

How Investment Options Will Move During the Transition

Current Investment Option	New Investment Option
Checking Account Option (100% FDIC-insured)	Capital Preservation (35% FDIC-insured / 65% Stable Value)
Money Market (100% Cash)	Capital Preservation (35% FDIC-insured / 65% Stable Value)
Conservative (10% Stocks / 30% Bonds / 60% Cash)	Conservative (10% Stocks / 25% Bonds / 50% Stable Value / 15% FDIC-insured)
Moderately Conservative (30% Stocks / 45% Bonds / 25% Cash)	Moderately Conservative (30% Stocks / 42% Bonds / 20% Stable Value / 8% FDIC-insured)
Moderate (45% Stocks / 55% Bonds)	Moderate (45% Stocks / 45% Bonds / 7% Stable Value / 3% FDIC-insured)
Growth (60% Stocks / 40% Bonds)	Growth (60% Stocks / 40% Bonds)
Moderately Aggressive (75% Stocks / 25% Bonds)	Moderately Aggressive (75% Stocks / 25% Bonds)
Aggressive (90% Stocks / 10% Bonds)	Aggressive (90% Stocks / 10% Bonds)

Descriptors of Risk-Based options available July 28, 2026

Capital Preservation Option - Focused entirely on protecting what you have saved. This option keeps all assets in stable value and FDIC-insured holdings with no equity exposure, making it the least likely to lose value. This strategy is best suited for account owners who need access to their funds sooner rather than later – typically within one to two years – or who cannot afford any risk of loss. Low risk and short term time horizon.

Conservative Option - Prioritizes stability while adding a small amount of stock and bond exposure for modest growth potential. The majority of the assets remain in stable value and FDIC-insured vehicles, keeping the risk of loss low. A good fit for those who are close to spending their savings—generally within one to three years – and want to limit volatility while still earning a little more than cash alone. Low risk and short term time horizon.

Moderately Conservative Option - Leans toward safety but introduces meaningful equity and fixed income exposure, with roughly 30% stocks, 42% bonds, 20% stable value and the remainder in cash. Some short-term fluctuation is possible, but the stable value allocation helps cushion losses. Suitable for account owners with a three to five year time horizon who prefer limited but real growth opportunities without taking on too much risk. Low to moderate risk and short to mid-term time horizon.

Moderate Option - A balanced approach with 45% in stocks across U.S. and international markets and 45% in bonds, with a small stable value buffer. This mix accepts some up-and-down movement in exchange for steadier long-term growth. Designed for those with a five to ten year horizon who can tolerate occasional dips in value and want a well-rounded portfolio that grows without taking on outsized risk. Moderate risk and mid-term time horizon.

Growth Option - Tilts decisively towards equities, with 60% in U.S. and international stocks and 40% in bonds. Best for account owners with a ten plus year time horizon who are comfortable riding out short-term volatility in exchange for stronger growth potential over time. Moderate high risk and long term time horizon.

Moderately Aggressive Option - Heavily weighted towards stocks, with 75% in equities and 25% in fixed income. This option will experience significant swings with market conditions and can lose substantial value in the short term. Suited for those with a long term time horizon – generally ten plus years – and a high tolerance for volatility who want to maximize growth while keeping a modest bond allocation as a buffer. High risk and long term time horizon.

Aggressive Option - Highest growth option, with 90% in stocks across U.S. and international markets and only 10% in bonds. This option is best suited for account owners with many years, typically fifteen or more, who can stay the course through market downturns while maximizing growth potential. High risk and long term time horizon.