SEE WHAT YOU'RE MISSING

Investments scattered in multiple accounts, IRAs and past employers' retirement plans may create an unfocused picture of your portfolio, ***which could hinder you from reaching your financial goals.***

Manage Your Portfolio Better — Consolidate Your Investments.

See the Big Picture

If you're like many people today, your retirement savings is a collection of plans and accounts spread out in many places. It's easy to lose sight of how everything fits together.

The Risks You Don't See

You may believe that maintaining multiple retirement accounts and IRAs is helping you be diversified. However, this is not diversification.

Too often, having more accounts just means more of the same. Being truly diversified requires owning a variety of investments that you've selected to:

- Help you work toward your goals
- Help protect your portfolio in case a particular investment doesn't perform to your expectations

Because it's easier to deal with one or two accounts rather than many, consolidating your retirement savings will help make it easier for you and your financial professional to see whether your holdings are properly diversified. If you are overweighted in a particular investment, you and your financial professional can reduce that holding and select others to better help you reach your goals and avoid unwanted risk.

Opportunities You May Be Missing

Owning too much of the same thing may leave you underrepresented in investments that can benefit your portfolio. For example, do you hold large-, mid- and small-cap stocks? Do you have the right percentage and variety of bonds and other fixed-income investments in your accounts? Are you diversified across value and growth stocks? Are developed or emerging foreign markets part of your portfolio?

Bringing your investments under one umbrella can provide a better view of your financial picture and can show where investment opportunities exist.

Keep Things Up-to-Date

Another issue if you have numerous retirement accounts is keeping them up-to-date. As your life changes or market conditions shift, you may want to make adjustments. The choices you made regarding the investments for your retirement when you started may not be the choices that make sense today. Bringing assets together can make it easier for you to monitor your portfolio to see whether the investments in it today are the right ones to take you into the future.

A plan provides focus

If you have an *Envision*® plan, you know it is an excellent way to help ensure you're seeing the big picture. Unlike other tools you may have experienced, an *Envision* investment plan can help you uncover goals, determine which are the most (and least) important and track your progress toward them. And it gives you the flexibility to alter your plan to account for changes in your life.

One of the *Envision* tool's most useful features is a personalized benchmark that lets you track your investments' performance toward your goals as often as you want.

For your benchmark to be truly meaningful, it has to reflect the market activity of ***all*** your investments – especially your retirement savings. Bringing your assets together under an *Envision* plan can help you keep track of where you stand.

Simplify Your Life

Time and money are two of the things we value most. Having assets split among a large number of accounts may not be the most efficient use of either.

Save Time and Paperwork

It's inevitable: the more accounts you have, the more paperwork you receive. The big question is, where do you find time to keep track of all of it? If you're either not reading your statements or periodically checking your accounts online, you really don't have the knowledge you should about your financial condition.

Monitoring your accounts regularly is vital to protecting you and your family. By reducing the number of accounts you have to follow, you can make your recordkeeping more manageable and save yourself valuable time. This can really be a help when it's time to work on your taxes.

Make Account Updates Easier

If you've ever had to make changes to your accounts, you've probably been frustrated by dealing with automated phone lines and long wait times. Consolidating your retirement savings can help you avoid these hassles.

Enjoy Greater Control

Keep in mind that when it comes to accounts in your former employers' retirement plans, you are limited to the investment alternatives those employers have selected. Rolling over assets from these accounts into an IRA will give you the freedom to choose from a broader array of investments to find those that will help you work toward your long-term goals.

While you may have been permitted to take loans from your 401(k) plan while still working, this is not possible in an IRA. Depending on the investments used to fund the IRA, charges and expenses could be higher or lower than those you would incur inside your 401(k) plan.

Does Your Financial Picture Look Like This?

These days, it's common to have a number of accounts open among different financial services firms, which can complicate managing your portfolio. If your situation resembles the following, you may want to consider consolidating your retirement savings.

