

Financial Ratings Series

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& Grey House Publishing

Financial Literacy: Planning for the Future
**Retirement Planning
Strategies**
& the Importance of Starting Early

2019/20



GREY HOUSE PUBLISHING

Financial Literacy: Planning for the Future

Retirement Planning Strategies & the Importance of Starting Early



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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the second edition of *Financial Literacy: Planning for the Future*. Each volume in this series provides readers with easy-to-understand guidance on how to manage their finances. This eight-volume set provides helpful guidance to readers who are ready for the next step in their financial planning—starting a family, buying a home, weighing insurance options, protecting themselves from identify theft, planning for college and so much more. Designed as a complement to *Financial Literacy Basics*, *Financial Literacy: Planning for the Future* takes readers even further towards their financial goals.

Written in easy-to-understand language, these guides take the guesswork out of financial planning. Each guide is devoted to a specific topic relevant to making big decisions with significant financial impact. Combined, these eight guides provide readers with helpful information on how to best manage their money and plan for their future and their family's future. Readers will find helpful guidance on:

- Financial Planning for Living Together, Getting Married & Starting a Family
- Buying a Home
- Insurance Strategies & Estate Planning to Protect Your Family
- Making the Right Healthcare Coverage Choices
- Protect Yourself from Identify Theft & Other Scams
- Starting a Career & Career Advancement
- Saving for Your Child's Education
- Retirement Planning Strategies & the Importance of Starting Early

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.

Planning for the Future: Retirement Planning Strategies & the Importance of Starting Early



Introduction

The percentage of workers in the labor force who can rely on company-managed pensions to fund their retirements has been steadily declining since about 1980 – the year that 401(k) plans were invented – from 38% of all workers to 4% today.¹

Retirement planning is a much more individualized affair than it once was. Pensions are more common in government jobs and among union workers, but they are rare outside of those sectors. Instead, flexible investment accounts – especially 401(k) plans – are now the norm. As a result, workers who want security in their later years need to plan more carefully than ever before.

This guide will help get you started. It begins with an overview of retirement plans sponsored by an employer,

especially 401(k) plans and defined benefit pensions. Then, Investment Retirement Accounts (IRA), which provide an easy retirement plan for individuals, are discussed. Next, we'll consider one of the most important strategies for retirement planning: *starting early*. Finally, this guide looks at wills and other aspects of the personal estate that everyone should know about as they put together a plan towards a successful and secure retirement.

There are two kinds of employer-sponsored retirement plans:

- Defined contribution (DC) plans (i.e., 401(k) plans), and
- Defined benefit (DB) plans (i.e., pension plans).

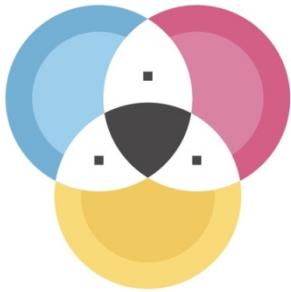
¹ <https://www.bls.gov/opub/ted/2018/51-percent-of-private-industry-workers-had-access-to-only-defined-contribution-retirement-plans-march-2018.htm>





Defined Contribution Plans: Your 401(k)

The term *defined contribution plan* first entered the U.S. Internal Revenue Code in 1978. It wasn't designed or intended to initiate a new retirement planning paradigm. That happened in 1980 when a fellow named Ted Benna, a benefits consultant, 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. In looking for a mechanism to give bonuses without paying taxes, Benna invented the most widely used retirement tool available today (aside from social security).²



How 401(k) Plans Work

Typically, a portion of your salary is transferred to your account before your income taxes are calculated so that you will not pay taxes on those earnings. In some

² Benna, Ted. "A Brief History of 401k." <http://401kbenna.com/401k-history.html>

cases, your employer will match your contribution up to a certain level.

There is an annual limit set by the IRS as to how much an individual can contribute to a defined contribution plan. Known as the "section 415 limit" from that section of the Internal Revenue Code, this amount changes from year to year to adjust for inflation.



Annual Limits

In 2019, employees are limited to

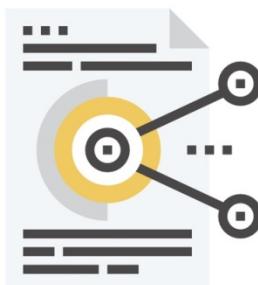
\$19,000 in employee contributions to their 401(k). That number goes up to \$19,500 in 2020. Also, employees over fifty years old are also allowed a "catch up" bonus (\$6,000 in 2019 and \$6,500 in 2020) for a total contribution limit of \$25,000 in 2019 and \$26,000 in 2020. On top of this, employers are allowed to match up to double the amount of the employee investment. Most employers don't match this much, but they can. This means that the total yearly investment limit in 2019 is \$57,000 (\$19,000 employee contribution + \$38,000 double employer matching).

Your employer can match 100% of your contributions up to a dollar amount or up to a percentage of your



salary. For example, they might match 100% up to a maximum of 3% of your annual salary.

How much are employers chipping in? According to Fidelity, in the first quarter of 2019, employer matches to 401(k) plans amounted to 4.7% of employee salaries, which is a record high.³



Menu Options

A defined contribution plan gives employers some control over how and

where their money is invested, typically by giving employers the option to choose among a selection of professionally-managed **mutual funds**. One person might want a low-risk fund based on bonds and short-term United States Treasury bills. Another might be drawn to a riskier but potentially more profitable fund based on volatile corporate stocks. A third person might want to invest in a "green" fund that focuses on ecologically sound investments. Sometimes a defined contribution

³ Adamczyk, Alicia. "The average employer 401(k) match is at an all-time high—see how yours compares." *CNBC*. June 10, 2019. <https://www.cnbc.com/2019/06/10/this-is-the-average-401k-employer-match.html>

plan will allow an individual to invest directly in specific stocks or securities.

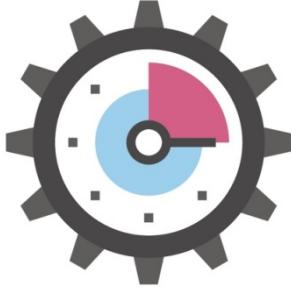
The original 401(k) plan conceived by Ted Benna had only two investing options. You could choose a stock fund or you could choose a fund that guaranteed a return, similar to a money market fund. Today, the typical 401(k) comes with a menu of nineteen different funds. Benna, who says that the 401(k) was originally designed to be as easy and hassle-free as a pension, has gone on the record stating that the system has become too complicated; it's too easy for investors to make mistakes, and it's too easy to abuse: "I would blow up the system and restart with something totally different. Blowing up the existing structures is the only way we can simplify them."⁴

The advantages of a defined contribution plan are the previously-mentioned employer matching and the tax-free status of the income invested in the plan. The downside, at least compared with other mutual funds you might own, is that you do not have direct ownership of the funds in the employer's plan and there are restrictions on their withdrawal. If a person quits or changes jobs or simply wants to cash out their 401(k), there will be

⁴ Olshan, Jeremy. "'Father' of the 401(k)'s Tough Love." *MarketWatch*. Nov. 22, 2011. <http://blogs.marketwatch.com/encore/2011/11/22/father-of-the-401ks-tough-love/>



limitations on when and how the funds can be moved to other accounts.



Defined Benefit Pension Plans

The other type of retirement account is a **defined benefit plan**, commonly known as a *pension*. Here, an employer promises either a lump sum or an ongoing monthly payment once an employee reaches retirement. The amount paid is based on the person's length of employment, age, and pay history while employed. There is a predetermined formula that is used to calculate your pension income, devised by your employer and known to you. This is in marked contrast to defined contribution plans, where your retirement income is uncertain and will depend on how your investments perform.

Pensions remain very common in the government sector and in jobs that have high rates of unionization; an estimated 68% of union members have access to a pension plan.⁵

For employers, pensions are the most costly kind of retirement plan to maintain and the most complex to run. The virtues for employees, on the other hand, are well-known. Most advisers recommend that if a pension is an option, then you should sign up. You will have a fixed and predictable retirement benefit. There is also the possibility of rapid accrual, which means that, if you are starting at a company in your fifties, you will likely acquire a solid pension plan before your retire. That would be difficult with a 401(k) plan begun at the same time.

