %
Wells Fargo Enterprise Fund - Class R6	B	WENRX	800-222-8222	Wells Fargo Funds	18.84 %
PGIM Select Real Estate Fund- Class R6	B	SREQX	800-225-1852	PGIM Funds (Prudential)	18.82 %
Segall Bryant & Hamill Workplace Equality Fund Retail Class	B	WEQRX	312-474-1222	Segall Bryant & Hamill	18.78 %
PGIM Select Real Estate Fund- Class Z	B	SREZX	800-225-1852	PGIM Funds (Prudential)	18.73 %
Principal Blue Chip Fund Class R-6	B	PGBHX	800-787-1621	Principal Funds	18.72 %
John Hancock U.S. Global Leaders Growth Fund Class A	B	USGLX	800-225-5913	John Hancock	18.72 %
MFS Massachusetts Investors Growth Stock Fund Class R6	B	MIGNX	877-960-6077	MFS	18.70 %
Neuberger Berman Small Cap Growth Fund Class R6	B-	NRSRX	212-476-9000	Neuberger Berman	18.68 %
Brown Advisory Sustainable Growth Fund Investor Shares	B	BIAWX	800-540-6807	Brown Advisory Funds	18.68 %
Berkshire Focus Fund	B-	BFOCX	877-526-0707	Berkshire	18.64 %
Principal Blue Chip Fund Institutional Class	B	PBCKX	800-787-1621	Principal Funds	18.63 %
MFS Massachusetts Investors Growth Stock Fund Class I	B	MGTIX	877-960-6077	MFS	18.63 %



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
BlackRock Mid-Cap Growth Equity Portfolio Service Shares	B	CMGSX	800-441-7762	BlackRock	18.63 %
Virtus KAR Mid-Cap Growth Fund Class C	B	PSKCX	800-243-1574	Virtus	18.62 %
MFS Massachusetts Investors Growth Stock Fund Class R4	B	MIGKX	877-960-6077	MFS	18.60 %
VALIC Company I Large Capital Growth Fund	B	VLCGX		VALIC	18.59 %
BlackRock Mid-Cap Growth Equity Portfolio Investor A Shares	B	BMGAX	800-441-7762	BlackRock	18.59 %
John Hancock U.S. Global Leaders Growth Fund Class R2	B	USLYX	800-225-5913	John Hancock	18.57 %
Lord Abbett Growth Opportunities Fund Class R6	B	LGOVX	201-827-2000	Lord Abbett	18.51 %
Lord Abbett Growth Opportunities Fund Class F3	B	LOMGX	201-827-2000	Lord Abbett	18.50 %
Federated Kaufmann Small Cap Fund Class R Shares	B	FKKSX	800-341-7400	Federated	18.50 %
PGIM Select Real Estate Fund- Class A	B	SREAX	800-225-1852	PGIM Funds (Prudential)	18.47 %
Federated Kaufmann Small Cap Fund Class A Shares	B	FKASX	800-341-7400	Federated	18.44 %
Polen Growth Fund Investor Class	B	POLRX	561-241-2425	Polen Capital	18.44 %
Hartford Stock HLS Fund Class IA	B	HSTAX	888-843-7824	Hartford Mutual Funds	18.43 %
Principal Blue Chip Fund Class R-5	B	PGBGX	800-787-1621	Principal Funds	18.42 %



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
Lord Abbett Growth Opportunities Fund Class R5	B	LGOTX	201-827-2000	Lord Abbett	18.41 %
Wells Fargo Enterprise Fund - Class A	B	SENAAX	800-222-8222	Wells Fargo Funds	18.39 %
Brown Advisory Sustainable Growth Fund Advisor Shares	B	BAWAX	800-540-6807	Brown Advisory Funds	18.38 %
BlackRock Mid-Cap Growth Equity Portfolio Class R	B	BMRRX	800-441-7762	BlackRock	18.38 %
Principal Blue Chip Fund Class J	B	PBCJX	800-787-1621	Principal Funds	18.35 %
MFS Massachusetts Investors Growth Stock Fund Class A	B	MIGFX	877-960-6077	MFS	18.34 %
Lord Abbett Growth Opportunities Fund Class F	B	LGOFX	201-827-2000	Lord Abbett	18.32 %
Neuberger Berman Small Cap Growth Fund Investor Class	B-	NBMIX	212-476-9000	Neuberger Berman	18.32 %
Dearborn Partners Rising Dividend Fund Class A Shares	B	DRDAX	888-983-3380	Dearborn Partners	18.32 %
MFS Massachusetts Investors Growth Stock Fund Class 529A	B	EISTX	877-960-6077	MFS	18.29 %
Principal Blue Chip Fund Class R4	B	PGBFX	800-787-1621	Principal Funds	18.28 %
MFS Massachusetts Investors Growth Stock Fund Class R3	B	MIGHX	877-960-6077	MFS	18.28 %
Neuberger Berman Small Cap Growth Fund Class A	B-	NSNAX	212-476-9000	Neuberger Berman	18.27 %
Neuberger Berman Small Cap Growth Fund Trust Class	B-	NBMOX	212-476-9000	Neuberger Berman	18.23 %



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
Principal Blue Chip Fund Class A	B	PBLAX	800-787-1621	Principal Funds	18.23 %
Virtus KAR Small-Cap Growth Fund Class C	B+	PSGCX	800-243-1574	Virtus	18.21 %
PRINCIPAL MIDCAP FUND Class R-6	B	PMAQX	800-787-1621	Principal Funds	18.20 %
Madison Investors Fund Class A	B	MNVAX	800-767-0300	Madison Funds	18.19 %





# Weiss Ratings' Recommended Target-Date Mutual Funds

The following pages list Weiss Ratings' Recommended Target-Date Mutual Funds (based strictly on Weiss' Investment Rating). These mutual funds currently receive a Weiss Investment Rating of B- or higher, which 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](http://www.greyhouse.weissratings.com).

<b>Fund Name</b>	Describes the fund's assets, regions of investments and investment strategies.
<b>Investment Rating</b>	The Weiss rating measured on a scale from A to F based on each fund's risk and performance.
<b>Ticker Symbol</b>	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.
<b>Telephone</b>	The company's phone number.
<b>Provider</b>	The legal company that issues the fund.
<b>Total Assets</b>	The total of all assets listed on the institution's balance sheet. This figure primarily consists of loans, investments, and fixed assets.

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 2060. 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 overall rating and alphabetically by fund name.

The following list of recommended Target-Date Mutual Funds is based on ratings as of June 30, 2019. Visit <https://greyhouse.weissratings.com> to check the latest rating of these funds.



# Recommended Target-Date Mutual Funds

Funds are listed in order by their overall rating and then alphabetically by fund name.

## Target-Date 2030

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Goldman Sachs Target Date 2030 Portfolio Investor Shares	B	GTMJX	800-526-7384	Goldman Sachs	2030
Goldman Sachs Target Date 2030 Portfolio R Shares	B	GTRJX	800-526-7384	Goldman Sachs	2030
Goldman Sachs Target Date 2030 Portfolio Service Shares	B	GTVJX	800-526-7384	Goldman Sachs	2030
John Hancock Funds Multi-Index 2030 Preservation Portfolio Class 1	B	JRHGX	800-225-5913	John Hancock	2030
John Hancock Funds Multi-Index 2030 Preservation Portfolio Class R1	B	JRHQX	800-225-5913	John Hancock	2030
John Hancock Funds Multi-Index 2030 Preservation Portfolio Class R2	B	JRHRX	800-225-5913	John Hancock	2030
John Hancock Funds Multi-Index 2030 Preservation Portfolio Class R4	B	JRHPX	800-225-5913	John Hancock	2030
MFS Lifetime 2030 Fund Class I	B	MLTIX	877-960-6077	MFS	2030
MFS Lifetime 2030 Fund Class R4	B	MLTJX	877-960-6077	MFS	2030
MFS Lifetime 2030 Fund Class R6	B	MLTKX	877-960-6077	MFS	2030
T. Rowe Price Target 2030 Fund Advisor Class	B	PAKRX	410-345-2000	T. Rowe Price	2030
TIAA-CREF Lifecycle Index 2030 Fund Advisor Class	B	TLHHX	877-518-9161	TIAA Investments	2030
Wells Fargo Target 2030 Fund - Class R4	B	WTHRX	800-222-8222	Wells Fargo Funds	2030
Wells Fargo Target 2030 Fund - Class R6	B	WFOOX	800-222-8222	Wells Fargo Funds	2030
AB Multi-Manager Select 2030 Fund Advisor Class	B-	TDYHX	212-969-1000	AllianceBernstein	2030



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
AB Multi-Manager Select 2030 Fund Class K	B-	TDHKX	212-969-1000	AllianceBernstein	2030
AB Multi-Manager Select 2030 Fund Class R	B-	TDHRX	212-969-1000	AllianceBernstein	2030
AllianzGI Retirement 2030 Fund Class R	B-	ABLRX	800-498-5413	Allianz Funds	2030
AllianzGI Retirement 2030 Fund R6 Class	B-	ABLIX	800-498-5413	Allianz Funds	2030
American Century Investments One Choice 2030 Portfolio R6 Class	B-	ARCUX	800-444-4015	American Century Investments	2030
BMO Target Retirement 2030 Fund Class R3	B-	BTRKX	800-236-3863	BMO Funds	2030
Dimensional 2030 Target Date Retirement Income Fund Institutional Class	B-	DRIWX	512-306-7400	Dimensional Fund Advisors	2030
Fidelity Advisor Freedom® 2030 Fund Class A	B-	FAFEX	617-563-7000	Fidelity Investments	2030
Fidelity Advisor Freedom® 2030 Fund Class C	B-	FCFEX	617-563-7000	Fidelity Investments	2030
Fidelity Advisor Freedom® 2030 Fund Class I	B-	FEFIX	617-563-7000	Fidelity Investments	2030
Fidelity Advisor Freedom® 2030 Fund Class M	B-	FTFEX	617-563-7000	Fidelity Investments	2030
Fidelity Advisor Freedom® 2030 Fund Class Z	B-	FIJNX	617-563-7000	Fidelity Investments	2030
Fidelity Advisor Freedom® 2030 Fund Class Z6	B-	FDGLX	617-563-7000	Fidelity Investments	2030
Fidelity Freedom® 2030 Fund	B-	FFFEX	617-563-7000	Fidelity Investments	2030
Fidelity Freedom® 2030 Fund Class K6	B-	FGTKX	617-563-7000	Fidelity Investments	2030
Fidelity Freedom® Index 2030 Fund Investor Class	B-	FXIFX	617-563-7000	Fidelity Investments	2030
Great-West SecureFoundation® Lifetime 2030 Fund Class L	B-	MXLIX		Great-West Funds	2030
Great-West SecureFoundation® Lifetime 2030 Fund Investor Class	B-	MXSQX		Great-West Funds	2030
Great-West SecureFoundation® Lifetime 2030 Fund Service Class	B-	MXASX		Great-West Funds	2030



