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OnTrack

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STAYING ON COURSE for Retirement

You know that retirement planning should be a priority, but sometimes it's hard to focus on a goal that's far in the future when you have other needs in the present. But the future has a way of creeping up on you, and retirement may be on the horizon before you know it. Avoiding the mistakes that follow can help you keep your planning on course.

Being Too Conservative

It's tough to be an investor when the markets are volatile. But investing too conservatively and focusing only on short-term risks can thwart your efforts to reach your goals. If your portfolio consists primarily of low-risk investments, your growth potential may be limited. Stocks have historically outperformed other asset classes and earned returns that have outpaced inflation over the long term.* A long investing time horizon may give stock investments time to recover from any market declines.

Underestimating Your Needs

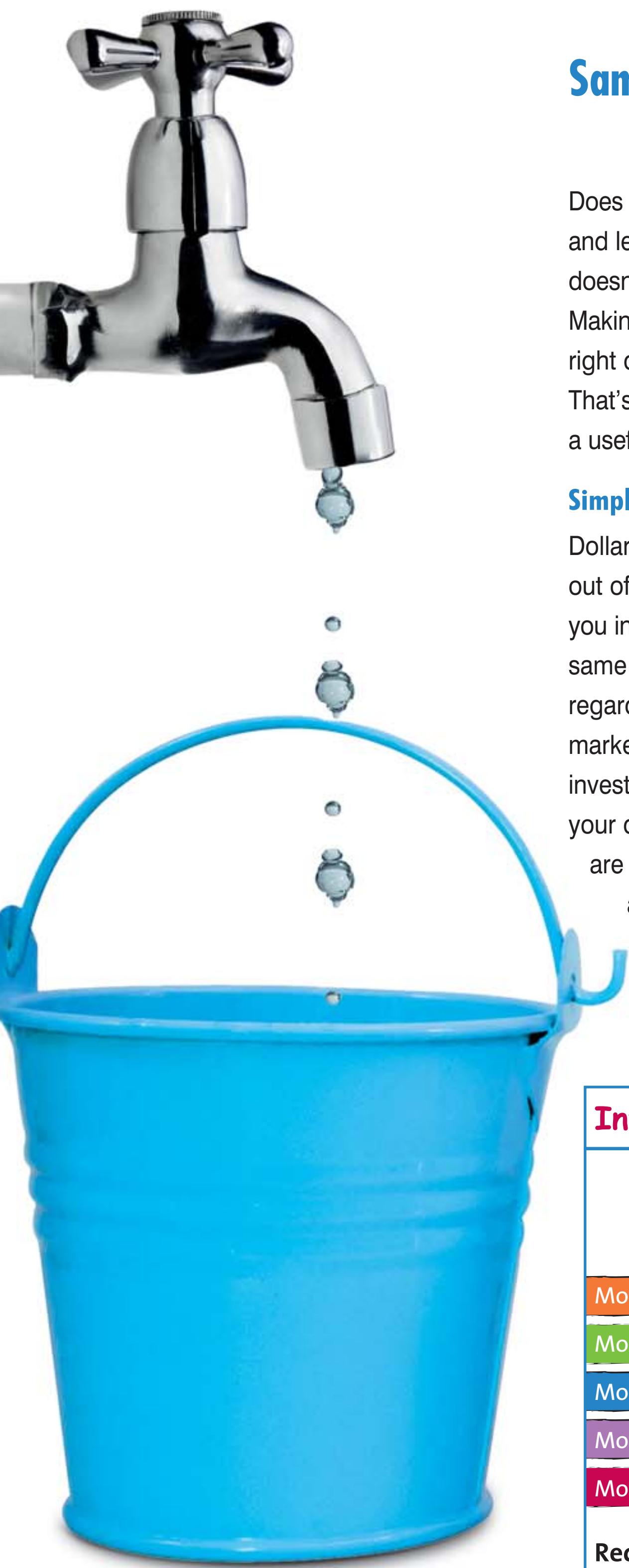
Failing to contribute enough to your retirement account is another mistake that can derail your plans for a comfortable future. The amount you save in your plan can make a big difference in your retirement lifestyle. Start by estimating how much money you'll need to cover your expenses in retirement. Then determine the annual contribution you'll have to make to your account to reach that amount. Contribute as much as you can reasonably afford based on your own financial circumstances. If you start small, you can increase your contribution with each pay raise and bonus you receive.

Making College Savings a Higher Priority

Saving for both your retirement and a college education for your kids is not always easy. Keep in mind that you'll probably need more money for retirement than for any other goal you have. While you can't borrow money to fund your retirement, you do have options for funding a college education, including scholarships, grants, student loans, and part-time work. So make saving for retirement a priority by contributing regularly to your retirement plan. Then, if you have room in your budget, you can set money aside for college expenses.

Focusing on retirement planning during your working years can help you accumulate the savings you'll need for a comfortable retirement.

** Past performance doesn't predict future performance.*



Same TIME, Same AMOUNT

Does it seem that you have more choices and less time to commit to anything? Who doesn't want to make life less complicated? Making things simpler can be a step in the right direction, especially for investors. That's why dollar-cost averaging* can be a useful strategy for long-term investors.

Simple and Steady

Dollar-cost averaging takes the guesswork out of when to invest. With this approach, you invest a fixed amount of money in the same investments on a regular basis, regardless of the current share price or market conditions. Because you're investing the same amount each time, your dollars buy *more* shares when prices are low and *fewer* shares when prices are high. When you participate in your company's retirement plan, you're already using this investment strategy.

Losses and Gains

While dollar-cost averaging won't protect your portfolio from investment losses in a declining market, it may help reduce them. If the market eventually recovers — which, historically, it has always done — and share prices climb, your portfolio may be well positioned to recoup any losses and benefit from a rebound.

Volatile markets can take a toll on your investments. Dollar-cost averaging is a strategy that may help you build the savings you need.

** Investing regular amounts steadily over time (dollar-cost averaging) may lower your average per-share cost, but this investment method will not guarantee a profit or protect you from a loss in declining markets. Effectiveness requires continuous investment, regardless of fluctuating prices. You should consider your ability to continue buying through periods of low prices.*

Investing Steadily

		Lump sum		Dollar-cost averaging	
	Price per share	Amount invested	Shares purchased	Amount invested	Shares purchased
Month 1	$20	$1,500	75	$300	15
Month 2	$15	$0	0	$300	20
Month 3	$18	$0	0	$300	16.7
Month 4	$22	$0	0	$300	13.6
Month 5	$25	$0	0	$300	12

Recap:	Lump sum	Dollar-cost averaging
Total amount invested:	$1,500	$1,500
Total shares purchased:	75	77.3

This is a hypothetical example used for illustrative purposes only. It is not representative of any particular investment vehicle. Your investment results will be different. The number of shares purchased is rounded to the nearest one tenth of a share. Source: DST

This newsletter is designed to provide useful information about retirement plans and investing your plan account savings. While the information contained herein was obtained from reliable sources, it cannot be guaranteed as to completeness or accuracy. Before acting on any of the information provided, consult your professional advisor.