Did You Know?

In 1875, the American Express Company established the first private pension plan in the United States.

⁵ <https://www.bls.gov/opub/ted/2018/51-percent-of-private-industry-workers-had-access-to-only-defined-contribution-retirement-plans-march-2018.htm>





Funded and Unfunded

Pensions can be either funded or unfunded.

Unfunded

pensions are also known as "pay-as-you-go pensions or "pre-funded pension plans." In a pay-as-you-go pension plan, the benefits you will be paid later are tied directly to the contributions you make into the plan. This makes pay-as-you-go pensions not unlike 401(k) plans. Private companies can set up pay-as-you-go plans but so can governments. The Canada Pension Plan, for example, which is part of Canada's version of Social Security, is a pay-as-you-go pension plan.

The individual can have more or less control over the plan; it depends on the structure of the plan. If your employer offers a pay-as-you-go pension plan, you will more than likely get to choose how much of your paycheck to have deducted and set aside towards your pension benefits. You might also be able to choose from a few different investment options.

In a funded pension, the retirement funds are paid entirely by your employer. The employees typically don't pay anything towards the pension plan. Nothing will be deducted from your pay, and there

are no hard choices to make about how much to deduct or how to invest the funds.

The money that is paid into the pension fund by your employer will be invested in various funds, but those investments are wholly managed by the company's investment funds manager. Your employer will have a predetermined plan that they will share with you showing how much of your pension will be based on your years of employment and your pay scale. You can choose your retirement age, and your pension will be adjusted accordingly.

In some respects, the U.S. Social Security system resembles a funded pension. All employees and employers pay a Federal Insurance Contributions Act (FICA) payroll tax, which funds Social Security. However, Social Security can only invest in assets backed by the U.S. government. Historically, Social Security money has been invested in securities issued by the United States Treasury. Social Security funds cannot legally be invested in private stocks.

In 1970, 45% of all private-sector workers were covered by a pension plan.

Pensions were the most popular kind of retirement plan for many years. In 1970, 45% of all private-sector workers were covered by a pension



plan. They have become less popular with employers in the United States and elsewhere in part because of increasing life spans. A pension typically pays out an annuity for the rest of the retiree's life, and sometimes the pension can be transferred to a surviving spouse. In 1970, the average American turning 65 years old could expect to live another thirteen years. Today, the average American at 65 can expect to live another 21-22 years.

In 2018, about 17% of private sector employees and 91% of state and local government employees had access to defined benefit plans⁶.



401(k)s and IRAs

If your employer offers a retirement plan, whether a

pension or a 401(k), that's going to be the best place to start your retirement portfolio. This is especially true if your employer offers any kind of funds matching. If your employer will match 401(k) contributions up to four percent of your salary, then you should absolutely strive to contribute

at least the same amount; the match is effectively *free money*.

Other Retirement Savings Plans

There are other retirement savings plans that are similar to the 401(k) available to certain workers.

The **403(b)** plan is designed especially for individuals working in public education, certain charitable non-profit organizations, and for self-employed ministers.

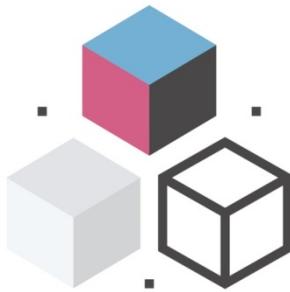
The **457(b)** plan is available for some government employees. Unlike a 401(k) or a 403(b), this plan allows you to shift or withdraw funds without a penalty.

If you do not have access to a pension or a 401(k) or similar plan through your employer, the best place to start your retirement planning is with an **individual retirement account (IRA)** managed by a bank, brokerage, credit union, or other financial institution. While IRAs do not offer employer matched funds, they can provide similar tax benefits; the portion of your income that you put into your IRA is untaxed.

⁶ <https://fas.org/sgp/crs/misc/R43439.pdf>



There are some advantages to a personal IRA. They can offer you more investment options and better customer service. It can also be very simple to set up an IRA; all you usually need to provide is your date of birth and your Social Security Number (SSN).



Types of IRAs

There are two kinds of individual retirement accounts; they differ in how the money in the account is taxed and how it is invested:

- Traditional IRA
- 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



Traditional IRAs

IRAs were first introduced in 1974 with the passage of the Employee Retirement Income Security Act (ERISA). This legislation allowed taxpayers to contribute up to \$1,500 each year to a special investment account and reduce their taxable income by the same amount. The money was invested in a United States bond paying six percent interest. Over time, the rules and the monetary limits for IRAs have changed, but IRAs remain an important tool for anyone interested in retirement planning.

Your earnings can be deposited into an IRA tax-free. Further, contributions to the fund can be claimed as tax deductions, within income limits. Money earned in the IRA is also tax-free. It is only when funds are withdrawn from a traditional IRA that they are taxed.



A traditional IRA can contain investments of any kind. If the choices in your 401(k) make you dizzy, wait until you see the investment options in your IRA. In most IRAs you will be able to buy bonds and individual stocks, invest in mutual funds, and trade options.



About Asset Allocation

It can be hard to decide how to divide your money among the different types of investments available. Most of the time, you will want to divide it between safer options like bonds and riskier investments—namely stocks.

The “asset allocation” is generally a ratio of your stock funds to your bond funds. Suppose you have \$20,000 invested in an IRA; you have \$14,000 in stock funds and the rest in bonds. In this case, your asset allocation is 70/30.

How you choose to allocate depends on how much risk you want to take. There are rules of thumb. In general, the younger you are, the more risk you are able to bear. As you age and your investments grow, it makes sense to handle them more conservatively. One rule of thumb is to subtract your age from 100. The resulting number is

the percent of your portfolio to invest in stocks. If you are twenty years old, that would be 80%. But if you are 60 years old, it would be only 40%. Of course this is just a tool, and you will want to find an investment strategy that suits your needs.

Anyone with earned income can participate in a traditional IRA; there are no upper or lower limits based on earnings.



Roth IRAs

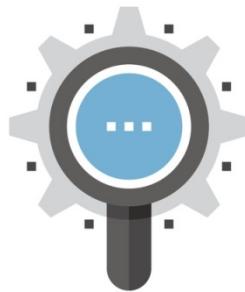
The Roth IRA originated with the 1997 Taxpayer Relief Act and was named for William Roth, Republican Senator from Delaware. It's tax-advantaged, too, but differently, and it generally has the same contribution limits as a traditional IRA.

- In a traditional IRA, money is contributed to the account pre-tax and only taxed upon withdrawal.
- A Roth IRA is the other way around: the account holder pays taxes on the money at the time of the contribution, but all earnings and withdrawals, within the terms of the plan, are tax-free.



- Money which is directly contributed into a Roth IRA (the principal, not including earned interest) can be withdrawn at any time without penalty.
- Earned interest in a Roth IRA can be freely withdrawn once the person is at least 59.5 years old, provided those interest funds have been in the account for at least five years.

There are income limits that affect your use of a Roth IRA. In 2019, an individual has to have a modified adjusted gross income under \$137,000 a year in order to contribute anything at all to a Roth IRA and under \$122,000 in order to contribute the maximum amount of \$6,000. For a married couple filing jointly the modified adjusted gross income can't be higher than \$203,000 in order to contribute the maximum amount of \$6,000.



Choosing a Traditional versus a Roth IRA

Because a Roth IRA is taxed at the time of the contribution rather than when it's withdrawn, a Roth IRA might be a good choice if you're currently in a low tax bracket, or lower than you anticipate at the time you retire. Your tax bracket is usually lower in the early stages of your career.

If you're in a high tax bracket or if you're close to retirement age, then a traditional IRA might make more sense. If you've cut back on your work before withdrawing your IRA, for example, you could be in a lower tax bracket than you were when you opened the account.



Other Types of IRAs

A Simplified Employee Pension (SEP) IRA is a type of individual retirement account intended for self-employed business owners to provide retirement benefits to themselves, and for small business owners to provide benefits to employees.



