



# Knox County STAR Program

## Investment Options Snapshot

Please consider your investment objectives, and the risks, charges and expenses of these investment options carefully before investing. The relative risk of these investments is provided to you for informational purposes, and is not intended, nor should it be used, as the only source of information when making an investment decision. The prospectuses and your Investment Options booklet contain this and other information about the investment choices available under this plan. Prospectuses may be obtained by the Plan's record keeper - USI Consulting Group at 866-305-8846 plan code 524 or by visiting the Plan's participant web site at [http://www.usicg.com/direct\\_solutions.asp](http://www.usicg.com/direct_solutions.asp).

### Individual Investment Options

\*More Risk / Higher Potential Return

\*Less Risk / Lower Potential Return

- Dodge & Cox International Stock (DODFX)
- Oppenheimer International Small Co A (OSMAX)
- Columbia Acorn A (LACAX)
- Wells Fargo Advantage Emerging Mkts Eq A (EMGAX)
- Oppenheimer International Growth A (OIGAX)
- Prudential Jennison Small Company A (PGOAX)
- Delaware Small Cap Value A (DEVLX)
- Ivy Science & Technology A (WSTAX)
- Invesco Real Estate A (IARAX)
- JHancock Disciplined Value Mid Cap A (JVMAX)
- Vanguard Mid Cap Index Admiral (VIMAX)
- JPMorgan Large Cap Growth A (OLGAX)
- American Funds New Perspective R3 (RNPCX)
- MFS Value R3 (MEIHX)
- Sentinel Common Stock A (SENCX)
- Vanguard 500 Index Admiral (VFIAX)
- Vanguard Health Care Admiral (VGHAX)

#### Equity Funds

- JPMorgan High Yield A (OHYAX)
- Vanguard Total Bond Market Index Admiral (VBTLX)
- MFS® Total Return Bond Fund R3 (MRBHX)
- Franklin Adjustable U.S. Govt. Securities A (FISAX)

#### Bonds Funds

- \*\*Morley Stable Value II

#### Cash Equivalents

### Pre-Blended Investment Options

- T. Rowe Price Retirement 2050 R (RRTFX)
- T. Rowe Price Retirement 2040 R (RRTDX)
- T. Rowe Price Retirement 2030 R (RRTCX)
- T. Rowe Price Retirement 2020 R (RRTBX)

#### \*\*\*Target Date Funds

- Vanguard LifeStrategy Growth Inv (VASGX)
- Vanguard LifeStrategy Income Inv (VASIX)
- Vanguard LifeStrategy Cnsvr Gr Inv (VSCGX)

#### LifeStyle Funds

- Ultra Aggressive Investment Style
- Aggressive Investment Style
- Balanced Investment Style
- Moderate Investment Style
- Conservative Investment Style
- Fixed Income Investment Style

#### \*\*\*\*Knox County Blended Model Portfolio Investments

\* The historical volatility data used to list these investments was obtained from Morningstar<sup>SM</sup>. The risk spectrum provided illustrates general risk reward expectations for each investment option relative to its broad asset class assignment. The actual performance of the investment options may vary and its assignment on the risk tolerance spectrum may not be fully represented herein.

\*\* A stable value fund seeks to preserve the value of your investment but is subject to investment risk. The stable value fund identified is a collective trust fund and is not a mutual fund. They are typically operated and offered by Banks and/or Trust Companies or their affiliates and are regulated by banking regulators. A copy of the trust's "Summary Information Booklet" may be obtained by calling the Plan's record keeper - USI Consulting Group at 866-305-8846 plan code 524 or by visiting the Plan's participant web site at [http://www.usicg.com/direct\\_solutions.asp](http://www.usicg.com/direct_solutions.asp).

\*\*\* The underlying investment mix in a target date fund is designed to change as you get closer to your retirement date. The portfolio moves from a more aggressive, growth-oriented strategy during your accumulation phase to a more conservative, preservation oriented strategy as you near retirement. Target date funds are intended as long-term investments which involve risk, including the possible loss of principal. The principal value of the fund(s) is not guaranteed at any time, including at the target date.

\*\*\* The Model Portfolios identified above are not mutual funds or securities in and of themselves, rather they are asset allocation models comprised of several complementary investments. The individual allocation of these component investments, as a percentage of the Model Portfolio, are shown in the Investment Options booklet. The Plan Sponsor makes the Model Portfolios available for the convenience of Plan Participants; however, the Plan Sponsor generally does not permit Plan Participants to invest contributions in the individual investments that constitute the models.