



A Simple Choice for Your Investments

Approximately 92% of Dominion employees participate in our Savings Plan. Contributing to the Savings Plan is a big step toward overall financial wellness—reaching your financial goals and preparing for retirement.

You're already contributing. What's next? Deciding how to invest the money in your Savings Plan account.

In this Guide, we focus on Target Date Funds.



Investing your Savings Plan assets doesn't have to be complicated. Consider investing in the Dominion Target Date Funds. These funds are designed for the investor who feels that "Choosing how to invest my 401(k) Savings Plan money can be challenging."



Target Date Funds might be right for you if:

- You want to make investing as simple as possible.
- You're really not sure where you should be investing your 401(k) money—there are a lot of funds to choose from.
- You don't want to have to monitor your investments to make sure they're on track for your retirement age.

Do any of these sound like you? If yes, consider investing in a Target Date Fund.

What are Target Date Funds?

Target Date Funds make investing simple and are designed to keep your savings on track. The funds provide one stop shopping. Each fund's mix of investments is structured to provide a diversified investment strategy based upon your expected retirement date. All you need to do is determine your "target year." Your Savings Plan assets will be invested in the fund that is most closely aligned with that date.

Each Target Date Fund:

- Invests in a different, diversified mix of investments designed to provide attractive returns based on your expected retirement date.
- Is monitored by a professional investment manager who rebalances investments quarterly.
- Automatically shifts the fund's asset allocation to lower investment risk strategies as the fund's target date approaches.

What is "investment risk?"

Investment risk is the possibility for investments to gain or lose value based on market changes. Investment managers factor in risk when choosing investment funds for Target Date Funds.

Here's the important thing: These funds are designed to keep you on track if you invest in *just one Target Date Fund* based upon your estimated retirement date.

If you spread your investments across a Target Date Fund and other investment funds or put your investments in more than one Target Date Fund, your risk level and asset allocation might not be appropriate for your target retirement date.

How do I invest in a Target Date Fund?

Choosing a Target Date Fund is simple:

1. Estimate your retirement date:

Birth year + retirement age = Retirement year

Take your birth year and your expected retirement age or the age you expect to begin using your Savings Plan money if it's before or after your retirement date. Add them together.

2. Select Your Target Date Fund

Log on to Xerox HR Solutions at <https://www.benefitsweb.com/dominion.html>.

Choose the fund with the date closest to your expected retirement year or the year when you will begin using your Savings Plan money.

3. Move all your Savings Plan investments into that Target Date Fund.

Dominion Target Date Fund	Appropriate for Investors
Target Retirement Income Trust I	In retirement years
Target Retirement 2020 Trust I	in their mid 60s
Target Retirement 2025 Trust I	in their mid 50s
Target Retirement 2030 Trust I	in their 50s
Target Retirement 2035 Trust I	in their mid 40s
Target Retirement 2040 Trust I	in their 40s
Target Retirement 2045 Trust I	in their mid 30s
Target Retirement 2050 Trust I	in their 30s
Target Retirement 2055 Trust I	in their mid 20s

For example:

You were born in 1964 + You plan to retire when you're 67 = Retirement in 2031
Consider investing in the Target Retirement 2030 Trust I.

You were born in 1975 + You plan to retire when you're 62 = Retirement in 2037
Consider investing in the Target Retirement 2035 Trust I.

You were born in 1955 + You plan to start using your retirement money when you're 70 = Money needed in 2025
Consider investing in the Target Retirement 2025 Trust I.

Questions?

Dominion Savings Plan HelpLine **1-877-706-SAVE (1-877-706-7283)**.
Monday through Friday from 9:00 a.m. to 8:00 p.m. Eastern Time.

Dominion Savings Plan website: <https://www.benefitsweb.com/dominion.html>.