



Here is a list of the current funds in order of risk, from lowest to highest. Each provider offers you the opportunity to invest in six different asset categories across a variety of investment styles. In addition to the funds shown here, each provider also offers a Self-Directed Account (SDA), which offers you investment alternatives beyond the plan’s core funds, including some that are not monitored by MaineSaves’ Advisory Council. For more information or to request an SDA kit, please contact your local representative.

Risk	Asset Category	Investment Style	Plan Investment Option
LOWER	Capital Preservation	Fixed Interest	General Account
	Bonds (Fixed Income)	Intermediate Term Index Intermediate Term	Vanguard Total Bond Market Index Fund Admiral (VBTLX) PGIM Total Return Bond Fund R6 (PTRQX)
MODERATE	Target Date	Large Cap Blend	American Funds 2010 Target Date Retirement R-6 (RFTTX)
			American Funds 2015 Target Date Retirement R-6 (RFJTX)
			American Funds 2020 Target Date Retirement R-6 (RRCTX)
			American Funds 2025 Target Date Retirement R-6 (RFDTX)
			American Funds 2030 Target Date Retirement R-6 (RFETX)
			American Funds 2035 Target Date Retirement R-6 (RFFTX)
			American Funds 2040 Target Date Retirement R-6 (RFGTX)
			American Funds 2045 Target Date Retirement R-6 (RFHTX)
			American Funds 2050 Target Date Retirement R-6 (RFITX)
			American Funds 2055 Target Date Retirement R-6 (RFKTX)
	American Funds 2060 Target Date Retirement R-6 (RFUTX)		
U.S. Stock	Large Cap Index Large Cap Growth Large Cap Value Large Cap Blend	Vanguard Institutional Index Fund Institutional Shares (VINIX)	
		Harbor Capital Appreciation Fund Institutional Class (HACAX)	
		MFS Value Fund R6 (MEIKX)	
		Neuberger Berman Sustainable Equity Fund R6 (NRSRX)	

Risk	Asset Category	Investment Style	Plan Investment Option
		Mid Cap Index	Vanguard Extended Market Index Fund Institutional (VIEIX)
		Small Cap Growth	Neuberger Berman Genesis Fund R6 (NRGSX)
HIGHER	Global Stock	Large Cap Growth	American Funds New Perspective Fund® R-6 (RNPGX)
	International Stock	Large Cap Index	Vanguard Developed Markets Index Fund Admiral (VTMGX)
		Large Cap Growth	American Funds EuroPacific Growth Fund® R-6 (RERGX)

MaineSaves Investment Funds: Asset Categories

<p>Capital Preservation</p>	<p>Within the capital preservation asset class, there are two major fund types:</p> <ul style="list-style-type: none"> • Fixed interest funds are annuity contracts, issued by an insurer, that seek to maintain stability of principal while guaranteeing a minimum rate of interest. The fund may also decide on a year-to-year basis to pay interest that exceeds the minimum guaranteed rate but there is no requirement to do so. Rate guarantees are subject to the claims-paying ability of the insurer, though your principal is generally insured up to \$250,000. • Money market funds seek to maintain a stable share price while providing current income by investing in highly rated short-term debt obligations of corporations and governments. Unlike fixed interest funds, there is no minimum guaranteed return; your return will fluctuate based on short-term interest rates. And while the fund seeks to maintain a stable share price, this is not guaranteed by the FDIC or other government agencies. <p>While your original investment is relatively safe with capital preservation funds, that doesn't mean there's no risk. By investing too conservatively, you risk that your savings won't grow fast enough to meet your future needs.</p>
<p>Bond (Fixed Income)</p>	<p>When you buy a bond, you're lending a government or business money for a set period of time, with the promise that the government or business will repay your money plus interest. Investments in bond funds may include government, corporate, municipal, mortgage-backed, global, or inflation-protected securities.</p> <p>Bond (or fixed income) funds generally carry less risk than stock funds. But like all investments, bond funds still carry risks—like the possibility that the borrower will go bankrupt before paying off the debt. Also, bond market prices can fluctuate over time. For example, bond prices tend to go up when interest rates go down, and their prices go down when interest rates go up.</p>
<p>Target Date</p>	<p>Sometimes called "life cycle funds," a target date fund holds a mix of stock, bonds, and other investments. They are designed to be all-in-one long-term investments for a future target retirement date. The fund adjusts the allocation among asset classes to a more conservative mix as the target date approaches, following a preset glide path.</p>
<p>U.S. Large Cap Stock</p>	<p>Large cap funds invest in the stock of U.S.-based companies with market capitalization of \$10 billion or more. (Market capitalization is the value of a company, calculated by multiplying the total number of shares by their current share price.) These are big, well-established companies—often, companies that most people know. Large cap funds tend to be less volatile and offer lower risk than funds that invest in smaller companies.</p>
<p>U.S. Mid Cap Stock</p>	<p>Mid cap funds invest in the stock of U.S.-based companies whose market capitalization falls between \$2 billion and \$10 billion. Most stocks held in a mid cap fund are from firms with established businesses that are still considered developing companies. These companies typically have zero dividends or have dividend yields below the broader market. (A dividend is a sum of money that some companies pay regularly to their shareholders. Dividends are paid from the company's profits or reserves.) These funds may offer more growth than large cap stocks and less volatility than small cap stocks.</p>

MaineSaves Investment Funds: Asset Categories

U.S. Small Cap Stock	Small cap funds invest in the stock of U.S.-based companies with market caps of less than \$2 billion. Small cap funds generally involve more risk and volatility than large or mid cap funds. The companies typically have zero dividends or have dividend yields below the broader market. Successful small cap companies may eventually grow into the mid cap or large cap category.
Global Stock	Global stock funds invest in companies anywhere on the globe, <i>including</i> the U.S. Global investments have the flexibility to invest in virtually any country and typically focus on large, well established companies.
International Stock	International stock funds invest in companies anywhere in the world <i>except</i> the U.S. If you hold domestic funds in your portfolio, international funds help to balance out those funds by focusing exclusively on foreign markets. This can help broaden your diversification because international companies may perform differently compared to U.S. companies.