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Invesco Balanced-Risk Retirement 2030 Fund Class R	B-	TNARX	800-659-1005	Invesco	2030
Invesco Balanced-Risk Retirement 2030 Fund Class RX	B-	VRERX	800-659-1005	Invesco	2030
John Hancock Funds II Multimanager 2030 Lifetime Portfolio Class 1	B-	JLFOX	800-225-5913	John Hancock	2030
John Hancock Funds II Multimanager 2030 Lifetime Portfolio Class R1	B-	JLFDX	800-225-5913	John Hancock	2030
John Hancock Funds II Multimanager 2030 Lifetime Portfolio Class R2	B-	JLFEX	800-225-5913	John Hancock	2030
John Hancock Funds II Multimanager 2030 Lifetime Portfolio Class R3	B-	JLFFX	800-225-5913	John Hancock	2030
John Hancock Funds II Multimanager 2030 Lifetime Portfolio Class R4	B-	JLFGX	800-225-5913	John Hancock	2030
John Hancock Funds II Multimanager 2030 Lifetime Portfolio Class R5	B-	JLFHX	800-225-5913	John Hancock	2030
John Hancock Funds Multi-Index 2030 Lifetime Portfolio Class 1	B-	JRTGX	800-225-5913	John Hancock	2030
JPMorgan SmartRetirement® 2030 Fund Class R2	B-	JSMZX	800-480-4111	JPMorgan	2030
JPMorgan SmartRetirement® 2030 Fund Class R3	B-	JSMNX	800-480-4111	JPMorgan	2030
JPMorgan SmartRetirement® 2030 Fund Class R4	B-	JSMQX	800-480-4111	JPMorgan	2030
JPMorgan SmartRetirement® 2030 Fund Class R5	B-	JSMIX	800-480-4111	JPMorgan	2030
JPMorgan SmartRetirement® Blend 2030 Fund Class R2	B-	JRBRX	800-480-4111	JPMorgan	2030
JPMorgan SmartRetirement® Blend 2030 Fund Class R3	B-	JUTPX	800-480-4111	JPMorgan	2030
JPMorgan SmartRetirement® Blend 2030 Fund Class R4	B-	JUTUX	800-480-4111	JPMorgan	2030
JPMorgan SmartRetirement® Blend 2030 Fund Class R5	B-	JRB BX	800-480-4111	JPMorgan	2030
KP Retirement Path 2030 Fund Institutional Shares	B-	KPRDX		KP Funds	2030
MassMutual RetireSMART by JPMorgan 2030 Fund Administrative Class	B-	MRYYX		MassMutual	2030



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
MassMutual RetireSMART by JPMorgan 2030 Fund Class A	B-	MRYAX		MassMutual	2030
MassMutual RetireSMART by JPMorgan 2030 Fund Class I	B-	MRYUX		MassMutual	2030
MassMutual RetireSMART by JPMorgan 2030 Fund Class R3	B-	MRYNX		MassMutual	2030
MassMutual RetireSMART by JPMorgan 2030 Fund Class R4	B-	MRYZX		MassMutual	2030
MassMutual RetireSMART by JPMorgan 2030 Fund Class R5	B-	MRYTX		MassMutual	2030
MassMutual RetireSMART by JPMorgan 2030 Fund Service Class	B-	MRYSX		MassMutual	2030
MFS Lifetime 2030 Fund Class R1	B-	MLTEX	877-960-6077	MFS	2030
MFS Lifetime 2030 Fund Class R2	B-	MLTGX	877-960-6077	MFS	2030
MFS Lifetime 2030 Fund Class R3	B-	MLTHX	877-960-6077	MFS	2030
Nationwide Destination 2030 Fund Class R	B-	NWBIX	800-848-0920	Nationwide	2030
Principal LifeTime 2030 Fund Institutional Class	B-	PMTIX	800-787-1621	Principal Funds	2030
Principal LifeTime 2030 Fund R-1 Class	B-	PXASX	800-787-1621	Principal Funds	2030
Principal LifeTime 2030 Fund R-2 Class	B-	PTCNX	800-787-1621	Principal Funds	2030
Principal LifeTime 2030 Fund R-3 Class	B-	PTCMX	800-787-1621	Principal Funds	2030
Principal LifeTime 2030 Fund R-4 Class	B-	PTCSX	800-787-1621	Principal Funds	2030
Principal LifeTime 2030 Fund R-5 Class	B-	PTCPX	800-787-1621	Principal Funds	2030
Principal LifeTime Hybrid 2030 Fund Class R-3	B-	PHTLX	800-787-1621	Principal Funds	2030
Principal LifeTime Hybrid 2030 Fund Class R-5	B-	PHTKX	800-787-1621	Principal Funds	2030
Principal LifeTime Hybrid 2030 Fund Institutional Class	B-	PHTNX	800-787-1621	Principal Funds	2030
Principal LifeTime Hybrid 2030 Fund R-6	B-	PLZTX	800-787-1621	Principal Funds	2030



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Putnam RetirementReady 2030 Fund Class A	B-	PRRQX	617-292-1000	Putnam	2030
Putnam RetirementReady 2030 Fund Class B	B-		617-292-1000	Putnam	2030
Putnam RetirementReady 2030 Fund Class C	B-		617-292-1000	Putnam	2030
Putnam RetirementReady 2030 Fund Class M	B-		617-292-1000	Putnam	2030
Putnam RetirementReady 2030 Fund Class R	B-		617-292-1000	Putnam	2030
Putnam RetirementReady 2030 Fund Class R6	B-	PREZX	617-292-1000	Putnam	2030
Putnam RetirementReady 2030 Fund Class Y	B-	PRRTX	617-292-1000	Putnam	2030
Schwab Target 2030 Fund	B-	SWDRX	877-824-5615	Schwab Funds	2030
T. Rowe Price Retirement 2030 Fund Advisor Class	B-	PARCX	410-345-2000	T. Rowe Price	2030
T. Rowe Price Retirement 2030 Fund Class R	B-	RRTCX	410-345-2000	T. Rowe Price	2030
TIAA-CREF Lifecycle 2030 Fund Advisor Class	B-	TCHHX	877-518-9161	TIAA Investments	2030
TIAA-CREF Lifecycle 2030 Fund Premier Class	B-	TCHPX	877-518-9161	TIAA Investments	2030
TIAA-CREF Lifecycle 2030 Fund Retirement Class	B-	TCLNX	877-518-9161	TIAA Investments	2030
TIAA-CREF Lifecycle Index 2030 Fund Premier Class	B-	TLHPX	877-518-9161	TIAA Investments	2030
TIAA-CREF Lifecycle Index 2030 Fund Retirement Class	B-	TLHRX	877-518-9161	TIAA Investments	2030
Transamerica ClearTrack® 2030 R1	B-	TDFTX	888-233-4339	Transamerica	2030
Transamerica ClearTrack® 2030 R3	B-	TCTLX	888-233-4339	Transamerica	2030
Transamerica ClearTrack® 2030 R6	B-	TDHTX	888-233-4339	Transamerica	2030
Voya Index Solution 2030 Portfolio Class ADV	B-	IDXFX	800-366-0066	Voya	2030
Voya Index Solution 2030 Portfolio Class I	B-	IDXGX	800-366-0066	Voya	2030



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Voya Index Solution 2030 Portfolio Class S	B-	IDXHX	800-366-0066	Voya	2030
Voya Index Solution 2030 Portfolio Class S2	B-	IDIXX	800-366-0066	Voya	2030
Voya Index Solution 2030 Portfolio Class Z	B-	VSZCX	800-366-0066	Voya	2030
Voya Solution 2030 Portfolio Class ADV	B-	ISNFX	800-366-0066	Voya	2030
Voya Solution 2030 Portfolio Class I	B-	ISNGX	800-366-0066	Voya	2030
Voya Solution 2030 Portfolio Class S	B-	ISNHX	800-366-0066	Voya	2030
Voya Solution 2030 Portfolio Class S2	B-	ISNIX	800-366-0066	Voya	2030
Voya Solution 2030 Portfolio Class T	B-	ISNUX	800-366-0066	Voya	2030
Voya Target Retirement 2030 Fund Class R	B-	VRRIX	800-366-0066	Voya	2030
Wells Fargo Dynamic Target 2030 Fund Class R4	B-	WDTQX	800-222-8222	Wells Fargo Funds	2030
Wells Fargo Dynamic Target 2030 Fund Class R6	B-	WDTSX	800-222-8222	Wells Fargo Funds	2030
Wells Fargo Target 2030 Fund - Class R	B-	WFJRX	800-222-8222	Wells Fargo Funds	2030



## Target-Date 2035

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Great-West Lifetime Conservative 2035 Fund Institutional Class	B	MXRCX		Great-West Funds	2035
AB Multi-Manager Select 2035 Fund Advisor Class	B-	TDMYX	212-969-1000	AllianceBernstein	2035
AB Multi-Manager Select 2035 Fund Class K	B-	TDMKX	212-969-1000	AllianceBernstein	2035
AB Multi-Manager Select 2035 Fund Class R	B-	TDRMX	212-969-1000	AllianceBernstein	2035
AllianzGI Retirement 2035 Fund Class R	B-	GVRRX	800-498-5413	Allianz Funds	2035
AllianzGI Retirement 2035 Fund R6 Class	B-	GVLIX	800-498-5413	Allianz Funds	2035
American Century Investments One Choice 2035 Portfolio R6 Class	B-	ARLDX	800-444-4015	American Century Investments	2035
Dimensional 2035 Target Date Retirement Income Fund Institutional Class	B-	DRIGX	512-306-7400	Dimensional Fund Advisors	2035
Fidelity Advisor Freedom® 2035 Fund Class A	B-	FATHX	617-563-7000	Fidelity Investments	2035
Fidelity Advisor Freedom® 2035 Fund Class C	B-	FCTHX	617-563-7000	Fidelity Investments	2035
Fidelity Advisor Freedom® 2035 Fund Class I	B-	FITHX	617-563-7000	Fidelity Investments	2035
Fidelity Advisor Freedom® 2035 Fund Class M	B-	FTTHX	617-563-7000	Fidelity Investments	2035
Fidelity Advisor Freedom® 2035 Fund Class Z	B-	FIJOX	617-563-7000	Fidelity Investments	2035
Fidelity Advisor Freedom® 2035 Fund Class Z6	B-	FHGLX	617-563-7000	Fidelity Investments	2035
Fidelity Freedom® 2035 Fund	B-	FFTHX	617-563-7000	Fidelity Investments	2035
Fidelity Freedom® 2035 Fund Class K6	B-	FWTKX	617-563-7000	Fidelity Investments	2035
Fidelity Freedom® Index 2035 Fund Investor Class	B-	FIHFX	617-563-7000	Fidelity Investments	2035



