

Delaware Retirement Savings Plan Investment Options

For each investment option, click on the fund name to open a fund fact sheet that provides important information about the investment option, including fund expenses. Each investment option has a numeric fund code you will need when making investment changes on-line or via telephone.

While reviewing the fund fact sheets, please also review the [Disclosure Glossary](#) document that provides information on types of investment risks, investment types and a glossary of terms and statistics. The document also provides instructions about how to obtain any underlying fund prospectus.

Tier One: Make it easier for me

This tier is designed for participants who want to make a sound investment decision but who do not want to spend significant time weighing and/or revisiting that choice. It is comprised of a family of target date retirement funds professionally managed by American Funds. The funds are diversified among a variety of stock and bond investments and are designed so that you can choose the target date fund closest to your expected year of retirement. Depending on the proximity to that target date, each fund will seek to achieve growth, income and conservation of capital objectives to varying degrees. The following chart shows which Target Date Fund corresponds to your date of birth.

DATE OF BIRTH	DEFAULT TARGET DATE FUND	TICKER	EXPENSE RATIO
12/31/1947 and earlier	American Funds 2010 Target Date Retirement Fund	RFTTX	0.36%
01/01/1948 through	American Funds 2015 Target Date Retirement Fund	RFJTX	0.36%
01/01/1953 through	American Funds 2020 Target Date Retirement Fund	RRCTX	0.37%
01/01/1958 through	American Funds 2025 Target Date Retirement Fund	RFDTX	0.40%
01/01/1963 through	American Funds 2030 Target Date Retirement Fund	RFETX	0.41%
01/01/1968 through	American Funds 2035 Target Date Retirement Fund	RFFTX	0.42%
01/01/1973 through	American Funds 2040 Target Date Retirement Fund	RFCTX	0.42%
01/01/1978 through	American Funds 2045 Target Date Retirement Fund	RFHTX	0.44%
01/01/1983 through	American Funds 2050 Target Date Retirement Fund	RFITX	0.44%
01/01/1988 through	American Funds 2055 Target Date Retirement Fund	RFKTX	0.47%
01/01/1993 and later	American Funds 2060 Target Date Retirement Fund	RFUTX	0.47%

Important information about the American Funds Target Date Retirement Funds: The return of principal for the underlying funds in target date funds for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Bond ratings, which typically range from AAA/Aaa (highest) to D (lowest), are assigned by credit rating agencies such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals. American Funds investment professionals actively manage the target date fund's portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the fund gets closer to its target date. Investment professionals continue to manage each fund for 30 years after it reaches its target date.



DELAWARE RETIREMENT SAVINGS PLAN
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Tier Two: Give me some choices

This tier is designed for participants who are comfortable choosing investments and want to construct a custom portfolio at a potentially lower cost with risk-reward characteristics they are comfortable with. It contains a set of actively and passively managed investment options from the major asset classes.

MORNINGSTAR CATEGORY	FUND NAME	TICKER	EXPENSE RATIO
Stability of Principal	Voya Fixed Plus Account III Guarantees are based on the financial strength and claims paying ability of Voya Retirement Insurance and Annuity Company and do not apply to the investment return or principal value of the other investment options offered under the Plan. Please refer to the Information Booklet for a description of this investment option and applicable restrictions.	N/A	N/A
Money Market	Vanguard Federal Money Market – Investor Class ¹ An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.	VMFXX	0.11%
Intermediate Term Bond	PIMCO Total Return – Institutional	PTTRX	0.46%
Intermediate Term Bond	Vanguard Intermediate Term Bond Index – Admiral Shares	VBILX	0.09%
World Bond	Templeton Global Bond Fund – R6 ²	FBNRX	0.51%
Large Value	American Funds Washington Mutual Investors Fund – R6 Shares	RWMGX	0.30%
Large Blend	Vanguard 500 Index Fund – Admiral Shares	VFIAX	0.05%
Large Growth	T. Rowe Price Blue Chip Growth – I ³	TBCIX	0.58%
Mid Cap Blend	Vanguard Extended Market Index Fund – Admiral Shares	VEXAX	0.09%
Mid Cap Growth	ClearBridge Mid Cap Growth – IS	LCMIX	0.80%
Small Blend	JPMorgan US Small Company Fund – R6	JUSMX	0.74%
Foreign Large Blend	Lazard International Equity – R6	RLIEX	0.80%
Foreign Large Blend	Vanguard Total International Stock Index Fund – Admiral Shares	VTIAX	0.12%
Real Estate	TIAA-CREF Real Estate Securities – Institutional	TIREX	0.52%

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Tier Three: Let me have it all

This tier is designed for participants who want unlimited choice and have the time and capacity to build their own investment line-up. It features a self-directed brokerage option with access to thousands of investment options. The brokerage window, powered by TD Ameritrade⁴, is available for an additional cost. Please see your Voya representative for more information.

⁴ Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. Used with permission. TD Ameritrade is an independent entity and not a corporate affiliate of Voya Financial Partners, LLC (Member SIPC).

You should consider the investment objectives, risks, charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting Voya at (800) 584-6001.

Mutual Funds offered under a custodial account or Trust Agreement are intended as long-term investments designed for retirement purposes. Early withdrawals taken prior to age 59½ from a 403(b) plan will be subject to an IRS 10% premature distribution penalty tax, unless an exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax benefit, as tax deferral is provided by the Plan. Annuities may be subject to additional fees and expenses, to which other tax-deferred funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

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