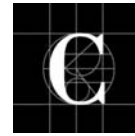


Focusing Your Future



CAPTRUST

Fall 2009

An Eye for Detail

When dealing with your finances, it's always a good idea to pay close attention to the details. When you receive your plan statement, you'll want to go over it carefully.

Pore Over Performance

Take a look at how your investments have performed. For starters, see how much your account has gained (or lost) since the prior statement period. Then look at the last year. It's likely your investments have experienced some losses. However, as a long-term investor, you shouldn't dwell on short-term performance. Instead, you might view any market downturn as an opportunity to accumulate more shares at a lower average price. When you're investing for

a goal that is far off in the future, it's *long-term* performance that counts.

It's a good idea to compare your investments' returns to the returns of appropriate market indexes. If an investment has been underperforming its benchmark index for a significant period of time, you may want to consider switching out of that investment.

Measure Weightings

As you review your investments, take a look at your asset allocation — the way your account is divided among the different asset classes (stocks, bonds, etc.). Your asset allocation may have shifted as a result of market volatility during the recession. If one asset class now represents a larger (or smaller) percentage of your portfolio than before, you may want to rebalance your investments.

Make sure your target asset allocation still reflects your risk tolerance and time horizon until retirement. As you near retirement, you may find that you want to move

some of your money into more conservative investments.

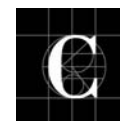
Investigate Investment Options

Has your plan added any new investment options? If it has, check to see if any of the new investments suit your risk tolerance and time frame. They may be worth considering for your portfolio, especially if they will help you diversify.*

Determine Your Direction

Once you carefully go over your plan statement, you can assess whether or not you're on track toward meeting your retirement savings goal. If you're worried you won't have enough money for a comfortable retirement, you may need to make some changes to your portfolio to get going in the right direction.

** Diversification does not ensure a profit or protect against loss in a declining market.*



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Take Control!

If your retirement savings have taken a hit during the recession, you may want to start contributing more to your plan account. But where will you find extra money to save for retirement? Taking control of your spending may help you cut back so you can save more.

Keep Track

As a first step, find out *exactly* where your money is going each month. Track your daily spending for one or two months. Write down everything you spend each day, including coffees to go, meals on the run, and magazines and newspapers you grab while checking out. Miscellaneous purchases like these can add up quickly.

Next, add up how much you spend on food, housing, transportation, health care, etc., each month. Also calculate the monthly amounts for any semi-annual and annual expenses, such as insurance and property taxes. You can use the worksheet to help you figure out if your spending is greater than your income.

Spend Less and Save More

After keeping track of your spending and using our worksheet, you should have a good idea of where your money is going on a monthly basis. Areas where you can spend less to save more may become quite clear. Spending less now may ultimately mean having *more* money to spend during retirement.

Where Does the Money Go?

	Monthly Amount
Auto (loan or lease, gas, maintenance, parking)	\$ _____
Clothing	\$ _____
Credit card payments	\$ _____
Education	\$ _____
Entertainment	\$ _____
Food	\$ _____
Gifts	\$ _____
Health care	\$ _____
Household maintenance	\$ _____
Insurance (home, auto, health, life)	\$ _____
Savings and other investments	\$ _____
Student loan payments	\$ _____
Rent or mortgage	\$ _____
Taxes	\$ _____
Television/cable	\$ _____
Utilities	\$ _____
Other	\$ _____
Total Monthly Expenditures	\$ _____
Wages or salary	\$ _____
Other income	\$ _____
Total Monthly Income	\$ _____
Total Monthly Income	\$ _____
Total Monthly Expenditures	_____
Excess (Deficit)	\$ _____



ANY QUESTIONS?

Q. *I'm nervous that I won't have enough money to maintain a comfortable lifestyle during retirement. How can I improve my retirement outlook?*

A. You *can* increase your chances of having a comfortable retirement, even if you started saving late or have experienced investment losses. The actions you take today may help you achieve your financial goals in the future.

Save, Save, Save

It may seem obvious, but the best way to build your retirement nest egg is to save your money. Investing in your employer's plan is a great way to save for retirement. It's easy and convenient since your contribution

is deducted before you receive your paycheck. And, with contributions taken from your paycheck pretax, you don't pay federal income taxes on the amount you contribute or on the investment earnings in your plan account. Taxes aren't due until you withdraw funds from the plan.

Increase Your Contribution

It's never too late to begin saving more for retirement. You may have to make some sacrifices to free up additional money for saving. But isn't improving your financial outlook worth it?

Don't forget that things will probably be more expensive in the future because of inflation. Over time, even a low rate of inflation will erode the purchasing power of your savings. When you save more each year, you have a better chance of being able to

afford to maintain your lifestyle during retirement — even with modest inflation.

