

INVESTOR

Message From the Dean



SAMPLE TARGET DATE FUND

Asset allocation using a target date of 2040

TARGET PRACTICE

These days, it seems like everyone could use some serious help.

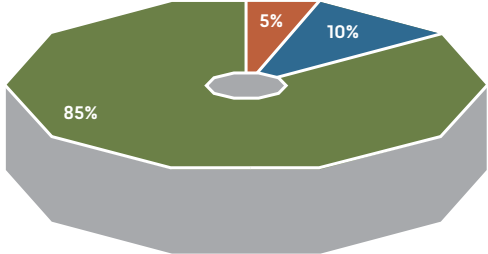
Now, you probably thought I was talking about mental help, but I'm talking about investment help. Exactly how do you get help choosing the investments in your retirement plan that are right for you?

To find an investment option that might be right for you, just take a look at your retirement plan's target date funds. Those are the funds with a special number behind them, such as 2020 or 2030. The date listed on each fund is an estimated date of retirement. If you choose this option, your job is to simply choose the date that is most closely associated with your normal retirement date. That's it, really.

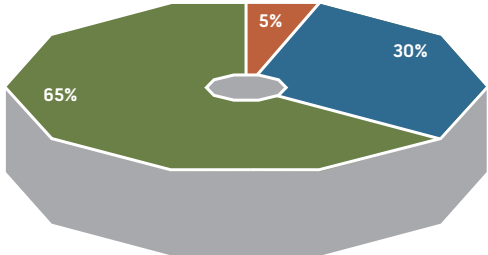
By choosing one target date fund, you'll get an asset allocation (ratio of stocks to bonds) that fits your age. You'll also get an asset allocation that becomes more and more conservative as you get closer to retirement. And best of all, you get diversification (different types of stocks and bonds), which is how you really cash in the closer you get to retirement.

To decide which of these funds might be right for you, figure out exactly when you'll turn 65 and then choose the fund that is closest to that date. Again, it's just as simple as that. After you figure this out, you can just sit back and worry about the other things — like finding help this weekend to paint the house.

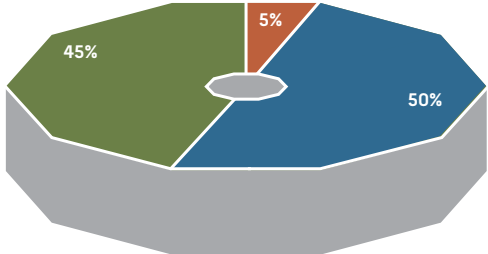
U for You.



Today



In 2023



In 2033

■ STOCKS ■ BONDS ■ CASH