If an employer offers a SEP IRA, it must be made available to any employee who meets the following conditions: they are age twenty-one or older, they have worked for the employer for at least three of the previous five years, and (as of 2018) they have received at least \$600 in total compensation (income plus amenities, tips, bonuses, etc.)

An employer can allow an employee onto the SEP plan if they do not meet those qualifications, but fully qualifying employees must be given access to the plan. Additionally, all employees covered under the SEP must receive an equal percentage contribution from the employer (say, 10% of that employee's salary). In practice, each employee sets up an individual traditional IRA and the employer pays from the SEP into each employee's fund as a form of profit sharing.

The advantages of a SEP IRA are the ease of setup and management — an employer can easily decide to increase, decrease, or suspend the profit-shared amount from year to year. A SEP IRA also allows potentially greater contributions for the self-employed, almost like a personal

401(k). The maximum annual contribution into a SEP IRA in 2019 is the lesser of \$56,000, or 25% of the employee's total compensation.

The main perceived drawback of a SEP IRA is that the SEP funds are immediately divested into an employee-owned account, compared with a 401(k) or other employer-backed account, where the payments remain in a collective pool that benefits the entire fund and can provide the employee incentive to stay with the company.

About $\frac{2}{3}$ of SEP IRA are used by self-employed individuals, the remaining $\frac{1}{3}$ are set up by small business owners for their employees.

Finally, the **Savings Incentive Match Plan for Employees (SIMPLE) IRA** is a type of IRA plan designed for small business owners to allow employee investment and employer matching. A SIMPLE IRA is similar to a 401(k) except easier and less expensive to set up and manage. For workers under age fifty, the annual contribution limit into a SIMPLE IRA is \$13,000 in 2019 and will be \$13,500 in 2020, with an additional \$3,000 catch-up contribution allowed for workers fifty and over.



Summary of Retirement Account Types (as of 2019)

	Employer Contributions?	Maximum Annual Contribution	Type of Investment	Taxed
Defined Contribution 401(k)	optional employer matching	\$56,000 from all sources	mutual funds, usually	at withdrawal
Defined Benefit Pension	optional for unfunded pensions, yes for funded pensions	\$225,000	any	at withdrawal
Traditional IRA	no	\$6,000 + \$1,000 if age 50 or over	any	at withdrawal
Roth IRA	no	\$6,000 + \$1,000 if age 50 or over	any	at contribution (tax-free withdrawals)
SEP IRA	yes	Up to 25% or \$56,000	profit-sharing into private accounts	at withdrawal
SIMPLE IRA	yes	\$13,000 + \$3,000 if age 50 or over	mutual funds, usually	at withdrawal





The Importance of Starting Early

One of the best things you can do for your retirement portfolio is to start saving right away. You will see dramatic increases in your savings over time if you start in your twenties.

This is especially good advice for those finishing college and entering the workforce full-time and for anyone in their twenties and thirties establishing themselves in their first career. Young people can experience substantial increases in their income while they are still accustomed to a simpler lifestyle. Although repaying student loans might seem like the biggest financial challenge, it can a great time to set aside income in a savings plan.

In the same vein, anytime you receive a raise in your career is an excellent opportunity to increase or maximize your contributions to investment accounts.

In particular, find out if your employer offers a matching 401(k) plan, and take advantage of the match. If your employer matches up to three percent of your total salary, you are missing out on free money if you don't make at least that contribution. As you proceed, you may decide to invest further in the employer's 401(k),

or might decide to diversify into IRAs, stocks, and other investments.

Another advantage of starting your retirement savings early is **dollar-cost averaging**. This simply means taking advantage of the long-term upward trend of financial assets like currency values, or the overall value of the stock market. The value of the dollar may rise and fall over the short-term, but over a period of decades it is likely to increase, even if the initial investment was made at an unstable or unfavorable time. Dollar-cost averaging is a reliable way to protect against losses and downward swings in markets, and can lower the overall average cost per share in the investment.

The other important reason to start saving into a retirement plan early is **compound interest** — interest collected on top of interest.

Surprisingly, this powerful financial tool was not formally discovered until the 17th century. Charles-Joseph Mathon de la Cour, a French mathematician who was a contemporary of Benjamin Franklin, wrote a parody of Franklin and his *Poor Richard's Almanack*. Mathon de la Cour wrote about "Fortunate Richard," who left money in his will to his heirs, but insisted it should collect interest for 500 years before anyone could touch it. Franklin took this as a challenge. He willed £1000 each



(about \$4,500 today) to the cities of Boston and Philadelphia, on the condition that the money collect interest for two hundred years before being fully available. Two hundred years later, in 1990, the money had grown to \$20 million for each city.

If you made a \$10,000 investment with a guaranteed interest rate of 5%, compounded annually, you would see a \$500 interest payment at the end of the first year. The following year, the new principal of \$10,500, would earn 5% interest (\$525), for a total of \$11,025. The year after that, the compounded interest would grow to \$551.25, and so on.

When looking at an investment that earns compound interest, the important variables are the interest rate and the *compounding period*, or how frequently the principal amount collects interest. The more compounding periods, the more chances for interest to accumulate.

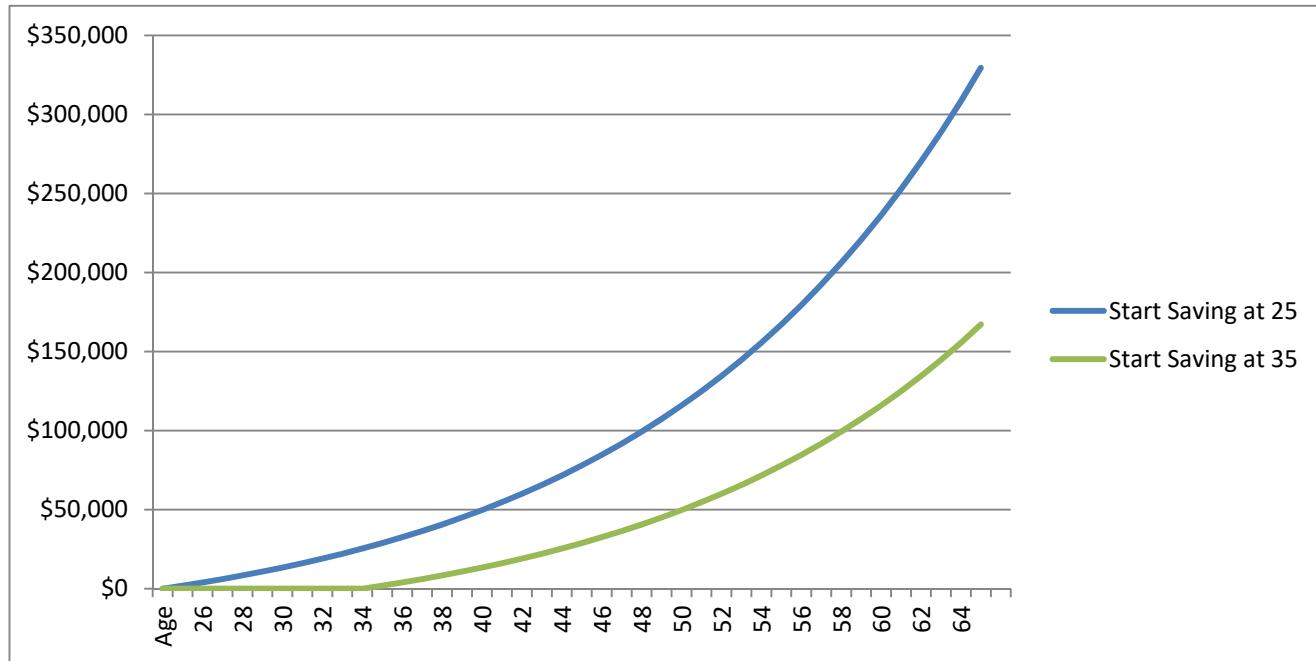
For example, if you were offered a chance to invest in either a fund which collected 10% interest annually, or else a fund with a 2.5% interest rate compounded quarterly, the second fund is the better investment. In the first fund, \$1,000 invested for ten years (ten compounding periods) would end up with \$1,593.74. In the second fund, the interest payouts are $\frac{1}{4}$ as much, four times as often, but that's more chances to increase the

principal. After ten years, the second fund would be worth \$1,685.06.

