Give your dough time to rise.

(You'll need it.)

Most bread needs time to grow and so do most investments. Look ahead and consider what you'll need financially when you retire:

- What will things cost?
- How much will you need? (general rule of thumb is 70% - 90% of your pre-retirement income)
- What about Social Security? (Today, 96% of retirees receive Social Security with an average monthly benefit of about $1,160. Is that enough? Will it change?)
- Will you outlive your money?

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.

It's convenient.

- You choose an amount and how to invest it in the options included in your plan.
- It's deducted automatically from your paychecks.

It's tax-deferred.

- Your money goes in before taxes are taken out.
- No earnings are taxed until they're withdrawn, when your tax rate may be lower.
- That means more of your money will be available to invest.

Start saving now.

Sources:
Social Security Administration, www.ssa.gov, July 2010.

MAKE TODAY YOUR 403(b) DAY

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? Here are three ways to increase your contribution without lowering your paycheck:

- Invest this year's 2% payroll tax cut from Social Security taxes into your account. And thank the federal government for its help.
- If you get a raise, give part of that to your retirement account. It may be worth more when you actually retire.
- Put your tax refund to work for you, and invest it in your retirement account. That way, your money has a chance to make money over time.

Even a small increase in contributions adds up. Here's how an annual 1% or 2% increase in savings adds up for a salary of $40,000 a year:

Additional Monthly Savings	5-Year Total	15-Year Total	25-Year Total
$33.33 (1% of salary)	$2,400	$10,600	$27,000
$66.66 (2% of salary)	$4,800	$21,100	$54,000

All illustrations assume contributions at the end of each month and a 7% annual investment return, compounded monthly, which is reinvested. Amounts are rounded to the nearest $100. It is not meant to represent any specific investment.

Your small changes today might have a big impact when you retire. ***Save more.***

MAKE TODAY YOUR 403(b) DAY

Mix well.

Avoid too much of a good thing.

Food and money — you'll need both when you retire. And both need to suit your particular taste.

Diversification means spreading your risk among a variety of investments (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'll need to live on in retirement.

And choosing the mix that's right for you calls for taking a good look at yourself. Are you comfortable with risk? Would you rather be cautious? Knowing what kind of investor you are will help you find the right balance of spices – or asset allocation – for your portfolio.

If international stocks seem too risky, leave them out of your mix. Maybe you'd be better off with mutual funds that decrease in risk the closer you get to retirement. The important thing is to spread your risk by diversifying and find the mix – or recipe – that's right for you.

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.

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.

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