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Great-West Lifetime 2035 Fund Class L	B-	MXAZX		Great-West Funds	2035
Great-West Lifetime Conservative 2035 Fund Investor Class	B-	MXGLX		Great-West Funds	2035
Great-West Lifetime Conservative 2035 Fund Service Class	B-	MXHLX		Great-West Funds	2035
Great-West SecureFoundation® Lifetime 2035 Fund Class L	B-	MXLJX		Great-West Funds	2035
Great-West SecureFoundation® Lifetime 2035 Fund Investor Class	B-	MXSRX		Great-West Funds	2035
Great-West SecureFoundation® Lifetime 2035 Fund Service Class	B-	MXSSX		Great-West Funds	2035
John Hancock Funds II Multimanager 2035 Lifetime Portfolio Class 1	B-	JLHOX	800-225-5913	John Hancock	2035
John Hancock Funds II Multimanager 2035 Lifetime Portfolio Class R1	B-	JLHDX	800-225-5913	John Hancock	2035
John Hancock Funds II Multimanager 2035 Lifetime Portfolio Class R2	B-	JLHEX	800-225-5913	John Hancock	2035
John Hancock Funds II Multimanager 2035 Lifetime Portfolio Class R3	B-	JLFHX	800-225-5913	John Hancock	2035
John Hancock Funds II Multimanager 2035 Lifetime Portfolio Class R4	B-	JLHGX	800-225-5913	John Hancock	2035
John Hancock Funds II Multimanager 2035 Lifetime Portfolio Class R5	B-	JLHHX	800-225-5913	John Hancock	2035
John Hancock Funds Multi-Index 2035 Lifetime Portfolio Class 1	B-	JRTKX	800-225-5913	John Hancock	2035
John Hancock Funds Multi-Index 2035 Preservation Portfolio Class 1	B-	JRYOX	800-225-5913	John Hancock	2035
John Hancock Funds Multi-Index 2035 Preservation Portfolio Class R1	B-	JRYQX	800-225-5913	John Hancock	2035
John Hancock Funds Multi-Index 2035 Preservation Portfolio Class R2	B-	JRYRX	800-225-5913	John Hancock	2035
John Hancock Funds Multi-Index 2035 Preservation Portfolio Class R4	B-	JRYPX	800-225-5913	John Hancock	2035
JPMorgan SmartRetirement® 2035 Fund Class R2	B-	SRJZX	800-480-4111	JPMorgan	2035



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
JPMorgan SmartRetirement® 2035 Fund Class R3	B-	SRJPX	800-480-4111	JPMorgan	2035
JPMorgan SmartRetirement® 2035 Fund Class R4	B-	SRJQX	800-480-4111	JPMorgan	2035
JPMorgan SmartRetirement® 2035 Fund Class R5	B-	SRJIX	800-480-4111	JPMorgan	2035
JPMorgan SmartRetirement® Blend 2035 Fund Class R2	B-	JPRRX	800-480-4111	JPMorgan	2035
JPMorgan SmartRetirement® Blend 2035 Fund Class R3	B-	JPTLX	800-480-4111	JPMorgan	2035
JPMorgan SmartRetirement® Blend 2035 Fund Class R4	B-	JPTKX	800-480-4111	JPMorgan	2035
JPMorgan SmartRetirement® Blend 2035 Fund Class R5	B-	JPBRX	800-480-4111	JPMorgan	2035
KP Retirement Path 2035 Fund Institutional Shares	B-	KPREX		KP Funds	2035
MassMutual RetireSMART by JPMorgan 2035 Fund Administrative Class	B-	MMXXYX		MassMutual	2035
MassMutual RetireSMART by JPMorgan 2035 Fund Class A	B-	MMXAX		MassMutual	2035
MassMutual RetireSMART by JPMorgan 2035 Fund Class I	B-	MMXUX		MassMutual	2035
MassMutual RetireSMART by JPMorgan 2035 Fund Class R3	B-	MMXNX		MassMutual	2035
MassMutual RetireSMART by JPMorgan 2035 Fund Class R4	B-	MMXZX		MassMutual	2035
MassMutual RetireSMART by JPMorgan 2035 Fund Class R5	B-	MMXTX		MassMutual	2035
MassMutual RetireSMART by JPMorgan 2035 Fund Service Class	B-	MMXSX		MassMutual	2035
MFS Lifetime 2035 Fund Class I	B-	LFEDX	877-960-6077	MFS	2035
MFS Lifetime 2035 Fund Class R1	B-	LFERX	877-960-6077	MFS	2035
MFS Lifetime 2035 Fund Class R2	B-	LFESX	877-960-6077	MFS	2035
MFS Lifetime 2035 Fund Class R3	B-	LFETX	877-960-6077	MFS	2035



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
MFS Lifetime 2035 Fund Class R4	B-	LFEUX	877-960-6077	MFS	2035
MFS Lifetime 2035 Fund Class R6	B-	LFEKX	877-960-6077	MFS	2035
Nationwide Destination 2035 Fund Class R	B-	NWLBX	800-848-0920	Nationwide	2035
Principal LifeTime 2035 Fund Institutional Class	B-	LTIUX	800-787-1621	Principal Funds	2035
Principal LifeTime 2035 Fund R-1 Class	B-	LTANX	800-787-1621	Principal Funds	2035
Principal LifeTime 2035 Fund R-2 Class	B-	LTVIX	800-787-1621	Principal Funds	2035
Principal LifeTime 2035 Fund R-3 Class	B-	LTAOX	800-787-1621	Principal Funds	2035
Principal LifeTime 2035 Fund R-4 Class	B-	LTSEX	800-787-1621	Principal Funds	2035
Principal LifeTime 2035 Fund R-5 Class	B-	LTPEX	800-787-1621	Principal Funds	2035
Principal LifeTime Hybrid 2035 Fund Class R-3	B-	PHTHX	800-787-1621	Principal Funds	2035
Principal LifeTime Hybrid 2035 Fund Class R-5	B-	PHTGX	800-787-1621	Principal Funds	2035
Principal LifeTime Hybrid 2035 Fund Institutional Class	B-	PHTJX	800-787-1621	Principal Funds	2035
Principal LifeTime Hybrid 2035 Fund R-6	B-	PLRTX	800-787-1621	Principal Funds	2035
Putnam RetirementReady 2035 Fund Class A	B-	PRRWX	617-292-1000	Putnam	2035
Putnam RetirementReady 2035 Fund Class B	B-		617-292-1000	Putnam	2035
Putnam RetirementReady 2035 Fund Class C	B-		617-292-1000	Putnam	2035
Putnam RetirementReady 2035 Fund Class M	B-		617-292-1000	Putnam	2035
Putnam RetirementReady 2035 Fund Class R	B-		617-292-1000	Putnam	2035
Putnam RetirementReady 2035 Fund Class R6	B-	PREGX	617-292-1000	Putnam	2035
Putnam RetirementReady 2035 Fund Class Y	B-	PRRYX	617-292-1000	Putnam	2035



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Schwab Target 2035 Fund	B-	SWIRX	877-824-5615	Schwab Funds	2035
T. Rowe Price Retirement 2035 Fund Advisor Class	B-	PARKX	410-345-2000	T. Rowe Price	2035
T. Rowe Price Retirement 2035 Fund Class R	B-	RRTPX	410-345-2000	T. Rowe Price	2035
T. Rowe Price Target 2035 Fund Advisor Class	B-	PATVX	410-345-2000	T. Rowe Price	2035
Target 2035 Allocation Fund Class B	B-		877-222-2144	AXA Equitable	2035
Target 2035 Allocation Portfolio Class K	B-		877-222-2144	AXA Equitable	2035
TIAA-CREF Lifecycle 2035 Fund Advisor Class	B-	TCYHX	877-518-9161	TIAA Investments	2035
TIAA-CREF Lifecycle 2035 Fund Premier Class	B-	TCYPX	877-518-9161	TIAA Investments	2035
TIAA-CREF Lifecycle 2035 Fund Retirement Class	B-	TCLRX	877-518-9161	TIAA Investments	2035
TIAA-CREF Lifecycle Index 2035 Fund Advisor Class	B-	TLYHX	877-518-9161	TIAA Investments	2035
TIAA-CREF Lifecycle Index 2035 Fund Premier Class	B-	TLYPX	877-518-9161	TIAA Investments	2035
TIAA-CREF Lifecycle Index 2035 Fund Retirement Class	B-	TLYRX	877-518-9161	TIAA Investments	2035
Transamerica ClearTrack® 2035 R1	B-	TCETX	888-233-4339	Transamerica	2035
Transamerica ClearTrack® 2035 R3	B-	TCTMX	888-233-4339	Transamerica	2035
Transamerica ClearTrack® 2035 R6	B-	TCHDX	888-233-4339	Transamerica	2035
Voya Index Solution 2035 Portfolio Class ADV	B-	ISEAX	800-366-0066	Voya	2035
Voya Index Solution 2035 Portfolio Class I	B-	ISEIX	800-366-0066	Voya	2035
Voya Index Solution 2035 Portfolio Class S	B-	ISESX	800-366-0066	Voya	2035
Voya Index Solution 2035 Portfolio Class S2	B-	IXISX	800-366-0066	Voya	2035
Voya Index Solution 2035 Portfolio Class Z	B-	VSZDX	800-366-0066	Voya	2035



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Voya Solution 2035 Portfolio Class ADV	B-	ISQAX	800-366-0066	Voya	2035
Voya Solution 2035 Portfolio Class I	B-	ISQIX	800-366-0066	Voya	2035
Voya Solution 2035 Portfolio Class S	B-	ISQSX	800-366-0066	Voya	2035
Voya Solution 2035 Portfolio Class S2	B-	ISPCX	800-366-0066	Voya	2035
Voya Solution 2035 Portfolio Class T	B-	ISQTX	800-366-0066	Voya	2035
Voya Target Retirement 2035 Fund Class R	B-	VRRJX	800-366-0066	Voya	2035
Wells Fargo Dynamic Target 2035 Fund Class R4	B-	WDTVX	800-2222-8222	Wells Fargo Funds	2035
Wells Fargo Dynamic Target 2035 Fund Class R6	B-	WDTWX	800-2222-8222	Wells Fargo Funds	2035
Wells Fargo Target 2035 Fund - Class R	B-	WFKRX	800-2222-8222	Wells Fargo Funds	2035
Wells Fargo Target 2035 Fund - Class R4	B-	WTTRX	800-2222-8222	Wells Fargo Funds	2035
Wells Fargo Target 2035 Fund - Class R6	B-	WFQRX	800-2222-8222	Wells Fargo Funds	2035