There are some examples on the following pages that illustrate how starting early can impact your retirement savings account.



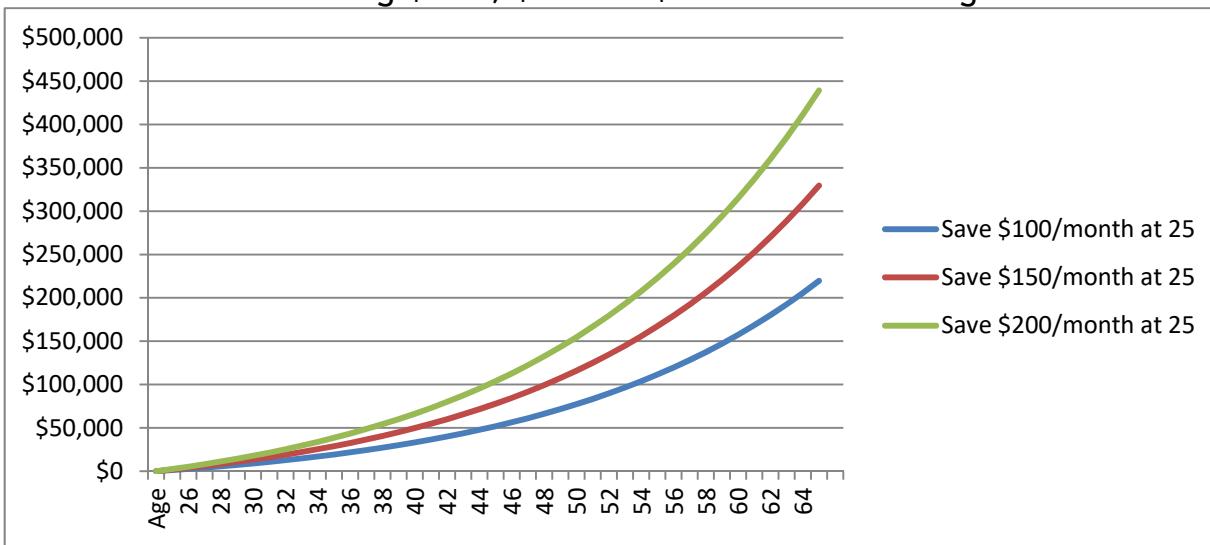
Savings \$150 per Month Starting at 25
Compared to Savings \$150 per Month Starting at 35



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.

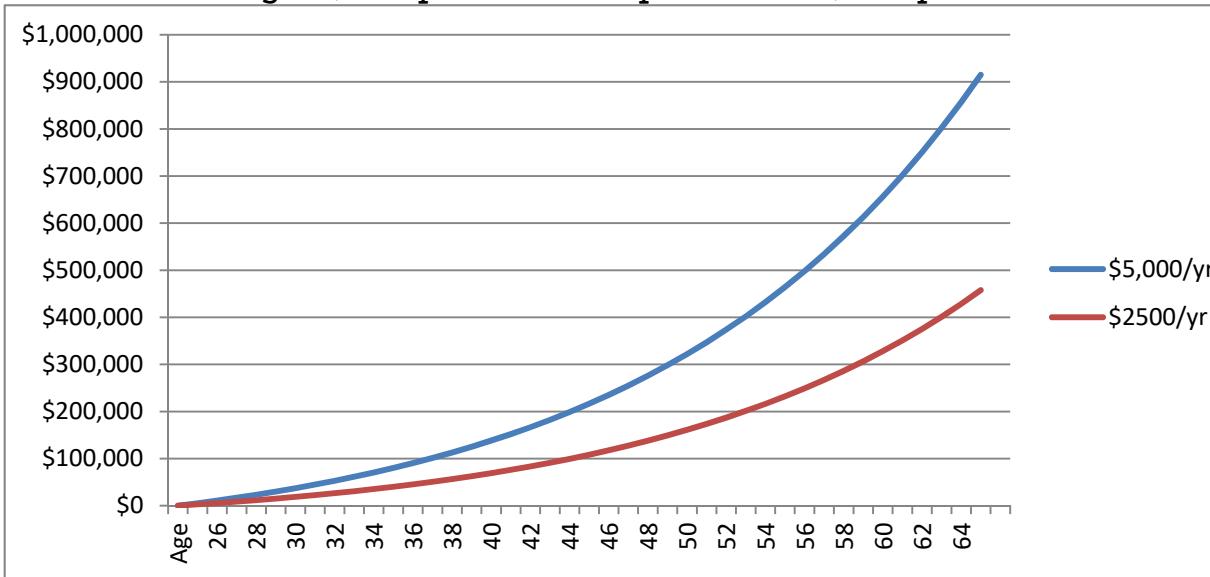


Start Saving \$100, \$150 or \$200 a month at age 25



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 (\$2500 per year), your retirement savings would be worth \$457,000.





Enjoying the Benefits of a Retirement Fund

As you grow your retirement portfolio, it is important to know the rules for *distribution* or withdrawal of the funds in your accounts.

With most retirement plans, retired individuals are eligible to take distributions from funds, without penalty, at age 59 ½ or older. With most plans, the IRS *requires* that the individual starts taking distributions beginning with the calendar year where the employee reaches age 70 ½. It is possible to withdraw from an employer-sponsored plan at any age, but there is a 10% IRS penalty, plus the income tax collected on the early withdrawal.

Once a retired employee reaches age 70 ½, there is a legal requirement to take a Required Minimum Distribution (RMD), based on the value of the account and life expectancy tables. The RMD is a mechanism to prevent people from using a retirement account as a way to pass on money to heirs. RMDs are required of employer sponsored plans like 401(k)s, traditional IRAs and SEP IRAs, but are *not* a requirement with Roth IRAs. Roth IRAs have no requirement to

take distribution prior to the death of the individual.



Essential Planning for Retirement

Keep track of important paperwork.

One day you will need the policy descriptions and benefit statements for the 401(k)s, IRAs, and retirement plans you are invested in. Pay special attention to the listed beneficiary for these plans, and update as needed. This is the person who will inherit those assets if you die. If the beneficiary named in this paperwork differs from that named in a will, the plan paperwork will likely take precedence over the will, even if the will is more up-to-date.

You will also need to provide the Social Security Administration with the proper documents when you are ready to file for your retirement benefits. These can include: a certified birth certificate, proof of citizenship, marriage license, divorce papers, military discharge papers, and a recent W-2 statement or tax return.

- Copies of insurance policies are important to have on hand, and make sure there is clear contact



info so that beneficiaries can easily contact the insurance company.

- A detailed home inventory, including serial numbers, purchase receipts, etc. can be invaluable in case of theft or disaster.
- A *power of attorney* document is an inexpensive form of personal assurance you may wish to consider. It allows a partner, family member, or trusted individual to act in your stead if you become incapacitated. In the case of medical affairs, this document is known as a *living will*. Someone with power of attorney can variously make financial and health care decisions on an incapacitated person's behalf. The document can contain specific instructions as to the person's wishes in case of long-term incapacitation, like whether or when to allow medical procedures, or whether to allow ongoing medical life support.

If you have multiple investments, a "check-up" with a financial adviser every few years is a good idea, to keep apprised of any changes in tax law that might be costing you money, or of opportunities to shift or expand your investments.



Write a Will

You should write a will if you haven't already. Having your affairs in order with a will saves your family time and money.

A **testament** is a statement of evidence. Every will has a **testator**, who is its subject (that's you). In a will, you declare an **executor**, also known as personal representative, who is responsible for managing your estate after your death. This is commonly a spouse, partner, family member, or family attorney. The executor is legally responsible for executing the deceased's wishes by navigating the estate (the collection of all the deceased's assets and holdings) through the **probate** phase. This process is usually handled through a probate court, and assures all taxes are paid and that the estate is distributed according to the instructions in the will.

