When choosing your RSP investment mix (your asset allocation), don’t forget to consider all of your retirement income sources to ensure you have a complete retirement picture. Remember, no single path is right for everyone because we all have different financial goals, different amounts of time to meet our goals and different tolerances for risk.

Here’s a basic roadmap.

When you choose a Target Retirement Date Fund (TRDF), you get a diversified investment mix managed to gradually become more conservative over time. Each fund has a date in its name, indicating the year in which the fund is designed to have a participant retire and begin withdrawing money.

The RSP offers a range of investment options you can use to create your own mix to help you reach your retirement savings goals. With the Mix-Your-Own track, you have the control and flexibility to tailor your investment mix to meet your needs.

When selecting your mix in either track, remember to consider your financial goals, time horizon and risk tolerance.
Mix-Your-Own Track

You may prefer this track if:
You have some interest or experience in investing, and have some time to spend on it.

Know the terrain

› The RSP offers 15 investment options in this track, including both actively managed and passively managed funds.

› To learn how to diversify your RSP investments based on your investment style, check out the Portfolio Review tool. Go to OneHR.ge.com > Retirement* > My GE RSP > Tools.

› Consider automatic rebalancing. Fidelity will automatically rebalance your portfolio at an interval you choose to keep your mix in line with your investment goals. Go to OneHR.ge.com > Retirement* > My GE RSP > click on GE RSP in the purple bar > Investments > Change Investments > Rebalance.

Pre-Mixed Track

You may prefer this track if:
You have limited interest or experience in investing, and don’t want to spend much time on it.

Know the terrain

› A TRDF is designed to hold your entire RSP account balance, so choosing more than one may throw off your investment mix.

› Each TRDF consists of a different diversified mix of select funds available in the RSP.

› Go to www.SoWhatsYourMix.com to learn more about TRDFs and to see the mix of funds and how the allocation changes over time.

Important Information

Please be aware that this communication and the tools it describes (other than www.SoWhatsYourMix.com) are part of an investment education program provided by Fidelity Investments, and GE is not responsible for their content. For example, Portfolio Review is an educational tool provided by Fidelity. Neither GE nor Fidelity Investments provides investment advice under the program. All investment decisions are your responsibility and should be made based on your own personal situation. Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money. In addition, principal invested in a TRDF is not guaranteed at any time, including at or after the target date. GE does not endorse any investment, individual retirement account or other investment product or service.