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Understanding Your 401(k) Plan Investment Options

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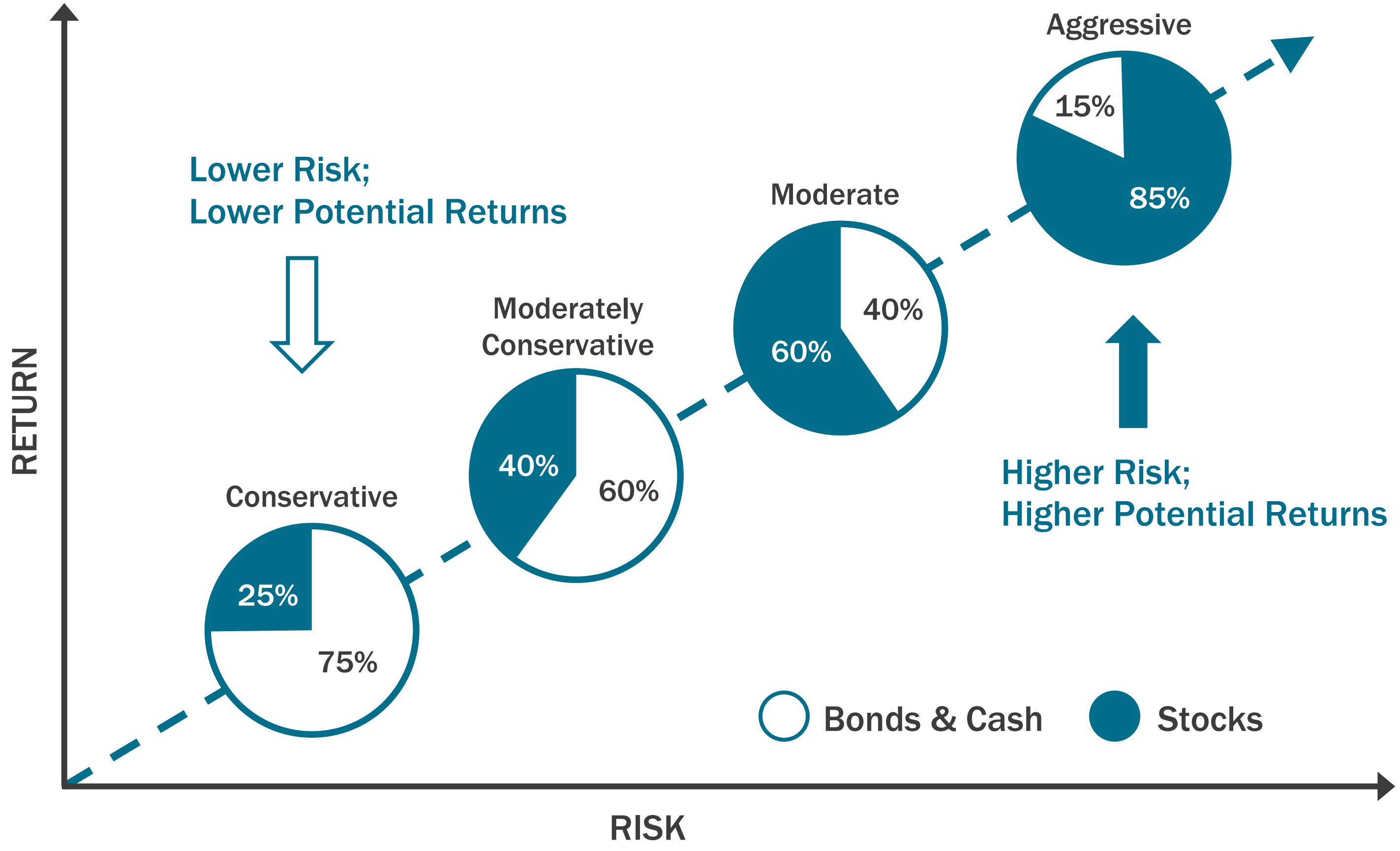
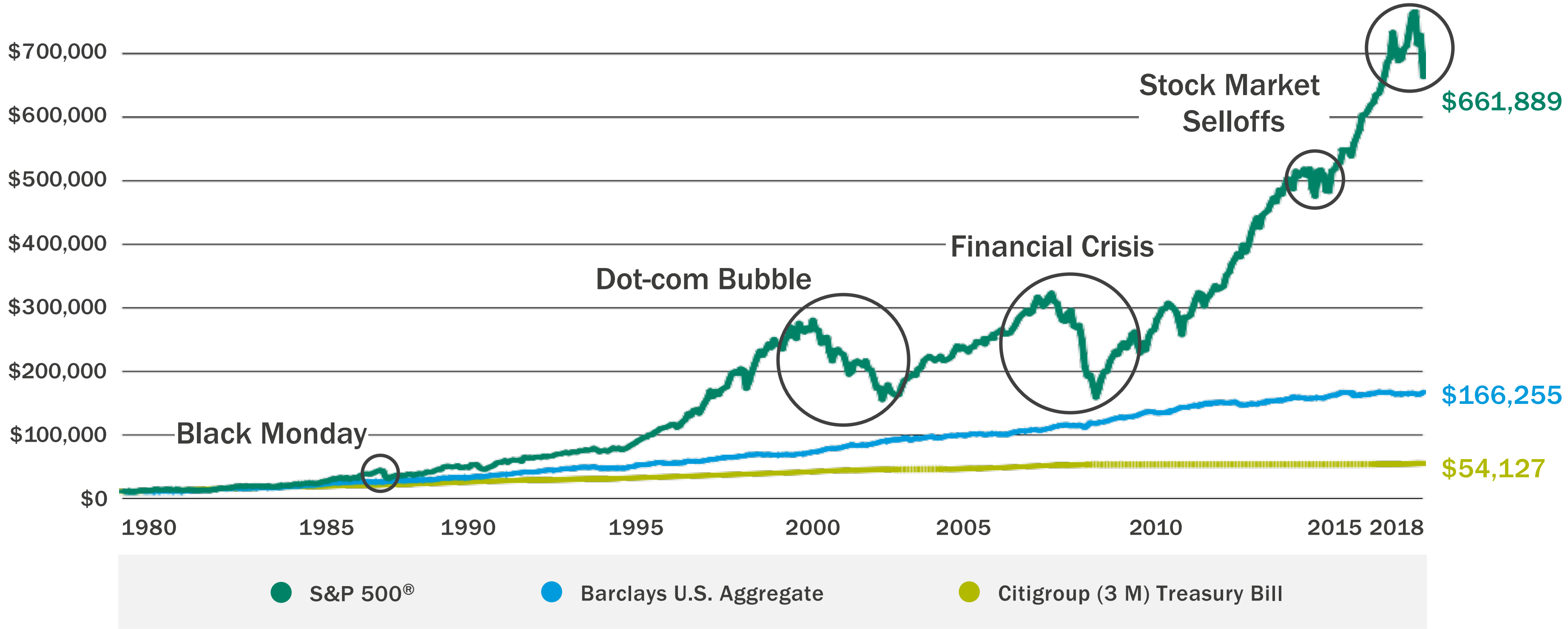
SAGE VIEW

