



**Date:** January 31, 2020

**To:** All participants in the Village of Franklin Park Retirement Plan

**Subject:** Village of Franklin Park Retirement Plan Changes

In order to provide Village of Franklin Park Retirement Plan participants with investment options covering a wide range of investment objectives, the Village of Franklin Park Retirement Plan Committee continually monitors and reviews the investment options available to plan participants. As a result of this review, we are pleased to announce the following investment option changes.

The following investment options will be added to the plan effective 3/3/2020:

<b>Added Investment:</b>	<b>Short Name:</b>	<b>Expense Ratio:</b>
AmerFds American Balanced R6	CFJH	0.28
AmCent One Choice 2020 R6	CFGR	0.55
AmCent One Choice 2025 R6	CFGT	0.57
AmCent One Choice 2030 R6	CFGV	0.59
AmCent One Choice 2035 R6	CFGW	0.61
AmCent One Choice 2040 R6	CFGX	0.64
AmCent One Choice 2045 R6	CFGY	0.66
AmCent One Choice 2050 R6	CFG3	0.68
AmCent One Choice 2055 R6	CFG4	0.69
AmCent One Choice 2060 R6	CFG6	0.69
Alger Cap Appreciation Instl Y	CJWK	0.83
AmerCent MidCap Val R6	CFG9	0.66
AmCent One Choice In Retire R6	CFG7	0.55
AmerFds AMCAP R6	CFJG	0.36
AmerFds Cap World Grth&Inc R6	CFJK	0.44
AmerFds EuroPac Grth R6	CFJM	0.49
AmerFds Fndamental Invs R6	CFJN	0.30
AmerFds Washington Mutual R6	CFJW	0.27
Invesco SmCap Grth R6	CFNG	0.71
DWS RREF Real Estate Sec R6	CFKW	0.54
Nuveen Small Cap Value R6	CG3V	0.82
GoldmanSachs Lrg Cap Gr Ins R6	CFMY	0.55
GoldmanSachs LCAPVAL Insght R6	CFM3	0.63
Invesco Diversified Div R6	CFM7	0.43
PGIM Jenn Natural Recs R6	CFRJ	0.78
InvOpp Intl SmMid Co R6 *	CFPJ	0.94
PGIM High-Yield R6	CFP9	0.42
PGIM Total Return Bond R6	CFRK	0.41
Pioneer Bond K	CFPX	0.35

Pioneer Sel Mid Cap Growth K	CFP4	0.66
Fidelity Sm Cap Index	CJYN	0.03
Fidelity MidCap Index	CJYR	0.03
Fidelity 500 US Index	CJYG	0.02
Fidelity Intl Index	CJYV	0.05
Victory Sycam Small Co Op R6 *	CFYK	0.87
Fidelity Inflation Prot Bd Idx	CK43	0.05

The following investment options will be retired from the plan effective 3/17/2020:

1. **AmerFds American Balanced R3 AAF3**
2. **AmerCent One Choice 2020 A AC20**
3. **AmerCent One Choice 2025 A AC25**
4. **AmerCent One Choice 2030 A AC30**
5. **AmerCent One Choice 2035 A AC35**
6. **AmerCent One Choice 2040 A AC40**
7. **AmerCent One Choice 2045 A AC45**
8. **AmerCent One Choice 2050 A AC50**
9. **AmerCent One Choice 2055 A AC55**
10. **AmerCent One Choice 2060 A AC60**
11. **Alger Cap App Inst R ACAP**
12. **AmerCent MidCap Val A ACBM**
13. **AmerCent One Choice In Ret A ACLS**
14. **AmerFds AMCAP R3 AFAC**
15. **AmerFds Cap World Grth&Inc R3 AFCW**
16. **AmerFds EuroPac Grth R3 AFEG**
17. **AmerFds Fdamental Invs R3 AFFD**
18. **AmerFds Washington Mutual R3 AFW3**
19. **Invesco SmCap Grth R ASCG**
20. **DWS Real Estate Secs A DWRE**
21. **Nuveen SmCap Val R3 FACV**
22. **GoldmanSachs Lrg Cp Gr Ins Svc GSLG**
23. **GoldmanSachs LCAPVALInsght SVC GSLS**
24. **Invesco Diversified Div A IDVI**
25. **PGIM Jenn Natural Recs A JNRA**
26. **InvOpp Intl SmMid Co A OISA**
27. **PGIM High-Yield A PAAA**
28. **PGIM Total Return Bond A PBAA**
29. **Pioneer Bond A PBBA**
30. **Pioneer Sel Mid Cap Growth A PGOA**
31. **State St Russll SmCap Idx CI I SS2N**
32. **State St S&P Mid 400 Idx CI A SS4N**
33. **State St S&P 500 Indx CI I SS5N**
34. **State St Intl Indx CI I SSEN**
35. **Victory Sycam Small Co Op R VSCA**
36. **BlackRck US Debt Idx CL66 WWUS**

As a result of this investment change, the assets held in the current investments will be transferred to a new investment lineup. Effective 3/17/2020. The following investment options will be retired from the plan, and the future investment option elections and current account balances will be mapped to the investments indicated in the chart below.

