



# DESIGN YOUR RETIREMENT SAVINGS PLAN

A Mix Of Investments Can Help Create Your Retirement Picture

## Variety Matters

Your employer’s retirement plan likely offers several investment choices. The right mix of investments plays an important role in helping you save for retirement. It may also help lessen risk to your savings when the stock market moves up and down.

## Each Investment Type Plays A Role

When choosing funds for your retirement savings, it’s important to include different types of investments. You want investments that don’t react the same way when market conditions change.

For example, when interest rates rise, stocks may perform well but bond prices usually go down. Having all of one kind of investment can mean big wins at times, but also big losses if the market changes.

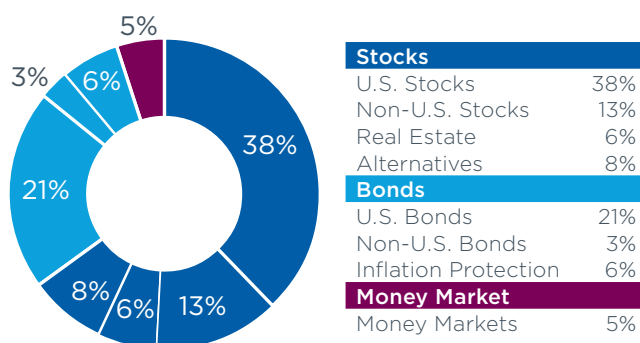
Mixing it up, or diversifying your account, helps lower your overall risk. It does this by balancing out your investments. Knowing the role each investment type plays can help you make informed choices.

## Stock Funds: Designed To Grow

Stock funds may benefit you when individual companies and the economy in general do well. There are several different types of stock funds. They are defined by the types of companies they buy. Some examples are below.

	Market Size	Style	Country	Sector
<b>What it means</b>	The number of shares a company offers identifies its size.	How investors expect a stock to perform.	Where the companies are located.	Type of industry.
<b>What are the choices</b>	<i>Large-cap</i> - >\$12.2B <i>Mid-cap</i> - \$4.2B to \$12.2B <i>Small-cap</i> - <\$4.2B	<i>Growth</i> - high-growth potential. <i>Value</i> - strong but under-valued or out of favor. <i>Index</i> - tracks a benchmark index, like the S&P 500. <i>Growth and income</i> - stocks that do or do not pay dividends.	<i>International</i> - developed markets, such as Europe or Japan. <i>Global</i> - U.S., developed foreign markets; sometimes emerging markets. <i>Emerging</i> - developing markets, such as Russia or South Korea. <i>Regional/single-country</i> - such as Latin America.	<i>Utilities/Technology, etc.</i> - stocks in the specific industry. <i>Real Estate</i> - real estate investment trusts include income-producing properties, such as apartments or shopping centers.

## Sample Mixed Portfolio



### For Presentation Only

An alternative investment is not a traditional stock, bond or money market, and can include tangible assets such as precious metals. Some mutual funds include these types of investments.

## Bond Funds: Seek Income Or Stability

Bonds are built from money you “loan” to an organization, such as a corporation or a government. The organization agrees to repay the loan with interest within a set timeframe. Bond fund prices typically change less than stock funds. This can potentially add stability to your savings.

Issuer	Type	Description
Federal Government	Treasury bonds	Helps pay for the national debt and government programs.
State and City Governments	Municipal bonds	Helps pay for roads, schools, sewers and other public works projects.
Public and Private Businesses	Corporate bonds	Helps pay for projects that help their businesses grow.

## Money Market Funds: Pursue Preservation

Money markets hold investments, such as U.S. Treasury bills, that mature in less than one year. Their role is to maintain capital.

## Pre-Mixed Options

You can choose a fund that already includes a mix of stock, bond and money market investments.

Asset allocation funds invest in a mix of individual stocks, bonds and money markets. You choose the fund based on how you feel about risk.

A fund-of-funds invests in stock, bond and money market mutual funds. You select one based on risk, or on how long you have to save for a goal.

## The Bottom Line

Select investments by the role each plays. This may give you a better chance of helping you save for the kind of retirement you want.

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