



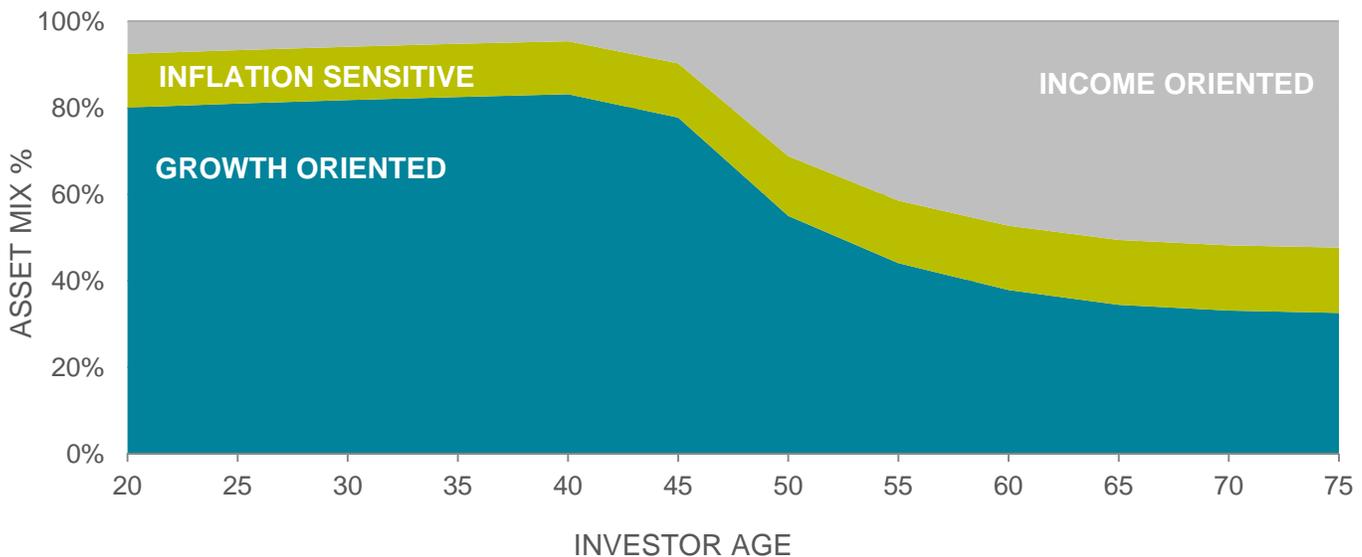
FOCUS FUNDS

ALL-IN-ONE SOLUTION TO HELP REACH YOUR RETIREMENT GOALS

The Focus Funds are a suite of target date funds that tie your age and an assumed risk level based on years to a target retirement. The funds are professionally managed to automatically reduce risk as you approach retirement. Each Focus Fund includes a diverse mix of investments in stocks and bonds, as well as inflation sensitive assets to reduce the effect that inflation can have on assets over time.

The farther away retirement is, the more growth-oriented the investment mix will be. In the Focus Funds designed for investors younger than 40, stocks make up the majority of the asset mix followed by bonds and inflation-sensitive investments. At age 40, Focus Fund allocations begin to shift away from growth-oriented investments into more income-oriented investments, such as bonds.

EVOLVING THE ASSET MIX OVER TIME



At the heart of the Focus Funds is the glidepath, which determines the change in asset mix over time, from a more aggressive allocation in the early years to a more conservative allocation as the expected target retirement date approaches.



ASSET ALLOCATION FRAMEWORK

Each asset class that is included in the Focus Fund glidepath serves an investment purpose in helping you reach your retirement goals. Incorporating a combination of each asset class within the portfolio enables them to work together during differing market cycles to provide a steady return potential over time.

INVESTMENT PURPOSE	ASSETS	POTENTIAL DIVERSIFICATION BENEFITS
GROWTH	U.S. Large, Mid and Small Cap, International Developed and Emerging Market Stocks and High Yield Bonds	Diversified by company size and geographic location (U.S. vs. international) in both developed and emerging markets – all factors that can make stocks perform differently at various times.
INFLATION SENSITIVE	Global Real Estate, Global Upstream Natural Resources, Infrastructure, U.S. TIPS	Historically, these securities have demonstrated an ability to outpace inflation in various inflation cycles.
INCOME	Intermediate Bonds	Bonds help reduce overall portfolio volatility.

PUT OUR EXPERTISE TO WORK FOR YOU

For more information, please contact John Abunassar at JA188@ntrs.com or 312.630.6494.

IMPORTANT INFORMATION

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