TargetFit™

Stadion

A target date solution that's more than a number.

Target date funds have served as useful tools for helping everyday retirement savers strategically diversify their investments. But we believe they haven't changed with the times.

Stadion TargetFit is a retirement solution that goes beyond age and fixed glide paths, while retaining the familiar structure and ease-of-use of a traditional target date strategy.

TargetFit: 3 Key Attributes

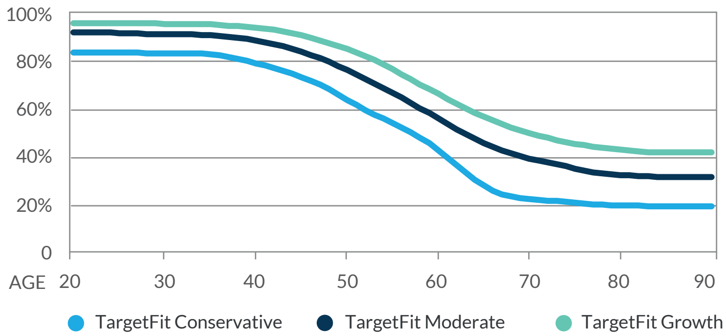
1. Multiple glide paths

We understand that individuals have different goals and attitudes—even if they are the same age—and need options aligned to how they feel about investing and investment risk.

TargetFit offers three distinct target date fund glide paths as compared to traditional target date funds, which typically offer just one.

TargetFit Glide Paths [1]

PERCENT OF EQUITY: The TargetFit path lines represent the midpoint of the maximum and minimum equity exposure for each glide path.



2. Participant Education

Many participants lack a basic understanding of how target date funds work. In fact, 62% of plan participants believe target date funds will provide a steady stream of income in retirement.[2] We believe this, and other fundamental misunderstandings, show that most retirement investors need—and welcome—additional education about their retirement investments.

The TargetFit web-based experience provides participants with education on how target date funds work, investment risk, and investor risk tolerance.

1 Each TargetFit glide path represents six target date funds. They reside on different points along the glide path, based on target retirement date.
2 American Century Investments, Participant Survey 2025.

Risk Profiles

A **CONSERVATIVE** investor may be someone who:

- Is cautious about their savings.
- Prefers to live on the "safe side" with their investment choices
- Would rather sleep at night knowing their money is invested in low-risk assets than take chances to get greater returns.
- Believes they are more cautious with investing money than other people they know.

A **MODERATE** investor may be someone who:

- Doesn't mind taking some risks with their savings.
- Prefers a balance for their approach to investing for retirement.
- Believes they are not more cautious or more aggressive with investing money than other people they know.

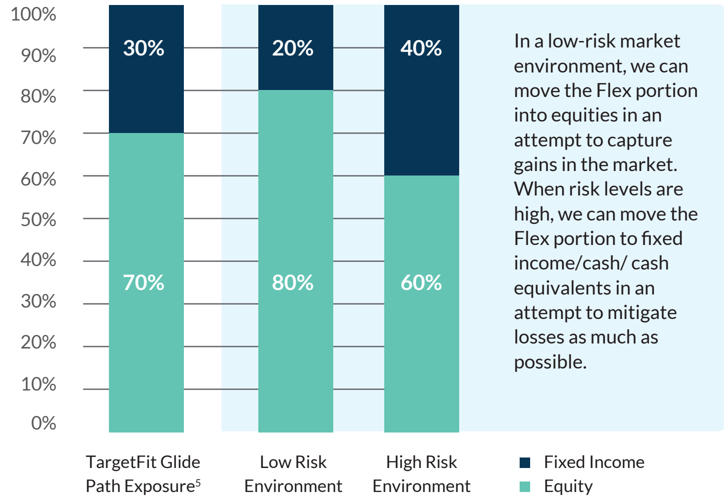
A **GROWTH** investor may be someone who:

- Doesn't mind taking risks with their money to increase the amount they have.
- Focuses on the upside even if some risk is involved.
- Isn't fearful when their investments fluctuate in value.
- Believes they are more aggressive with investing money than other people they know.

3. Built with cost-efficient exchange traded funds (ETFs)

TargetFit uses ETFs as underlying investments.[4] We believe this is an important distinction in a market where portfolios are typically made up of traditional mutual funds, which may not offer the same flexibility as ETFs. TargetFit's portfolios are built with ETFs from multiple providers using a rigorous selection methodology managed by Stadion's portfolio management team.

Unlike fixed-path target date funds, TargetFit target date funds include allocations designed to be responsive to changes in the market. With a built-in "Flex" allocation, the portfolios are designed with room to react to different market conditions.



Is it time to bring your target date offering up to date?

Stadion TargetFit was designed to address the limitations of fixed-glide path strategies while retaining the familiar structure and ease-of-use of traditional target date strategies.

Ready to take a look at other options? Call Stadion's Retirement Consultants for a free comparison of your current target date glide path(s) and the multiple glide path options available through TargetFit.

About Stadion

Stadion is a money management firm based near Athens, Georgia. Founded in 1993, we have over 30 years of experience helping people prepare for retirement.

TargetFit Conservative

Designed to provide a time-based allocation to fixed income that is higher than that of the S&P Target Date Index while still providing equity exposure. A likely investor is one who has a lower-than-average appetite for risk and is more concerned with protection of existing assets than with growth of those assets.

TargetFit Moderate

Designed to provide a time-based allocation to fixed income and equities, similar to the S&P Target Date Index allocations. A likely investor is one who has an average appetite for risk and is concerned with both protection of existing assets and growth of those assets.

TargetFit Growth

Designed to provide a time-based allocation to equity that is higher than that of the S&P Target Date Index while still providing fixed income exposure. A likely investor is one who has a higher-than-average appetite for risk and is more concerned with growth of existing assets than with the protection of those assets.

For more information, visit www.stadionmoney.com/financial-professionals/target-date-solution.

4 The funds hold ETFs through the Stadion Master CIT Series which are Collective Investment Trusts sponsored by Benefit Trust Company as Trustee.

5 Hypothetical example of the midpoint of maximum and minimum equity at a point in time on the glide path.

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