

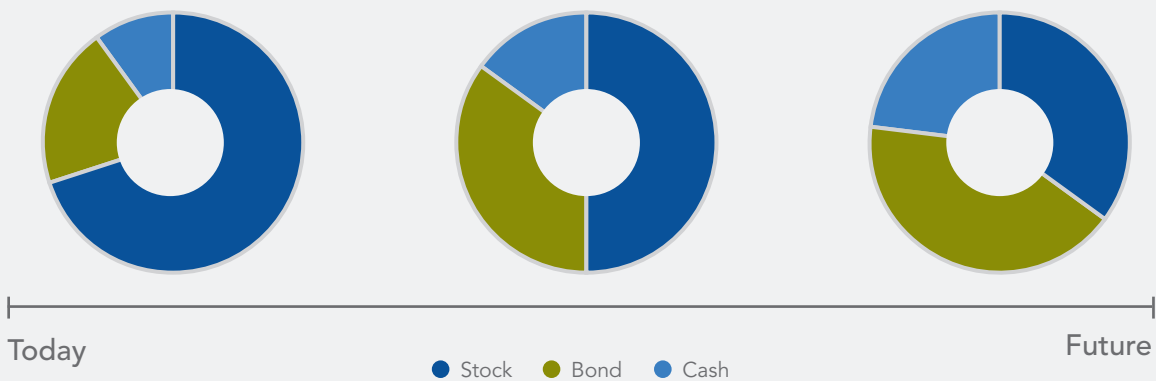
What are Target Date Funds?



A Target Date Fund is an investment fund that automatically changes the direction of your investments from high-risk, high-reward to low-risk, low-reward options as you near retirement.

Target Date Funds, also called lifecycle funds, are investment portfolios designed to offer a convenient way to invest based on your expected retirement date. In general, the date used within the name of the fund is in reference to the approximate year an investor in the fund would plan to retire (e.g., 2015, 2025, 2030, etc.). The farther away the date is, the greater the risks the fund generally takes. Please keep in mind that the underlying investment mix of Target Date Funds is designed to change as you get closer to your retirement date. The portfolio moves from a more aggressive, growth-oriented strategy during your accumulation phase to a more conservative, preservation-oriented strategy as you near retirement. Target Date Funds are intended as long-term investments which involve risk, including the possible loss of principal. The principal value of the fund(s) is not guaranteed at any time, including at the target date."

Target Date Funds over time



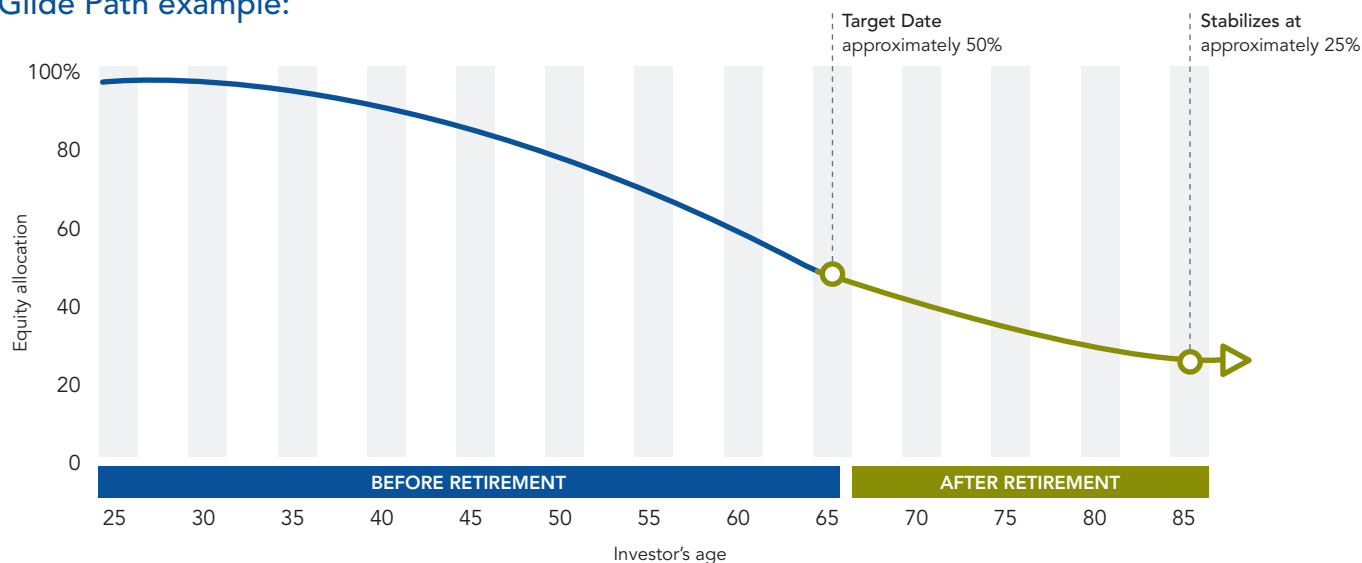
Target Date Funds provide many benefits, including diversification* and asset allocation. The fund manager will "diversify" the portfolio by investing in many investments (so that "not all your eggs are in one basket"). Additionally, the manager will allocate portions of the total portfolio among the three key asset classes (i.e., stocks/equity, bonds/fixed-income and cash). Historically, these asset classes have performed differently over time, and often when one asset class is performing poorly, another may be performing well, thus helping to smooth out any large downward (or upward) movement in the value of the portfolio.

A primary benefit of Target Date Funds is their focus on adjusting the portfolio's mix of investments to match the typical investor's changing risk profile as they near retirement.

(Continued)

Consequently, as the target date approaches, the fund will gradually shift away from riskier growth investments (stocks) toward more conservative income-producing investments (bonds and cash). The strategy employed to gradually shift from a more aggressive investment portfolio to a more conservative one is referred to as the fund's "Glide Path".

Glide Path example:



It is important for you to investigate and understand the Glide Path of any Target Date Fund which you are considering for investment. Strategies vary substantially, even between two funds having similar target dates. Additionally, it is important to be aware that some funds employ Glide Paths which continue to significantly modify their asset allocation strategy long after the target date has been reached. Therefore, if you intend to remain invested in a particular Target Date Fund after you have attained your retirement date (which coincides with that of the fund), you may need to reevaluate whether the fund continues to suit your needs, is relevant in regards to your financial objectives and is consistent with the level of risk you are willing to assume.



If you have questions about your workplace retirement plan, please contact your Human Resources department or your retirement plan provider's customer service center.

*Although diversification is not a guarantee against loss, it is an effective strategy to help you manage risk. There is no guarantee that a diversified portfolio will outperform a nondiversified portfolio. There are no assurances that your investment objectives will be achieved.

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. The prospect uses and other comparable documents contain this and other information about the investment options. They may be obtained by visiting usicg.com. You should read the prospectuses and/or other comparable documents carefully before investing.

This information is for general informational and educational purposes only and should not be relied upon as the only source of information. Additionally, this is not intended to represent advice or a recommendation of any kind, as it does not consider the specific investment objectives, financial situation and/or needs of any participant.