

Building a successful retirement can be daunting.

We can help.

Your employer has selected 401k Toolbox[®] as the qualified default investment option for your plan. That means our professional money managers can help you build for retirement by making the investment decisions in your retirement account.

How does it work?

401k Toolbox manages your retirement account for you, making investment decisions in a manner consistent with your path to retirement. Based on your age, we place you into one of our portfolios, which vary by risk objectives and are actively managed according to market conditions.

Why use 401k Toolbox?

It takes time, talent and temperament to be a successful investor. For most retirement participants, one or more of these traits is lacking, and this can mean the difference between a successful retirement and having to work later in life. If you do not have the right money management skills, having an investment professional manage your money could be the perfect solution.

With 401k Toolbox, your first 30 days of management is provided at no cost. If you choose to manage your retirement account yourself, simply make your own investment selections and you will be opted out of 401k Toolbox. **If you remain in the program, an annual fee of 0.75% will be deducted from your account to pay for its professional management. This fee is in addition to the underlying investment fee.**

Want to find out more?

Feel free to contact us with questions or comments at 800-222-7636 or support@401ktoolbox.com. We welcome any questions you have about 401k Toolbox. We also provide helpful investment information on our website: www.401ktoolbox.com. There you can set up a subscription to our website and view our investment information at no charge.

Welcome to 401k Toolbox and the beginning of creating a successful retirement!

Our Portfolios

We've developed our five age-based portfolios to help you prepare for the future, no matter where you are on the retirement pathway. As you move closer to retirement, we automatically shift your account to increasingly conservative portfolios. All five are managed to achieve a proper balance of growth and safety, whether the financial markets are up or down.

The 401k Toolbox expense fee is 0.75%, as indicated below.

| | Growth | | Moderate Growth | | Balanced | | Conservative | | Capital Preservation | |
|----------------------------------|---|---------------|--|---------------|--|---------------|---|---------------|---|---------------|
| Portfolio Description | For Ages: 49 years old and younger This allocation is designed for younger investors with a long time horizon and whose primary objective is capital appreciation. Although we strive to reduce the volatility in all of our client accounts this allocation has the greatest potential for large market ups and downs in exchange for the potential for higher returns. | | For Ages: 50 – 59 This allocation is designed for investors with relatively long time horizon. This allocation's primary objective is growth, but is designed to protect a portion of the portfolio during periods of market decline. | | For Ages: 60 – 64 This allocation is designed for investors with a shorter time horizon to retirement yet still have the desire for some growth. This allocation's primary objective is to balance a desire for return with safety measures. This allocation will be focused on minimizing risk and maximizing capital preservation during periods of market decline while maintaining the capacity for growth during periods of market gain. | | For Ages: 65 – 70 This allocation is designed for investors in need of their retirement assets now or in just a few years. This allocation is designed for stability with an approach to minimize exposure to high risk investments without fully limiting the opportunity for growth. | | For Ages: 70 and older This approach will utilize income and other stable value investments to minimize exposure to market risk. However, it will also have a portion of the portfolio that can invest in equities when the market is favorable. | |
| Fees* | Percentage | Expense Ratio | Percentage | Expense Ratio | Percentage | Expense Ratio | Percentage | Expense Ratio | Percentage | Expense Ratio |
| Allianz NJF Dividend Value Fund | 10.00% | 0.92 | 15.00% | 0.92 | 5.00% | 0.92 | 5.00% | 0.92 | | |
| Bond Index Fund | | | | | 15.00% | 0.49 | 30.00% | 0.49 | 35.00% | 0.49 |
| Guaranteed Account | 10.00% | 0.00 | 10.00% | 0.00 | 10.00% | 0.00 | 10.00% | 0.00 | 20.00% | 0.00 |
| International Stock Index Fund | 5.00% | 0.48 | 5.00% | 0.48 | 5.00% | 0.48 | | | | |
| Julias Baer Int'l Equity Fund II | 5.00% | 1.40 | | | | | | | | |
| Royce Total Return Fund | | | 5.00% | 1.29 | 5.00% | 1.29 | | | | |
| Stock Market Index Fund | 15.00% | 0.29 | 10.00% | 0.29 | 10.00% | 0.29 | 5.00% | 0.29 | 5.00% | 0.29 |
| Target Small Cap Fund | 10.00% | 1.08 | 5.00% | 1.08 | | | | | | |
| Vanguard Mid-Cap Index Fund | 5.00% | 0.41 | | | | | | | | |
| 401k Toolbox Managed Portfolio | 40.00% | 0.57 | 50.00% | 0.57 | 50.00% | 0.57 | 50.00% | 0.57 | 40.00% | 0.57 |
| Weighted Average Expense | | 0.59 | | 0.59 | | 0.52 | | 0.49 | | 0.41 |
| Managed Account Expense | | 0.75 | | 0.75 | | 0.75 | | 0.75 | | 0.75 |
| TOTAL | | 1.34 | | 1.34 | | 1.27 | | 1.24 | | 1.16 |

*Subject to change.