

Tyson Retirement Savings Plan

Investing for Your Future Just Got Easier

Tyson's Retirement Savings Plan includes features to help you invest like a pro — providing easy steps that won't overwhelm you but will help you feel more confident about reaching your retirement savings goals.

- **Age-based funds** take the guesswork out of investing, each offering a mix of investments appropriate to your age.
- The **InvestForward** program automatically places you in the appropriate age-based fund and handles the annual task of rebalancing.
- **GuidancePlus**, an online tool, helps you set retirement goals and determine if you're contributing enough to reach them. If you want to manage your investments on your own, it can help you decide which funds are right for you.

Are You on Track for a Comfortable Retirement?

If you're like many Tyson Team Members, you may be invested too conservatively in the 401(k). About one-third of Plan balances are invested in our Stable Value Fund, the most conservative fund. This means many of you are taking the risk that your accounts won't grow enough as inflation eats away your earnings.

Fortunately, it's not too late or too difficult to change that. Investing in the 401(k) is easier than ever so plan to use the following new features to help ensure your retirement's on track.

Why Worry about Diversifying?

Investing involves some market risk. Are you comfortable with taking more risk for the chance of a higher return? Or are you more comfortable playing it safe with lower-risk investments? Over time, if your investments aren't aggressive enough, inflation can erode away your 401(k) earnings. Of course, being too aggressive could mean facing hard-to-recoup losses, especially as you near retirement.

That's why experts recommend you spread your money across several types of investments. With diversification, if one investment doesn't do well, the performance of your remaining investments may make up the difference.

But choosing the right investments, and managing them once you choose them, can seem overwhelming. That's where our age-based funds and investment program come into play.

Age-based Funds

The age-based funds are built using the underlying investments already offered in the Tyson Retirement Savings Plan. These underlying funds are specifically mixed to create offerings targeted to help you meet your needs now and in the future. Professional fund managers have selected the mix using a strategy that fits your age. Your money is invested to realize growth if you are younger and protect what you've earned if you're close to retirement. If you're uncomfortable choosing or managing investments, these funds are a great choice.

Take a look at the blend of funds for each age-based option.

Age-Based Funds									
Fund	Age 35 and Under Fund	Age 36 to 40 Fund	Age 41 to 45 Fund	Age 46 to 50 Fund	Age 51 to 55 Fund	Age 56 to 60 Fund	Age 61 to 65 Fund	Age 66 to 70 Fund	Age 71 and Over Fund
Stable Value	2%	3%	5%	8%	8%	10%	12%	14%	16%
Bond	4%	9%	13%	17%	21%	26%	32%	37%	43%
Balanced	0%	0%	0%	0%	0%	0%	0%	0%	0%
Large Cap Value	11%	10%	10%	9%	9%	8%	7%	6%	5%
Large Cap Core	10%	10%	9%	8%	8%	7%	6%	5%	4%
S&P 500 Index	12%	12%	10%	10%	8%	8%	7%	7%	6%
Large Cap Growth	10%	10%	9%	8%	8%	7%	6%	5%	4%
Small/Mid Cap Value	11%	10%	10%	9%	9%	8%	7%	6%	5%
Small/Mid Cap Growth	11%	10%	10%	9%	9%	8%	7%	6%	5%
Small Cap Blend	7%	7%	7%	6%	6%	5%	5%	4%	4%
International	22%	19%	17%	16%	14%	13%	11%	10%	8%
<i>Total</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Enrolling in InvestForward will automatically invest you in the appropriate age-based fund, take care of rebalancing and make sure you move to the right fund as you get older.

If you prefer to manage your investments on your own, you can redirect your existing balance and future contributions to any combination of the age-based funds and other individual funds offered.

InvestForward

If you're thinking about investing in an age-based investment fund, it's as simple as electing InvestForward.

When you enroll in InvestForward, the money in your current funds, along with your future contributions, will transfer to the appropriate age-based fund.

Plus:

- You don't have to rebalance your investments in the future.
- You automatically will be moved to the next age-based fund when you reach the appropriate age.

You can opt into or out of InvestForward at anytime. After enrolling in InvestForward, please note that transferring any portion of your account balance to a fund outside of the program will opt you out of InvestForward.

How to enroll

Go to www.tysonbenefits.com or follow the link on the Benefits page on the Tyson Intranet.

- Log into the system by entering your Tyson personnel number and your four-digit PIN.
- Once in the system, choose "Retirement Savings Plan."
- Choose "InvestForward."
- Choose "Opt In."

You may also sign up by using the Voice Response System at 800-850-4015,

GuidancePlus

Enrolling in InvestForward won't take care of everything. You still need to decide exactly how much money you'll need for a comfortable retirement and plan your contributions accordingly.

GuidancePlus is an online retirement planning tool available at www.tysonbenefits.com. Once in the system, chose "Retirement Savings Plan" and then choose "GuidancePlus." Your current fund balances and contribution rates are pre-populated into the tool so you can explore your contributions, consider new investment approaches and even make changes to your account all in one place!

It can help you:

- Set specific savings goals by calculating how much you'll need at retirement
- Determine how much you need to contribute to the 401(k) to reach your goals
- Choose investments if you want to manage your account on your own

You simply answer some questions and GuidancePlus does the work. What could be easier?

If you choose to act on the suggested investment guidance or customize your own strategy, your 401(k) account will be updated automatically to reflect your new elections.