

## Sierra Tucson CRC 401(k) Retirement 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

American Beacon Large Cap Value  
 Calvert Social Investment Equity  
 Columbia Acorn Select  
 Davis NY Venture  
 Fidelity Balanced  
 Fidelity Capital Appreciation  
 Fidelity Freedom Income  
 Fidelity Freedom 2000  
 Fidelity Freedom 2005  
 Fidelity Freedom 2010  
 Fidelity Freedom 2015  
 Fidelity Freedom 2020  
 Fidelity Freedom 2025  
 Fidelity Freedom 2030  
 Fidelity Freedom 2035  
 Fidelity Freedom 2040  
 Fidelity Freedom 2045  
 Fidelity Freedom 2050  
 Fidelity International Discovery  
 Fidelity Real Estate Investment  
 Fidelity Retirement Money Market  
 Fidelity Select Natural Resources  
 Fidelity Total Bond  
 Fidelity Value  
 Northern Small Cap Value  
 Royce Value Plus

### Stocks

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

### Bonds

|                   |                                     |                          |                  |
|-------------------|-------------------------------------|--------------------------|------------------|
| Money Market      | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Multi Sector     |
| Stable Value      | <input 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

There are a reasonable number of choices, including a couple of sector funds.

### What we don't like

We would like to see more fixed income and international choices. There is way too much emphasis on target date fund choices. Whenever target date, lifestyle, or asset allocation funds are included as choices, it is virtually never explained that these are much more than just another choice. They are designed to be alternatives to the other choices. If you choose one of them, you should not be choosing any other funds.

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