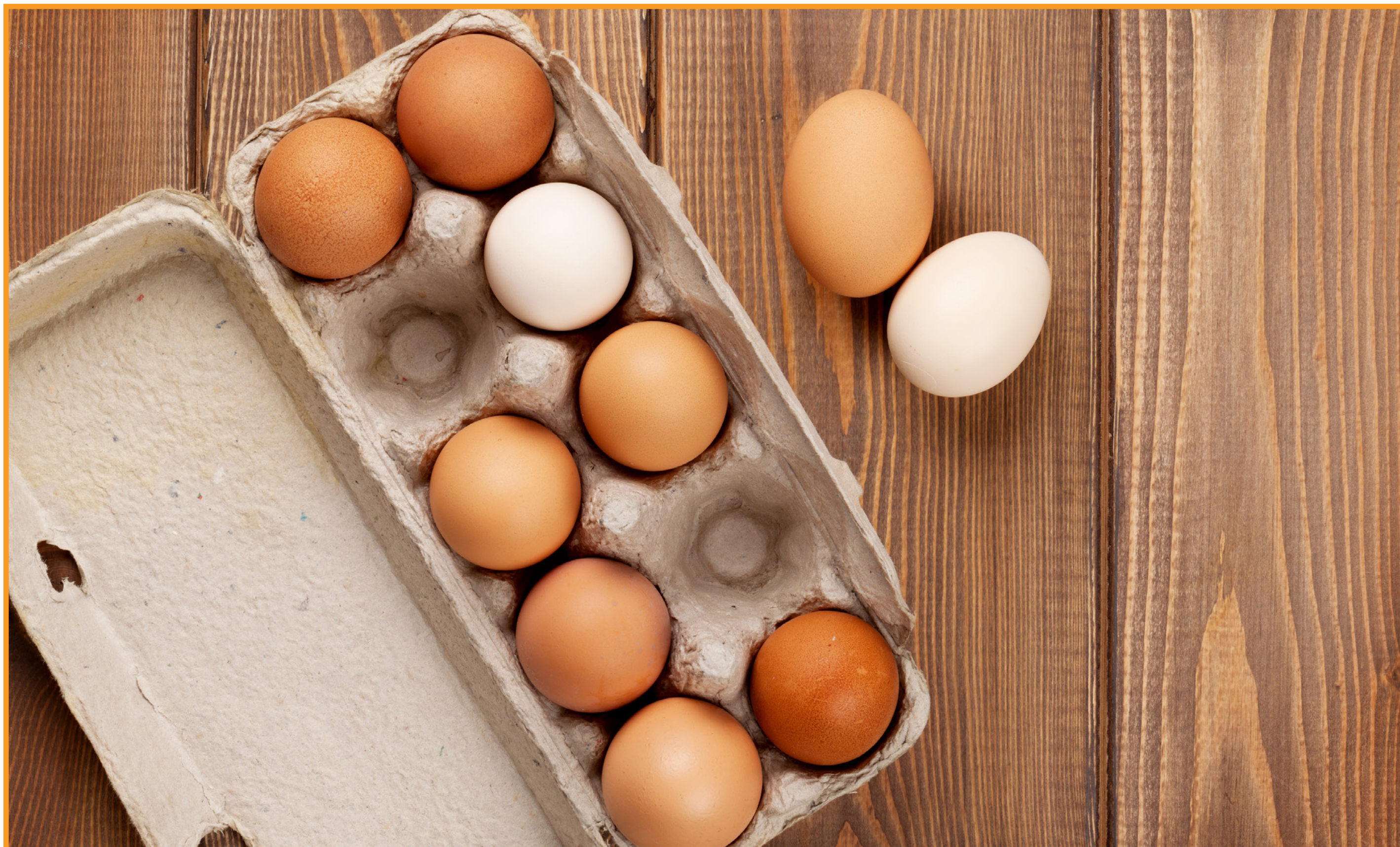

Investing | *Diversification*

WOULD AN EGG CARTON BE BETTER?

Everybody knows you're not supposed to put all your eggs in one basket. So should you put them in an egg carton instead? If you're concerned about protecting actual eggs, an egg carton is better than a basket. But this old saying isn't about eggs.

Spread the Risk

It's about diversifying* your investments. Diversification is the basic investment strategy of choosing a mix of different investments to help manage risk. Putting your eggs (money) in more than one basket (investment) reduces the chances that they'll all break (lose money) if the basket falls (market drops). When you diversify, if one of your investments doesn't do well, you have others that may perform better, boosting your overall return.

