



Summer 2009

Quarterly Focus

Investing & Retirement Planning

How can you tell if you are on the right track for a successful retirement?

Without a plan you'll never know, but with a basic understanding of how your investments work and a plan to get you to your destination you can feel comfortable knowing your retirement will be a success.

Are you ever asking yourself any of these questions...

- **How much should I contribute to my 401(k) plan?** - *You can save more now.*
- **Are my investments diversified properly?** - *There is a potential to reduce risk or increase your return.*
- **When should I retire?** - *The sequence of returns when you begin retirement could change your income flow.*
- **How much money will I need?** - *Assuming the average life expectancy and retirement age of retiring adult you could need up to 20 years or more of income.*

Please tell *your Member Services Representative you want to speak with an advisor* and someone will contact you to schedule the best time to meet.

Sincerely,

Price Perkins, LLC.