CHOOSE Your Future TODAY

Understanding the Impact of Market Swings ON YOUR ROAD TO RETIREMENT

When the stock market climbs to new all-time highs and your 401(k) portfolio feels on track again, you may not want to recall when the market was so low not long ago. Watching your investments fluctuate can feel like a road trip through the mountains – the ups, downs, twists and turns can make you queasy. But pulling off the road won't get you to your destination.

Staying on Track

When you look at your retirement account balance, remember that both the stock and bond markets have steadily gained in value over time but have fluctuated along the way. What should you do?

- **Invest consistently:** If your plan offers target date funds, your investments can largely be on "cruise control" because these funds adjust the investment mix automatically for you as you approach retirement. Even so, you still need to monitor your account and stay informed on your Plan's investment offerings.

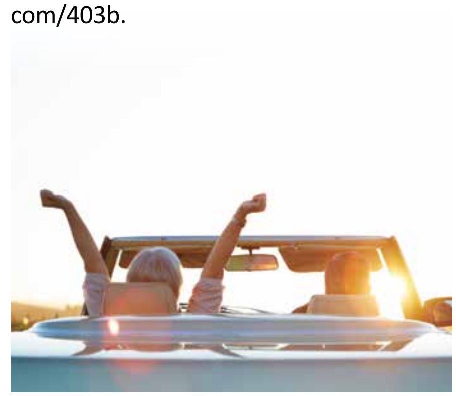
If you don't have or utilize target date funds or lifestyle portfolios, make sure you're checking your investments regularly to ensure they align with your risk tolerance and years until retirement. It is important to periodically rebalance your portfolio to keep it in alignment with your current investment elections. You can even go online and elect automatic rebalancing.

- **Don't try to "time the market."** Even experienced money managers can't predict when the market is going to go up or down. Always remember *past performance is not a guarantee of future results*. Frequently transferring money around to chase the high-performers can really wreck your account's investment returns.

- **Sit tight in a "low" market.** Don't be lulled into a false sense of security when market conditions are high. They will go back down! When this happens it can be hard to leave your investments alone when you see them losing value. Buying more shares of your investments regardless of whether the market is up or down is called "dollar-cost averaging," and financial advisors say it's a smart strategy because you buy more shares with your contributions when the markets are down. Remember, it's better to "buy low and sell high." And don't forget to periodically rebalance in all market cycles.

- **Don't touch your retirement plan money.** While it's important to save for retirement, you should also have a "savings airbag" to rely on outside the plan, too. Remember, your 401(k)/403(b) Plan is a **retirement plan**, not a savings account. Pulling money out when markets are down can mean major damage to your income in your retirement years!

For more information about saving for retirement, determining your risk tolerance and calculating how much you need to save, visit TRI-AD's Web site at www.tri-ad.com/401k or www.tri-ad.com/403b.



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