

# Farm Credit Foundations Calendar

## January 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 New Year's Day	2
3	4	5	6	7	8	9
10	11	12	13	14 1/29 	15 Payday	16
17	18 Martin Luther King Jr. Day	19	20	21	22	23
24 31	25	26	27	28 2/12 	29 Payday	30



Contribution rate change deadline is 3 p.m. (Central) for pay day identified!

- ▶ [www.FarmCreditFoundations.com](http://www.FarmCreditFoundations.com)
- ▶ [www.BComplete.com](http://www.BComplete.com)



### Give Yourself a New Year's Gift!

Give yourself a gift by increasing your 401(k) contributions by at least 1% for 2010.

Note: The Internal Revenue Code limit in 2010 for combined pre-tax and Roth after-tax contributions is \$16,500; or \$22,000 if age 50 anytime in 2010.

# February 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2 Groundhog Day	3	4	5	6
7	8	9	10	11 2/26 	12 Payday Lincoln's Birthday	13
14 St. Valentine's Day Chinese New Year	15 Presidents' Day	16	17 Ash Wednesday	18	19	20
21	22 Washington's Birthday	23	24	25 3/15 	26 Payday	27
28						



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## Get the Most out of Your 401(k)!

Make sure you're contributing at least 6% in order to receive the maximum employer matching contribution.

# March 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14 Daylight Savings begins	15 <b>Payday</b>	16	17 St. Patrick's Day	18 <b>3/31</b> 	19	20 Spring begins
21	22	23	24	25	26	27
28 Palm Sunday	29 Passover begins	30	31 <b>Payday</b>			



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## Your Online Tools & Resources

View the "Explore This Website" online workshop (Financial Tools tab) for a 7-minute tour of the tools and resources available at [www.BComplete.com](http://www.BComplete.com).

# April 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 4/15 April Fool's Day 	2 Good Friday	3
4 Easter Sunday	5	6	7	8	9	10
11	12	13	14	15 Payday 4/30 	16	17
18	19	20	21	22 Earth Day	23	24
25	26	27	28	29 5/14 	30 Payday	



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## Your Quarterly Statement is Coming!

Look for your quarterly statement mailed by New York Life Retirement Plan Services to your home address.

# May 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1 May Day
2	3	4	5 Cinco de Mayo	6	7	8
9 Mother's Day	10	11	12	13 5/28 	14 Payday	15 Armed Forces Day
16	17	18	19	20	21	22
23	30	24 Victoria Day (Canada)	25 Memorial Day (observed)	26	27 6/15 	28 Payday 29



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## Are You Saving Enough for Retirement?

Don't know if you're saving too little ... or too much? Try the on-line calculator, "How Much Will I Need To Save For Retirement?" available in the Online Education Center from the [www.BComplete.com](http://www.BComplete.com) login screen.

# June 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8	9	10	11	12
13	14 Flag Day	15 Payday	16	17 6/30 	18	19
20 Father's Day	21 Summer begins	22	23	24	25	26
27	28	29	30 Payday			



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## "Automatic" Saving and Investing Help

Check out the automatic contribution increase feature and the automatic rebalance feature available from under the Manage My Account, if you'd like help with saving and investing.

# July 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 7/15 Canada Day 	2	3
4 Independence Day	5	6	7	8	9	10
11	12	13	14	15 Payday 7/30 	16	17
18	19	20	21	22	23	24
25	26	27	28	29 8/13 	30 Payday	31



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## TD Ameritrade Could be for You!

If you're looking for more variety than the core 401(k) investment fund offerings, you can use the TD Ameritrade Self Directed Brokerage Account to purchase any publicly traded stock or mutual fund (Manage My Account tab).

# August 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12 8/31 	13 <b>Payday</b>	14
15	16	17	18	19	20	21
22	23	24	25	26 9/15 	27	28
29	30	31 <b>Payday</b>				



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## Get Advice from Morningstar Online

Try the Morningstar Online Advice tool (Manage My Account tab) if you'd like an analysis of the way you're investing your 401(k) account.

# September 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6 Labor Day	7	8 Rosh Hashanah	9	10	11
12 Grandparents Day	13	14	15 Payday	16 9/30 	17 Yom Kippur	18
19	20	21	22	23 Autumn begins	24	25
26	27	28	29	30 Payday 10/15 		



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## Need to Update Your Beneficiaries?

Make or change your beneficiary designation online at  
[www.BComplete.com](http://www.BComplete.com) under the Manage My Account tab.

# October 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11 Columbus Day	12	13	14 10/29 	15 Payday	16
17	18	19	20	21	22	23
24 Halloween 31	25	26	27	28 11/15 	29 Payday	30



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## Time to Try the Roth Analyzer

Try the Roth Analyzer to see if the Roth after-tax option might be worth considering. You can find the interactive Roth Analyzer on [www.BComplete.com](http://www.BComplete.com) (Contribution Rate Change screen).

# November 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7 Daylight Savings ends	8	9	10	11 11/30 Veteran's Day 	12	13
14	15 Payday	16	17	18	19	20
21	22	23	24	25 Thanksgiving	26	27
28	29	30 Payday				



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## Review Your Retirement Strategy!

Although you don't have to make any 401(k) changes during Annual Enrollment, now is a good time to review your savings and investing strategy.

# December 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 12/15 	3	4
5	6	7	8	9	10	11
12	13	14	15 <b>Payday</b>	16 12/31 	17	18
19	20	21 Winter begins	22	23	24 Christmas Eve	25 Christmas Day
26	27	28	29	30 1/14 	31 <b>Payday</b> New Year's Eve	



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## Great Tips for Saving & Investing

Review the past year's Investment Tips of the Month from New York Life available at [www.FarmCreditFoundations.com](http://www.FarmCreditFoundations.com)