

## General Dynamics 401(k) Savings Plan Summary

Your plan choices have been analyzed and we are providing an objective, unbiased, and professional opinion. Our advice is highly personalized and confidential. We operate completely independent of your employer and act solely in the best interests of plan participants that are our clients.



### Fund Choices

- Balanced
- Bond Index
- Fixed Income
- General Dynamics Stock
- Large Cap Growth
- Large Cap Value
- S&P 500 Index
- Small Cap Index

### Stocks

Large Cap	<input checked="" type="checkbox"/>	<input type="checkbox"/>	International Large Cap
Mid Cap	<input type="checkbox"/>	<input type="checkbox"/>	International Small Cap
Small Cap	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Emerging Markets
Target Date	<input type="checkbox"/>	<input type="checkbox"/>	Global
Lifestyle	<input type="checkbox"/>	<input type="checkbox"/>	Specialty/Sector
Asset Allocation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Company Stock

### Bonds

Money Market	<input type="checkbox"/>	<input type="checkbox"/>	Multi Sector
Stable Value	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Corporate
Short Term	<input type="checkbox"/>	<input type="checkbox"/>	High Yield
Intermediate Term	<input checked="" type="checkbox"/>	<input type="checkbox"/>	World Bond
Long Term	<input type="checkbox"/>	<input type="checkbox"/>	Emerging Markets

### What we like

Nothing much really! Very limited selection.

### What we don't like

It is our basic opinion that it is rarely prudent to ever own more than 20% of company stock at any time in your retirement plan. More international and fixed income investment choices would improve diversification opportunities. The choices that exist are mostly funds that are a blend of several managers within each fund. For the reason it is difficult to do proper research and create any meaningful comparisons to funds of a similar style. Typically, research and recommendations are done using indexes that closely approximate the benchmarks for the funds used in this plan.

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