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ROUTE TO:

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To: Friends of RMS

## BENCHMARKS, BENEFITS & MORE

### Quotes To Start The New Year

A New Year's resolution is something that goes in one year and out the other. ~ *Unknown*

Be always at war with your vices, at peace with your neighbors, and let each new year find you a better man. ~ *Benjamin Franklin*

New Year's Day is every man's birthday. ~ *Charles Lamb*

Every man should be born again on the first day of January. Start with a fresh page. Take up one hole more in the buckle if necessary, or let down one, according to circumstances; but on the first of January let every man gird himself once more, with his face to the front, and take no interest in the things that were and are past. ~ *Henry Ward Beecher*

Never tell your resolution beforehand, or it's twice as onerous a duty. ~ *John Selden*

Cheers to a new year and another chance for us to get it right. ~ *Oprah Winfrey*

Year's end is neither an end nor a beginning but a going on, with all the wisdom that experience can instill in us. ~ *Hal Borland*



January, 2008

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**REMINDER**

Now is a good time to review and bring up to date your Federal / State Tax Withholdings and Beneficiary Forms!!!

For more information of interest to employers, plan participants, and other retirement advisors, visit our website at:

<http://www.consultRMS.com>

**MUTUAL FUND PERFORMANCE FIGURES**Periods Ending: **December 31, 2007**

Taken from the New York Times, Sunday 1/13/2008

Data source: Morningstar

Fund Type	Quarterly Returns			12-Month Returns			5-Year Returns		
	Bottom Quarter	Median	Top Quarter	Bottom Quarter	Median	Top Quarter	Bottom Quarter	Median	Top Quarter
<b>Domestic General Stock Funds</b>									
Large Growth	-2.7 %	-0.5 %	1.3 %	8.9 %	12.9 %	18.3 %	11.3 %	13.0 %	14.9 %
Mid-Cap Growth	-2.9	-1.4	1.1	10.6	15.8	21.3	15.4	17.5	19.3
Small Growth	-5.3	-3.0	-1.3	3.3	8.9	12.7	14.8	16.5	18.5
Large Blend	-3.7	-3.2	-1.8	4.1	5.4	8.5	11.8	12.6	14.0
Mid-Cap Blend	-5.5	-3.7	-2.6	1.7	5.4	9.0	14.1	15.6	17.8
Small Blend	-6.7	-5.2	-4.2	-3.8	-1.3	2.9	14.6	15.8	17.6
Large Value	-6.2	-4.7	-3.1	-1.4	2.5	5.1	12.0	13.3	14.7
Mid-Cap Value	-6.3	-4.6	-3.4	-0.6	2.1	5.0	14.6	15.9	17.5
Small Value	-7.8	-6.6	-5.0	-8.2	-5.0	-0.8	14.1	15.1	16.3
Moderate Allocation	-2.2	-1.4	-0.6	3.8	6.1	7.6	9.5	10.4	11.8
Conservative Allocation	-1.0	-0.1	0.3	3.4	5.0	6.4	6.5	7.9	8.7
Target-Date 2000-2014	-1.2	-0.5	0.3	4.2	5.6	6.6	7.1	8.2	9.5
Target-Date 2015-2029	-2.2	-1.6	-1.2	4.9	6.5	7.8	10.1	11.3	11.8
Target-Date 2030+	-2.9	-2.7	-2.1	5.7	6.8	8.2	12.2	12.9	13.4
<b>Total</b>	<b>-4.5</b>	<b>-2.7</b>	<b>-0.9</b>	<b>2.5</b>	<b>5.9</b>	<b>10.4</b>	<b>11.7</b>	<b>13.5</b>	<b>15.8</b>
<b>Domestic Specialized Stock Funds</b>									
Communication	-11.9 %	-8.0 %	-1.7 %	-0.5 %	18.3 %	22.8 %	15.6 %	19.8 %	22.8 %
Financial	-12.0	-8.5	-6.0	-19.8	-12.1	-6.2	7.0	10.0	12.3
Health	-1.4	1.1	2.4	6.1	10.6	16.9	11.0	13.1	17.1
Natural Res	5.3	7.0	9.2	32.1	39.5	44.0	26.9	30.8	33.1
Precious Metals	2.5	3.6	5.5	22.8	24.2	26.5	21.8	27.1	29.1
Real Estate	-13.3	-12.1	-10.7	-17.7	-16.2	-9.1	16.5	18.6	19.6
Technology	-3.3	-1.5	1.4	13.4	16.2	23.1	13.9	16.8	19.2
Utilities	2.9	4.8	6.1	17.1	19.7	21.2	18.4	20.9	23.8
Bear Market	-6.4	4.7	7.9	-11.7	-4.0	6.4	-19.4	-11.7	-3.5
Long-Short	-0.5	0.3	1.0	-0.7	5.0	8.2	4.5	6.8	11.6
<b>Total</b>	<b>-10.1</b>	<b>-0.5</b>	<b>3.9</b>	<b>-7.7</b>	<b>10.7</b>	<b>22.8</b>	<b>13.1</b>	<b>18.0</b>	<b>22.9</b>
<b>International Stock Funds</b>									
Foreign Large Value	-3.7 %	-2.3 %	-1.2 %	6.4 %	9.5 %	11.4 %	19.5 %	22.0 %	23.3 %
Foreign Large Blend	-2.5	-1.4	0.1	10.0	12.8	16.3	19.4	20.9	22.1
Foreign Large Growth	-2.2	-0.7	0.5	12.9	16.4	20.1	19.5	22.5	23.9
Foreign Small/Mid Value	-9.0	-6.2	-4.5	2.9	8.0	9.0	21.9	24.5	25.8
Foreign Small/Mid Growth	-5.2	-4.1	-2.2	4.5	15.2	19.7	24.3	28.4	32.2
World Stock	-3.9	-1.5	0.1	6.3	9.6	16.2	16.5	18.4	21.4
Europe Stock	-2.8	-1.0	-0.3	10.5	13.6	15.3	21.6	26.3	29.7
Divers. Pacific Asia	-4.7	-3.2	-1.4	11.8	20.9	22.3	20.8	25.0	28.0
Pacific Asia ex-Japan	-3.3	-1.2	0.6	39.7	46.0	59.5	29.7	34.1	38.1
Japan Stock	-8.9	-5.0	-5.0	-14.2	-6.9	-2.5	13.8	16.0	18.9
Divers. Emerg. Mkt	2.5	3.8	5.6	32.8	36.8	41.0	33.1	36.6	38.0
Latin America Stock	2.7	4.4	5.9	41.7	44.7	45.4	45.5	49.7	51.1
World Allocation	-2.0	-0.4	1.4	5.0	10.0	15.8	14.1	15.1	18.6
<b>Total</b>	<b>-3.2</b>	<b>-1.2</b>	<b>1.0</b>	<b>8.7</b>	<b>13.2</b>	<b>20.5</b>	<b>18.9</b>	<b>21.8</b>	<b>26.2</b>



