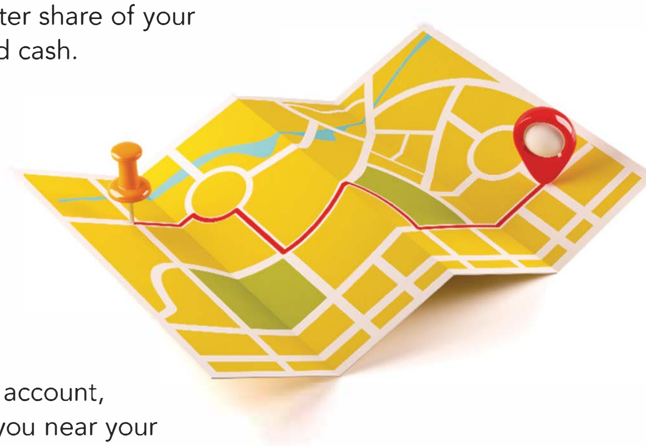
Time for an Investment Checkup

The retirement you've dreamed of is finally in sight. Soon you may be ready to begin the next chapter in your life and start spending some of the savings you've accumulated in your retirement plan. Now is a good time to look at your investment strategy and make changes if necessary.

Review Your Portfolio

Revisit your current asset allocation. If your primary focus has been asset growth, you may want to consider shifting your allocation strategy to help preserve any gains you've made over the years. That typically means reducing your exposure to stock investments and putting a greater share of your account in less volatile asset classes, such as bonds and cash.



Having a smaller allocation to stocks can help insulate at least part of your portfolio from the possibility of losses if the stock market falters. Your shorter investment horizon leaves you less time to ride out downturns in the market. Your situation may differ, however, so be sure to consult a professional before taking action.

If you are invested in a target date fund or a managed account, your asset allocation will be automatically changed as you near your retirement date.

Some Typical Asset Allocation Mixes: Target Retirement Year 20XX

Conservative	Moderate	Aggressive
Stocks 33%	Stocks 49%	Stocks 67%
Bonds 49%	Bonds 36%	Bonds 23%
Inflation Hedge 13%*	Inflation Hedge 11%*	Inflation Hedge 8%*
Cash 4%	Cash 3%	Cash 2%

* Not all plans offer Treasury Inflation-Protected Securities (TIPS) or other inflation hedges as an investment option.

These hypothetical asset allocations show the broad asset-class weights represented in the Morningstar family of Lifetime Allocation indexes. They are presented as illustrations only to help evaluate potential investment strategies and should not be construed as recommendations for any investment approach. Plan participants, IRA owners and beneficiaries should consider their non-plan assets, other investments and income needs when considering any asset allocation or applying any particular model to their situation. Individual circumstances vary. There may be other solutions that meet your needs.

The Morningstar indexes use varying blends of 18 different asset classes and investment styles to create unique portfolios, each with its own level of risk and commensurate potential for return. Values in this chart may be rounded so totals may not equal 100%. For more detailed information on the performance and composition of the Morningstar Lifetime Allocation indexes, as well as the methodologies used for the indexes' construction and maintenance, please go to *http://indexes.morningstar.com.*

Asset allocation cannot assure a profit or protect against a loss. It is not possible to invest directly in any index. Index performance does not reflect the effects of investing costs and taxes. Actual results would vary from benchmarks and would likely have been lower. Past performance is not a guarantee of future results.

Watch Out for Inflation

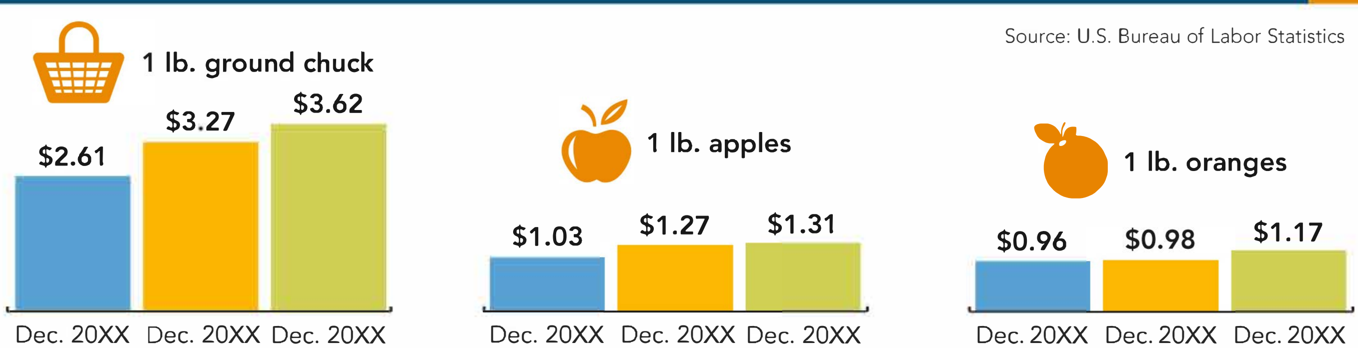
However, it can be risky to abandon stocks completely. Why? In a word, inflation. Over time, even a low annual inflation rate can significantly reduce the buying power of your savings. What may appear to be an adequate amount of retirement savings could buy you far less than you think in 10 or 15 years' time.

Inflation is one reason you may want to consider holding some stock investments in your retirement portfolio. While past performance is not a guarantee of future results, historically, stocks have outpaced inflation and the long-term returns of other types of investments.

The possibility that you'll spend many years in retirement is another important reason to consider keeping a portion of your portfolio invested in stocks. Their potential for higher long-term returns could be helpful if your goal is to make your retirement savings last for *all* the years you're retired.

THE COST OF LIVING KEEPS RISING

Source: U.S. Bureau of Labor Statistics



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We're here to help you plan for retirement.