

Aon Pooled Employer Plan

Your Investment Options



As an employee of your employer, you have the opportunity to save for your retirement through our 401(k) retirement savings plan, the Aon Pooled Employer Plan (Aon PEP). The Aon PEP has a streamlined set of investment options designed to offer you a range of choices that accommodate varying risk tolerance levels and asset diversification goals. The Aon PEP investment lineup has been selected to find the investment approach that works best for you.

Each of the investment options available through the Aon PEP is summarized below. If you would like more detailed information on the investment options, log into your account at aonpep.voya.com or through the Voya mobile app and select 'Investments & Research,' then select "Fund Information."

Target Retirement Portfolios

A [Target Retirement Portfolio](#) provides diversification, asset allocation, and professional management in a single fund. The year in the fund name refers to the approximate year you want to retire.

Each Target Retirement Portfolio starts with an asset allocation considered appropriate by investment professionals for its years from retirement and risk tolerance. Each portfolio is designed to rebalance to a more conservative approach as it gets closer and closer to its retirement date. The objective is to achieve the highest possible returns while minimizing potential risks.

Please note, an investment in a Target Retirement Portfolio is not guaranteed at any time, including on or after the target date.

Core Funds

The [Core Funds](#) provide you with a choice of passive and active fund options. Each core fund provides access to a distinct fund type without redundancy or overlap.

You design a customized investment portfolio based on your own objectives and needs.

Additional details on each of the fund options are available by logging into your account at aonpep.voya.com or through the Voya mobile app. Once logged in, select "Investments & Research," then select "Fund Information."

Target Retirement Portfolio
In Retirement Portfolio
Target Retirement 2025 Portfolio
Target Retirement 2030 Portfolio
Target Retirement 2035 Portfolio
Target Retirement 2040 Portfolio
Target Retirement 2045 Portfolio
Target Retirement 2050 Portfolio
Target Retirement 2055 Portfolio
Target Retirement 2060 Portfolio
Target Retirement 2065 Portfolio
Target Retirement 2070 Portfolio

Passive Management	Active Management
	Capital Preservation
U.S. Bond Index	U.S. Bond
S&P 500 Index	U.S. Large Company Stock
U.S. Small & Mid Cap Stock Index	U.S. Small & Mid Company Stock
Non-U.S. Stock Index	Non-U.S. Stock



Self-directed Brokerage Account

A self-directed brokerage account, also called a Personal Choice Retirement Account, is a fee-based service offered through Schwab and is designed for more experienced investors. It allows you to create a tailored portfolio from thousands of investment options, including:

- More than 8,700 no-load mutual funds from over 600 well known fund families, including over 2,700 funds typically available only to institutional clients.
- Over 3,800 mutual funds are available with no-loads and no transaction fees¹.
- Other investments also include individual stocks from all the major exchanges, bonds and other fixed income investments, CDs, and money market funds. All listed ETFs, stocks and base options on the U.S. exchanges are commission-free across all mobile, automated phone and web trading channels².

To learn more or sign up for the Personal Choice Retirement Account, log into your account at aonpep.voya.com or through the Voya mobile app. Once logged in, select “Investments & Research,” then select “Self-Directed Brokerage Account.”

Professional Advisory Support

You can receive professional investment advisory services, offered through Voya Retirement Advisors (VRA) and powered by Edelman Financial Engines[®]. VRA offers personalized, professional, and objective investment advice through two levels of service – online advice and professional management.

Online advice provides support for savers looking for help make their own decisions. Based on the information you provide, the online advice tool displays a retirement forecast based on your current investments along with investment and saving recommendations to help you meet your goals. This service is available at no cost.

Professional management offers a fee-based service for individuals who prefer having investment professionals proactively manage their retirement savings. The service includes:

- Personalized profile
- Ongoing assessment of your progress
- Automatic updates and periodic account optimization to keep you on target

To learn more or sign up for professional investment advice, log into your account at aonpep.voya.com or through the Voya mobile app. Once logged in, select “Investments & Research,” then select “Get Investment Advice.”

For More Information

Contact the Aon PEP Retirement Service Center at 833-AON-9PEP (833-266-9737). Representatives are available from 8:00 a.m. to 8:00 p.m., Eastern time, Monday through Friday, excluding stock market holidays.



¹ For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply:

- Trades in no-load mutual funds available through Mutual Funds OneSource[®] service (including Schwab Funds) as well as certain other funds, are available without transaction fees when placed through schwab.com or our automated phone channels.
- Schwab's short-term redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource[®] service and held for 90 days or less.
- Schwab reserves the right to change the funds available without transaction fees and to reinstate fees on any funds.
- Funds are also subject to management fees and expenses.
- Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies for record keeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.
- Investment returns will fluctuate and are subject to market volatility, so an investor's shares, when redeemed or sold, may be worth more or less than their original cost.

² The standard electronic \$0 commission does not apply to over-the-counter (OTC) equities, transaction-fee mutual funds, futures, fixed-income investments, or trades placed directly on a foreign exchange or in the Canadian market. Options trades will be subject to the standard \$0.65 per-contract fee. Service charges apply for trades placed through a broker (\$25). Exchange process, ADR, and Stock Borrow fees still apply. See the Charles Schwab Pricing Guide for Retirement Plan Accounts for full fee and commission schedules.

Not FDIC/NCUA/NCUSIF Insured I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency

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Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya[®] family of companies.

Schwab Personal Choice Retirement Account[®] (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

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