

# TAD FUNDS

## Should I Consider It?

Do you feel you have a sound investment strategy as you approach retirement? Do you monitor your strategy over time and as markets move? If you answered "no" to either of these questions or simply prefer a hands-off approach to managing your investments so you can focus on other things in your life, a Target Annuitization Date (TAD) Fund may be suitable for you. TAD Funds, such as the TAD 2025 and TAD 2030, make investing easy by offering a "one-stop" approach to managing your retirement portfolio.

## How Do TAD Funds Work?

The Pension Boards' investment team constructs a portfolio with an appropriate mix of equity (stocks), fixed income (bonds), and cash for someone retiring at or around a specific year. For example, the TAD 2025 fund is designed for someone planning to retire around the year 2025. The Pension Boards' investment team proactively modifies the portfolio so that it's less risky as you approach retirement by reducing the percentage of equity and increasing the percentage of fixed income and cash.

### Example of how TAD Funds reduce risk over time:

On the right is a visual depiction of how the Equity Fund mix decreases from approximately 50% to below 35% as the TAD Fund approaches maturity.

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### Does it make sense to have more than one TAD Fund?

TAD Funds are designed for an investor to put 100% of their investments in the fund that most closely matches their retirement year.

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### Where can I learn more about TAD Funds?

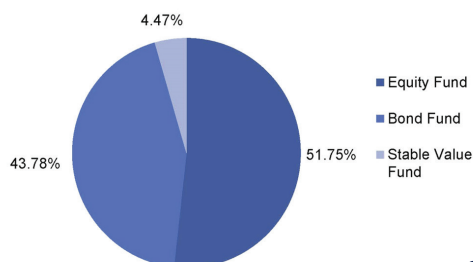
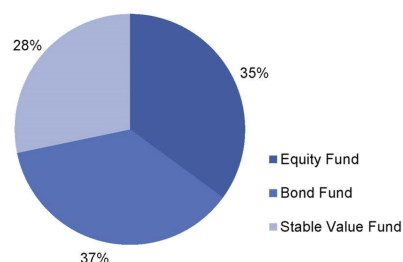
You may speak with a Pension Counselor at 1.800.642.6543, Monday - Friday from 8:30 a.m. to 5:30 p.m. (ET).

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### Where can I get financial assistance?

Through the EY Navigate™ Financial Planner Line™, you can speak directly and confidentially with an EY financial planner at no cost to you! Call the EY Navigate™ Financial Planner Line at 1.877.927.1047, Monday - Friday from 9:00 a.m. to 8:00 p.m. (ET)

TAD FUND 2025



TAD FUND 2030

## Contact Us :

 1.800.642.6543

 [www.pbucc.org](http://www.pbucc.org)