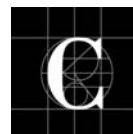


OnTrack



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Only TIME WILL TELL

Wouldn't it be great if you could see into the future? You'd never be caught without an umbrella. You could amaze your friends by predicting which teams would win the big games. And you certainly could put your crystal ball to good use in guiding your investment decisions.

Tough To Predict

If it were possible to predict the stock market's ups and downs, you could jump into the market when share prices were low and sell your stock investments when

prices were high. This would be a great plan . . . if you could see into the future.

But you can't. So you won't know when prices have reached a low point or when they've peaked until well after the fact. Even the pros have difficulty consistently predicting what the market will do next.

A Case of Bad Timing

Here's an example of what can go wrong when you try to time the market. Let's say you think the market is about to take off and you decide to invest. Rather than moving in a positive direction, however, the market hits a rough patch right after your stock purchase, and the value of your shares plummets. That's bad timing.

It's also difficult to know in advance when prices might recover. If you decide that the

risk of prices dropping further is more than you can handle, you may decide to sell your investment, even though it means taking a loss. At this point, you've bought high and sold low, the opposite of what you'd hoped to do. And you're no longer invested in stocks. If the market rebounds quickly and robustly, you may miss out on significant gains.

Time Versus Timing

As a long-term investor, you may want to take a different approach. Select a variety of funds or portfolios and an asset allocation that fits your risk tolerance and investment time frame — and stick with it.

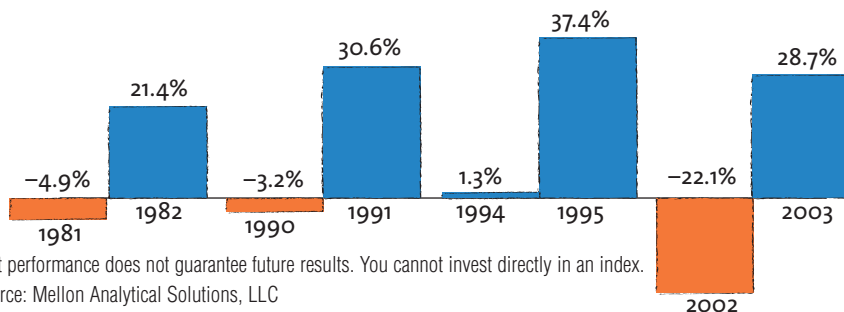
You might decide to make some changes along the way, particularly if your situation changes. And you will probably want to rebalance your account periodically. But for the most part, having a well-thought-out strategy that you can follow is a better approach than jumping in and out of the market.



Quick Turnarounds

If you look back at the stock market's performance history, you'll find that the market has changed course from year to year. Investors who move out of stocks when prices are low may miss out if prices recover quickly. Here are some "quick changes" in the S&P 500 Stock Index (representing U.S. large-cap stocks) during the past 30 years.

S&P 500 Annual Returns



Past performance does not guarantee future results. You cannot invest directly in an index.
Source: Mellon Analytical Solutions, LLC



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Now That's IMPRESSIVE!

What if someone told you that you could end up with thousands more dollars in your retirement account by saving an additional \$10 a week? Would you believe it? It's true. It'll take a few sacrifices on your part, but the reward could be a meaningful boost in your account balance over time.

Small Sacrifices, Big Benefit

These days, \$10 really isn't a lot of money. But, if you invest \$10 a week and earn a hypothetical average annual return of 7%* (compounded monthly), when you add it all up, those ten bucks could grow into more than \$22,000 in 20 years and over \$110,000 in 40 years. That's pretty impressive, isn't it?

The reason your contributions of \$10 weekly may grow into thousands is because of compounding. When you invest your money, it has the potential to generate earnings. Those earnings are added to your account and may start generating *more* earnings. As your account grows, so does the power of compounding.

Dig a Little Deeper

Spending \$10 less a week might mean three or four fewer lattes, a couple of brown bag lunches in place of eating out, or scaling back on your cell phone or cable service. These are just a few ideas for freeing up extra money to sock away for retirement.



Here's What \$10 Could Do

Weekly Contribution	Account Balance After				
	5 Years	10 Years	20 Years	30 Years	40 Years
\$10	\$3,102	\$7,500	\$22,573	\$52,865	\$113,742
\$10 + an extra \$10	\$6,205	\$15,001	\$45,147	\$105,731	\$227,484
\$10 + an extra \$20	\$9,307	\$22,501	\$67,720	\$158,596	\$341,226
\$10 + an extra \$30	\$12,409	\$30,001	\$90,294	\$211,462	\$454,968

These are hypothetical examples involving participants who consistently make weekly contributions over various time periods and earn a 7% average annual investment return (compounded monthly). The illustration does not represent any specific investment product offered by your plan and does not include any investment fees and expenses. Your investment returns will differ, and it is unlikely that your contribution amount will remain the same over a long period. Pretax contributions and related plan earnings will be subject to ordinary income taxes and a possible early withdrawal penalty upon distribution.

Source: NPI

What if you could find an extra \$20 a week to put into savings? Assuming the same hypothetical 7% average annual return,* you'd add more than \$45,000 to your account in 20 years and over \$227,000 in 40 years. Could that motivate you to eat dinner out one less time each week?

Do It for Your Future

It's pretty easy to see how small amounts can turn into impressive savings. After a

while, you won't think of it as making sacrifices, you'll think of it as making sure your retirement is going to be everything you want it to be.

* The 7% rate of return is hypothetical, for illustrative purposes only, and does not represent the rate of return for any particular investment. Actual rates of return will vary over time, particularly for long-term investments.

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