# Target-Date 2040

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
AB Multi-Manager Select 2040 Fund Advisor Class	B-	TDJYX	212-969-1000	AllianceBernstein	2040
AB Multi-Manager Select 2040 Fund Class K	B-	TDJKX	212-969-1000	AllianceBernstein	2040
AB Multi-Manager Select 2040 Fund Class R	B-	TDJRX	212-969-1000	AllianceBernstein	2040
AllianzGI Retirement 2040 Fund R6 Class	B-	AVTIX	800-498-5413	Allianz Funds	2040
American Century Investments One Choice 2040 Portfolio R6 Class	B-	ARDUX	800-444-4015	American Century Investments	2040
BMO Target Retirement 2040 Fund Class R3	B-	BTRPX	800-236-3863	BMO Funds	2040
Dimensional 2040 Target Date Retirement Income Fund Institutional Class	B-	DRIHX	512-306-7400	Dimensional Fund Advisors	2040
Fidelity Advisor Freedom® 2040 Fund Class A	B-	FAFFX	617-563-7000	Fidelity Investments	2040
Fidelity Advisor Freedom® 2040 Fund Class C	B-	FCFFX	617-563-7000	Fidelity Investments	2040
Fidelity Advisor Freedom® 2040 Fund Class I	B-	FIFFX	617-563-7000	Fidelity Investments	2040
Fidelity Advisor Freedom® 2040 Fund Class M	B-	FTFFX	617-563-7000	Fidelity Investments	2040
Fidelity Advisor Freedom® 2040 Fund Class Z	B-	FIJPX	617-563-7000	Fidelity Investments	2040
Fidelity Advisor Freedom® 2040 Fund Class Z6	B-	FKGLX	617-563-7000	Fidelity Investments	2040
Fidelity Freedom® 2040 Fund	B-	FFFFX	617-563-7000	Fidelity Investments	2040
Fidelity Freedom® 2040 Fund Class K6	B-	FHTKX	617-563-7000	Fidelity Investments	2040
Fidelity Freedom® Index 2040 Fund Investor Class	B-	FBIFX	617-563-7000	Fidelity Investments	2040
Goldman Sachs Target Date 2040 Portfolio Investor Shares	B-	GTMMX	800-526-7384	Goldman Sachs	2040
Goldman Sachs Target Date 2040 Portfolio R Shares	B-	GTRMX	800-526-7384	Goldman Sachs	2040



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Goldman Sachs Target Date 2040 Portfolio Service Shares	B-	GTVMX	800-526-7384	Goldman Sachs	2040
Great-West SecureFoundation® Lifetime 2040 Fund Class L	B-	MXLKX		Great-West Funds	2040
Great-West SecureFoundation® Lifetime 2040 Fund Investor Class	B-	MXDSX		Great-West Funds	2040
Great-West SecureFoundation® Lifetime 2040 Fund Service Class	B-	MXESX		Great-West Funds	2040
Invesco Balanced-Risk Retirement 2040 Fund Class R	B-	TNDRX	800-659-1005	Invesco	2040
Invesco Balanced-Risk Retirement 2040 Fund Class RX	B-	VRGRX	800-659-1005	Invesco	2040
John Hancock Funds II Multimanager 2040 Lifetime Portfolio Class 1	B-	JLIOX	800-225-5913	John Hancock	2040
John Hancock Funds II Multimanager 2040 Lifetime Portfolio Class R1	B-	JLDIX	800-225-5913	John Hancock	2040
John Hancock Funds II Multimanager 2040 Lifetime Portfolio Class R2	B-	JLJEX	800-225-5913	John Hancock	2040
John Hancock Funds II Multimanager 2040 Lifetime Portfolio Class R3	B-	JLFIX	800-225-5913	John Hancock	2040
John Hancock Funds II Multimanager 2040 Lifetime Portfolio Class R4	B-	JLGIX	800-225-5913	John Hancock	2040
John Hancock Funds II Multimanager 2040 Lifetime Portfolio Class R5	B-	JLIHX	800-225-5913	John Hancock	2040
John Hancock Funds Multi-Index 2040 Lifetime Portfolio Class 1	B-	JRTTX	800-225-5913	John Hancock	2040
John Hancock Funds Multi-Index 2040 Preservation Portfolio Class 1	B-	JRROX	800-225-5913	John Hancock	2040
John Hancock Funds Multi-Index 2040 Preservation Portfolio Class R1	B-	JRRQX	800-225-5913	John Hancock	2040
John Hancock Funds Multi-Index 2040 Preservation Portfolio Class R2	B-	JRRRX	800-225-5913	John Hancock	2040
John Hancock Funds Multi-Index 2040 Preservation Portfolio Class R4	B-	JRRPX	800-225-5913	John Hancock	2040
JPMorgan SmartRetirement® 2040 Fund Class R2	B-	SMTZX	800-480-4111	JPMorgan	2040



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
JPMorgan SmartRetirement® 2040 Fund Class R3	B-	SMTPX	800-480-4111	JPMorgan	2040
JPMorgan SmartRetirement® 2040 Fund Class R4	B-	SMTQX	800-480-4111	JPMorgan	2040
JPMorgan SmartRetirement® 2040 Fund Class R5	B-	SMTIX	800-480-4111	JPMorgan	2040
JPMorgan SmartRetirement® Blend 2040 Fund Class R2	B-	JOBRX	800-480-4111	JPMorgan	2040
JPMorgan SmartRetirement® Blend 2040 Fund Class R3	B-	JNTEX	800-480-4111	JPMorgan	2040
JPMorgan SmartRetirement® Blend 2040 Fund Class R4	B-	JNTNX	800-480-4111	JPMorgan	2040
JPMorgan SmartRetirement® Blend 2040 Fund Class R5	B-	JOBBX	800-480-4111	JPMorgan	2040
KP Retirement Path 2040 Fund Institutional Shares	B-	KPRFX		KP Funds	2040
MassMutual RetireSMART by JPMorgan 2040 Fund Administrative Class	B-	MRFYX		MassMutual	2040
MassMutual RetireSMART by JPMorgan 2040 Fund Class A	B-	MRFAX		MassMutual	2040
MassMutual RetireSMART by JPMorgan 2040 Fund Class I	B-	MRFUX		MassMutual	2040
MassMutual RetireSMART by JPMorgan 2040 Fund Class R3	B-	MFRNX		MassMutual	2040
MassMutual RetireSMART by JPMorgan 2040 Fund Class R4	B-	MRFZX		MassMutual	2040
MassMutual RetireSMART by JPMorgan 2040 Fund Class R5	B-	MRFTX		MassMutual	2040
MassMutual RetireSMART by JPMorgan 2040 Fund Service Class	B-	MFRSX		MassMutual	2040
MFS Lifetime 2040 Fund Class I	B-	MLFIX	877-960-6077	MFS	2040
MFS Lifetime 2040 Fund Class R1	B-	MLFEX	877-960-6077	MFS	2040
MFS Lifetime 2040 Fund Class R2	B-	MLFGX	877-960-6077	MFS	2040
MFS Lifetime 2040 Fund Class R3	B-	MLFHX	877-960-6077	MFS	2040



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
MFS Lifetime 2040 Fund Class R4	B-	MLFJX	877-960-6077	MFS	2040
MFS Lifetime 2040 Fund Class R6	B-	MLFKX	877-960-6077	MFS	2040
Nationwide Destination 2040 Fund Class R	B-	NWMDX	800-848-0920	Nationwide	2040
Principal LifeTime 2040 Fund Institutional Class	B-	PTDIX	800-787-1621	Principal Funds	2040
Principal LifeTime 2040 Fund R-1 Class	B-	PYASX	800-787-1621	Principal Funds	2040
Principal LifeTime 2040 Fund R-2 Class	B-	PTDNX	800-787-1621	Principal Funds	2040
Principal LifeTime 2040 Fund R-3 Class	B-	PTDMX	800-787-1621	Principal Funds	2040
Principal LifeTime 2040 Fund R-4 Class	B-	PTDSX	800-787-1621	Principal Funds	2040
Principal LifeTime 2040 Fund R-5 Class	B-	PTDPX	800-787-1621	Principal Funds	2040
Principal LifeTime Hybrid 2040 Fund Class R-3	B-	PLHBX	800-787-1621	Principal Funds	2040
Principal LifeTime Hybrid 2040 Fund Class R-5	B-	PHTZX	800-787-1621	Principal Funds	2040
Principal LifeTime Hybrid 2040 Fund Institutional Class	B-	PLTQX	800-787-1621	Principal Funds	2040
Principal LifeTime Hybrid 2040 Fund R-6	B-	PLMTX	800-787-1621	Principal Funds	2040
Putnam RetirementReady 2040 Fund Class A	B-	PRRZX	617-292-1000	Putnam	2040
Putnam RetirementReady 2040 Fund Class B	B-		617-292-1000	Putnam	2040
Putnam RetirementReady 2040 Fund Class C	B-		617-292-1000	Putnam	2040
Putnam RetirementReady 2040 Fund Class M	B-		617-292-1000	Putnam	2040
Putnam RetirementReady 2040 Fund Class R	B-		617-292-1000	Putnam	2040
Putnam RetirementReady 2040 Fund Class R6	B-	PREHX	617-292-1000	Putnam	2040
Putnam RetirementReady 2040 Fund Class Y	B-	PRZZX	617-292-1000	Putnam	2040



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Schwab Target 2040 Fund	B-	SWERX	877-824-5615	Schwab Funds	2040
T. Rowe Price Retirement 2040 Fund Advisor Class	B-	PARDX	410-345-2000	T. Rowe Price	2040
T. Rowe Price Retirement 2040 Fund Class R	B-	RRTDX	410-345-2000	T. Rowe Price	2040
T. Rowe Price Target 2040 Fund Advisor Class	B-	PAHHX	410-345-2000	T. Rowe Price	2040
TIAA-CREF Lifecycle 2040 Fund Advisor Class	B-	TCZHX	877-518-9161	TIAA Investments	2040
TIAA-CREF Lifecycle 2040 Fund Premier Class	B-	TCZPX	877-518-9161	TIAA Investments	2040
TIAA-CREF Lifecycle 2040 Fund Retirement Class	B-	TCLOX	877-518-9161	TIAA Investments	2040
TIAA-CREF Lifecycle Index 2040 Fund Advisor Class	B-	TLZHX	877-518-9161	TIAA Investments	2040
TIAA-CREF Lifecycle Index 2040 Fund Premier Class	B-	TLPRX	877-518-9161	TIAA Investments	2040
TIAA-CREF Lifecycle Index 2040 Fund Retirement Class	B-	TLZRX	877-518-9161	TIAA Investments	2040
Transamerica ClearTrack® 2040 R1	B-	TCRTX	888-233-4339	Transamerica	2040
Transamerica ClearTrack® 2040 R3	B-	TCTQX	888-233-4339	Transamerica	2040
Transamerica ClearTrack® 2040 R6	B-	TCKTX	888-233-4339	Transamerica	2040
Voya Index Solution 2040 Portfolio Class ADV	B-	IDKXX	800-366-0066	Voya	2040
Voya Index Solution 2040 Portfolio Class I	B-	IDXLX	800-366-0066	Voya	2040
Voya Index Solution 2040 Portfolio Class S	B-	IDMXX	800-366-0066	Voya	2040
Voya Index Solution 2040 Portfolio Class S2	B-	VSZEX	800-366-0066	Voya	2040
Voya Index Solution 2040 Portfolio Class Z	B-	ISNKK	800-366-0066	Voya	2040
Voya Solution 2040 Portfolio Class ADV	B-	ISNLX	800-366-0066	Voya	2040
Voya Solution 2040 Portfolio Class I	B-				



