Saving for retirement involves choosing the right investments to match your goals. That's why the Oregon Savings Growth Plan offers a variety of professionally-managed investment options.

Below are the investment options for you to choose from:

LifePath Portfolios

Simply select the one fund with a target date closest to the date you expect to retire or begin withdrawing money.

- LifePath Retirement
- LifePath 2025 Portfolio
- LifePath 2030 Portfolio
- LifePath 2035 Portfolio
- LifePath 2040 Portfolio
- LifePath 2045 Portfolio
- LifePath 2050 Portfolio
- LifePath 2055 Portfolio
- LifePath 2060 Portfolio
- LifePath 2065 Portfolio

Core Investment Options

OSGP's investment options cover major investment categories and levels of risk. Choose your investment option(s) based on your personal situation, including the time you have until retirement and your risk tolerance.

- Stable Value Option
- Active Fixed Income Option
- Real Return Option
- Large Company Value Stock Option
- Stock Index Option
- Socially Responsible Investment Option
- Large Company Growth Stock Option
- Passive International Stock Option
- Active International Stock Option
- Small Company Stock Option

Self-Directed Brokerage Account Option

Through PCRA you have access to more than 8,700 mutual funds from well-known fund families, including 3,800 no-load mutual funds.

- Charles Schwab Personal Choice Retirement Account (PCRA)

What type of investor are you?

Having the right investments is a big part of saving for your future. Review the "What type of investor are you?" questions to find your score for building a portfolio model that works best for you. Visit growyourtomorrow.com to take the quiz to find out what kind of investor you are.

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Transfer Restrictions

The following trading restrictions apply to all participants:

1. A participant may not make a trade that exceeds $100,000, per day, per fund;
2. A purchase that is attributable to a trade may not be redeemed from the Active International Stock Option for a period of 30 days following the date of the trade

IMPORTANT INFORMATION: Statements about the relative risk and return of investment options do not represent predictions of how the investments will perform in the future, but rather provide only a general description of the current investment and how it has performed in the past.

OSGP Investment Structure

OSGP Investment Structure		
Tier I. Asset Allocation Options	**Tier II. Core Options**	**Tier III. Specialty Options**
Asset Allocation LifePath Portfolios	**Capital Preservation** Stable Value Option	
	Fixed Income Active Fixed Income Option	**Inflation Sensitive** Real Return Option
	Broad U.S. Equity Stock Index Option	**Specialty Equity** Socially Responsible Investment Option
	Large Cap U.S. Equity Large Company Value Stock Option Large Company Growth Stock Option	
	Small Cap U.S. Equity Small Company Stock Option	
	International Equity Passive International Stock Option Active International Stock Option	**Brokerage Window** Schwab PCRA

- The International Equity structure was reviewed last year. In October 2023, the passive option was added and the underlying manager composition for the active option was restructured.

Asset Distribution

	December 31, 2023				December 31, 2022	
	Market Value	Weight	Net New Inv.	Inv. Return	Market Value	Weight
Target Date Funds	**$1,073,721,142**	**31.22%**	**$27,020,349**	**$134,117,098**	**$912,583,695**	**31.36%**
LifePath Index Retirement Fund O	299,065,953	8.70%	(28,802,984)	30,610,105	297,258,832	10.22%
LifePath Index 2025 Fund O	169,174,593	4.92%	(1,927,802)	17,836,654	153,265,741	5.27%
LifePath Index 2030 Fund O	161,637,428	4.70%	8,809,960	19,450,969	133,376,500	4.58%
LifePath Index 2035 Fund O	132,688,535	3.86%	10,321,638	18,045,014	104,321,882	3.59%
LifePath Index 2040 Fund O	114,090,347	3.32%	12,261,912	16,641,129	85,187,305	2.93%
LifePath Index 2045 Fund O	82,273,571	2.39%	10,275,404	12,837,448	59,160,719	2.03%
LifePath Index 2050 Fund O	60,367,276	1.76%	7,624,892	9,888,993	42,853,391	1.47%
LifePath Index 2055 Fund O	31,000,758	0.90%	5,224,643	4,953,956	20,822,160	0.72%
LifePath Index 2060 Fund O	17,739,855	0.52%	1,925,570	2,983,903	12,830,382	0.44%
LifePath Index 2065 Fund O	5,682,828	0.17%	1,307,117	868,928	3,506,783	0.12%
Tier II - Core Investment Options	**$2,232,796,688**	**64.93%**	**$5,216,781**	**$353,516,979**	**$1,874,062,927**	**64.41%**
Stable Value Option	**$353,599,870**	**10.28%**	**$(21,135,414)**	**$9,236,965**	**$365,498,320**	**12.56%**
Active Fixed Income Option	**$200,730,628**	**5.84%**	**$8,219,809**	**$11,716,784**	**$180,794,035**	**6.21%**
Stock Index Option	**$437,415,617**	**12.72%**	**$5,710,463**	**$89,647,398**	**$342,057,756**	**11.76%**
Large Company Value Stock Option	**$262,549,710**	**7.63%**	**$(3,030,800)**	**$26,513,967**	**$239,066,542**	**8.22%**
Large Company Growth Stock Option	**$501,930,191**	**14.60%**	**$12,316,630**	**$147,670,251**	**$341,943,310**	**11.75%**
Small Company Stock Option	**$274,332,027**	**7.98%**	**$(10,562,980)**	**$38,225,677**	**$246,669,331**	**8.48%**
Passive International Stock Option	**$65,731,422**	**1.91%**	**$61,147,668**	**$4,583,755**	**-**	**-**
Active International Stock Option	**$136,507,221**	**3.97%**	**$(47,448,595)**	**$25,922,182**	**$158,033,634**	**5.43%**
Tier III - Specialty Options	**$132,287,709**	**3.85%**	**$(7,277,936)**	**$16,633,704**	**$122,931,941**	**4.23%**
Socially Responsible Investment Option	49,503,749	1.44%	1,258,566	8,810,830	39,434,353	1.36%
Real Return Option	23,089,735	0.67%	(15,229,110)	51,551	38,267,295	1.32%
Brokerage Window	59,694,224	1.74%	6,692,608	7,771,324	45,230,293	1.55%
Total Fund	**$3,438,817,212**	**100.0%**	**$24,959,195**	**$504,268,334**	**$2,909,589,683**	**100.0%**

