

Retirement Investment Options

Two things determine how successful an investor is: the amount you save and the mix of investments you choose. Choose the approach that works for you.

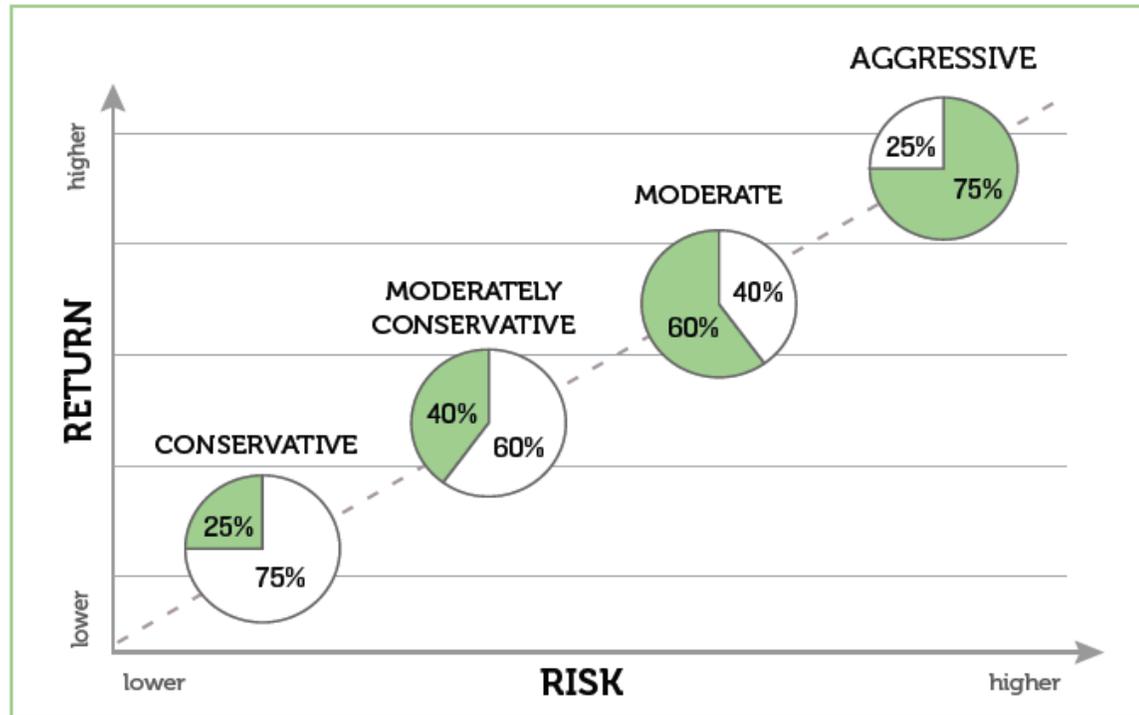
	Do it yourself	Do it for me: Target Date Fund	Managed Account
Three Approaches	Your plan offers a range of investment choices from higher to lower risk options. You can build your mix yourself by picking a combination of funds based on your investment risk tolerance and time horizon	A target date fund gradually changes the investment mix over time to become more conservative as you age. You pick one fund and the work is done for you. Each fund is managed in accordance with your years to retirement	A computer driven financial planning service or hire a financial advisor who can create a portfolio based on your needs wants and goals using your risk tolerance as a guide.
Who's it for	Investors who want to select the funds themselves.	Investors who want professionals to manage the investment mix for them.	Investors who want a customized asset allocation specific to their situation.
How it works	You review the information available on the options. Then select the investments online based on your age and risk tolerance.	It invests your money more aggressively when you're young and less aggressively when close to retirement. You pick a fund with a date that is closest to your projected retirement date.	You meet with an Advisor to review your goals and risk tolerance and the provide you with a customized solution for you. Or, you complete a questionnaire about your age, financial situation, goals and attitude about risk. The computer uses answers to figure out the asset allocation for you
What it costs	Average investment fees are less than 1% of your portfolio annually and often much less in a Qualified Retirement Plan. Typically, indexed funds are the cheapest option.	Average investment fees of 0.50 to 1% annually. Comes directly out of the investment fund.	Added fees of between 0.5% to 1% on top of the typical expense ratio of the investment fund.

Investment Approach

Two things determine how successful an investor is: the amount you save and the mix of investments you choose. Choose the approach that works for you.

Sample Asset Mixes

● STOCKS ○ BONDS



Asset Mix Gradually Changes As You Age

● STOCKS ● BONDS ● MONEY MARKET