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Voya Solution 2040 Portfolio Class S	B-	ISNMX	800-366-0066	Voya	2040
Voya Solution 2040 Portfolio Class S2	B-	ISNNX	800-366-0066	Voya	2040
Voya Solution 2040 Portfolio Class T	B-	ISNOX	800-366-0066	Voya	2040
Voya Target Retirement 2040 Fund Class R	B-	VRRKX	800-366-0066	Voya	2040
Wells Fargo Dynamic Target 2040 Fund Class R4	B-	WTDEX	800-222-8222	Wells Fargo Funds	2040
Wells Fargo Dynamic Target 2040 Fund Class R6	B-	WTDFX	800-222-8222	Wells Fargo Funds	2040
Wells Fargo Target 2040 Fund - Class R	B-	WFMRX	800-222-8222	Wells Fargo Funds	2040
Wells Fargo Target 2040 Fund - Class R4	B-	WTFRX	800-222-8222	Wells Fargo Funds	2040
Wells Fargo Target 2040 Fund - Class R6	B-	WFOSX	800-222-8222	Wells Fargo Funds	2040



## Target-Date 2045

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
AB Multi-Manager Select 2045 Fund Advisor Class	B-	TDNYX	212-969-1000	AllianceBernstein	2045
AB Multi-Manager Select 2045 Fund Class K	B-	TDNKX	212-969-1000	AllianceBernstein	2045
AB Multi-Manager Select 2045 Fund Class R	B-	TDNRX	212-969-1000	AllianceBernstein	2045
American Century Investments One Choice 2045 Portfolio R6 Class	B-	ARDOX	800-444-4015	American Century Investments	2045
Dimensional 2045 Target Date Retirement Income Fund Institutional Class	B-	DRIIX	512-306-7400	Dimensional Fund Advisors	2045
Fidelity Advisor Freedom® 2045 Fund Class A	B-	FFFZX	617-563-7000	Fidelity Investments	2045
Fidelity Advisor Freedom® 2045 Fund Class C	B-	FFFJX	617-563-7000	Fidelity Investments	2045
Fidelity Advisor Freedom® 2045 Fund Class I	B-	FFFIX	617-563-7000	Fidelity Investments	2045
Fidelity Advisor Freedom® 2045 Fund Class M	B-	FFFTX	617-563-7000	Fidelity Investments	2045
Fidelity Advisor Freedom® 2045 Fund Class Z	B-	FIJQX	617-563-7000	Fidelity Investments	2045
Fidelity Advisor Freedom® 2045 Fund Class Z6	B-	FCGLX	617-563-7000	Fidelity Investments	2045
Fidelity Freedom® 2045 Fund	B-	FFFGX	617-563-7000	Fidelity Investments	2045
Fidelity Freedom® 2045 Fund Class K6	B-	FJTKX	617-563-7000	Fidelity Investments	2045
Fidelity Freedom® Index 2045 Fund Investor Class	B-	FIOFX	617-563-7000	Fidelity Investments	2045
Great-West Lifetime 2045 Fund Class L	B-	MXBHX		Great-West Funds	2045
Great-West Lifetime Conservative 2045 Fund Institutional Class	B-	MXUCX		Great-West Funds	2045
Great-West Lifetime Conservative 2045 Fund Investor Class	B-	MXMLX		Great-West Funds	2045
Great-West Lifetime Conservative 2045 Fund Service Class	B-	MXNLX		Great-West Funds	2045



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Great-West SecureFoundation® Lifetime 2045 Fund Class L	B-	MXLNX		Great-West Funds	2045
Great-West SecureFoundation® Lifetime 2045 Fund Investor Class	B-	MXSTX		Great-West Funds	2045
Great-West SecureFoundation® Lifetime 2045 Fund Service Class	B-	MXSWX		Great-West Funds	2045
John Hancock Funds II Multimanager 2045 Lifetime Portfolio Class 1	B-	JLJOX	800-225-5913	John Hancock	2045
John Hancock Funds II Multimanager 2045 Lifetime Portfolio Class R1	B-	JLJDX	800-225-5913	John Hancock	2045
John Hancock Funds II Multimanager 2045 Lifetime Portfolio Class R2	B-	JLJEX	800-225-5913	John Hancock	2045
John Hancock Funds II Multimanager 2045 Lifetime Portfolio Class R3	B-	JLJFX	800-225-5913	John Hancock	2045
John Hancock Funds II Multimanager 2045 Lifetime Portfolio Class R4	B-	JLGX	800-225-5913	John Hancock	2045
John Hancock Funds II Multimanager 2045 Lifetime Portfolio Class R5	B-	JLJHX	800-225-5913	John Hancock	2045
John Hancock Funds Multi-Index 2045 Lifetime Portfolio Class 1	B-	JRLQX	800-225-5913	John Hancock	2045
John Hancock Funds Multi-Index 2045 Preservation Portfolio Class 1	B-	JRVOX	800-225-5913	John Hancock	2045
John Hancock Funds Multi-Index 2045 Preservation Portfolio Class R1	B-	JRVQX	800-225-5913	John Hancock	2045
John Hancock Funds Multi-Index 2045 Preservation Portfolio Class R2	B-	JVRVX	800-225-5913	John Hancock	2045
John Hancock Funds Multi-Index 2045 Preservation Portfolio Class R4	B-	JRVPX	800-225-5913	John Hancock	2045
JPMorgan SmartRetirement® 2045 Fund Class R2	B-	JSAZX	800-480-4111	JPMorgan	2045
JPMorgan SmartRetirement® 2045 Fund Class R3	B-	JSAPX	800-480-4111	JPMorgan	2045
JPMorgan SmartRetirement® 2045 Fund Class R4	B-	JSAQX	800-480-4111	JPMorgan	2045
JPMorgan SmartRetirement® 2045 Fund Class R5	B-	JSAIX	800-480-4111	JPMorgan	2045



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
JPMorgan SmartRetirement® Blend 2045 Fund Class R2	B-	JNARX	800-480-4111	JPMorgan	2045
JPMorgan SmartRetirement® Blend 2045 Fund Class R3	B-	JNTOX	800-480-4111	JPMorgan	2045
JPMorgan SmartRetirement® Blend 2045 Fund Class R4	B-	JNTLX	800-480-4111	JPMorgan	2045
JPMorgan SmartRetirement® Blend 2045 Fund Class R5	B-	JMBRX	800-480-4111	JPMorgan	2045
KP Retirement Path 2045 Fund Institutional Shares	B-	KPRGX		KP Funds	2045
MassMutual RetireSMART by JPMorgan 2045 Fund Administrative Class	B-	MMKYX		MassMutual	2045
MassMutual RetireSMART by JPMorgan 2045 Fund Class A	B-	MMKAX		MassMutual	2045
MassMutual RetireSMART by JPMorgan 2045 Fund Class I	B-	MMKUX		MassMutual	2045
MassMutual RetireSMART by JPMorgan 2045 Fund Class R3	B-	MMKNX		MassMutual	2045
MassMutual RetireSMART by JPMorgan 2045 Fund Class R4	B-	MMKZX		MassMutual	2045
MassMutual RetireSMART by JPMorgan 2045 Fund Class R5	B-	MMKTX		MassMutual	2045
MassMutual RetireSMART by JPMorgan 2045 Fund Service Class	B-	MMKSX		MassMutual	2045
MFS Lifetime 2045 Fund Class I	B-	LTMKX	877-960-6077	MFS	2045
MFS Lifetime 2045 Fund Class R1	B-	LTMRX	877-960-6077	MFS	2045
MFS Lifetime 2045 Fund Class R2	B-	LTMSX	877-960-6077	MFS	2045
MFS Lifetime 2045 Fund Class R3	B-	LTMTX	877-960-6077	MFS	2045
MFS Lifetime 2045 Fund Class R4	B-	LTMUX	877-960-6077	MFS	2045
MFS Lifetime 2045 Fund Class R6	B-	LTMUX	877-960-6077	MFS	2045
Nationwide Destination 2045 Fund Class R	B-	NWNBX	800-848-0920	Nationwide	2045



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Principal Life Time 2045 Fund Institutional Class	B-	LTRIX	800-787-1621	Principal Funds	2045
Principal Life Time 2045 Fund R-1 Class	B-	LTRGX	800-787-1621	Principal Funds	2045
Principal Life Time 2045 Fund R-2 Class	B-	LTRSX	800-787-1621	Principal Funds	2045
Principal Life Time 2045 Fund R-3 Class	B-	LTRVX	800-787-1621	Principal Funds	2045
Principal Life Time 2045 Fund R-4 Class	B-	LTRLX	800-787-1621	Principal Funds	2045
Principal Life Time 2045 Fund R-5 Class	B-	LTRDX	800-787-1621	Principal Funds	2045
Principal Life Time Hybrid 2045 Fund Class R-3	B-	PHTWX	800-787-1621	Principal Funds	2045
Principal Life Time Hybrid 2045 Fund Class R-5	B-	PHTVX	800-787-1621	Principal Funds	2045
Principal Life Time Hybrid 2045 Fund Institutional Class	B-	PHTYX	800-787-1621	Principal Funds	2045
Principal Life Time Hybrid 2045 Fund R-6	B-	PLNTX	800-787-1621	Principal Funds	2045
Putnam RetirementReady 2045 Fund Class A	B-	PRVLX	617-292-1000	Putnam	2045
Putnam RetirementReady 2045 Fund Class B	B-		617-292-1000	Putnam	2045
Putnam RetirementReady 2045 Fund Class C	B-		617-292-1000	Putnam	2045
Putnam RetirementReady 2045 Fund Class M	B-		617-292-1000	Putnam	2045
Putnam RetirementReady 2045 Fund Class R	B-		617-292-1000	Putnam	2045
Putnam RetirementReady 2045 Fund Class R6	B-	PREKX	617-292-1000	Putnam	2045
Putnam RetirementReady 2045 Fund Class Y	B-	PRVYX	617-292-1000	Putnam	2045
Schwab Target 2045 Fund	B-	SWMRX	877-824-5615	Schwab Funds	2045
T. Rowe Price Retirement 2045 Fund Advisor Class	B-	PARLX	410-345-2000	T. Rowe Price	2045
T. Rowe Price Retirement 2045 Fund Class R	B-	RRTRX	410-345-2000	T. Rowe Price	2045



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
T. Rowe Price Target 2045 Fund Advisor Class	B-	PAFFX	410-345-2000	T. Rowe Price	2045
Target 2045 Allocation Fund Class B	B-		877-222-2144	AXA Equitable	2045
Target 2045 Allocation Portfolio Class K	B-		877-222-2144	AXA Equitable	2045
TIAA-CREF Lifecycle Index 2045 Fund Advisor Class	B-	TLMHX	877-518-9161	TIAA Investments	2045
TIAA-CREF Lifecycle Index 2045 Fund Premier Class	B-	TLMPX	877-518-9161	TIAA Investments	2045
TIAA-CREF Lifecycle Index 2045 Fund Retirement Class	B-	TLMRX	877-518-9161	TIAA Investments	2045
Transamerica ClearTrack® 2045 R1	B-	TCPTX	888-233-4339	Transamerica	2045
Transamerica ClearTrack® 2045 R3	B-	TCTTX	888-233-4339	Transamerica	2045
Transamerica ClearTrack® 2045 R6	B-	TCOTX	888-233-4339	Transamerica	2045
Voya Index Solution 2045 Portfolio Class ADV	B-	ISJAX	800-366-0066	Voya	2045
Voya Index Solution 2045 Portfolio Class I	B-	ISJIX	800-366-0066	Voya	2045
Voya Index Solution 2045 Portfolio Class S	B-	ISJSX	800-366-0066	Voya	2045
Voya Index Solution 2045 Portfolio Class S2	B-	ISVLX	800-366-0066	Voya	2045
Voya Index Solution 2045 Portfolio Class Z	B-	VSZFX	800-366-0066	Voya	2045
Voya Solution 2045 Portfolio Class ADV	B-	ISRAX	800-366-0066	Voya	2045
Voya Solution 2045 Portfolio Class I	B-	ISRIX	800-366-0066	Voya	2045
Voya Solution 2045 Portfolio Class S	B-	ISRSX	800-366-0066	Voya	2045
Voya Solution 2045 Portfolio Class S2	B-	ISPDX	800-366-0066	Voya	2045
Voya Solution 2045 Portfolio Class T	B-	ISRTX	800-366-0066	Voya	2045
Voya Target Retirement 2045 Fund Class R	B-	VRRLX	800-366-0066	Voya	2045



