

# Money Matters



## Understanding your investment options menu

Learn how to use the different investing tools found in your retirement savings plan.

Your retirement savings plan's investment options menu contains several different types of investment tools to help you save for your retirement. Understanding each type will help you pick the right tool for you.

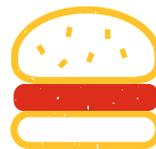
### Start with Diversification and Asset Allocation

Financial planning experts universally agree that the primary keys to investing success are diversification and proper asset allocation. But what does this really mean?

By choosing a mix of investment types, you spread your risk. This is called diversification. Diversification is achieved through proper asset allocation. If you put all your eggs in one basket, or in a single investment type, and that "basket" declines in value, your entire retirement savings will suffer. On the other hand, if you divide - or diversify - your retirement savings into different baskets, a drop in one investment type can be offset by others that may remain stable or increase. Different asset categories act differently from each other. In many cases, as one asset category declines in value, another asset category may rise in value. Invest in these different asset categories at the same time, and you can protect your portfolio from large losses, while also benefitting from the successes of the different types of asset categories.

### Find the Help You Need in Your Plan's Investment Menu

Within your plan's investment option menu, you'll find a wide variety of investing tools to put saving for your retirement on the right path. Which one is right for you? Turn the page to learn more!



**GOLDEN RETIREMENT PLAN**

*Helping Grow Your Retirement Nest Egg*

## Go With the Flow:

If you don't have an ounce of investment experience - that's just fine because your plan already has you covered. Your plan has established a qualified default investment option (QDIA) so that if you don't select your own investment options, your money will be automatically invested in an allocation mix that's been predetermined by the experts. You don't have to do anything! Remember - successful long-term investing is less about the specific funds selected and much more dependent on a diversified portfolio! Your plan's QDIA will ensure that your holdings are diversified across a mix of investment options.

## Cruise Control:

If you want a more customized portfolio, but don't want to do the work, there is an option for you. Within your plan's investment menu there are professionally managed portfolios that either target a specific risk profile or a specific retirement date. Target Risk Funds or Models invest based on a specific risk profile (i.e. Conservative, Moderate, or Aggressive). Each fund or model provides a mix of investments that meets the model's specified investment objective. Target Date Funds invest for you based on your expected retirement age. If you have a long time until retirement, target date funds invest aggressively - assuming more risk in order to target higher returns. But as you near retirement, these funds will adjust with you, investing more conservatively to help protect your savings. You can select one of the professionally managed options and all the allocation work is done for you.

## Driving Instructor:

If you'd like help creating a customized investment portfolio just for you, your plan has a solution for that as well! Your plan includes GUIDEME - a guidance tool designed to help make it easier for you to manage your retirement account. After answering a few simple questions, GUIDEME will develop a customized retirement strategy that maximizes your chances of reaching your retirement goals. You can even see how the proposed strategy compares with your current strategy. With GUIDEME, you can feel confident that your investment strategy is on track.

## Take the Wheel:

If you're an investment guru who follows the stock ticker daily - or if you simply feel more confident doing things yourself - this option puts you in complete control. Your plan provides everything you need to build your own asset allocation from a complete investment menu, along with a variety of research tools to make sure your decisions are informed. You're in the driver's seat!

**Log in to [www.MyPlanConnection.com](http://www.MyPlanConnection.com) to learn more about the investment options available to you!**

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