



Every retirement plan participant has long-term financial goals in mind and also has a certain tolerance for risk when it comes to investing their money.

The efficient and personalized investment selection process employed by **flexPATH Strategies** offers retirement plan participants a flexible, yet simple step toward achieving their highest retirement savings potential.

Focusing on the appropriate path for you is a simple process. First, select the correct PATH (conservative, moderate or aggressive) based on factors such as your ability to accept risk over time and the total amount needed to accomplish your retirement goals. Second, pick a year based on when you plan to retire or when you plan to start withdrawing money from your account.

Use the following guides to help you discover your path:



Risk is limited compared to Moderate and Aggressive. The goal is to reduce volatility and maintain a steadier account balance.

**flexPATH**  
Conservative Investor Profile

- ✓ Total savings rate (deferral rate plus employer match) greater than 12%
- ✓ High account balance
- ✓ Emphasis on stability



Risk is moderate compared to Aggressive and Conservative. Some additional risk may help reach an adequate account balance at retirement.

**flexPATH**  
Moderate Investor Profile


- ✓ Savings rate between 6-12%
- ✓ Average account balance
- ✓ Balance of stability and long-term return



Risk is higher compared to Conservative and Moderate. The goal is to generate greater expected return through riskier investments.

**flexPATH**  
Aggressive Investor Profile

- ✓ Savings rate less than 6%
- ✓ Low account balance
- ✓ Emphasis on long-term return

 Discover your path with our interactive tool at [flexpathstrategies.com/Home/Path](https://flexpathstrategies.com/Home/Path) today!

## How do you know which flexPATH fund is right for you?

There are a wide range of target years available in **flexPATH Strategies** with the intention that you simply select a fund dated nearest your “target year”—the year when you plan to start withdrawing money from your account. Choose the **flexPATH** fund that is appropriate for you:

### If you expect to retire between:

2050 or Later

2040 – 2049

2030 – 2039

2023 – 2029

2022 or Earlier



### Then, you might consider:

flexPATH 2055

flexPATH 2045

flexPATH 2035

flexPATH 2025

flexPATH Retirement

What path are you selecting?

What is your retirement date?

Talk to your retirement plan provider, human resources department or retirement plan advisor to learn more about **flexPATH Strategies** and start your retirement savings on the right path.

**flexPATH Strategies | Discover the path that’s right for you.**

Investing involves risk, including possible loss of principal. The principal value of the funds is not guaranteed at any time at and after the target-date. Asset allocation models and diversification do not promise any level of performance or guarantee against loss. Investment in the funds is subject to the risks of the underlying funds. Past performance does not guarantee future results.

flexPATH funds are Collective Investment Trusts available only to qualified plans and governmental 457(b) plans. They are not mutual funds and are not registered with the Securities and Exchange Commission under the Securities Act of 1933, as amended, and the Investment Company Act of 1940. Investments in flexPATH are not insured by the FDIC or any other government agency, are not deposits of or other obligations of or guaranteed by Wilmington Trust, or any other bank or entity, and are subject to risks, including possible loss of the principal amount invested. Securities may be offered through Kestra Investment Services, LLC (Kestra IS) Investment Advisory Services offered through flexPATH Strategies, LLC. Kestra Securities (IS) is not affiliated with any other entity listed herein.

The target date is the approximate date when investors plan to start withdrawals. The funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. A target date fund’s stated asset allocation may be subject to change. Investments in these options are not guaranteed and investor may experience losses, including losses near, at or after the target date. Additionally, there is no guarantee that the options will provide adequate income at and through an investor’s retirement. These options should not be selected solely on a single factor such as age or retirement date. Please consult the fact sheet pertaining to the options to determine if their glide path is consistent with your long-term financial plan.

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