It is common that the executor may also be the sole **beneficiary** of the will, a spouse or adult child who is to receive full control of the testator's estate. Note that beneficiaries specifically listed in an investment account (such as a 401(k) or IRA) overrule anything stated in a will.

If a person dies *without* a valid will, their estate is considered **intestate**.



Since there is no specified executor, a judge will appoint a court administrator to take the estate through probate. Such an administrator's primary concern is that the estate meets probate laws; they don't have any obligation to the wishes of surviving family.

When you are ready to prepare your will, there are a range of options — you don't legally need an attorney. As long as it meets your state's legal requirements, a simple hand-written document is recognizable as a will (you'll need a witness, usually someone who is not a potential beneficiary). There are numerous how-to guidebooks and kits for will preparation, and software packages to help put together a will.

If you have a significant estate — if you're a homeowner, for example, with retirement accounts and other investments — then it is advisable to consult with an attorney. It can become a complex document, and an attorney will be able to notice mistakes or omissions which could lead to many thousands of dollars of unexpected taxes or legal fees for your heirs.

Make sure you know the laws in your state for having your will signed and *witnessed*. Witnesses should be at least eighteen years old and should not have any stake in the will. That means anyone who could be a

beneficiary should not be a witness. A lawyer who helped draft a will is not a good witness to its signing either. In some states you need multiple witnesses to a will. In some states, a will needs to be notarized to be valid. If you are having your will notarized, you can have the witnesses sign a *self-proving affidavit* in front of the notary. This provides extra confirmation of the witnesses' signatures and identities and can save time in the probate process if there is any reason to contest the will.

Every will must name an executor. This is commonly a spouse, adult child, or trusted person close to the deceased. If your affairs are complex, it may make sense to name an attorney or a bank as executor of the will, to deal with any unexpected legal or financial questions which come up during the probate process. There is a fee, usually around two to four percent of the value of the estate, for employing an executor in this manner. Hiring a third party as an executor can also be smart if there are multiple beneficiaries, including the possibility of family members coming into conflict over the parts of the inheritance. If you choose a personal executor who is not a beneficiary (say, a trusted friend, or a godparent to young children) it is a good idea to formally compensate them a similar amount of the estate, around two to four percent of your assets. Being executor of an estate is often a



complicated, time-consuming task. Even after the probate process has ended and the assets in the will have been dispersed, the executor is still responsible for paying the deceased's bills and dealing with their debtors.

The will should be detailed and specific, and it shouldn't contain any personal language. If you have final thoughts that you wish to share with your spouse or family after your passing, you can attach a personal letter to the will, but the will itself should be kept simple and to the point. It *can* be a good idea to explicitly spell it out if a family member is not included in the will, so that they will be unable to contest the will on the grounds of accidental omission.

Once you have your will prepared and signed, keep it someplace secure yet accessible. A probate court requires the signed original will – a signed copy is not sufficient. A fireproof, waterproof safe in your home is an ideal place to keep a will and other important documents. If the will is kept in a bank safety deposit box, your heirs might need a court order to gain access to it.

Finally, it's a good idea to review it every three years or so, especially if there have been any major changes in your life: marriage, divorce, birth of children, the death of anyone who

might be an executor or beneficiary to the will.



Now is a Good Time to Get Started!

The IRS offers the following guidance to help you take responsibility for your retirement:

- **Set a Goal** - "I think I can save \$25 a paycheck." It's easy to procrastinate so set up a "painless" payroll deduction for saving. It doesn't matter if the money goes into a 401(k) plan, an IRA or into a plain, old-fashioned savings account, just start saving. You can start with a small amount and increase it whenever your circumstances allow - like when you get a raise, your car payments end or you get a bonus. Pay yourself now, you'll thank yourself later.
- **Open an IRA** - IRAs are easy to get, easy to contribute to and easy to save with. Most Americans can set up an IRA - whether it's a traditional IRA or a Roth IRA - and save on taxes. Find out more about IRAs from your bank or financial institution.



- **Learn about Your Employer's Retirement Plan** - If you're covered under your employer's retirement plan, your employer is required to give you a plain language explanation of the plan called a "summary plan description." It describes your rights under the retirement plan. To get a summary plan description, ask the plan administrator or your employer.
- **Review Your Individual Benefit Statement** - Your individual benefit statement shows your total plan benefits and the amount that is vested, or fully owned by you. To get an individual benefit statement, ask your plan administrator or employer.
- **Sign Up for 401(k) Contributions** - If you're covered under a 401(k) plan, you can designate the amount of money you want taken out of your salary and contributed to your 401(k) account. The elective deferral limit is \$19,000 in 2019 and \$19,500 in 2020. If you are age 50 or older, its \$25,000 in 2019 and \$26,000 in 2020.
- **Take Your Required Minimum Distributions** - If you're 70 ½, you're generally required to receive a minimum amount from your qualified retirement plan or IRA by year-end.
- **Estimate Your Social Security Benefits** - The Social Security Administration offers a calculator to help you estimate your future Social Security benefits. For more information, go to www.ssa.gov.
- **Learn about Your Spouse's Retirement Plan** - Many retirement plans provide benefits for spouses. For example, your spouse's plan may provide that you'll receive an annuity unless you consent to distribution in another form. Before signing, read and understand any waiver or consent forms for your spouse's retirement plan distributions.



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 an initial investment of \$5,000 or less required.