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Wells Fargo Dynamic Target 2045 Fund Class R4	B-	WTDJX	800-2222-8222	Wells Fargo Funds	2045
Wells Fargo Dynamic Target 2045 Fund Class R6	B-	WTDKX	800-2222-8222	Wells Fargo Funds	2045
Wells Fargo Target 2045 Fund - Class R	B-	WFNRX	800-2222-8222	Wells Fargo Funds	2045
Wells Fargo Target 2045 Fund - Class R4	B-	WFFRX	800-2222-8222	Wells Fargo Funds	2045
Wells Fargo Target 2045 Fund - Class R6	B-	WFQPX	800-2222-8222	Wells Fargo Funds	2045



## Target-Date 2050

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
AB Multi-Manager Select 2050 Fund Advisor Class	B-	TDLYX	212-969-1000	AllianceBernstein	2050
AB Multi-Manager Select 2050 Fund Class K	B-	TDLKX	212-969-1000	AllianceBernstein	2050
AB Multi-Manager Select 2050 Fund Class R	B-	TDLRX	212-969-1000	AllianceBernstein	2050
American Century Investments One Choice 2050 Portfolio R6 Class	B-	ARFEX	800-444-4015	American Century Investments	2050
Dimensional 2050 Target Date Retirement Income Fund Institutional Class	B-	DRIUX	512-306-7400	Dimensional Fund Advisors	2050
Fidelity Advisor Freedom® 2050 Fund Class A	B-	FFFLEX	617-563-7000	Fidelity Investments	2050
Fidelity Advisor Freedom® 2050 Fund Class C	B-	FFFYX	617-563-7000	Fidelity Investments	2050
Fidelity Advisor Freedom® 2050 Fund Class I	B-	FFFPX	617-563-7000	Fidelity Investments	2050
Fidelity Advisor Freedom® 2050 Fund Class M	B-	FFFQX	617-563-7000	Fidelity Investments	2050
Fidelity Advisor Freedom® 2050 Fund Class Z	B-	FIJRX	617-563-7000	Fidelity Investments	2050
Fidelity Advisor Freedom® 2050 Fund Class Z6	B-	FVGLX	617-563-7000	Fidelity Investments	2050
Fidelity Freedom® 2050 Fund	B-	FFFHX	617-563-7000	Fidelity Investments	2050
Fidelity Freedom® 2050 Fund Class K6	B-	FZTKX	617-563-7000	Fidelity Investments	2050
Fidelity Freedom® Index 2050 Fund Investor Class	B-	FIPFX	617-563-7000	Fidelity Investments	2050
Goldman Sachs Target Date 2050 Portfolio Investor Shares	B-	GTMAX	800-526-7384	Goldman Sachs	2050
Goldman Sachs Target Date 2050 Portfolio R Shares	B-	GTRSX	800-526-7384	Goldman Sachs	2050
Goldman Sachs Target Date 2050 Portfolio Service Shares	B-	GTVSX	800-526-7384	Goldman Sachs	2050



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Great-West SecureFoundation® Lifetime 2050 Fund Class L	B-	MXLOX		Great-West Funds	2050
Great-West SecureFoundation® Lifetime 2050 Fund Investor Class	B-	MXFSX		Great-West Funds	2050
Great-West SecureFoundation® Lifetime 2050 Fund Service Class	B-	MXHSX		Great-West Funds	2050
Invesco Balanced-Risk Retirement 2050 Fund Class R	B-	TNERX	800-659-1005	Invesco	2050
Invesco Balanced-Risk Retirement 2050 Fund Class RX	B-	VRIRX	800-659-1005	Invesco	2050
John Hancock Funds Multi-Index 2050 Lifetime Portfolio Class 1	B-	JRLWX	800-225-5913	John Hancock	2050
John Hancock Funds Multi-Index 2050 Preservation Portfolio Class 1	B-	JRIOX	800-225-5913	John Hancock	2050
John Hancock Funds Multi-Index 2050 Preservation Portfolio Class R1	B-	JRIQX	800-225-5913	John Hancock	2050
John Hancock Funds Multi-Index 2050 Preservation Portfolio Class R2	B-	JRINX	800-225-5913	John Hancock	2050
John Hancock Funds Multi-Index 2050 Preservation Portfolio Class R4	B-	JRIPX	800-225-5913	John Hancock	2050
John Hancock Funds Multimanager 2050 Lifetime Portfolio Class 1	B-	JLKDX	800-225-5913	John Hancock	2050
John Hancock Funds Multimanager 2050 Lifetime Portfolio Class R1	B-	JLKEX	800-225-5913	John Hancock	2050
John Hancock Funds Multimanager 2050 Lifetime Portfolio Class R2	B-	JLKFX	800-225-5913	John Hancock	2050
John Hancock Funds Multimanager 2050 Lifetime Portfolio Class R3	B-	JLKGX	800-225-5913	John Hancock	2050
John Hancock Funds Multimanager 2050 Lifetime Portfolio Class R4	B-	JLKHX	800-225-5913	John Hancock	2050
JPMorgan SmartRetirement® 2050 Fund Class R2	B-	JTSZX	800-480-4111	JPMorgan	2050
JPMorgan SmartRetirement® 2050 Fund Class R3	B-	JTSPX	800-480-4111	JPMorgan	2050



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
JPMorgan SmartRetirement® 2050 Fund Class R4	B-	JTSQX	800-480-4111	JPMorgan	2050
JPMorgan SmartRetirement® 2050 Fund Class R5	B-	JTSIX	800-480-4111	JPMorgan	2050
JPMorgan SmartRetirement® Blend 2050 Fund Class R2	B-	JNNRX	800-480-4111	JPMorgan	2050
JPMorgan SmartRetirement® Blend 2050 Fund Class R3	B-	JNTKX	800-480-4111	JPMorgan	2050
JPMorgan SmartRetirement® Blend 2050 Fund Class R4	B-	JNTPX	800-480-4111	JPMorgan	2050
JPMorgan SmartRetirement® Blend 2050 Fund Class R5	B-	JNABX	800-480-4111	JPMorgan	2050
KP Retirement Path 2050 Fund Institutional Shares	B-	KPRHX		KP Funds	2050
MassMutual RetireSMART by JPMorgan 2050 Fund Administrative Class	B-	MMRYX		MassMutual	2050
MassMutual RetireSMART by JPMorgan 2050 Fund Class A	B-	MMMARX		MassMutual	2050
MassMutual RetireSMART by JPMorgan 2050 Fund Class I	B-	MMRUX		MassMutual	2050
MassMutual RetireSMART by JPMorgan 2050 Fund Class R3	B-	MMRNX		MassMutual	2050
MassMutual RetireSMART by JPMorgan 2050 Fund Class R4	B-	MMRZX		MassMutual	2050
MassMutual RetireSMART by JPMorgan 2050 Fund Class R5	B-	MMRTX		MassMutual	2050
MassMutual RetireSMART by JPMorgan 2050 Fund Service Class	B-	MMTSX		MassMutual	2050
MFS Lifetime 2050 Fund Class I	B-	MFFIX	877-960-6077	MFS	2050
MFS Lifetime 2050 Fund Class R1	B-	MFFMX	877-960-6077	MFS	2050
MFS Lifetime 2050 Fund Class R2	B-	MFFNX	877-960-6077	MFS	2050
MFS Lifetime 2050 Fund Class R3	B-	MFFOX	877-960-6077	MFS	2050
MFS Lifetime 2050 Fund Class R4	B-	MFFPX	877-960-6077	MFS	2050



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
MFS Lifetime 2050 Fund Class R6	B-	MFFKX	877-960-6077	MFS	2050
Nationwide Destination 2050 Fund Class R	B-	NWOBX	800-848-0920	Nationwide	2050
Principal LifeTime 2050 Fund Institutional Class	B-	PPLIX	800-787-1621	Principal Funds	2050
Principal LifeTime 2050 Fund R-3 Class	B-	PTERX	800-787-1621	Principal Funds	2050
Principal LifeTime 2050 Fund R-4 Class	B-	PTESX	800-787-1621	Principal Funds	2050
Principal LifeTime 2050 Fund R-5 Class	B-	PTEFX	800-787-1621	Principal Funds	2050
Putnam RetirementReady 2050 Fund Class A	B-	PRRJX	617-292-1000	Putnam	2050
Putnam RetirementReady 2050 Fund Class M	B-		617-292-1000	Putnam	2050
Putnam RetirementReady 2050 Fund Class R	B-	PRRKX	617-292-1000	Putnam	2050
Putnam RetirementReady 2050 Fund Class R6	B-	PREUX	617-292-1000	Putnam	2050
Putnam RetirementReady 2050 Fund Class Y	B-	PRRUX	617-292-1000	Putnam	2050
T. Rowe Price Retirement 2050 Fund Advisor Class	B-	PARFX	410-345-2000	T. Rowe Price	2050
T. Rowe Price Retirement 2050 Fund Class R	B-	RRTFX	410-345-2000	T. Rowe Price	2050
T. Rowe Price Target 2050 Fund Advisor Class	B-	PAOFX	410-345-2000	T. Rowe Price	2050
TIAA-CREF Lifecycle Index 2050 Fund Advisor Class	B-	TLLHX	877-518-9161	TIAA Investments	2050
TIAA-CREF Lifecycle Index 2050 Fund Premier Class	B-	TLLPX	877-518-9161	TIAA Investments	2050
Transamerica ClearTrack® 2050 R1	B-	TLLRX	877-518-9161	TIAA Investments	2050
Transamerica ClearTrack® 2050 R3	B-	TRNTX	888-233-4339	Transamerica	2050
Transamerica ClearTrack® 2050 R6	B-	TCTUX	888-233-4339	Transamerica	2050
		TCMTX	888-233-4339	Transamerica	2050



