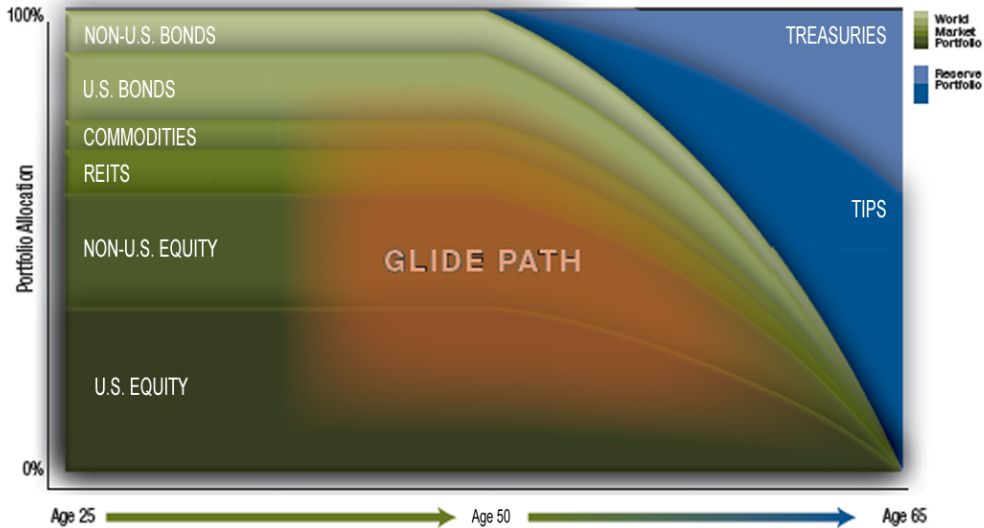


THE SAFE LANDING GLIDE PATH™ provides growth potential in early years and preserves assets as retirement nears

Glide Path and Timing – The Keys to Success



THE SAFE LANDING GLIDE PATH™ (SLGP™) which places emphasis on preservation of assets as retirement nears, is only part of the story. The TDS Funds' unique investment structure is designed to maximize asset growth in the early years – combining a World Market Portfolio and a Reserve Portfolio.

The World Market Portfolio

The World Market Portfolio is designed to grow assets. This aims to provide **SLGP™** investors with broader diversification than most traditional target date funds by including investments to commodities and REITs. Moreover, because the **SLGP™** gains exposure to higher risk asset classes included in the World Market Portfolio through ETFs, the cost structure is often lower than that of a traditional target date fund, allowing investors to retain more of their retirement savings.

The Reserve Portfolio

The Reserve Portfolio is designed to preserve assets. U.S. Treasuries eliminate credit risk exposure, while TIPS serve to protect against inflation.

The Funds' Allocations...

Allocations between the World Market Portfolio and the Reserve Portfolio automatically adjust over time. Funds with far-off maturity dates have significantly more exposure to the World Market Portfolio, seeking to maximize growth potential. As retirement nears, exposure to the World Market Portfolio declines in favor of the Reserve Portfolio, where U.S. Treasuries serve as a stable investment and TIPS serve to insulate investors from the ravages of inflation as they approach retirement.