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

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

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

The following list of recommended Mutual Funds is based on ratings as of the date of publication (September 18, 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 (%)
Voya Russia Fund Class W	B	IWRFX	800-366-0066	Voya	30.05%
Voya Russia Fund Class A	B	LETGX	800-366-0066	Voya	29.80%
Neuberger Berman Real Estate Fund Class R6	B-	NRREX	212-476-9000	Neuberger Berman	22.86%
Neuberger Berman Real Estate Fund Trust Class	B-	NBREX	212-476-9000	Neuberger Berman	22.43%
Neuberger Berman Real Estate Fund Class A	B-	NREAX	212-476-9000	Neuberger Berman	22.23%
Neuberger Berman Real Estate Fund Class R3	B-	NRERX	212-476-9000	Neuberger Berman	21.98%
Franklin Utilities Fund Class A1	B	FKUTX	650-312-2000	Franklin Templeton Investments	21.65%
Franklin Utilities Fund Class A USD	B	FKUQX	650-312-2000	Franklin Templeton Investments	21.53%
Franklin Utilities Fund Class R	B	FRURX	650-312-2000	Franklin Templeton Investments	21.27%
Franklin Utilities Fund Class C	B	FRUSX	650-312-2000	Franklin Templeton Investments	21.13%
PGIM US Real Estate Fund- Class Z	B-	PJEZX	800-225-1852	PGIM Funds (Prudential)	20.34%
PGIM US Real Estate Fund- Class R6	B-	PJEQX	800-225-1852	PGIM Funds (Prudential)	20.25%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
TIAA-CREF Real Estate Securities Fund Premier Class	B-	TRRXP	877-518-9161	TIAA Investments	20.13%
PGIM Select Real Estate Fund- Class Z	B	SREZX	800-225-1852	PGIM Funds (Prudential)	20.10%
TIAA-CREF Real Estate Securities Fund Advisor Class	B	TIRHX	877-518-9161	TIAA Investments	20.10%
PGIM Select Real Estate Fund- Class R6	B	SREQX	800-225-1852	PGIM Funds (Prudential)	20.03%
TIAA-CREF Real Estate Securities Fund Retirement Class	B-	TRRSX	877-518-9161	TIAA Investments	20.01%
TIAA-CREF Real Estate Securities Fund Retail Class	B-	TCREX	877-518-9161	TIAA Investments	19.94%
PGIM US Real Estate Fund- Class A	B-	PJEAX	800-225-1852	PGIM Funds (Prudential)	19.89%
Eaton Vance-Atlanta Capital Focused Growth Fund Class A	B+	EAALX	Eaton Vance	Eaton Vance	19.85%
PGIM Select Real Estate Fund- Class A	B	SREAX	800-225-1852	PGIM Funds (Prudential)	19.75%
Wells Fargo Utility and Telecommunications Fund - Class A	B	EVUAX	800-222-8222	Wells Fargo Funds	19.59%
Principal Real Estate Securities Fund Class R-6	B-	PFRSX	800-787-1621	Principal Funds	19.55%
Calvert Equity Fund Class A	B+	CSIEX	301-951-4881	Calvert Research and Management	19.50%
Principal Real Estate Securities Fund Institutional Class	B-	PIREX	800-787-1621	Principal Funds	19.50%
Cohen & Steers Real Estate Securities Fund, Inc. Class Z	B-	CSZIX	212-832-3232	Cohen & Steers	19.46%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
Cohen & Steers Real Estate Securities Fund, Inc. Class F	B-	CREFX	212-832-3232	Cohen & Steers	19.46%
Vanguard Long-Term Bond Index Fund Admiral Shares	B-	VBLAX	877-662-7447	Vanguard	19.40%
Vanguard Long-Term Bond Index Fund Investor Shares	B-	VBLTX	877-662-7447	Vanguard	19.39%
Principal Real Estate Securities Fund R-5 Class	B-	PREPX	800-787-1621	Principal Funds	19.28%
PGIM Jennison Utility Fund- Class R6	B	PRUQX	800-225-1852	PGIM Funds (Prudential)	19.23%
Akre Focus Fund Retail Class	B+	AKREX	877-862-9556	Akre	19.21%
Principal Real Estate Securities Fund Class J	B-	PREJX	800-787-1621	Principal Funds	19.16%
Principal Real Estate Securities Fund R-4 Class	B-	PRETX	800-787-1621	Principal Funds	19.12%
PGIM Jennison Utility Fund- Class Z	B	PRUZX	800-225-1852	PGIM Funds (Prudential)	19.11%
Principal Real Estate Securities Fund Class A	B-	PRRAX	800-787-1621	Principal Funds	19.03%
Eaton Vance Atlanta Capital Focused Growth Fund Class C	B+	EAGCX		Eaton Vance	19.02%
Principal Real Estate Securities Fund R-3 Class	B-	PRERX	800-787-1621	Principal Funds	18.91%
PGIM Jennison Utility Fund- Class A	B	PRUAX	800-225-1852	PGIM Funds (Prudential)	18.81%
PGIM Select Real Estate Fund- Class C	B	SRECX	800-225-1852	PGIM Funds (Prudential)	18.79%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
Wells Fargo Utility and Telecommunications Fund - Class C	B	EVUCX	800-222-8222	Wells Fargo Funds	18.75%
Guggenheim Risk Managed Real Estate Fund Class A	B	GURAX	212-518-9290	Guggenheim Investments	18.72%
Principal Real Estate Securities Fund R-2 Class	B-	PRENX	800-787-1621	Principal Funds	18.69%
Guggenheim Risk Managed Real Estate Fund Class P	B	GURPX	212-518-9290	Guggenheim Investments	18.69%
Calvert Equity Fund Class C	B+	CSECX	301-951-4881	Calvert Research and Management	18.63%
PGIM Jennison Utility Fund- Class R	B	JDURX	800-225-1852	PGIM Funds (Prudential)	18.50%
Vanguard Long-Term Investment-Grade Fund Investor Shares	B-	VWESX	877-662-7447	Vanguard	18.43%
JNL/Mellon Utilities Sector Fund Class I	B			Jackson National	18.31%
PIMCO Long Duration Total Return Fund Class A	B-	PLRAX	866-746-2602	PIMCO	18.23%
Vanguard Long-Term Corporate Bond Index Fund Admiral Shares	B	VLTCX	877-662-7447	Vanguard	18.08%
JNL/Mellon Utilities Sector Fund Class A	B			Jackson National	17.95%
Delaware Extended Duration Bond Fund Class Institutional	B-	DEEIX		Delaware Funds by Macquarie	17.94%
PGIM Jennison Utility Fund- Class C	B	PCUFX	800-225-1852	PGIM Funds (Prudential)	17.88%
Delaware Extended Duration Bond Fund Class R6	B-	DEZRX		Delaware Funds by Macquarie	17.84%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
Guggenheim Risk Managed Real Estate Fund Class C	B-	GURCX	212-518-9290	Guggenheim Investments	17.82%
PGIM Jennison Utility Fund- Class B	B	PRUTX	800-225-1852	PGIM Funds (Prudential)	17.76%
New Alternatives Fund Class A	B	NALFX	800-423-8383	New Alternatives	17.75%
Delaware Extended Duration Bond Fund Class A	B-	DEEAX		Delaware Funds by Macquarie	17.62%
New Alternatives Fund Investor Shares	B	NAEFX	800-423-8383	New Alternatives	17.48%
PIMCO Long Duration Total Return Fund Class C	B-	PLRCX	866-746-2602	PIMCO	17.36%
Delaware Extended Duration Bond Fund Class R	B-	DEERX		Delaware Funds by Macquarie	17.31%
Virtus KAR Small-Cap Growth Fund Class R6	B+	VRSGX	800-243-1574	Virtus	17.30%
Fidelity Advisor® Series Growth Opportunities Fund	B	FAOFX	617-563-7000	Fidelity Investments	17.28%
Davenport Equity Opportunities Fund	B-	DEOPX		Davenport	17.16%
Calvert Long-Term Income Fund Class A	B-	CLDAX	301-951-4881	Calvert Research and Management	17.04%
Virtus Duff & Phelps Global Infrastructure Fund Class R6	B	VGIRX	800-243-1574	Virtus	16.96%
Virtus KAR Small-Cap Growth Fund Class A	B+	PSGAX	800-243-1574	Virtus	16.87%
American Century NT Global Real Estate Fund G Class	B-	ANRHX	800-444-4015	American Century Investments	16.83%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
PRINCIPAL MIDCAP FUND Class R-6	B	PMAQX	800-787-1621	Principal Funds	16.64%
Virtus Duff & Phelps Global Infrastructure Fund Class A	B	PGUAX	800-243-1574	Virtus	16.58%
MFS Utilities Fund Class R6	B+	MMUKX	877-960-6077	MFS	16.53%
Principal MidCap Fund Institutional Class	B	PCBIX	800-787-1621	Principal Funds	16.51%
YCG Enhanced Fund	B	YCGEX		YCG FUNDS	16.45%
MFS Utilities Fund Class I	B	MMUIX	877-960-6077	MFS	16.39%
MFS Utilities Fund Class R4	B	MMUJX	877-960-6077	MFS	16.39%
Principal MidCap Fund Class J	B	PMBJX	800-787-1621	Principal Funds	16.35%
Principal MidCap Fund R-5 Class	B	PMBPX	800-787-1621	Principal Funds	16.32%
JNL/First State Global Infrastructure I	B-			Jackson National	16.31%
Baron Global Advantage Fund Retail Shares	B	BGAFX	800-992-2766	Baron Capital Group	16.30%
Principal MidCap Fund R-4 Class	B	PMBSX	800-787-1621	Principal Funds	16.21%
Principal MidCap Fund Class A	B	PEMGX	800-787-1621	Principal Funds	16.20%
MFS Utilities Fund Class R3	B	MMUHX	877-960-6077	MFS	16.13%