You:

- Traditional brokerage account
- Savings in 401(k) plans at your current employer and multiple past employers
- Roth IRA at an online brokerage firm
- Traditional IRA at the bank

Your spouse:

- Savings in 403(b) at present employer and 401(k) plans at several past employers
- Roth IRA at a full-service brokerage firm
- Traditional IRA at a credit union

Prepare for What's Ahead

Getting a handle now on your retirement savings gives you a terrific opportunity to address matters that will come up in the future.

Make Distributions Simpler

After you turn age 70½, you will be obligated to start taking required minimum distributions (RMDs) from 401(k), 403(b) and similar plans, and your Traditional, SEP and SIMPLE IRAs.[1] This is an important element of managing your tax-deferred savings, and failure to take timely RMDs can result in a 50% IRS penalty.

The rules for taking RMDs from multiple retirement plans and IRAs can be rather complicated:

- If you have assets in retirement plans at a number of former employers, you will need to take distributions from each plan. You are not allowed to total your RMDs and take that amount from just one.
- With multiple IRAs, you may be able to aggregate your RMDs and take the entire amount from one account.[2] However, you will still have to calculate an RMD for each account.

Arriving at an RMD amount requires dividing an account's previous year-end value by a specific factor from an IRS table. For many of us, this is not an exercise we want to be burdened with every year for multiple accounts in retirement, when we have better uses for our time.

Provide Heirs Greater Flexibility

By rolling over assets from an employer-sponsored retirement plan into an IRA, you help ensure that your heirs have the flexibility to stretch distributions.[3] Beginning 2010, nonspousal beneficiaries of qualified plans must be allowed a direct rollover into an inherited IRA for any amounts eligible to roll over. However, if not transferred in a timely manner (by the end of year following the year of death), the beneficiaries' distribution options will be dictated by those established in the qualified plan, often not allowing the distribution to be stretched out over life expectancy.

Make Your Intentions Clear

The beneficiary designations on your retirement plan assets at your current and past employers and on your IRAs will supersede what you've stipulated in any will or trust. Proper planning can ensure these assets are distributed according to your wishes.

To help ensure your estate plan works as you intend, you need to review your beneficiary designations regularly. Consolidating your retirement savings will also make it easier for family members to know where all your accounts are located.

[1] The RMD rules do not apply to Roth IRAs you maintain as the owner.
[2] RMDs from IRAs you maintain as a beneficiary cannot be satisfied from IRAs you maintain as the IRA owner or vice-versa.
[3] RMDs should be taken from inherited traditional or inherited Roth IRAs to take advantage of the stretch IRA strategy.