<b>Retired Investment:</b>	<b>Short Name:</b>	<b>Expense Ratio:</b>	<b>Mapped Investment:</b>	<b>Short Name:</b>	<b>Expense Ratio:</b>
AmerFds American Balanced R3	AAF3	0.93	AmerFds American Balanced R6	CFJH	0.28
AmerCent One Choice 2020 A	AC20	1.05	AmCent One Choice 2020 R6	CFGR	0.55
AmerCent One Choice 2025 A	AC25	1.08	AmCent One Choice 2025 R6	CFGT	0.57
AmerCent One Choice 2030 A	AC30	1.11	AmCent One Choice 2030 R6	CFGV	0.59
AmerCent One Choice 2035 A	AC35	1.14	AmCent One Choice 2035 R6	CFGW	0.61
AmerCent One Choice 2040 A	AC40	1.17	AmCent One Choice 2040 R6	CFGX	0.64
AmerCent One Choice 2045 A	AC45	1.20	AmCent One Choice 2045 R6	CFGY	0.66
AmerCent One Choice 2050 A	AC50	1.23	AmCent One Choice 2050 R6	CFG3	0.68
AmerCent One Choice 2055 A	AC55	1.24	AmCent One Choice 2055 R6	CFG4	0.69
AmerCent One Choice 2060 A	AC60	1.25	AmCent One Choice 2060 R6	CFG6	0.69
Alger Cap App Inst R	ACAP	1.59	Alger Cap Appreciation Instl Y	CJWK	0.83
AmerCent MidCap Val A	ACBM	1.26	AmerCent MidCap Val R6	CFG9	0.66
AmerCent One Choice In Ret A	ACLS	1.05	AmCent One Choice In Retire R6	CFG7	0.55
AmerFds AMCAP R3	AFAC	1.01	AmerFds AMCAP R6	CFJG	0.36
AmerFds Cap World Grth&Inc R3	AFCW	1.09	AmerFds Cap World Grth&Inc R6	CFJK	0.44
AmerFds EuroPac Grth R3	AFEG	1.14	AmerFds EuroPac Grth R6	CFJM	0.49
AmerFds Fdamental Invs R3	AFFD	0.95	AmerFds Fndamental Invs R6	CFJN	0.30
AmerFds Washington Mutual R3	AFW3	0.92	AmerFds Washington Mutual R6	CFJW	0.27
Invesco SmCap Grth R	ASCG	1.43	Invesco SmCap Grth R6	CFNG	0.71
DWS Real Estate Secs A	DWRE	0.97	DWS RREF Real Estate Sec R6	CFKW	0.54
Nuveen SmCap Val R3	FACV	1.49	Nuveen Small Cap Value R6	CG3V	0.82
GoldmanSachs Lrg Cp Gr Ins Svc	GSLG	1.06	GoldmanSachs Lrg Cap Gr Ins R6	CFMY	0.55
GoldmanSachs LCAPVALInsght SVC	GSLS	1.14	GoldmanSachs LCAPVAL Insght R6	CFM3	0.63
Invesco	IDVI	0.82	Invesco Diversified	CFM7	0.43

Diversified Div A			Div R6		
PGIM Jenn Natural Recs A	JNRA	1.24	PGIM Jenn Natural Recs R6	CFRJ	0.78
InvOpp Intl SmMid Co A	OISA	1.33	InvOpp Intl SmMid Co R6 *	CFPJ	0.94
PGIM High-Yield A	PAAA	0.80	PGIM High-Yield R6	CFP9	0.42
PGIM Total Return Bond A	PBAA	0.81	PGIM Total Return Bond R6	CFRK	0.41
Pioneer Bond A	PBBA	0.85	Pioneer Bond K	CFPX	0.35
Pioneer Sel Mid Cap Growth A	PGOA	1.02	Pioneer Sel Mid Cap Growth K	CFP4	0.66
State St Russll SmCap Idx Cl I	SS2N	0.71	Fidelity Sm Cap Index	CJYN	0.03
State St S&P Mid 400 Idx Cl A	SS4N	0.71	Fidelity MidCap Index	CJYR	0.03
State St S&P 500 Indx Cl I	SS5N	0.65	Fidelity 500 US Index	CJYG	0.02
State St Intl Indx Cl I	SSEN	0.74	Fidelity Intl Index	CJYV	0.05
Victory Sycam Small Co Op R	VSCA	1.44	Victory Sycam Small Co Op R6 *	CFYK	0.87
BlackRck US Debt Idx CL66	WWUS	0.67	Fidelity Inflation Prot Bd Idx	CK43	0.05

**Action required:**

**Find more information about the new investment options:**

If you have questions about your investment options, please visit the Account Services® website at [www.oneamerica.com](http://www.oneamerica.com). You may also call OneAmerica TeleServe® at 1-800-249-6269.

Participant service representatives are available Monday through Friday from 8:00 a.m. to 8:00 p.m. EST.

**If you need a new password:**

If you have self-registered for the Account Services® website or OneAmerica TeleServe®, you can retrieve your password or set a new password by following instructions on each service. If you need assistance, call OneAmerica TeleServe® at the number listed above and press zero to speak with a participant service representative.

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