Investing for growth requires taking some reasonable risks…



Stock Market Potential Returns

The stock market can be volatile in the short-term, but the tradeoff is much greater potential long-term returns...

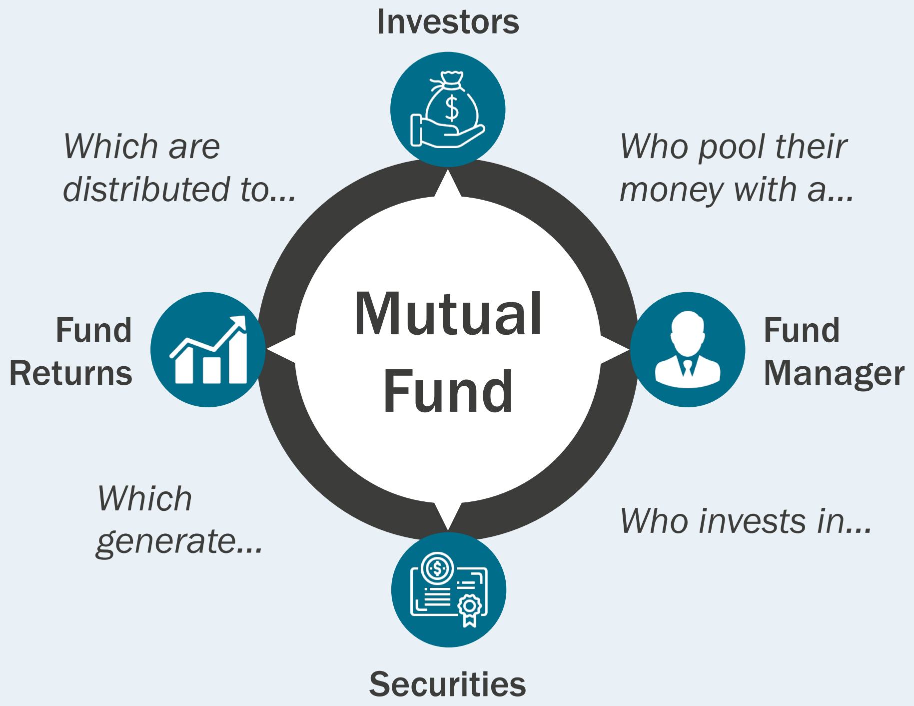


Hypothetical value of $10,000 invested at the beginning of 1980 through 2018. Assumes reinvestment of income and no transaction costs or taxes. This is for illustrative purposes only and not indicative of any investment. investments cannot be made directly into an index. Past performance is no guarantee of future results.

The S&P 500 Index is a capitalization-weighted index of 500 widely traded stocks, created by Standard & Poor's. It is considered to represent the performance of the stock market in general. Barclays Capital U.S. Aggregate Bond Index comprises government securities, mortgage-backed securities, asset-backed securities, and corporate securities to simulate the universe of bonds in the market. The Citigroup 3-month T-Bill Index is often used as a benchmark for money market investments. The indexes are not investment products available for purchase.

What Is A Mutual Fund?

- A **mutual fund** is an investment vehicle comprised of a pool of money collected from investors for the purpose of investing in securities such as stocks, bonds, etc.
- A **stock** is a financial instrument that represents proportionate ownership in a company.
- A **bond** A loan made by an investor to a borrower, typically a company or a government entity.
- Mutual funds are **professionally managed** with a defined investment strategy. A potential advantage of investing in a mutual fund versus other vehicles is diversification of holdings.



Terms To Know: Investing In Equities

Market Capitalization (aka "Market Cap")

- Mega Cap (>$200B)
- Large Cap ($10B - $200B)
- Mid Cap ($2B - $10B)
- Small Cap ($300M - $2B)
- Micro-Cap (<$300M)

Asset Style

- Value
- Growth
- Blend/Core

Sector Funds

Global / International Funds

Emerging Markets

Equity Asset Class & Market Capitalization

Market Capitalization	High Yield Low P/E	Moderate Yield Moderate P/E	Low Yield High P/E
>$10B	Large Value	Large Blend	Large Growth
$2B – $10B	Mid Cap Value	Mid Cap Blend	Mid Cap Growth
<$2B	Small Cap Value	Small Cap Blend	Small Cap Growth

Dividend Yield & P/E Ratio

Market Capitalization: Total value of all outstanding shares of a company's stock. Measurement of the size of a company.

Dividend Yield: Financial ratio relating a company's dividend payments to its stock price. Dividends are a cash payment to shareholders.

Price-to-Earnings Ration: Measurement of a company's stock price divided by its annual earnings.

Terms To Know: Investing In Bonds

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U.S. Treasury Securities

- Treasure Bills (< 1 Yr.)
- Treasure Notes (2-10 Yrs.)
- Treasure Bonds (20 or 30 Yrs.)
- Treasure Inflation-Protected Securities ("TIPS")

Government Sponsored Enterprise Bonds

- Fannie Mae (FNMA)
- Freddie Mac (FHLMC)
- Ginnie Mae (GNMA)

Municipal Bonds

Corporate Bonds

- Investment Grade
- High Yield ("Junk")

