

Retirement Market Facts

Fresh ingredients for a healthy retirement

Powerful ingredients to create a well-rounded retirement

PERF's lineup of investment funds for Annuity Savings Accounts (ASAs) provides members greater control in saving for their retirement futures.

Daily valuation allows members to manage their Annuity Savings Account (ASA) investments on a daily basis rather than quarterly. And, for the first time ever, members can allocate their *current* ASA balance to new fund options and direct *future* contributions to a completely different asset allocation.

If you are a new member and did not make an election when you were hired, your ASA balance election defaults to a target date fund based on your estimated retirement date.

If you made an election upon hire and have not revisited

this election, take the opportunity to learn about the ASA options available to you. For detailed information on each of these funds, please visit our Web site.

For more information on investing your ASA, log on to PERF's online demo to receive tips on preparing for retirement. The demo is intended as a brief tutorial offered for educational purposes.* You can access the demo by going to <http://www.in.gov/inprs/retirementmarket.htm> and selecting the link under Online Demonstration.

If you have questions, please contact our customer service center at (888) 526-1687, or e-mail us at questions@inprs.in.gov.

**Information provided in the online demo is not investment advice or a formula for determining your individual investment needs.*

Fund Facts

Serving Size 1 PERF Retirement

ASA Fund Options

Guaranteed Fund
Money Market Fund
Large Cap Equity Index Fund
Small/Mid Cap Equity Fund ¹
International Equity Fund ²
Fixed Income Fund ³
Inflation-Linked Fixed Income Fund ⁴
Target Date Funds ⁵

¹Small/Mid Cap Equity: The investment objective of the fund is to seek investment growth/capital appreciation through both active and passive investment in stocks of small- and mid-sized U.S. companies.

²International Equity: The investment objective of the fund is to seek investment growth/capital appreciation through both active and passive investment in stocks of non-U.S. companies in both developed and emerging markets.

³Fixed Income: The investment objective of the fund is to seek total return, consisting of income and capital appreciation, through both active and passive investment in a diversified bond portfolio.

⁴Inflation-Linked Fixed Income: The investment objective of the fund is to maximize real return, consistent with the preservation of capital, through active investment in inflation-linked bonds.

⁵Target Date Funds: Pursue an investment strategy consistent with a specific target retirement date through diversified investment options. The asset allocation automatically shifts to become more conservative as the retirement date approaches.