

# SAVINGS 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 **Salary Deferral Agreement**.

## Model Portfolios

**N.** Conservative

**O.** Moderate

**P.** Aggressive

## FDIC Insured Savings Certificates

**A.** North Shore Bank (NSB)  
*Variable-Rate Certificate*  
*Short Term Certificate*

**B.** North Shore Bank (NSB)  
*Blended-Rate Certificate*  
*Long Term Certificate*

## Mutual Funds – Stocks

	VALUE	BLEND	GROWTH
<b>LARGE CAP</b>	<b>C.</b> BlackRock Equity Dividend	<b>D.</b> TAP Stock Index <b>F.</b> TAP Large Core <b>U.</b> American Fundamental Investors R-4	<b>G.</b> TAP Large Growth
<b>MID CAP</b>	<b>H.</b> TAP Mid Value <b>T.</b> Nicholas Equity Income Fund	<b>E.</b> Nicholas Fund	<b>I.</b> Nicholas II Fund <b>S.</b> MFS Mid Cap Growth R3
<b>SMALL CAP</b>	<b>V.</b> Undiscovered Mgrs Behavioral Value A	<b>Q.</b> Goldman Sachs Small Cap Valve Inst	<b>J.</b> Nicholas Limited Edition Fund <b>K.</b> Janus Triton R
<b>INTERNATIONAL</b>		<b>M.</b> EuroPacific Growth R3	

## Mutual Funds – Bonds

**L.** Federated Total Return Bond Instl.

## Target Date Fund

**Y.** BlackRock Life Path Retirement Date Funds

2020

2030

2040

2050

All mutual fund investment options provided within this plan are: not insured by the FDIC or any other agency of the United States or the bank; are not deposits or other obligations of the institution and are not guaranteed by North Shore Bank; and are subject to investment risks, including loss of principal. Neither the EMPLOYER nor North Shore Bank can provide any level of assurance that these funds will perform in a specific manner.