Mortgage-Backed Securities

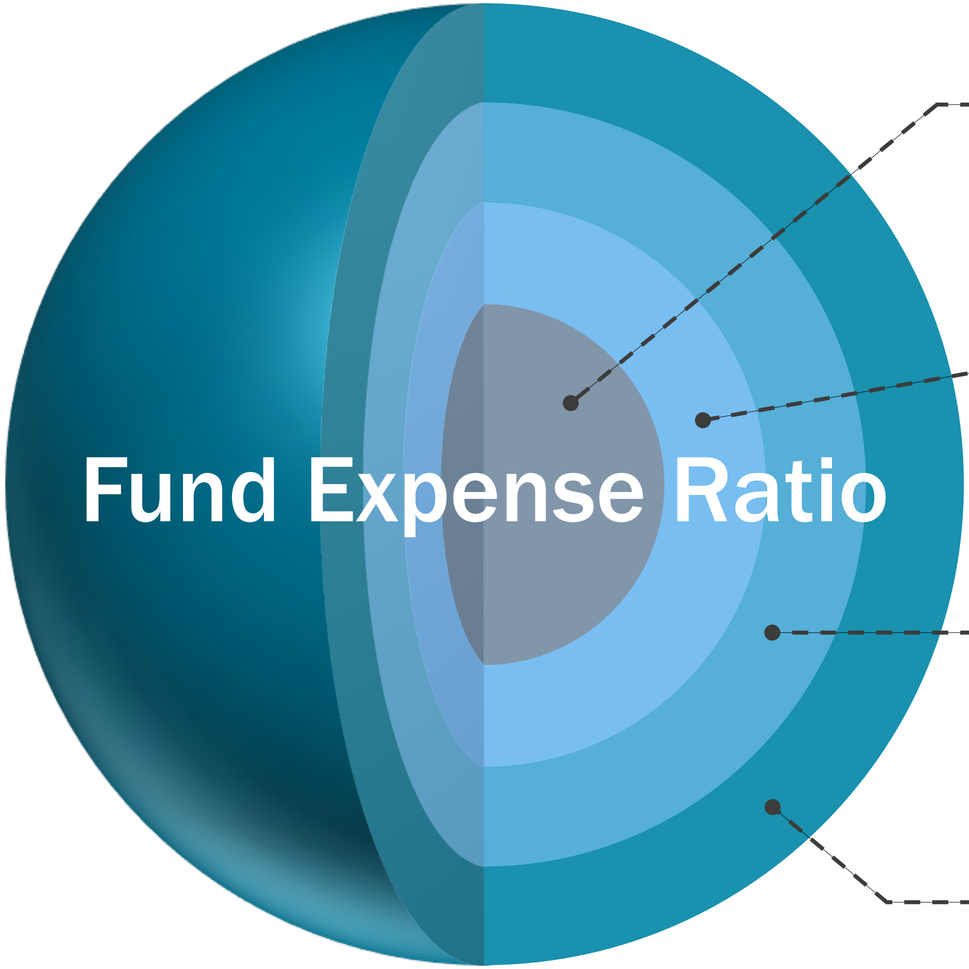
Fixed Income Asset Classes

Credit Quality	Duration: Limited	Duration: Moderate	Duration: Extended
High	AA rating or better; Less than 4 years	AA rating or better; Between 4 – 7 years	AA rating or better; More than 7 years
Mid	Between AA & BBB; Less than 4 years	Between AA & BBB; Between 4 – 7 years	Between AA & BBB; More than 7 years
Low	Lower than BBB; Less than 4 years	Lower than BBB; Between 4 – 7 years	Lower than BBB; More than 7 years

Credit Quality: Assessment of a company's ability to repay its debt. A measurement of credit risk.

Duration: Time it takes (in years) for an investor to be repaid the price of a bond.

Mutual Fund Fees



Investment Manager Fees

Actual costs of operating the fund.
(*Core cost*)

Actively Managed Fund
- *Typically has higher fees*

Passively Managed Index Fund
- *Typically has lower fees*

12b-1 Fees

Marketing or distribution costs.
(*Additional cost*)

Sub-Transfer Agent Fees

Costs for maintaining & reporting on financial records.
(*Additional cost*)

Admin Fees

Additional costs related to administering the plan.
(*Additional cost*)

