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REBALANCING YOUR PORTFOLIO

STAYING CONSISTENT WITH YOUR INVESTMENT GOALS

As a participant in your company's retirement plan, you are already serious about saving for your future. Whether you are retiring in a few weeks or a few decades, you may need to protect your investment. A healthy way to do this is to rebalance your portfolio.

WHAT IS REBALANCING

Rebalancing is simply readjusting your portfolio back to the original asset allocation that took into account your risk tolerance and time horizon, i.e. rebalancing ensures you adhere to your investment strategy.

You rebalance by selling assets that make up too much of your portfolio and use the proceeds to buy back those that now make up too little of your portfolio. Ultimately, regular rebalancing can increase the overall return of your portfolio over time. An automatic rebalancing feature may be available through your current retirement plan provider. Visit your provider's website for more information.

KEEPING IN CHECK

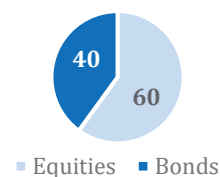
We recommend you rebalance at least once a year and no more than 4 times a year. Consider this a good opportunity to evaluate if your investment strategy is still in line with your original goals.

Example:

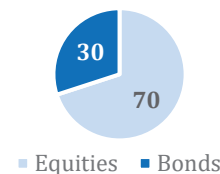
Suppose you enrolled in the plan at the beginning of last year and allocated 40% of your portfolio to bond funds and 60% to equity funds. Further suppose that when you got your year-end statement, it shows that 30% are now in bond funds and 70% of your assets are now in equity funds.

To stay within your acceptable risk level (which is the portfolio strategy you chose before entering into the plan), you should sell enough bond funds to bring them up to 40% of your assets and buy enough equity funds to bring that back to 60% of your assets.

Initial Asset Allocation



Asset Allocation at Year-End



For illustrative purposes only.

IMPORTANT DISCLOSURE INFORMATION

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