

# Need bread?



# Give your dough time to rise.

## Most bread needs time to grow

and so do most investments. The sooner you start investing, the more time your money will have to grow. And one of the best places to do it is in your 403(b) plan because it:

- is convenient
- gives you an immediate tax break by saving with pretax dollars
- may match your contributions with money from your employer

## Start saving now.



*This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.*

*Want to feed your future?*



# Add some green.

*To make a salad bigger, you can always add more lettuce.*

And it's just as good for you to add to your retirement account. Even another 1% a year adds up. And the more you contribute, the more you'll gain if your investments increase in value.

Don't have money to spare? What about the small "bonuses" that may be coming your way? Like the 2% cut in this year's Social Security taxes ... or a tax refund ... or a raise from your employer? Using any of these to increase your 403(b) contribution may work to give you a raise in retirement.

*Save more.*



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*Avoid too much of a good thing.*



# Mix well.



## *Not many cooks use just one spice.*

Most people prefer a combination of flavors. The same can be said about investing. Experienced investors choose a combination of investments that suit their particular taste. They diversify.

Diversification means spreading your risk among a variety of investments (a mix of stocks, bonds and cash alternatives) with the hope that if some are going down, others may be going up. If you don't diversify, you'll be putting your proverbial eggs in one basket – only these “eggs” are what you need to live on in retirement.

Finding your right combination of investments depends on what you like. What's better for you – spicy or mild? Are you comfortable with risk or would you rather be more cautious? Knowing what kind of investor you are will help you find the right recipe – or asset allocation – for your portfolio.

## *Diversify your portfolio.*



*Diversification does not assure a profit nor does it protect against loss of principal. Diversification among investment options and asset classes may help to reduce overall volatility.*

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