

HIGHER LEARNING

SUMMER 2010



Take smart risks.

Find out how to get more comfortable with risk...and maybe even profit from it.

MANAGING RETIREMENT RISK

If you take smart risks and manage them well, it may help you reach your goals.

If you are contributing to the retirement plan...

- **Are you at risk because all of your eggs are in one basket?** You can help manage your stock market risk by spreading your money across several of the plan's investment options. To review or adjust your investments, log on to www.bcomplete.com or call 800.294.3575.
- **Are you contributing as much as you can?** The more you contribute, the more you could benefit from potential stock market gains.
- **Are you aggressive or conservative?** Make sure your investments reflect the type of risk-taker you are.

If you are not contributing to the retirement plan...

- **Did you know that you still have stock market risk?** The risk is that you could miss out on potential stock market gains.
- **Can you keep up with inflation?** If you are keeping your savings in a bank, are you confident that the interest will keep pace with inflation and help you reach your retirement goals? If not, think about contributing to the plan.

MANAGING LIFE'S OTHER RISKS

Insurance is a great way to help manage risk. A good idea is to insure the risks with the biggest potential consequences.

- **Home insurance** can help ensure you're covered from "losing it all."
- **Health insurance** can help protect your finances in case of a serious illness.
- **Life insurance** can help ensure financial stability for your loved ones if you die.
- **Auto insurance** can help pay for minor accident damage or even a total loss.

Revisit your risk over time

Over time, be sure to revisit your risk and make adjustments as necessary.

- **Changing jobs?** Take advantage of your employer's retirement plan and insurance.
- **Buying a home?** Get the right coverage to protect this large investment.
- **Getting married? Starting a family?** Consider adjusting your life insurance levels to provide for your loved ones.
- **Nearing retirement?** Consider shifting some of your savings to less risky fixed income or cash equivalent investments.