Ivy Tech Retirement Plans Investment Options

A strong retirement strategy requires understanding the investment options and services in your retirement plans to help you build a solid foundation for your future.

INVESTMENT OPTIONS

The Ivy Tech Retirement Plans feature several investment opportunities to accommodate different risk tolerances and financial objectives:

Stable value: This investment focuses on capital preservation and may include annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. The AUL Stable Value offers guaranteed interest rates backed by the general account assets of the American United Life Insurance Company (AUL).

Mutual fund options: Mutual funds pool money from numerous investors and are managed by professional fund managers who select stocks, bonds, and other securities based on the fund's objectives. Ivy Tech's Retirement Plans offer a variety of mutual funds that provide diversification across different asset classes.

Target date funds: These funds, offered through American Funds, are designed to balance total return and stability over time. You select the fund with a target date closest to your expected retirement year, allowing for a gradual shift in investment strategy as retirement approaches.

INVESTMENT SERVICES

You have access to professional investment services to help manage your retirement accounts:

My Financial Journey: A complimentary financial wellness program in partnership with Goldman Sachs and Transamerica. It starts with a personal financial wellness assessment and is designed to help you reach both short and long-term fiscal goals.

Managed Advice: This service offers easy-to-use, professionally managed investment strategies, saving time and effort in creating a sound retirement strategy. *Managed Advice* provides an investment allocation and advice, a recommended contribution rate, retirement income projections, and a suggested retirement age.

Self-directed brokerage option: Through the Charles Schwab Personal Choice Retirement Account® (PCRA), you have the option to select investment choices beyond the standard fund lineup for greater personalization. Designed for knowledgeable investors who seek greater control in managing investments. This option is offered only in the 457(b) plan.

Investment Options for Ivy Tech Retirement Plans

(As of January 2026)

Asset Class	Fund Name
Cash / Capital Preservation	AUL Stable Value Account Vanguard Federal Money Market Inv
Intermediate/Long-Term Bonds	Fidelity US Bond Index TCW MetWest Total Return Bond Admin
Large-Cap Stocks	Vanguard Equity-Income Adm Fidelity 500 Index American Century Ultra R6
Small/Mid-Cap Stocks	Boston Trust Walden SMID Cap Fidelity Extended Market Index
International Stocks	American Funds EUPAC R6 Fidelity Total International Index
Multi-Asset/Other	Principal Diversified Real Asset Inst Vanguard Wellington Admiral
Target Date	American Funds 2010 Target Date Retire R6 American Funds 2015 Target Date Retire R6 American Funds 2020 Target Date Retire R6 American Funds 2025 Target Date Retire R6 American Funds 2030 Target Date Retire R6 American Funds 2035 Target Date Retire R6 American Funds 2040 Target Date Retire R6 American Funds 2045 Target Date Retire R6 American Funds 2050 Target Date Retire R6 American Funds 2055 Target Date Retire R6 American Funds 2060 Target Date Retire R6 American Funds 2065 Target Date Retire R6 American Funds 2070 Target Date Retire R6

Managing your retirement investments

Review your current investments, make changes, and access detailed fund and fee information by logging in to your retirement plan account at transamerica.com/portal/ivyretirement and selecting *Investments* from the *Account Overview* page.

Live your best life – now and in retirement.

Call: 800-755-5801

Visit: transamerica.com/portal/ivyretirement

Registered funds are available by prospectus only. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as Transamerica Investors Securities, LLC (TIS), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. For more information on any registered fund, please call Transamerica Retirement Solutions at 800-755-5801 for a free summary prospectus (if available) and/or prospectus. All investments involve risk, including loss of principal, and there is no guarantee of profits. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest. All Transamerica companies identified are affiliated, but are not affiliated with your employer nor any other organization referenced.

Stable value investments seek capital preservation, but they do carry potential risks. Stable value investments may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable value investments are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk. Collective investment trusts (CITs) and insurance company separate account investment options are not insured by the FDIC, the Federal Reserve Bank, or any other government agency and are not registered with the Securities and Exchange Commission. Since investment options available under a collective trust separate account are exempt from SEC registration, a prospectus is not available with respect to such investment options.

Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Transamerica's Advice Services includes *Managed Advice*® and *Advisor Managed Advice*℠. The *Managed Advice*® service is available within employer-sponsored plan or an IRA and is offered through Transamerica Retirement Advisors, LLC ("TRA"), an SEC registered investment advisor. In a retirement plan, the investment options used in *Managed Advice*® are selected by your plan sponsor/plan fiduciary. In an IRA, the investment options used in *Managed Advice*® have been selected by an independent, third-party registered investment advisor, who acts as a fiduciary for lineup selection. The *Advisor Managed Advice*℠ Service is offered through your retirement plan's third-party registered investment advisor and TRA, and investment options are selected by your plan sponsor/plan fiduciary. TRA does not select or endorse any of the investment options available in a plan or in an IRA. Investment options may include Transamerica proprietary investment funds or stable value products offered by Transamerica affiliates. Transamerica Retirement Solutions and TRA are affiliated companies. Morningstar Investment Management, LLC®, a wholly-owned subsidiary of Morningstar Inc. is an SEC-registered investment advisor that serves as an independent financial expert and provides the underlying investment advice and portfolio management methodology for Advice Services. Neither Morningstar nor your plan's third- party registered investment adviser (as applicable) is affiliated with any Transamerica companies. Please see the Advice Services agreement as applicable for more information on the terms and conditions that apply as well as the information provided to you in Form ADV Part 2A. Investment return and principal value will fluctuate with market conditions and you may lose money.

Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time.

Schwab Personal Choice Retirement Account® (PCRA) is not a fund but rather a participant self-directed brokerage account maintained at Charles Schwab & Co., Inc. Participants must individually apply for PCRA and are solely responsible for their fund selections made under the PCRA. Commissions and transaction fees may apply to fund trades placed outside of the Schwab Mutual Fund OneSource® program or trades on other investment vehicles available through Schwab. An annual fee of $50 will be applied by Transamerica Retirement Solutions if you invest in the Schwab PCRA. Securities purchased through the PCRA are available through Charles Schwab & Co. Inc., (Member SIPC). Charles Schwab & Co., Inc. is not affiliated with Transamerica.

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