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Voya Index Solution 2050 Portfolio Class ADV	B-	IDXPX	800-366-0066	Voya	2050
Voya Index Solution 2050 Portfolio Class I	B-	IDXQX	800-366-0066	Voya	2050
Voya Index Solution 2050 Portfolio Class S	B-	IDXRX	800-366-0066	Voya	2050
Voya Index Solution 2050 Portfolio Class S2	B-	IDXSX	800-366-0066	Voya	2050
Voya Index Solution 2050 Portfolio Class Z	B-	VSZGX	800-366-0066	Voya	2050
Voya Solution 2050 Portfolio Class I	B-	ISNQX	800-366-0066	Voya	2050
Voya Solution 2050 Portfolio Class S	B-	ISNRX	800-366-0066	Voya	2050
Voya Solution 2050 Portfolio Class S2	B-	ISNSX	800-366-0066	Voya	2050
Voya Target Retirement 2050 Fund Class R	B-	VRRMX	800-366-0066	Voya	2050
Wells Fargo Dynamic Target 2050 Fund Class R4	B-	WTDOX	800-222-8222	Wells Fargo Funds	2050
Wells Fargo Dynamic Target 2050 Fund Class R6	B-	WTDPX	800-222-8222	Wells Fargo Funds	2050
Wells Fargo Target 2050 Fund - Class R	B-	WFWRX	800-222-8222	Wells Fargo Funds	2050
Wells Fargo Target 2050 Fund - Class R4	B-	WQFRX	800-222-8222	Wells Fargo Funds	2050
Wells Fargo Target 2050 Fund - Class R6	B-	WFQFX	800-222-8222	Wells Fargo Funds	2050



## Target-Date 2055

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
AB Multi-Manager Select 2055 Fund Advisor Class	B-	TDPYX	212-969-1000	AllianceBernstein	2055
AB Multi-Manager Select 2055 Fund Class K	B-	TDPKX	212-969-1000	AllianceBernstein	2055
AB Multi-Manager Select 2055 Fund Class R	B-	TDPRX	212-969-1000	AllianceBernstein	2055
American Century Investments One Choice 2055 Portfolio R6 Class	B-	AREUX	800-444-4015	American Century Investments	2055
Dimensional 2055 Target Date Retirement Income Fund Institutional Class	B-	DRIKX	512-306-7400	Dimensional Fund Advisors	2055
Fidelity Advisor Freedom® 2055 Fund Class A	B-	FHFAX	617-563-7000	Fidelity Investments	2055
Fidelity Advisor Freedom® 2055 Fund Class C	B-	FHF CX	617-563-7000	Fidelity Investments	2055
Fidelity Advisor Freedom® 2055 Fund Class I	B-	FHFIX	617-563-7000	Fidelity Investments	2055
Fidelity Advisor Freedom® 2055 Fund Class M	B-	FHFTX	617-563-7000	Fidelity Investments	2055
Fidelity Advisor Freedom® 2055 Fund Class Z	B-	FJJSX	617-563-7000	Fidelity Investments	2055
Fidelity Advisor Freedom® 2055 Fund Class Z6	B-	FBGLX	617-563-7000	Fidelity Investments	2055
Fidelity Freedom® 2055 Fund	B-	FDEEX	617-563-7000	Fidelity Investments	2055
Fidelity Freedom® 2055 Fund Class K6	B-	FCTKX	617-563-7000	Fidelity Investments	2055
Fidelity Freedom® Index 2055 Fund Investor Class	B-	FDEWX	617-563-7000	Fidelity Investments	2055
Great-West Lifetime 2055 Fund Class L	B-	MXBTX		Great-West Funds	2055
Great-West Lifetime Conservative 2055 Fund Institutional Class	B-	MXXFX		Great-West Funds	2055
Great-West Lifetime Conservative 2055 Fund Investor Class	B-	MXSLX		Great-West Funds	2055
Great-West Lifetime Conservative 2055 Fund Service Class	B-	MXTLX		Great-West Funds	2055



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Great-West SecureFoundation® Lifetime 2055 Fund Class L	B-	MXLNX		Great-West Funds	2055
Great-West SecureFoundation® Lifetime 2055 Fund Investor Class	B-	MXSYX		Great-West Funds	2055
Great-West SecureFoundation® Lifetime 2055 Fund Service Class	B-	MXSZX		Great-West Funds	2055
John Hancock Funds Multi-Index 2055 Lifetime Portfolio Class 1	B-	JLKZX	800-225-5913	John Hancock	2055
John Hancock Funds Multi-Index 2055 Preservation Portfolio Class 1	B-	JRIYX	800-225-5913	John Hancock	2055
John Hancock Funds Multi-Index 2055 Preservation Portfolio Class R1	B-	JRITX	800-225-5913	John Hancock	2055
John Hancock Funds Multi-Index 2055 Preservation Portfolio Class R2	B-	JRIUX	800-225-5913	John Hancock	2055
John Hancock Funds Multi-Index 2055 Preservation Portfolio Class R4	B-	JRIVX	800-225-5913	John Hancock	2055
John Hancock Funds Multi-Manager 2055 Lifetime Portfolio Class 1	B-	JLKUX	800-225-5913	John Hancock	2055
John Hancock Funds Multi-Manager 2055 Lifetime Portfolio Class R1	B-	JLKMX	800-225-5913	John Hancock	2055
John Hancock Funds Multi-Manager 2055 Lifetime Portfolio Class R2	B-	JLKNX	800-225-5913	John Hancock	2055
John Hancock Funds Multi-Manager 2055 Lifetime Portfolio Class R3	B-	JLKPX	800-225-5913	John Hancock	2055
John Hancock Funds Multi-Manager 2055 Lifetime Portfolio Class R4	B-	JLKQX	800-225-5913	John Hancock	2055
John Hancock Funds Multi-Manager 2055 Lifetime Portfolio Class R5	B-	JLKSX	800-225-5913	John Hancock	2055
JPMorgan SmartRetirement® 2055 Fund Class R2	B-	JFFRX	800-480-4111	JPMorgan	2055
JPMorgan SmartRetirement® 2055 Fund Class R3	B-	JFFPX	800-480-4111	JPMorgan	2055
JPMorgan SmartRetirement® 2055 Fund Class R4	B-	JFFQX	800-480-4111	JPMorgan	2055
JPMorgan SmartRetirement® 2055 Fund Class R5	B-	JFFIX	800-480-4111	JPMorgan	2055



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
JPMorgan SmartRetirement® Blend 2055 Fund Class R2	B-	JTRBX	800-480-4111	JPMorgan	2055
JPMorgan SmartRetirement® Blend 2055 Fund Class R3	B-	JTTUX	800-480-4111	JPMorgan	2055
JPMorgan SmartRetirement® Blend 2055 Fund Class R4	B-	JTTLX	800-480-4111	JPMorgan	2055
JPMorgan SmartRetirement® Blend 2055 Fund Class R5	B-	JTB BX	800-480-4111	JPMorgan	2055
KP Retirement Path 2055 Fund Institutional Shares	B-	KPRI X		KP Funds	2055
MassMutual RetireSMART by JPMorgan 2055 Fund Administrative Class	B-	MMWYX		MassMutual	2055
MassMutual RetireSMART by JPMorgan 2055 Fund Class A	B-	MMWAX		MassMutual	2055
MassMutual RetireSMART by JPMorgan 2055 Fund Class I	B-	MMWZX		MassMutual	2055
MassMutual RetireSMART by JPMorgan 2055 Fund Class R3	B-	MMWTX		MassMutual	2055
MassMutual RetireSMART by JPMorgan 2055 Fund Class R4	B-	MMWEX		MassMutual	2055
MassMutual RetireSMART by JPMorgan 2055 Fund Class R5	B-	MMWUX		MassMutual	2055
MassMutual RetireSMART by JPMorgan 2055 Fund Service Class	B-	MMWSX		MassMutual	2055
MFS Lifetime 2055 Fund Class I	B-	LFIIX	877-960-6077	MFS	2055
MFS Lifetime 2055 Fund Class R1	B-	LFIRX	877-960-6077	MFS	2055
MFS Lifetime 2055 Fund Class R2	B-	LFISX	877-960-6077	MFS	2055
MFS Lifetime 2055 Fund Class R3	B-	LFITX	877-960-6077	MFS	2055
MFS Lifetime 2055 Fund Class R4	B-	LFIUX	877-960-6077	MFS	2055
MFS Lifetime 2055 Fund Class R6	B-	LFIKX	877-960-6077	MFS	2055
Nationwide Destination 2055 Fund Class R	B-	NTDTX	800-848-0920	Nationwide	2055



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Principal Life Time 2055 Fund Institutional Class	B-	LTFIX	800-787-1621	Principal Funds	2055
Putnam RetirementReady 2055 Fund Class A	B-	PRRFX	617-292-1000	Putnam	2055
Putnam RetirementReady 2055 Fund Class R6	B-	PREVX	617-292-1000	Putnam	2055
Putnam RetirementReady 2055 Fund Class Y	B-	PRTLX	617-292-1000	Putnam	2055
T. Rowe Price Retirement 2055 Fund Advisor Class	B-	PAROX	410-345-2000	T. Rowe Price	2055
T. Rowe Price Retirement 2055 Fund Class R	B-	RRTVX	410-345-2000	T. Rowe Price	2055
T. Rowe Price Target 2055 Fund Advisor Class	B-	PAFTX	410-345-2000	T. Rowe Price	2055
TIAA-CREF Lifecycle Index 2055 Fund Advisor Class	B-	TTIHX	877-518-9161	TIAA Investments	2055
TIAA-CREF Lifecycle Index 2055 Fund Premier Class	B-	TTIPX	877-518-9161	TIAA Investments	2055
TIAA-CREF Lifecycle Index 2055 Fund Retirement Class	B-	TTIRX	877-518-9161	TIAA Investments	2055
Voya Index Solution 2055 Portfolio Class ADV	B-	IISAX	800-366-0066	Voya	2055
Voya Index Solution 2055 Portfolio Class I	B-	IISNX	800-366-0066	Voya	2055
Voya Index Solution 2055 Portfolio Class S	B-	IISSX	800-366-0066	Voya	2055
Voya Index Solution 2055 Portfolio Class S2	B-	IISTX	800-366-0066	Voya	2055
Voya Index Solution 2055 Portfolio Class Z	B-	VSZHX	800-366-0066	Voya	2055
Voya Solution 2055 Portfolio Class ADV	B-	IASPX	800-366-0066	Voya	2055
Voya Solution 2055 Portfolio Class I	B-	IISPX	800-366-0066	Voya	2055
Voya Solution 2055 Portfolio Class S	B-	ISSPX	800-366-0066	Voya	2055
Voya Solution 2055 Portfolio Class S2	B-	ITSPX	800-366-0066	Voya	2055
Voya Target Retirement 2055 Fund Class R	B-	VRRNX	800-366-0066	Voya	2055



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Wells Fargo Dynamic Target 2055 Fund Class R4	B-	WTDTX	800-2222-8222	Wells Fargo Funds	2055
Wells Fargo Dynamic Target 2055 Fund Class R6	B-	WTDUX	800-2222-8222	Wells Fargo Funds	2055
Wells Fargo Target 2055 Fund - Class R	B-	WFYRX	800-2222-8222	Wells Fargo Funds	2055
Wells Fargo Target 2055 Fund - Class R4	B-	WFVRX	800-2222-8222	Wells Fargo Funds	2055
Wells Fargo Target 2055 Fund - Class R6	B-	WFQUX	800-2222-8222	Wells Fargo Funds	2055