Annualized Returns for Periods Ended December 31, 2023

	Last Year	Last 3 Years	Last 5 Years	Last 10 Years
Tier I - Asset Allocation Options				
LifePath Index Retirement Fund	**11.12**	**0.48**	**5.60**	**4.43**
LifePath Index Retirement Benchmark	11.11	0.54	5.61	4.43
LifePath Index 2025 Fund	**11.99**	**1.13**	**6.59**	**5.24**
LifePath Index 2025 Benchmark	11.94	1.17	6.58	5.21
LifePath Index 2030 Fund	**14.23**	**2.26**	**7.83**	**5.98**
LifePath Index 2030 Benchmark	14.23	2.31	7.82	5.94
LifePath Index 2035 Fund	**16.28**	**3.30**	**8.99**	**6.67**
LifePath Index 2035 Benchmark	16.29	3.33	8.96	6.61
LifePath Index 2040 Fund	**18.29**	**4.26**	**10.04**	**7.29**
LifePath Index 2040 Benchmark	18.29	4.26	9.99	7.20
LifePath Index 2045 Fund	**20.13**	**5.09**	**10.93**	**7.77**
LifePath Index 2045 Benchmark	20.12	5.07	10.86	7.67
LifePath Index 2050 Fund	**21.24**	**5.57**	**11.40**	**8.01**
LifePath Index 2050 Benchmark	21.23	5.52	11.33	7.91
LifePath Index 2055 Fund	**21.55**	**5.68**	**11.50**	**8.06**
LifePath Index 2055 Benchmark	21.56	5.64	11.44	7.96
LifePath Index 2060 Fund	**21.56**	**5.67**	**11.50**	**--**
LifePath Index 2060 Benchmark	21.57	5.64	11.44	--
LifePath Index 2065 Fund	**21.62**	**5.67**	**--**	**--**
LifePath Index 2065 Benchmark	21.59	5.63	--	--

Annualized Returns for Periods Ended December 31, 2023

	Last Year	Last 3 Years	Last 5 Years	Last 10 Years	Last 15 Years
Tier II - Core Investment Options					
Stable Value Option	**2.86**	**2.16**	**2.28**	**2.04**	**2.00**
3 Year Constant Maturity Treasury	4.30	2.59	2.02	1.72	1.43
3 Month T-Bill	5.01	2.15	1.88	1.25	0.87
Active Fixed Income Option	**6.42**	**(2.98)**	**1.27**	**2.16**	**3.75**
Bloomberg Aggregate Index	5.53	(3.31)	1.10	1.81	2.68
Stock Index Option	**26.04**	**8.57**	**15.22**	**11.55**	**13.91**
Russell 3000 Index	25.96	8.54	15.16	11.48	13.84
Large Company Value Stock Option	**11.46**	**8.84**	**10.96**	**8.33**	**11.36**
Russell 1000 Value Index	11.46	8.86	10.91	8.40	11.09
Large Company Growth Stock Option	**42.68**	**8.83**	**19.47**	**14.65**	**16.59**
Russell 1000 Growth Index	42.68	8.86	19.50	14.86	16.68
Small Company Stock Option	**16.10**	**7.78**	**12.15**	**8.15**	**12.56**
Russell 2000 Index	16.93	2.22	9.97	7.16	11.30
Active International Stock Option	**19.50**	**4.02**	**8.92**	**4.69**	**7.38**
MSCI ACWI ex US Index	15.62	1.55	7.08	3.83	6.74
Tier III - Specialty Options					
Socially Responsible Investment Option	**22.36**	**8.24**	**14.88**	**--**	**--**
Russell 3000 Index	25.96	8.54	15.16	11.48	13.84
Real Return Option	**0.99**	**7.14**	**6.81**	**--**	**--**
Real Return Option Blended Benchmark	1.13	8.14	8.09	3.78	5.30
Consumer Price Index + 4%	7.33	9.79	8.21	6.76	6.60

Investment Options Fee Summary

Asset Class and Strategy	Investment Management Fees*	Institutional Peer Group Median
Asset Allocation Options		
LifePath Index Retirement, 2025 – 2065 Funds	0.08%	0.09% - 0.10%
Capital Preservation		
Stable Value Option	0.31%	0.57%
Fixed Income		
Active Fixed Income Option	0.16%	0.38%
U.S. Large Cap Equity		
Stock Index Option	0.02%	0.02%
Large Company Value Stock Option	0.02%	0.02%
Large Company Growth Stock Option	0.02%	0.02%
U.S. Small Cap Equity		
Small Company Stock Option	0.32%	0.86%
Active International Equity		
Active International Stock Option	0.56%	0.79%
Passive International Equity		
Passive International Stock Option	0.06%	0.06%
Specialty Options		
Socially Responsible Investment Option	0.18%	0.75%
Real Return Option	0.22%	0.86%

*Fee data provided by OST.