“Yes, I have a 401(k),
and no, I don’t know what
asset allocation means.
Is it important?”

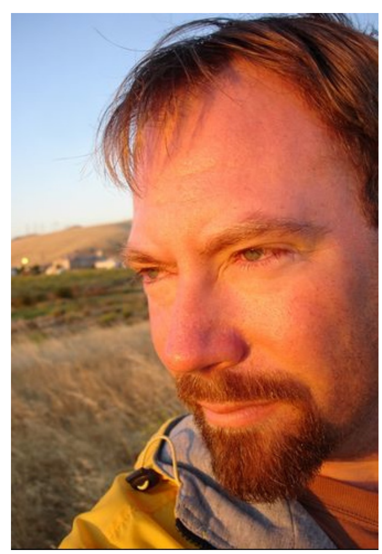
Taking the mystery out of managing your 401(k)

A recent study concluded that most employees mismanage their 401(k) accounts because they do not understand how to make good investment decisions.

"I haven't made changes to my 401(k) since enrolling. Is that a bad thing?"

"I thought that buying a lot of my company's stock was a *good* thing. Was it?"

"Is my 401k helping or hurting my retirement plans?"



Social Security replaces only about 40% of the average worker's pre-tax earnings, so most Americans understand they cannot rely on Social Security alone to provide a comfortable retirement.

Today, 27 million Americans invest a portion of their income in a 401(k). Most, according to a recent study, don't do a good job of effectively managing those accounts.

- 80 percent of participants leave their 401(k) on autopilot.
- Older workers often are heavily invested in risky company stock.
- Younger workers are often disproportionately invested in low-growth, fixed income financial products.

Many employees are missing a great opportunity to accumulate a much larger nest egg, and are increasing their risk of running out of money at some point during their retirement.

Like some, you may feel confident enough to manage your 401(k) on your own. However, reseach indicates that the average investor routinely underperforms the market. Even when they give it their best shot, most individuals simply cannot do enough research and analysis on a timely basis to make consistently good decisions.

Most individual investors operate behind the curve, chasing last year's winners.

Working with a financial advisor to effectively manage your 401(k) can mean the difference between a comfortable retirement and running out of money.

What does an advisor offer you?

- *Proven, disciplined processes to help guide decisions and eliminate emotional responses.*
- *Customized investment strategies.*
- *Professional tools to help implement strategies.*

Your advisor can help you establish retirement goals.

- *When do I want to retire?*
- *How much money will I need?*
- *How much can I afford to invest now?*
- *How much risk can I tolerate?*

Your advisor will develop a customized 401(k) plan.

- *Working together, you'll set reasonable expectations, objectives and guidelines for investing:*
- *Select an asset allocation strategy*
- *Choose investmetns that fulfill that strategy*
- *Regularly rebalance to meet allocation goals.*

Your advisor will continue to work with you after your 401(k) plan is put into place.

- *Monitor performance against objectives*
- *Suggest timely and appropriate modifications*
- *Help navigate company guidelines and changes in options*
- *Serve as a sounding board for other retirement decisions*

Eight out of ten investors leave their 401(k) on autopilot, often missing out on significant opportunities.

Taking control of your

401(k)

has never been easier.

It's your money. Make an apppointment with your financial advisor today.

FINANCIAL ADVISORY

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