

SAVING FOR RETIREMENT WITH ONE EASY DECISION

SIMPLE AND EFFECTIVE: TARGET-DATE FUNDS

By deciding to plan and save for your retirement, you have made a decision you can always feel good about. You've realized that a sound savings plan is the key to a secure retirement, and you should be proud of yourself for taking steps to get there.

BUILD? PRESERVE? WHAT'S THE RIGHT BALANCE?

Building your retirement savings and preserving what you've already accumulated—it's an important balancing act, and it comes with a lot of questions. What's the right investment mix? How should the investment mix change over time? How much risk should you take—and when?

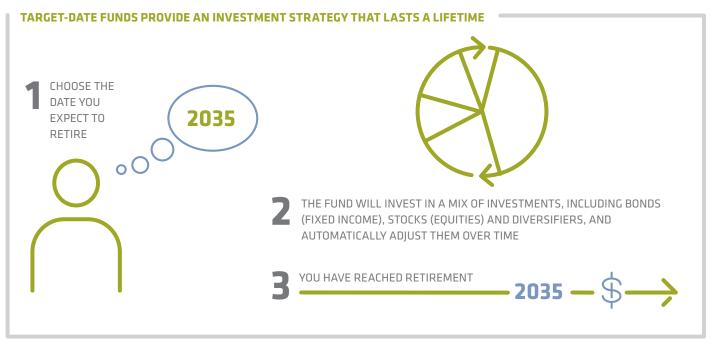
IS A TARGET-DATE FUND RIGHT FOR YOU?

Instead of going it alone, consider investing in your company's target-date fund.

Ask yourself these questions:

- + Do I have the desire to select my own mix of individual investments?
- + Am I comfortable deciding how much to invest in each investment?
- + Do I have the time to keep an eye on my investments and make changes as I get closer to retirement?

If you answered "No" to one or more of these questions, a target-date fund may be the simplest way for you to invest.



Investing in target-date funds does not guarantee sufficient income at retirement.

WHAT ARE TARGET-DATE FUNDS?

A target-date fund typically has a date in its name—this is called the fund's "target date." The target date is the approximate year when you expect to retire and begin withdrawing from your account. A target-date fund adjusts its investments over time. If you're in your early working years, the emphasis of the fund is on growth to build savings. As you move toward retirement, the investments of the fund gradually evolve, becoming more conservative to help protect against market fluctuations—and it all happens automatically.



The year you were born:

19**70**

Example

Age you think you will be when you retire:

+ 65

You

Your estimated retirement date:

= = 2035

TARGET-DATE FUNDS ARE:

1-2-3

SIMPLE



DIVERSIFIED



EFFECTIVE

Diversification does not guarantee a profit or eliminate risk.

Note to All Readers: The information contained herein reflects, as of the date hereof, the views of AllianceBernstein L.P. (or its applicable affiliate providing this publication) ("AB") and sources believed by AB to be reliable. No representation or warranty is made concerning the accuracy of any data compiled herein. In addition, there can be no guarantee that any projection, forecast or opinion in these materials will be realized. Past performance is neither indicative of, nor a guarantee of, future results. The views expressed herein may change at any time subsequent to the date of issue hereof. These materials are provided for informational purposes only and under no circumstances may any information contained herein be construed as investment advice. AB does not provide tax, legal or accounting advice. The information contained herein does not take into account your particular investment objectives, financial situation or needs, and you should, in considering this material, discuss your individual circumstances with professionals in those areas before making any decisions. Any information contained herein may not be construed as any sales or marketing materials in respect of, or an offer or solicitation for the purchase or sale of, any financial instrument, product or service sponsored or provided by AllianceBernstein L.P. or any affiliate or agent thereof. References to specific securities are presented solely in the context of industry analysis and are not to be considered recommendations by AB. This is not intended to be legal advice (and should not be relied upon as such), but just a discussion of issues.

The [A/B] logo is a registered service mark of AllianceBernstein and AllianceBernstein E.P. © 2023 AllianceBernstein L.P., 501 Commerce Street, Nashville, TN 37203

