

As the plan fiduciary, MERS carefully selects and monitors the investment choices available to you. The fund lineup, investment managers, and individual funds are actively reviewed based on strict criteria with a focus on delivering on our commitment to keep your financial best interests in mind. The MERS Investment Menu is simplified into three categories to help you find the investment mix that best meets your needs.



Scan or click for more information on MERS investments

Investment Categories

1 “Do it for me”

The **LifePath** target date funds are a simplified way to invest.

- Once enrolled in the program, you are defaulted into this option based on your age.
- Funds are invested in a portfolio that includes a mix of stocks and bonds to help capture potential market growth throughout your career and into retirement.
- As you move toward and through retirement, the fund gradually adjusts to a more conservative mix that focuses on protecting your money while still generating income.



Scan or click for a video on target date funds



2 “Help me do it”

Portfolios Built for You

- These pre-built portfolios have been actively chosen for you by MERS. We help you maintain them by monitoring the investment managers and rebalancing the portfolio every quarter.

Funds for You to Build Your Own Portfolios

- Pre-selected options give you a variety of available funds to choose from.
- Funds can be used alongside either LifePath target date funds or pre-built portfolios, giving you the ability to further diversify your investment portfolio and fine-tune your strategy.

3 “I’ll do it myself”

The **Self-Directed Brokerage Account (SDBA)** gives you access to funds outside the MERS Investment Menu.

- The available investments under this window have not been reviewed by MERS.
- You are solely responsible for determining the suitability of the investment options.
- This is available to participants in the MERS Defined Contribution Plan, Hybrid Plan, and the 457 Program.