

How your account will transfer

The table in this section shows you how your account will transfer to Empower.

If you'd like your account to transfer differently, simply change the elections for your current balance and your future contributions by contacting Newport Group by June 21, 2021. You can also make changes with Empower after the transition is complete.

BALANCES IN THESE FUNDS:	WILL AUTOMATICALLY TRANSFER TO:
MetLife Stable Value	MetLife Stable Value
T. Rowe Price Instl High Yield (TRHYX)	American Century High Income R6 (AHIDX)
Vanguard Total Bond Market Index I (VBTIX)	Vanguard Total Bond Market Index I (VBTIX)
Vanguard Shrt-Term Infl-Prot Sec Idx Adm (VTAPX)	Vanguard Shrt-Term Infl-Prot Sec Idx Adm (VTAPX)
Vanguard Large Cap Index Institutional (VLISX)	Vanguard Large Cap Index Institutional (VLISX)
Vanguard Mid Cap Index Institutional (VMCIX)	Vanguard Mid Cap Index Institutional (VMCIX)
Vanguard Small Cap Index I (VSCIX)	Vanguard Small Cap Index I (VSCIX)
Vanguard Total Intl Stock Index Admiral (VTIAX)	Vanguard Total Intl Stock Index Admiral (VTIAX)
Vanguard Emerging Mkts Stock Idx Adm (VEMAX)	Vanguard Emerging Mkts Stock Idx Adm (VEMAX)
Vanguard Real Estate Index Admiral (VGSLX)	Vanguard Real Estate Index Admiral (VGSLX)
PIMCO Commodity Real Ret Strat Instl (PCRIX)	PIMCO Commodity Real Ret Strat Instl (PCRIX)
Vanguard Target Retirement Income Inv (VTINX)	Vanguard Instl Trgt Retire Inc Instl (VITRX)
Vanguard Target Retirement 2020 Inv (VTWNX)	Vanguard Instl Trgt Retire 2020 Instl (VITWX)
Vanguard Target Retirement 2030 Inv (VTHR30)	Vanguard Instl Trgt Retire 2030 Instl (VITW30)
Vanguard Target Retirement 2040 Inv (VFORX)	Vanguard Instl Trgt Retire 2040 Instl (VIR40)
Vanguard Target Retirement 2050 Inv (VFIFX)	Vanguard Instl Trgt Retire 2050 Instl (VIR50)
Vanguard Target Retirement 2060 Inv (VTTSX)	Vanguard Instl Trgt Retire 2060 Instl (VIR60)

Investing involves risk, including possible loss of principal.

Investment options

As part of the transition to Empower, the Board of Trustees of the Iron Workers of Western Pennsylvania Profit Sharing Plan is also adding new funds to give you more options to diversify your account.

The new funds can be found in the target date fund chart on this page.

Target date funds provide a diversified portfolio that adjusts automatically based on a specific retirement year (target date). The asset allocation becomes more conservative as the fund nears the target retirement date; however, as with all investments, the principal value of the fund is never guaranteed. The year in the target date fund name refers to the approximate year when you expect to retire.

More information about all of your investment options will be available after the move at ironretirement.com.

DATE OF BIRTH RANGE:	TARGET DATE FUND:
12/31/1947 or earlier	Vanguard Instl Trgt Retire Inc Instl (VITRX)
1/1/1948 - 12/31/1952	Vanguard Instl Trgt Retire 2015 Instl (VITVX) - new!
1/1/1953 - 12/31/1957	Vanguard Instl Trgt Retire 2020 Instl (VITWX)
1/1/1958 - 12/31/1962	Vanguard Instl Trgt Retire 2025 Instl (VRIVX) - new!
1/1/1963 - 12/31/1967	Vanguard Instl Trgt Retire 2030 Instl (VTTWX)
1/1/1968 - 12/31/1972	Vanguard Instl Trgt Retire 2035 Instl (VITFX) - new!
1/1/1973 - 12/31/1977	Vanguard Instl Trgt Retire 2040 Instl (VIRSX)
1/1/1978 - 12/31/1982	Vanguard Instl Trgt Retire 2045 Instl (VITLX) - new!
1/1/1983 - 12/31/1987	Vanguard Instl Trgt Retire 2050 Instl (VTRLX)
1/1/1988 - 12/31/1992	Vanguard Instl Trgt Retire 2055 Instl (VIVLX) - new!
1/1/1993 - 12/31/1997	Vanguard Instl Trgt Retire 2060 Instl (VILVX)
1/1/1998 or later	Vanguard Instl Trgt Retire 2065 Instl (VSXFX) - new!

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