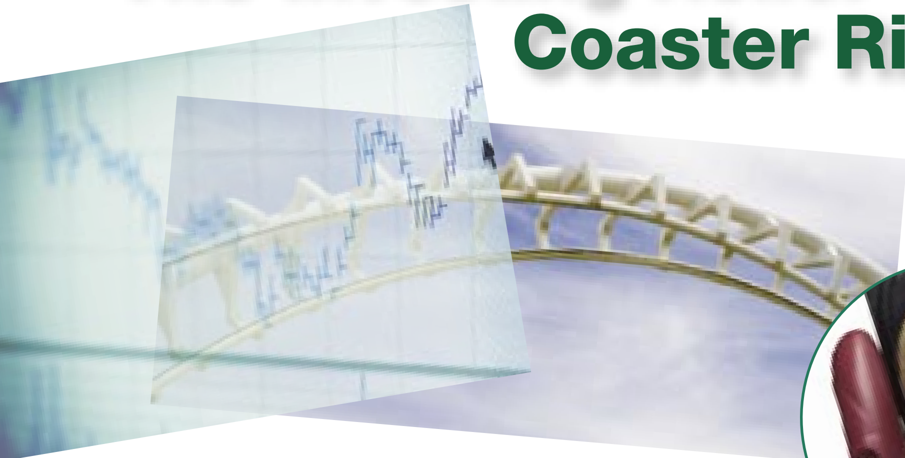
CHOOSE YOUR FUTURE TODAY

The Investing Roller Coaster Ride



You're not alone if you get worried about your retirement plan investments every time the stock market moves up and down. Watching your investments change value in the short-term can feel like a roller coaster ride – but bailing off the "roller coaster" in search of the "lazy riverboat" can be costly in the long-term.

Staying on Track

The change in prices of stocks and bonds is called volatility, and history has shown that there will always be volatility. When you look at your 401(k) account balance, you may see losses one quarter and gains the next. But history has also shown that, over time, both the stock and bond markets have steadily gained in value. Here are some tips to help keep you on track:

- **Invest consistently:** Many investors have the right attitude when they "set it and forget it." If you are invested in a ready-made portfolio or lifestyle fund offered by your plan and you have many years until retirement, the best course of action is to save as much as you can, review your statements, and, in general, leave your account alone. However, the closer you are to taking money out of your account, the more you need to monitor the impact of volatility on your account.
- **Don't try to "time the market."** Even experienced money managers have trouble predicting when the market is going to go up or down. The rule of thumb is: *past performance is not a guarantee of future results.* Trying to move money around to chase the high-performers can really derail your account's investment returns.
- **Sit tight in a "low" market.** It may be hard to leave your investments alone when you see them losing value. Buying more shares of your investments regardless of whether the market is up or down is called "dollar-cost averaging," and financial advisors say it's a smart strategy because you buy more shares with your contributions when the markets are down. Remember, it's better to "buy low and sell high."
- **Don't touch your 401(k) money.** If you lose your job, have to move, or have other temporary additional expenses, it's tempting to dip into your 401(k) as a ready source of cash. Don't. While it's important to save for retirement, you should also have a "cushion" of savings to rely on outside the plan, too. Remember, your 401(k) Plan is a ***retirement*** plan, **not** a savings account. Pulling money out now can mean major damage to your income in your retirement years!

Hang on Tight

It is impossible to predict how the financial markets will behave in the short term. TRI-AD believes in the long-term health of our financial markets, and also that investors who maintain a long-term investment strategy for their retirement plan assets will be rewarded with long-term positive results. For some basics on 401(k) Plans and saving for retirement, visit TRI-AD's Web site at www.tri-ad.com/401k.

Did you know...

Stock market investments have historically outperformed other types of the investments by a 2-to-1 ratio over the long term.

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While this newsletter and TRI-AD's Web site can give you some tools to help you make investment decisions, you should consult a financial planner for more detailed guidance.