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 ModelerSM 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.

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.



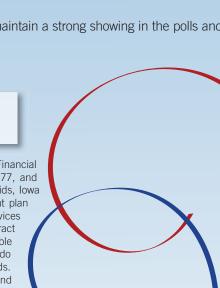
It'S A VOTE FOR YOUR FUTURE

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