

Investment Options

This plan will provide you with the opportunity to simplify the investment selection process and “diversify” within an exclusive group of investment opportunities. The letter next to each option below corresponds to the investment choices located on the [Enrollment Form](#). Click on an investment option to open its fund fact sheet.

FDIC Insured Savings Certificates (Not available for Roth 457(b))

Minimum \$10.00
per pay period

[A. North Shore Bank \(NSB\) – Variable-Rate Certificate
Short Term Certificate](#)

[B. North Shore Bank \(NSB\) – Blended-Rate Certificate
Long Term Certificate](#)

Mutual Funds/Fixed Income

Minimum \$10.00
per fund per pay
period

[L. Federated Hermes Total
Return Bond](#)

[R. Eaton Vance High Income
Opportunities A Fund](#)

[Z. Federated Hermes US Treasury
Cash Reserves Service](#)

Target Date Fund

Minimum \$10.00
per fund per pay
period

Y. T. Rowe Price Retirement Funds

[2005](#)

[2010](#)

[2015](#)

[2020](#)

[2025](#)

[2030](#)

[2035](#)

[2040](#)

[2045](#)

[2050](#)

[2055](#)

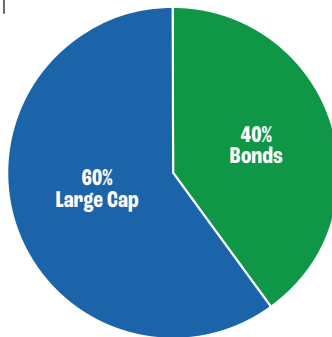
[2060](#)

Portfolio Allocated Funds

Minimum \$50.00
per pay period

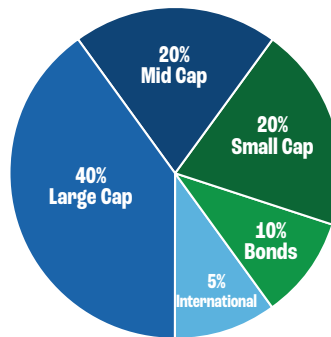
N. Conservative Long-Term

[30% - Eaton Vance High Income
Opportunities A Fund \(R\)](#)
[20% - Transamerica Stock Index R \(D\)](#)
[10% - Federated Hermes Total Return
Bond \(L\)](#)
[10% - Transamerica Large Growth R \(G\)](#)
[10% - MFS Research R2 \(F\)](#)
[10% - BlackRock Equity Dividend R \(C\)](#)
[10% - American Funds Fundamental
Invs R4 \(U\)](#)



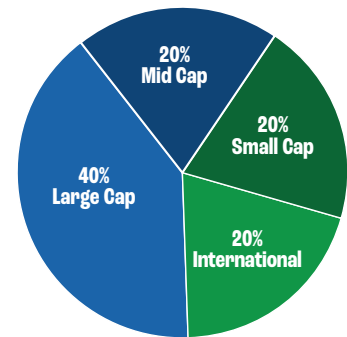
O. Moderate Long-Term

[10% - Transamerica Stock Index R \(D\)](#)
[10% - Federated Hermes Total Return Bond \(L\)](#)
[10% - Transamerica Large Growth R \(G\)](#)
[10% - American Funds EUPAC R3 \(M\)](#)
[10% - Transamerica Mid Cap Value Opps R \(H\)](#)
[10% - Janus Henderson Triton R \(K\)](#)
[10% - MFS Mid Cap Growth R3 \(S\)](#)
[10% - Undiscovered Mgrs Behavioral Value A \(V\)](#)
[10% - BlackRock Equity Dividend R \(C\)](#)
[10% - American Funds Fundamental Invs R4 \(U\)](#)



P. Aggressive Long-Term

[20% - American Funds EUPAC R3 \(M\)](#)
[15% - Transamerica Large Growth R \(G\)](#)
[10% - Transamerica Mid Cap Value Opps R \(H\)](#)
[10% - Janus Henderson Triton R \(K\)](#)
[10% - Transamerica Stock Index R \(D\)](#)
[10% - MFS Mid Cap Growth R3 \(S\)](#)
[10% - Undiscovered Mgrs Behavioral Value A \(V\)](#)
[5% - BlackRock Equity Dividend R \(C\)](#)
[5% - MFS Research R2 \(F\)](#)
[5% - American Funds Fundamental Invs R4 \(U\)](#)



Manage Yourself Mutual Funds/Stocks

Minimum
\$10.00 per
fund per
pay period

	VALUE	BLEND	GROWTH
Large Cap	C. BlackRock Equity Dividend R T. Nicholas Equity Income Fund	D. Transamerica Stock Index R F. MFS Research R2 U. American Funds Fundamental Invs R4	E. Nicholas Fund G. Transamerica Large Growth R
Mid Cap	H. Transamerica Mid Cap Value Opps R		I. Nicholas II Fund S. MFS Mid Cap Growth R3
Small Cap	Q. Goldman Sachs Small Cap Value Instl V. Undiscovered Mgrs Behavioral Value A		J. Nicholas Limited Edition Fund K. Janus Henderson Triton R
International			M. American Funds EUPAC R3

Real Estate Funds

Minimum \$10.00 per
fund per pay period

[X. Cohen & Steers Real Estate Securities A](#)

Our representatives may not give legal or tax advice. Please consult your attorney or tax advisor for answers to your specific tax questions. Your North Shore Bank 457(b) Plan can be funded by both FDIC Insured North Shore Bank certificates of deposit and/or non-Bank investments provided through TransAmerica Funds. Investments held in North Shore Bank CDs are FDIC insured (options A & B listed above). However, investments other than North Shore Bank CDs are NOT a deposit or other obligation of the bank or its affiliates; NOT insured by the FDIC or any other agency of the United States; are subject to investment risk, including possible loss of value. All options except A & B are non-deposit investment products.