Mutual Fund Performance

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As of June 30, 2020

Fund Name	Expense Ratio	3 Months	Year-to-Date	Annualized Returns: 1-Yr Returns	Annualized Returns: 3-Yr Returns	Annualized Returns: 5-Yr Returns	Standard Deviation
Large Cap Blend							
Fidelity® 500 Index (FXAIX)	0.015%	26.10%	3.91%	7.49%	10.71%	10.72%	16.95
Benchmark: S&P 500 Index	*N/A*	*26.11%*	*3.90%*	*7.51%*	*10.73%*	*10.73%*	*17.40*
Intermediate Core-Plus Bond							
Voya Intermediate Bond R6 (IIBZX)	0.31%	6.31%	4.82%	7.52%	5.35%	4.78%	4.68
Benchmark: BBgBarc US Agg Bond Index	*N/A*	*5.88%*	*4.67%*	*6.95%*	*4.68%*	*4.07%*	*3.28*

1. **Asset Category, Fund Name & Ticker Symbol, Fund Benchmark** (investments against which the fund is compared)
2. **Expense Ratio:** Annual cost for operating the fund. The fee is deducted directly from the investment performance.
3. **Performance Data** (annualized for time periods greater than 1 year).
4. **Standard Deviation:** Measurement of the historical volatility of an investment. Higher number = more volatility.

401(k) Plan Investment Menu

US EQUITY		
LARGE CAP VALUE	**LARGE CAP BLEND**	**LARGE CAP GROWTH**
Putnam Large Cap Value Trust	Fidelity 500 Index	JP Morgan Growth Advantage
MID CAP VALUE	**MID CAP BLEND**	**MID CAP GROWTH**
Victory Sycamore Established Value	Fidelity Mid Cap Index	Janus Henderson Enterprise
SMALL CAP VALUE	**SMALL CAP BLEND**	**SMALL CAP GROWTH**
Victory Sycamore Small Company Opp	Fidelity Small Cap Index Adm	Fidelity Advisor Small Cap Growth

FOREIGN EQUITY	FIXED INCOME
American Funds Europacific Growth Goldman Sachs Int'l Small Cap Insights JP Morgan Emerging Markets Equity	BlackRock High Yield Bond Fidelity US Bond Index Pioneer Strategic Income

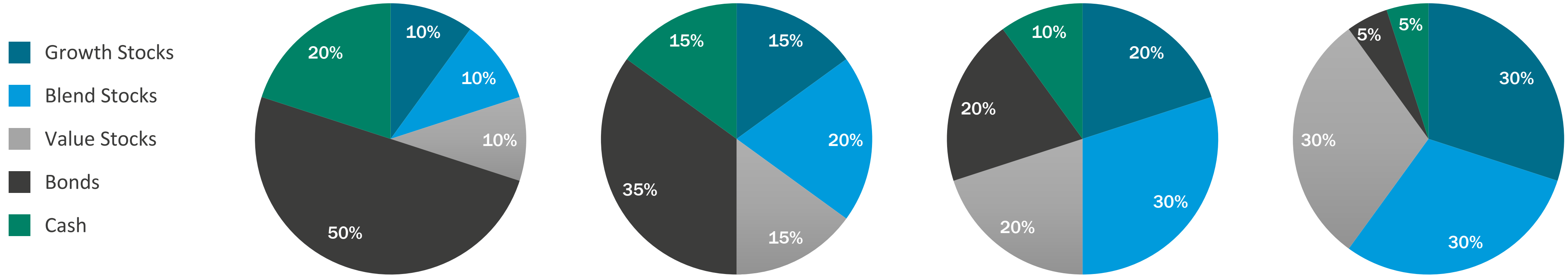
REAL ESTATE	ASSET ALLOCATION	CAPITAL PRESERVATION
Fidelity Real Estate Index Adm	**T. Rowe Price Retirement Funds**	Fidelity Advisor Stable Value Portfolio

Default Investment (Target Date Fund)

Risk-Based Asset Allocation

Sample Portfolios For Various Risk Tolerances

Goal:	Income & Inflation Protection	Conservative Growth	Growth	Maximum Growth
Time Horizon:	5 years or less	5 - 10 years	10 – 20 years	20 years or more
Risk Tolerance:	Moderate to low	Moderate	High to Moderate	High



Sample portfolios take into consideration the investment time horizons shown, historical inflation rates, and risk/return relationships of the asset classes shown. You should not consider this investment advice. No other assumptions have been made. If applying the sample portfolios to your individual situation, consider your assets, income, and investments (e.g., the equity in your home, other retirement plan and IRA assets, and your savings), in addition to your plan account. You may wish to consult a financial professional to review your financial situation.

Thank you for joining the presentation today!

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Please contact me with any questions.

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