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	One-Year Return (%)
MFS Utilities Fund Class A	B	MMUFX	877-960-6077	MFS	16.12%
Eaton Vance Atlanta Capital Select Equity Fund Class A	B	ESEAX		Eaton Vance	16.08%
DFA Global Real Estate Securities Portfolio	B-	DFGEX	512-306-7400	Dimensional Fund Advisors	16.02%
Virtus KAR Small-Cap Growth Fund Class C	B+	PSGCX	800-243-1574	Virtus	16.02%
JNL/First State Global Infrastructure A	B-			Jackson National	16.01%
Meridian Enhanced Equity Fund® Legacy Class	B-	MEIFX	800-446-6662	Meridian	15.98%
Principal MidCap Fund R-3 Class	B	PMBMX	800-787-1621	Principal Funds	15.97%
PGIM International Bond Fund- Class R6	B-	PXBOX	800-225-1852	PGIM Funds (Prudential)	15.95%
PGIM International Bond Fund- Class Z	B-	PXBZX	800-225-1852	PGIM Funds (Prudential)	15.94%
American Century Global Real Estate Fund R6 Class	B-	ARYDX	800-444-4015	American Century Investments	15.91%
TCW New America Premier Equities Fund Class I	B+	TGUSX	213-244-0000	TCW	15.91%
American Century Global Real Estate Fund Y Class	B-	ARYYX	800-444-4015	American Century Investments	15.90%
MFS Utilities Fund Class R2	B	MURRX	877-960-6077	MFS	15.83%
Fidelity® Select Leisure Portfolio	B	FDLSX	617-563-7000	Fidelity Investments	15.82%



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	15.82%
American Century Global Real Estate Fund R5 Class	B-	ARYGX	800-444-4015	American Century Investments	15.82%
Principal MidCap Fund R-2 Class	B	PMIBNX	800-787-1621	Principal Funds	15.76%
Weitz Partners III Opportunity Fund Investor Class	B-	WPOIX	800-304-9745	Weitz	15.74%



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 <https://greyhouse.weissratings.com>.

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

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 the date of publication (September 18, 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	JRHGX	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-	TDHXR	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-	PRROX	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-	IDXIX	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-	ISNJX	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
Great-West Lifetime 2035 Fund Class L	B-	MXAZX		Great-West Funds	2035



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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-	JLHFX	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
JPMorgan SmartRetirement® 2035 Fund Class R3	B-	SRJPX	800-480-4111	JPMorgan	2035



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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-	MMXYX		MassMutual	2035
MassMutual RetireSMART by JPMorgan 2035 Fund Class A	B-	MMXAX		MassMutual	2035
MassMutual RetireSMART by JPMorgan 2035 Fund Class I	B-	MMUX		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
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



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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-	LTVIIX	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
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



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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-	IIXSX	800-366-0066	Voya	2035
Voya Index Solution 2035 Portfolio Class Z	B-	VSZDX	800-366-0066	Voya	2035
Voya Solution 2035 Portfolio Class ADV	B-	ISOQAX	800-366-0066	Voya	2035
Voya Solution 2035 Portfolio Class I	B-	ISOQIX	800-366-0066	Voya	2035



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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	800-222-8222	Wells Fargo Funds	2035
Wells Fargo Dynamic Target 2035 Fund Class R6	B-	WDTWX	800-222-8222	Wells Fargo Funds	2035
Wells Fargo Target 2035 Fund - Class R	B-	WFKRX	800-222-8222	Wells Fargo Funds	2035
Wells Fargo Target 2035 Fund - Class R4	B-	WTTRX	800-222-8222	Wells Fargo Funds	2035
Wells Fargo Target 2035 Fund - Class R6	B-	WFQRX	800-222-8222	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
MFS Lifetime 2040 Fund Class R4	B-	MLFJX	877-960-6077	MFS	2040



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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
Schwab Target 2040 Fund	B-	SWERX	877-824-5615	Schwab Funds	2040



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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-	IDXNX	800-366-0066	Voya	2040
Voya Index Solution 2040 Portfolio Class S2	B-	VSZEX	800-366-0066	Voya	2040
Voya Solution 2040 Portfolio Class Z	B-	ISNKX	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-	ISNMX	800-366-0066	Voya	2040
Voya Solution 2040 Portfolio Class S	B-	ISNMX	800-366-0066	Voya	2040



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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	800-2222-8222	Wells Fargo Funds	2040
Wells Fargo Dynamic Target 2040 Fund Class R6	B-	WTDFX	800-2222-8222	Wells Fargo Funds	2040
Wells Fargo Target 2040 Fund - Class R	B-	WFMRX	800-2222-8222	Wells Fargo Funds	2040
Wells Fargo Target 2040 Fund - Class R4	B-	WTFRX	800-2222-8222	Wells Fargo Funds	2040
Wells Fargo Target 2040 Fund - Class R6	B-	WFOSX	800-2222-8222	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-	FIQOX	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-	JLGJX	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-	JRVQX	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-	MMKJX		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-	MMKJX		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-	LTM SX	877-960-6077	MFS	2045
MFS Lifetime 2045 Fund Class R3	B-	LTM TX	877-960-6077	MFS	2045
MFS Lifetime 2045 Fund Class R4	B-	LTM UX	877-960-6077	MFS	2045
MFS Lifetime 2045 Fund Class R6	B-	LTM LX	877-960-6077	MFS	2045
Nationwide Destination 2045 Fund Class R	B-	NWNBX	800-848-0920	Nationwide	2045
Principal LifeTime 2045 Fund Institutional Class	B-	LTRIX	800-787-1621	Principal Funds	2045



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Principal LifeTime 2045 Fund R-1 Class	B-	LTRGX	800-787-1621	Principal Funds	2045
Principal LifeTime 2045 Fund R-2 Class	B-	LTRSX	800-787-1621	Principal Funds	2045
Principal LifeTime 2045 Fund R-3 Class	B-	LTRVX	800-787-1621	Principal Funds	2045
Principal LifeTime 2045 Fund R-4 Class	B-	LTRLX	800-787-1621	Principal Funds	2045
Principal LifeTime 2045 Fund R-5 Class	B-	LTRDX	800-787-1621	Principal Funds	2045
Principal LifeTime Hybrid 2045 Fund Class R-3	B-	PHTWX	800-787-1621	Principal Funds	2045
Principal LifeTime Hybrid 2045 Fund Class R-5	B-	PHTVX	800-787-1621	Principal Funds	2045
Principal LifeTime Hybrid 2045 Fund Institutional Class	B-	PHTYX	800-787-1621	Principal Funds	2045
Principal LifeTime 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
T. Rowe Price Target 2045 Fund Advisor Class	B-	PAFFX	410-345-2000	T. Rowe Price	2045



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
Target 2045 Allocation Fund Class B	B-		877-2222-2144	AXA Equitable	2045
Target 2045 Allocation Portfolio Class K	B-		877-2222-2144	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
Wells Fargo Dynamic Target 2045 Fund Class R4	B-	WTDJX	800-2222-8222	Wells Fargo Funds	2045



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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-	DRIJX	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
Great-West SecureFoundation® Lifetime 2050 Fund Class L	B-	MXLOX		Great-West Funds	2050



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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
John Hancock Funds Multimanager 2050 Lifetime Portfolio Class R5	B-	JTSZX	800-480-4111	JPMorgan	2050
JPMorgan SmartRetirement® 2050 Fund Class R2	B-	JTSPX		JPMorgan	2050
JPMorgan SmartRetirement® 2050 Fund Class R3	B-	JTSQX	800-480-4111	JPMorgan	2050
JPMorgan SmartRetirement® 2050 Fund Class R4	B-				



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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-	MMARX		MassMutual	2050
MassMutual RetireSMART by JPMorgan 2050 Fund Class I	B-	MIMRUX		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
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



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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
TIAA-CREF Lifecycle Index 2050 Fund Retirement Class	B-	TLLRX	877-518-9161	TIAA Investments	2050
Transamerica ClearTrack® 2050 R1	B-	TRNTX	888-233-4339	Transamerica	2050
Transamerica ClearTrack® 2050 R3	B-	TCTUX	888-233-4339	Transamerica	2050
Transamerica ClearTrack® 2050 R6	B-	TCMTX	888-233-4339	Transamerica	2050
Voya Index Solution 2050 Portfolio Class ADV	B-	IDXPX	800-366-0066	Voya	2050
Voya Index Solution 2050 Portfolio Class I	B-	IDQOX	800-366-0066	Voya	2050



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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-	MXLPX		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-	MMW TX		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-	LFIX	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
Principal LifeTime 2055 Fund Institutional Class	B-	LTFIX	800-787-1621	Principal Funds	2055