We Can Show You Where You Stand

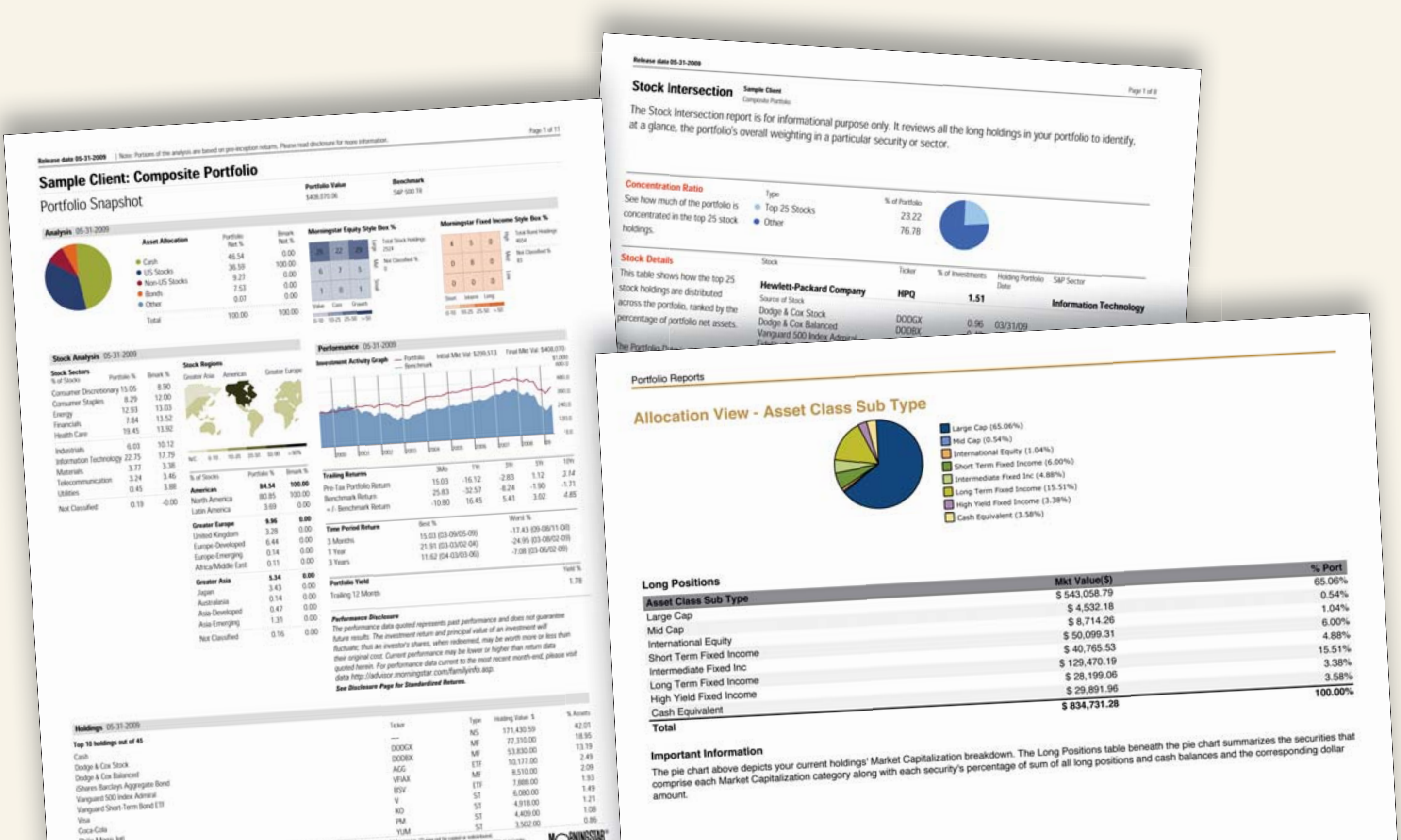
With fewer accounts, it will be easier for your financial professional to produce a variety of reports, such as those shown below, that can help show exactly how your assets are invested and identify any problems.

- **Portfolio Insights Asset Allocation Report** provides an overview of your entire portfolio. It shows how you're invested across a variety of asset classes and by individual security.

- **Portfolio Insights Fund Performance Report** compares your investments' performance against that of their peer groups.

- **Morningstar Stock Intersection Report** lists the companies in which you're invested broken down by the managers that hold them, so you can see if you own too much of the same stock.

- **Morningstar Portfolio Snapshot Report** lets you see how you're invested across major asset classes and compares your portfolio against a key benchmark, such as the S&P 500®.



We'll Help You Stay on Track

A clear view of your financial picture is essential as you make decisions regarding your investments. One of the problems with a portfolio in pieces is that it usually lacks the coordination to ensure that everything is working toward your financial goals.

Because your needs and goals change over time, your financial professional will offer ongoing advice and regular feedback on your progress. He or she has the tools and resources available to provide an in-depth analysis of your investments.

With your financial professional's assistance, consolidating your retirement savings can be remarkably easy. He or she can demonstrate the benefits of a direct versus an indirect retirement plan rollover and guide you through the entire process.

Investment and Insurance Products:

▶ NOT FDIC Insured ▶ NO Bank Guarantee ▶ MAY Lose Value

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