Human Resources

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Investment Options

Under the Defined Contribution 403(b) Plan, we are using a 'single vendor platform' which means all of the investment options are available through one single provider - Transamerica (formerly Diversified). Using one investment provider does not limit choice of the type of funds, but rather provides the convenience, efficiencies, and advantages of a single platform where you can access a variety of different funds from multiple mutual fund families, all from one portal. In addition, using a single vendor platform is beneficial in order to gain flexibility of a diverse investment line-up, integration with our Defined Benefit Plan valuations, education and communication, and negotiation of fee structure. The investment line-up for your 403(b) Plan with Transamerica (formerly Diversified) consists of one fund in each major asset class. The overall investment options are broken down into these distinct strategies:

Age and Risk Based Target-Date Models

For those who want to "keep it simple" and elect to have their money managed based upon a timeline by a third party can use the PortfolioXpress 'auto-pilot' option. The PortfolioXpress service offered by Transamerica (formerly Diversified) provides an automatic investment mix using the core funds available in your Plan, based on the retirement year you select, and the level of risk you are comfortable with. The investment mix gets more conservative as you approach your selected retirement date.

Core Fund Line-Up

Seventeen (17) core funds are available under the Plan consisting of actively managed Mutual Funds from several Mutual Fund companies, low-cost Index Funds, and Socially Responsible Funds

Self-Directed Brokerage Account

A separate self-directed brokerage window is available for those employees who are savy investors and wish to invest in funds of their choice outside of the Core Fund Line-Up.

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