Automatic Diversification

The funds or portfolios in your retirement plan offer automatic diversification because each fund may hold hundreds of individual investments. However, unless you select a fund or portfolio that's specifically designed to be an all-in-one investment (and not all plans offer such options), holding just one fund isn't likely to offer enough diversification.

The various asset classes — stocks, bonds, and cash alternatives** — may react differently to changing economic conditions. So choosing a variety of funds or portfolios that invest in different asset classes can help you weather different conditions.

How Many?

Should you invest in every fund or portfolio your plan offers? Probably not. Some of your plan's investments may be very similar, so you essentially would be duplicating investments if you chose every one. Take time to investigate your options and choose enough investments to have a well-diversified mix.

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

**Note that cash alternative investments may not be federally guaranteed or insured and that it is possible to lose money by investing in cash alternatives. Returns on cash alternative investments may not keep pace with inflation, so you could lose purchasing power.

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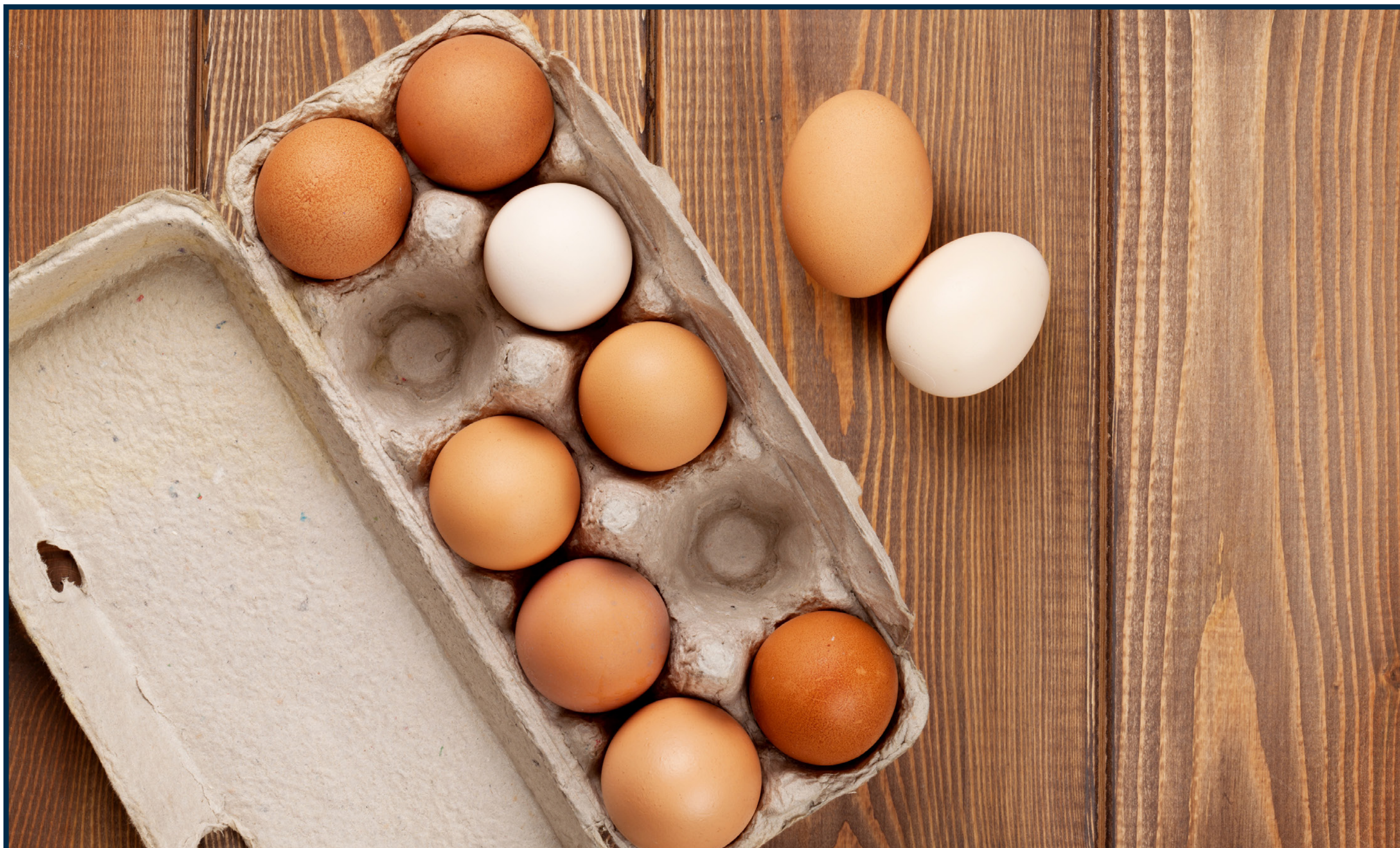

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