Set a Goal

You'll be more likely to stick with it if you have a specific goal. To set a realistic goal, you need to figure out how much money you're likely to need during retirement. Take into consideration the number of years you have before you plan to retire, any other sources of income you'll have, and the impact inflation will have on your future costs. Keep in mind that your retirement could last a long time, depending upon your age at retirement and how healthy you are. Your plan administrator can help you locate tools to crunch the numbers.

What Will It Take?

How much you need to save each month to achieve your retirement goals depends on several factors, including how many years you have until you retire.

Years Until Retirement	20	25	30
Average Annual Total Return	6%	6%	6%
Savings Goal	\$250,000	\$250,000	\$250,000
Monthly Savings Needed	\$541	\$361	\$249
Savings Goal	\$500,000	\$500,000	\$500,000
Monthly Savings Needed	\$1,082	\$722	\$498
Savings Goal	\$750,000	\$750,000	\$750,000
Monthly Savings Needed	\$1,623	\$1,082	\$747

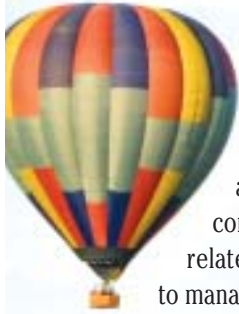


This is a hypothetical example used for illustrative purposes only. It does not represent the results of any particular investment vehicle. Your results will be different. Monthly compounding is assumed. Tax-deferred amounts accumulated in the plan are taxable upon withdrawal. Amounts are rounded to the nearest dollar. Source: NPI

Revisiting Risk

You've heard it before: "What goes up, must come down." While you may have realized when you first invested for retirement that you could potentially lose money, recent market conditions may have made that possibility a reality.

You can't avoid risk when you're investing for retirement. When you choose an aggressive investment with the most potential for growth, you risk losing money if the investment falters. If you choose a conservative investment with low risk of principal loss, you risk not meeting your goals.



However, you can manage your risk exposure. Here's an overview of common investment-related risks and how to manage them.

Market Mayhem

When the stock or bond market declines, your stock or bond holdings generally will also lose value. Diversification* can help you manage market risk. If you divide your money among a variety of different investment types — stocks, bonds, cash, and possibly other types of investments — a downturn in one investment type may be offset or minimized by growth in your other investments.

You can further diversify by choosing a variety of investments from within the same asset class. For example, you may want to choose stock funds that invest in different industries and in both large- and small-cap companies.

Rising Rates

The value of bond investments is affected by the rise and fall of interest rates. When interest rates rise, existing bond values generally decline because

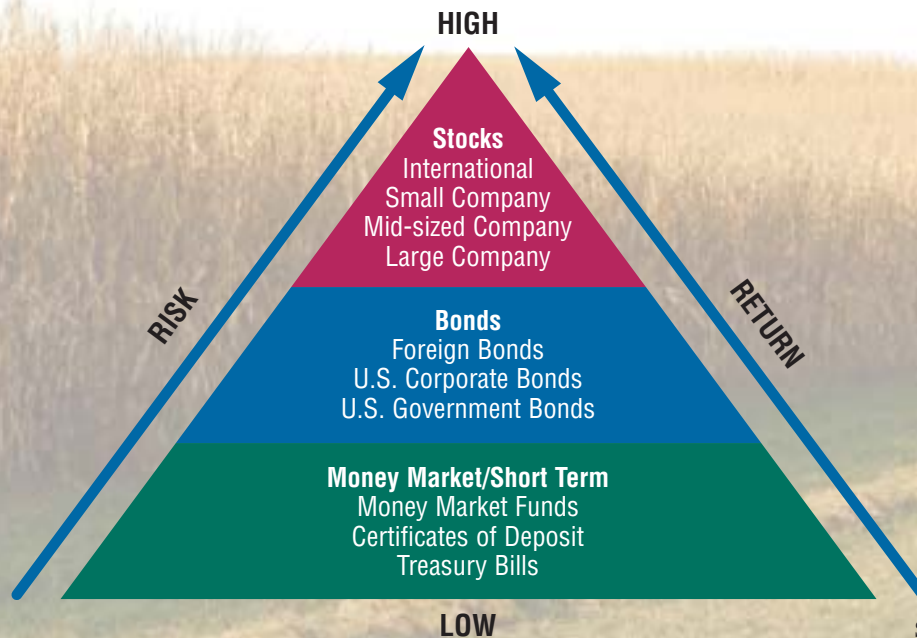
newly issued bonds pay higher rates and are more attractive investments. Investing in bonds that have different maturities can help you manage interest-rate risk.

Inflation's Impact

Over the years, inflation can significantly increase prices. That means you'll need more savings to cover the basics and any special retirement activities you want to pursue. One way to manage inflation risk is to have some investments, such as stocks, that have the best potential to earn returns that historically have been significantly higher than the inflation rate.

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Relationship of Risk and Return



Source: NPI