

Risk Profile: Choosing the Right Path

Build your own portfolio do-it-yourself retirement planning.

Are you the type of person who wants to be actively involved in the research, selection and management of your retirement account? If that is the case, constructing your own portfolio mix from the available funds and handling the asset allocation yourself may be for you.

The Plan offers the following individual funds:

Fund Name	Symbol	Category Name
DoubleLine Total Return Bond I	DBLTX	Intermediate Core-Plus Bond
Federated Hermes Capital Pres ISP	FKPXS	Stable Value
Fidelity® Contrafund®	FCNTX	Large Growth
Institutional Money Market Deposit Acct	FTCIMA	Money Market-Tax-Free
Loomis Sayles Bond Instl	LSBDX	Multisector Bond
Oakmark International Institutional	OANIX	Foreign Large Value
PIMCO All Asset Instl	PAAIX	Tactical Allocation
Vanguard 500 Index Admiral	VFIAX	Large Blend
Vanguard Balanced Index Adm	VBIAX	Allocation--50% to 70% Equity
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond
Vanguard Market Neutral Inv	VMNFX	Equity Market Neutral
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend
Vanguard Real Estate Index Admiral	VGSLX	Real Estate
Vanguard Small Cap Index Adm	VSMAX	Small Blend
Vanguard Target Retirement 2020 Inv	VTWNX	Target-Date 2020
Vanguard Target Retirement 2025 Inv	VTTVX	Target-Date 2025
Vanguard Target Retirement 2030 Inv	VTHRX	Target-Date 2030
Vanguard Target Retirement 2035 Inv	VTTHX	Target-Date 2035
Vanguard Target Retirement 2040 Inv	VFORX	Target-Date 2040
Vanguard Target Retirement 2045 Inv	VTIVX	Target-Date 2045
Vanguard Target Retirement 2050 Inv	VFIFX	Target-Date 2050
Vanguard Target Retirement 2055 Inv	VFFVX	Target-Date 2055
Vanguard Target Retirement 2060 Inv	VTTSX	Target-Date 2060
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate Core Bond

Please consider the investment objectives, risks, fees, and expenses carefully before investing. For this and other important information about investments offered through your Plan, you may obtain prospectuses for registered investment company choices and/or disclosure documents from the participant website or from your Plan's advisor. Read them carefully before investing.