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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-	IISX	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
Wells Fargo Dynamic Target 2055 Fund Class R4	B-	WTDTX	800-222-8222	Wells Fargo Funds	2055



Fund Name	Overall Rating	Ticker Symbol	Telephone	Provider	Target-Date Year
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-	DRLX	512-306-7400	Dimensional Fund Advisors	2060+
Fidelity Advisor Freedom® 2060 Fund Class A	B-	FDKPx	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-	JYIMX	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+
Nationwide Destination 2060 Fund Service Class	B-	MMWGX		MassMutual	2060+
Putnam RetirementReady 2060 Fund Class R6	B-	NWWWTX	800-848-0920	Nationwide	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-	WFRRFX	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
- **Social Security Administration**
Telephone: 1-800-772-1213
Website: www.ssa.gov
- **IRS Retirement Planner:**
<https://www.irs.gov/retirement-plans>

- **401(k) Calculators:**

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

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

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



Social Security Benefits Estimator

The chart below shows a rough estimate of monthly Social Security Benefits you might receive based on your age, your annual earnings and when you will retire. You can create your own estimate on the Social Security Quick Calculator by visiting this site: <https://www.ssa.gov/OACT/quickcalc/index.html>

Figures are shown in inflated (future) dollars and assume future increases in prices and your earnings.

Your Age Now	Your Annual Earnings Now	Monthly Benefit if you Retire at 62	Monthly Benefit if you Retire at Full Retirement Age	Monthly Benefit if you Retire at 70
25	\$10,000	\$2,051	(Age 67) \$3,364	\$4,595
	\$15,000	\$2,666	(Age 67) \$4,332	\$5,850
	\$20,000	\$3,031	(Age 67) \$4,930	\$6,667
	\$30,000	\$3,761	(Age 67) \$6,126	\$8,300
30	\$40,000	\$4,490	(Age 67) \$7,322	\$9,934
	\$20,000	\$2,504	(Age 67) \$4,080	\$5,517
	\$30,000	\$3,105	(Age 67) \$5,069	\$6,869
	\$40,000	\$3,707	(Age 67) \$6,059	\$8,221
40	\$50,000	\$4,308	(Age 67) \$7,049	\$9,573
	\$60,000	\$4,910	(Age 67) \$8,039	\$10,925
	\$20,000	\$1,687	(Age 67) \$2,782	\$3,781
	\$30,000	\$2,083	(Age 67) \$3,450	\$4,703
	\$40,000	\$2,479	(Age 67) \$4,118	\$5,626
	\$50,000	\$2,875	(Age 67) \$4,786	\$6,548
	\$60,000	\$3,271	(Age 67) \$5,455	\$7,471



Your Age Now	Your Annual Earnings Now	Monthly Benefit if you Retire at 62	Monthly Benefit if you Retire at Full Retirement Age	Monthly Benefit if you Retire at 70
50	\$20,000	\$1,104	(Age 67) \$1,841	\$2,521
	\$30,000	\$1,350	(Age 67) \$2,267	\$3,119
	\$40,000	\$1,596	(Age 67) \$2,694	\$3,719
	\$50,000	\$1,842	(Age 67) \$3,121	\$4,318
60	\$60,000	\$2,088	(Age 67) \$3,548	\$4,917
	\$20,000	\$691	(Age 66 & 10 months) \$1,155	\$1,614
	\$30,000	\$833	(Age 66 & 10 months) \$1,407	\$1,979
	\$40,000	\$974	(Age 66 & 10 months) \$1,658	\$2,343
	\$50,000	\$1,115	(Age 66 & 10 months) \$1,910	\$2,709
	\$60,000	\$1,257	(Age 66 & 10 months) \$2,162	\$3,074

Note: Benefit estimates depend on your date of birth and on your earnings history. The Social Security "Quick Calculator" estimates your earnings based on age and your yearly earnings now. So, benefit estimates made by the Quick Calculator are rough.



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.dimENSIONAL.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.gsamfunds.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.guidestonfunds.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

JPMorgan 4 MetroTech Center Brooklyn
 NY 11245 United States

KP Funds

KP Funds One Freedome Valley Drive
 OAKS PA 19456 United States
<http://www.kp-funds.com>

Manning & Napier

Manning Napier 290 Woodcliff Drive
 Fairport NY 14450 United States
 585-325-6880
<http://www.manning-napier.com>

MassMutual

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

MFS

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

Mutual of America

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

Nationwide

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

Natixis Funds

Natixis Funds 399 Boylston Street Boston
 MA 02116 United States
 800-862-4863
<http://NGAM.natixis.com>

PGIM Funds (Prudential)

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

PIMCO

PIMCO 840 Newport Center Drive, Suite
 100 Newport Beach CA 92660 United
 States
 866-746-2602
<http://www.pimco.com>

Principal Funds

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



Putnam

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

Schwab Funds

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

State Street Global Advisors

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

T. Rowe Price

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

TIAA Investments

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

Transamerica

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

USAA

USAA P.O. Box 659453 San Antonio TX
78265-9825 United States
800-235-8396
<http://www.usaa.com>

Vanguard

Vanguard 100 Vanguard Boulevard Malvern
PA 19355 United States
877-662-7447
<http://www.vanguard.com>

Voya

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

Wells Fargo Funds

Wells Fargo Funds 525 Market Street San
Francisco CA 94105 United States
800-222-8222
[http://https://www.wellsfargofunds.com/](https://www.wellsfargofunds.com/)



Glossary

401(k) Plan:	A retirement savings account named for section 401(k) of the U.S. Internal Revenue Code; the most common kind of Defined Contribution Plan.
Affidavit:	A written statement confirmed by oath or other affirmation intended for use as evidence in court.
Defined Benefit Plan:	A type of retirement plan. Defined benefit plans, such as pensions, are sponsored and managed by employers. Benefits are calculated on the basis of salary history and duration of employment. Employees are usually not expected to make contributions to this type of plan. See also Defined Contribution Plan.
Defined Contribution Plan:	A type of retirement plan, such as a 401(k), in which money is deducted from the employee's paycheck and transferred to a special savings account; often, the employer makes a matching contribution. See also Defined Benefit Plan.
Dollar-cost averaging (DCA):	A wealth-building strategy that involves investing a fixed amount of money at regular intervals over a long period.
Executor:	Someone legally named in a will who is charged with managing the distribution of the estate according to will's indications.
Intestate:	Describes a person who has died without a will.



Investment Retirement Account (IRA):

A special kind of account that allows individuals to save for retirement with tax-free growth or on a tax-deferred basis.

Mutual Fund:

A company that brings together money from many people and invests it in stocks, bonds or other assets. The combined holdings of stocks, bonds or other assets that the fund owns are called its portfolio.

Pension:

A regular payment made during a person's retirement from an investment fund to which their employer has contributed during their working life as part of their employment contract. Pensions are also called defined benefit plans.

Power of Attorney:

A legal document that appoints someone to make decisions on your behalf. The person you designate is called an "attorney-in-fact." It can be effective immediately or can become effective only if you are unable to make decisions on your own.

Roth IRA:

A type of Individual Retirement Account (IRA) that differs from a traditional IRA in that the money is taxed when it is transferred to the account and not taxed when it is withdrawn.

Probate:

Process resulting in a certificate that proves the legal validity of a will.

Simplified Employee Pension (SEP) IRA:

A type of individual retirement account intended for self-employed business owners to provide retirement benefits to themselves, and for small business owners to provide benefits to employees.



Savings Incentive Match Plan for Employees (SIMPLE) IRA:

A type of IRA plan designed for small business owners that allows employee investment and employer matching. A SIMPLE IRA is similar to a 401(k).

Self-Proving Affidavit:

A form added to a last will in which the testator, or the person making the last will, and his or her witnesses swear under oath that they have signed and witnessed the last will. A notary public may oversee the swearing and signing.

Testator:

A person who makes a last will and testament.

Will:

A legal document by which a person, the testator, expresses their wishes as to how their property should be distributed at the time of their death. A will usually names an executor, or someone assigned to manage the estate's distribution.



Further Reading

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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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