

# Give Your 401(k) Investments Staying Power

For your 401(k) plan investment choices to hang on to the popular vote in your portfolio, they need to remain consistent over time with your long-term retirement savings goals.

Conduct a periodic poll of your investment selections and their performance. A review of the results will help you to make any changes necessary to keep your portfolio in sync with your savings objectives.

## Here are a few guidelines:

**Diversify.** Begin by investing in a variety of investment choices with different objectives and risk levels. This helps you manage both investment risk (risk that your investment may lose value) and inflation risk (risk that your investment returns will not outpace inflation).

**Allocate Appropriately.** Further refine your portfolio by deciding what percentage should be allocated to each asset class (stocks, bonds, and cash equivalents). An easy way to achieve asset allocation is to invest in an asset allocation fund, if offered in your plan. Asset allocation funds contain a pre-determined mix of several different investment choices that are monitored for you to maintain a stated investment objective.

**Keep Tabs on Your Strategy.** The Asset Allocation Quiz can help you create an investment portfolio in line with your goals and objectives. If you're already in the plan, use the Portfolio Modeler<sup>SM</sup> to see how your current allocation strategy compares to other strategies that you may be considering. To access these tools, log in to your account at [www.TA-Retirement.com](http://www.TA-Retirement.com).

Add diversification and asset allocation to your retirement savings campaign to maintain a strong showing in the polls and position your retirement savings strategy for victory at retirement.



## IT'S A VOTE FOR YOUR FUTURE

Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Financial Life Insurance Company ("TFLIC"), 4 Manhattanville Road, Purchase, New York 10577, and Transamerica Life Insurance Company ("TLIC"), 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, and other TFLIC and TLIC affiliates, specializes in the promotion of retirement plan products and services. This product is available from Transamerica Retirement Services under contract form number TA-AP-2001-CONT, a group variable annuity contract underwritten by TFLIC, or under contract form number CNT-TLIC 10-05, a group variable annuity contract underwritten by TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Fees and charges may apply. For complete information, contact your Transamerica representative.

Transamerica Financial Life Insurance Company and Transamerica Life Insurance Company are affiliates of Diversified Investors Securities Corp.

Asset allocation and diversification do not assure or guarantee better performance and cannot eliminate the risk of investment losses.

