



## Comparison of Target Date Fund Returns

This document compares the annualized returns of 10 popular Target Date Funds over 1, 3, 5, and 10 year periods. In instances where 10 year returns are not available, the document uses returns since the inception of the fund. Those funds are marked with an asterisk (\*).

### Methodology

- **Selection Criteria:** Target Date funds were selected based on their popularity, asset size, and historical performance.
- **Time Frame:** The analysis covers returns over the last 1, 3, 5, and 10 years.
- **Data Sources:** Data was gathered from reputable financial websites and the funds' official reports.

	1 year	3 year	5 year	10 year or since inception*
Vanguard Target Retirement 2060	18.04%	7.00%	9.87%	9.17%
Fidelity Freedom 2060	14.22%	3.87%	8.64%	8.71%
T Rowe Price Retirement 2060	18.27%	6.85%	10.07%	9.49%
American Funds 2060 Target Date	19.54%	7.83%	10.59%	9.88%
Empower Lifetime 2060	15.81%	5.69%	8.72%	12.18%*
Black Rock LifePath 2060	17.07%	5.22%	9.49%	11.38%*
PIMCO RealPath 2060	18.73%	8.57%	9.55%	9.86%
American Century One Choice 2060	15.21%		7.70%	9.00%*
JPMorgan SmartRetirement 2060	14.46%	4.17%	8.96%	9.69%
Morningstar Category Average	14.58%	4.01%	8.93%	8.47%
<b>Crest Smart Term under 50</b>	<b>32.09%</b>	<b>10.06%</b>	<b>16.07%</b>	<b>13.60%</b>

Past performance is not indicative of future performance. Principal value and investment return will fluctuate. There are no implied guarantees or assurances that the target returns will be achieved, or objectives will be met. Future returns may differ significantly from past returns due to many different factors. Investments involve risk and the possibility of loss of principal. The values and performance numbers represented in this report reflect management fees. The values used in this report were obtained from sources believed to be reliable. Performance numbers were calculated by Crest using the data provided. Please consult your custodial statements for an official record of value.