

The Plan is designed to provide employees with an array of suitable investments to help in meeting retirement objectives. The investments provided fall into general categories designed to accommodate both employees who want to select a pre-designed portfolio and those who are comfortable creating their own.

Investment options include both unscreened funds and funds that follow the social screens taught by and traditionally applied by Mennonite Church USA. For assistance, the participant can read [Deciding how to invest \(Decida como investir\)](#) or speak with an Everence representative.

Investment Options

For a current list of available investment options, please visit the Empower Retirement website.

Target date portfolios

The following target date funds are available to participants:

Target Date 2020	Target Date 2030	Target Date 2040
Target Date 2050	Target Date 2060	

A participant can select a portfolio year nearest to the employee's expected retirement. The funds are made up of mostly socially screened funds and are rebalanced at least annually. The asset allocation model is incrementally adjusted to become more conservative by increasing the allocation to bonds and other fixed-income investments as the target date approaches. If participants do not make an investment election, their money will be invested in a target date portfolio appropriate for their age.

Risk-based portfolios

These portfolios are designed to achieve aggressive, moderate, or conservative investment strategies. A participant can choose from screened and unscreened portfolios. They are rebalanced at least annually. Unlike a target date portfolio, the risk-based portfolios do not adjust their investment allocation as a person approaches retirement age.

Individual funds

Individual funds are offered to allow participants to create their own portfolio. Please see the Empower Retirement website for a current listing of available funds.

The investment process

Employee responsibilities:

- When completing the enrollment process, the participant will select investment options. If no selection is made, the participant's contributions will be invested in a target date portfolio appropriate for the participant's age.
- To change how future contributions and current balances are invested, the participant should visit the Empower website (registration required) or contact Empower Retirement.

Empower Retirement responsibilities:

- Process employee's changes by 4 p.m. Eastern time the day they are made.