

## Optimizing the Efficiency of Fund Lineups

Seek out cost effective ways to implement investment strategies, while enhancing opportunities for access to broader market benchmarks

"Consumer-based" Spectrum Organized On ...

... Less Participant Involvement

... More Participant Involvement

**Pre-Mixed Asset Allocation Options** 

**Core and Extended Core Fund Options** 

**Tier 1: Pre-Mixed Solutions** 

Tier 2: Core Funds

Tier 3: Extended Core Funds

Tier 4: Self-directed Brokerage

Participant Guidance, Advice and Managed Account Programs