## Target-Date 2060+

Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
American Century Investments One Choice 2060 Portfolio R6 Class	B-	ARGDX	800-444-4015	American Century Investments	2060+
Dimensional 2060 Target Date Retirement Income Fund Institutional Class	B-	DRILX	512-306-7400	Dimensional Fund Advisors	2060+
Fidelity Advisor Freedom® 2060 Fund Class A	B-	FDKRX	617-563-7000	Fidelity Investments	2060+
Fidelity Advisor Freedom® 2060 Fund Class C	B-	FDKSX	617-563-7000	Fidelity Investments	2060+
Fidelity Advisor Freedom® 2060 Fund Class I	B-	FDKQX	617-563-7000	Fidelity Investments	2060+
Fidelity Advisor Freedom® 2060 Fund Class M	B-	FDKTX	617-563-7000	Fidelity Investments	2060+
Fidelity Advisor Freedom® 2060 Fund Class Z	B-	FIJTX	617-563-7000	Fidelity Investments	2060+
Fidelity Advisor Freedom® 2060 Fund Class Z6	B-	FNGLX	617-563-7000	Fidelity Investments	2060+
Fidelity Freedom® 2060 Fund	B-	FDKVX	617-563-7000	Fidelity Investments	2060+
Fidelity Freedom® 2060 Fund Class K6	B-	FVTKX	617-563-7000	Fidelity Investments	2060+
Fidelity Freedom® Index 2060 Fund Investor Class	B-	FDKLX	617-563-7000	Fidelity Investments	2060+
John Hancock Funds Multi-Index 2060 Lifetime Portfolio Class 1	B-	JRODX	800-225-5913	John Hancock	2060+
John Hancock Funds Multi-Index 2060 Preservation Portfolio Class 1	B-	JCHOX	800-225-5913	John Hancock	2060+
John Hancock Funds Multi-Index 2060 Preservation Portfolio Class R1	B-	JKIMX	800-225-5913	John Hancock	2060+
John Hancock Funds Multi-Index 2060 Preservation Portfolio Class R2	B-	JSATX	800-225-5913	John Hancock	2060+
John Hancock Funds Multi-Index 2060 Preservation Portfolio Class R4	B-	JPORX	800-225-5913	John Hancock	2060+
John Hancock Funds Multimanager 2060 Lifetime Portfolio Class 1	B-	JRETX	800-225-5913	John Hancock	2060+



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
John Hancock Funds Multimanager 2060 Lifetime Portfolio Class R1	B-	JTLOX	800-225-5913	John Hancock	2060+
John Hancock Funds Multimanager 2060 Lifetime Portfolio Class R2	B-	JVIMX	800-225-5913	John Hancock	2060+
John Hancock Funds Multimanager 2060 Lifetime Portfolio Class R3	B-	JGTHX	800-225-5913	John Hancock	2060+
John Hancock Funds Multimanager 2060 Lifetime Portfolio Class R4	B-	JROUX	800-225-5913	John Hancock	2060+
John Hancock Funds Multimanager 2060 Lifetime Portfolio Class R5	B-	JGHTX	800-225-5913	John Hancock	2060+
KP Retirement Path 2060 Fund Institutional Shares	B-	KPRJX		KP Funds	2060+
MassMutual RetireSMART by JPMorgan 2060 Fund Administrative Class	B-	MMWFX		MassMutual	2060+
MassMutual RetireSMART by JPMorgan 2060 Fund Class A	B-	MMWDX		MassMutual	2060+
MassMutual RetireSMART by JPMorgan 2060 Fund Class I	B-	MMWIX		MassMutual	2060+
MassMutual RetireSMART by JPMorgan 2060 Fund Class R3	B-	MMWBX		MassMutual	2060+
MassMutual RetireSMART by JPMorgan 2060 Fund Class R4	B-	MMWCX		MassMutual	2060+
MassMutual RetireSMART by JPMorgan 2060 Fund Class R5	B-	MMWHX		MassMutual	2060+
MassMutual RetireSMART by JPMorgan 2060 Fund Service Class	B-	MMWGX		MassMutual	2060+
Nationwide Destination 2060 Fund Class R	B-	NWWTX	800-848-0920	Nationwide	2060+
Putnam RetirementReady 2060 Fund Class R6	B-	PEFGX	617-292-1000	Putnam	2060+
Putnam RetirementReady 2060 Fund Class Y	B-	PRTYX	617-292-1000	Putnam	2060+
T. Rowe Price Retirement 2060 Fund Advisor Class	B-	TRRYX	410-345-2000	T. Rowe Price	2060+
T. Rowe Price Retirement 2060 Fund R Class	B-	TRRZX	410-345-2000	T. Rowe Price	2060+
T. Rowe Price Target 2060 Fund Advisor Class	B-	TRTGX	410-345-2000	T. Rowe Price	2060+



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
TIAA-CREF Lifecycle Index 2060 Fund Advisor Class	B-	TVIHX	877-518-9161	TIAA Investments	2060+
TIAA-CREF Lifecycle Index 2060 Fund Premier Class	B-	TVIPX	877-518-9161	TIAA Investments	2060+
TIAA-CREF Lifecycle Index 2060 Fund Retirement Class	B-	TVITX	877-518-9161	TIAA Investments	2060+
Voya Index Solution 2060 Portfolio Class ADV	B-	VPSAX	800-366-0066	Voya	2060+
Voya Index Solution 2060 Portfolio Class I	B-	VISPX	800-366-0066	Voya	2060+
Voya Index Solution 2060 Portfolio Class S	B-	VPISX	800-366-0066	Voya	2060+
Voya Index Solution 2060 Portfolio Class S2	B-	VPSSX	800-366-0066	Voya	2060+
Voya Index Solution 2060 Portfolio Class Z	B-	VSZIX	800-366-0066	Voya	2060+
Voya Solution 2060 Portfolio Class I	B-	VSIPX	800-366-0066	Voya	2060+
Voya Solution 2060 Portfolio Class S	B-	VSPSX	800-366-0066	Voya	2060+
Voya Solution 2060 Portfolio Class S2	B-	VSSPX	800-366-0066	Voya	2060+
Voya Target Retirement 2060 Fund Class R	B-	VRROX	800-366-0066	Voya	2060+
Wells Fargo Dynamic Target 2060 Fund Class R4	B-	WTDZX	800-222-8222	Wells Fargo Funds	2060+
Wells Fargo Dynamic Target 2060 Fund Class R6	B-	WTSZX	800-222-8222	Wells Fargo Funds	2060+
Wells Fargo Target 2060 Fund - Class R	B-	WFRFX	800-222-8222	Wells Fargo Funds	2060+
Wells Fargo Target 2060 Fund - Class R4	B-	WFNSFX	800-222-8222	Wells Fargo Funds	2060+
Wells Fargo Target 2060 Fund - Class R6	B-	WFUFUX	800-222-8222	Wells Fargo Funds	2060+



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# Helpful Resources

**Internal Revenue Service**

Telephone: 1-800-829-1040

Website: [www.irs.gov](http://www.irs.gov)

**401(k) Resource Guide:**

[www.irs.gov/retirement-plans/401k-resource-guide](http://www.irs.gov/retirement-plans/401k-resource-guide)

**401(k) Calculators:**

Bankrate.com:

[www.bankrate.com/calculators/retirement/401-k-retirement-calculator.aspx](http://www.bankrate.com/calculators/retirement/401-k-retirement-calculator.aspx)

Calculator.net:

[www.calculator.net/401k-calculator.html](http://www.calculator.net/401k-calculator.html)

Nerdwallet:

[www.nerdwallet.com/investing/401k-calculator](http://www.nerdwallet.com/investing/401k-calculator)

**Retirement Plans Frequently Asked Questions**

[www.irs.gov/retirement-plans/retirement-plans-frequently-asked-questions-faqs](http://www.irs.gov/retirement-plans/retirement-plans-frequently-asked-questions-faqs)



# Providers of Target-Date Mutual Funds

## 1290 Funds

1290 Funds 1290 Avenue of the Americas  
New York NY 10104 United States  
212-554-1234  
<http://www.1290Funds.com>

## AllianceBernstein

AllianceBernstein 11345 Avenue of the  
Americas New York NY 10105 United States  
212-969-1000  
<http://www.abglobal.com>

## Allianz Funds

Allianz Funds 1633 BROADWAY New York  
NY 10109 United States  
800-498-5413  
<http://us.allianzgi.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>

## American Funds

American Funds 333 South Hope Street Los  
Angeles CA 90071-1406 United States  
800-421-4225  
<http://www.americanfunds.com>

## AXA Equitable

AXA Equitable 1290 Avenue of the Americas  
New York NY 10104 United States  
877-222-2144  
<http://www.axa-equitablefunds.com>

## BlackRock

BlackRock Funds Providence RI 02940-  
8019 United States  
800-441-7762  
<http://www.blackrock.com>

## BMO Funds

BMO Funds Boston United States  
800-236-3863  
<http://www.bmofunds.com>

## Columbia

Liberty Financial Funds P.O. Box 8081  
Boston MA 02266-8081 United States  
800-345-6611  
<http://www.columbiathreadneedleus.com>

## Dimensional Fund Advisors

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

## Fidelity Investments

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

## Franklin Templeton Investments

Franklin Templeton Investments One  
Franklin Parkway, Building 970, 1st Floor  
San Mateo CA 94403 United States  
650-312-2000  
<http://www.franklintempleton.com>

## Goldman Sachs

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

## Great-West Funds

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



**GuideStone Funds**

Guidestone Funds Suite 2200 Dallas TX  
 75244-6152 United States  
 214-720-1171  
<http://www.guidestonefunds.org>

**Harbor**

Harbor 111 S. Wacker Drive, 34th Floor  
 Chicago IL 60606 United States  
 800-422-1050  
<http://www.harborfunds.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  
 800-225-5913  
<http://jhinvestments.com>

**JPMorgan**

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

**JPMorgan**

JPMorgan One Beacon Street Boston MA  
 02108 United States

**JPMorgan**

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**Manning & Napier**

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<http://www.manning-napier.com>

**MassMutual**

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<http://www.massmutual.com/funds>

**MFS**

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 02199-7632 United States  
 877-960-6077  
<http://www.mfs.com>

**Mutual of America**

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**Nationwide**

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**Natixis Funds**

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**PGIM Funds (Prudential)**

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**Principal Funds**

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**Schwab Funds**

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**State Street Global Advisors**

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**Voya**

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**TIAA Investments**

TIAA-CREF Funds P.O. Box 1259 Charlotte  
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<http://www.tiaa.org>

**Wells Fargo Funds**

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# Glossary

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

<b>Interest</b>	A small fee paid to you for allowing financial institutes to use your money.
<b>Traditional 401(k)</b>	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.
<b>Roth 401(k)</b>	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.
<b>Stocks</b>	Shares of a company signifying ownership by the stockholder. Stocks pay dividends to the stockholder based on the company's performance.
<b>Bonds</b>	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.
<b>Mutual Funds</b>	Investments in which investors pool their money together into a professionally managed investment. Mutual funds can invest in stocks, bonds, or other assets.
<b>Growth Funds</b>	Company stocks expected to outperform the stock market.
<b>Value Funds</b>	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.



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- 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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