## MUTUAL FUND PERFORMANCE FIGURES

Periods Ending: **December 31, 2007**

Taken from the New York Times, Sunday 1/13/2008

Data source: Morningstar

Fund Type	Quarterly Returns			12-Month Returns			5-Year Returns		
	Bottom Quarter	Median	Top Quarter	Bottom Quarter	Median	Top Quarter	Bottom Quarter	Median	Top Quarter
<b>Government Bond Funds</b>									
Long Government	5.4 %	5.5 %	6.1 %	8.9 %	9.4 %	10.0 %	4.8 %	5.2 %	6.3 %
Intern. Government	2.5	2.9	3.2	5.7	6.4	7.1	3.1	3.6	3.9
Short Government	1.7	2.1	2.5	5.6	6.2	6.8	2.6	2.8	3.1
Inflation-Protected Bond	4.2	4.9	5.0	9.6	10.8	11.2	4.8	5.4	5.9
<b>Total</b>	<b>2.3</b>	<b>2.9</b>	<b>3.7</b>	<b>5.8</b>	<b>6.6</b>	<b>8.0</b>	<b>3.0</b>	<b>3.5</b>	<b>4.1</b>
<b>Specialized Bond Funds</b>									
Convertibles	-3.3 %	-2.0 %	0.3 %	5.6 %	7.4 %	9.1 %	9.8 %	11.0 %	12.5 %
Ultrashort Bond	-0.6	0.8	1.3	1.3	3.7	4.8	2.4	2.9	3.1
High Yield Bond	-1.6	-1.1	-0.6	1.1	2.0	2.9	8.9	9.9	10.8
Multisector Bond	0.4	1.0	1.4	3.7	5.2	6.3	7.7	8.6	9.3
World Bond	1.5	2.1	2.8	6.4	9.0	10.0	5.3	7.3	8.3
Emerging Market Bond	1.1	1.4	2.0	4.5	5.4	6.7	13.5	13.9	14.9
Bank Loan	-1.0	-0.5	-0.2	0.4	1.0	1.7	4.5	5.2	6.6
<b>Total</b>	<b>-1.2</b>	<b>-0.2</b>	<b>1.3</b>	<b>1.5</b>	<b>3.2</b>	<b>5.6</b>	<b>6.6</b>	<b>8.8</b>	<b>10.4</b>
<b>Municipal Bond Funds</b>									
Muni National Long	0.1 %	0.7 %	1.1 %	0.8 %	1.9 %	2.6 %	3.5 %	4.0 %	4.2 %
Muni National Int.	0.7	1.1	1.5	2.2	3.2	3.7	3.0	3.3	3.7
Muni Single St. Long	0.4	0.9	1.1	1.6	2.1	2.7	3.6	3.9	4.1
Muni Single St. Int.	0.8	1.2	1.4	2.3	3.0	3.6	3.1	3.3	3.6
Muni Single St. Shrt.	0.0	1.2	1.4	0.0	3.7	3.8	NA	NA	NA
Muni National Shrt.	0.8	1.1	1.3	3.2	3.7	4.0	2.2	2.4	2.6
Muni New York Long	-0.2	0.9	1.1	0.1	2.4	2.8	3.6	3.9	4.2
Muni California Long	0.1	0.5	0.8	-0.1	1.6	2.2	3.7	3.9	4.2
Muni New York Int/Sh	0.8	1.3	1.4	1.7	3.2	3.9	2.9	3.1	3.4
Muni California Int/Sh	-0.1	1.1	1.3	0.5	2.8	3.6	2.7	3.0	3.3
Muni Florida	0.4	0.6	1.0	1.2	2.1	2.4	3.7	3.9	4.1
Muni Pennsylvania	-0.3	0.8	1.1	0.1	2.3	2.8	3.5	4.0	4.2
Muni Massachusetts	0.7	1.3	1.4	2.0	2.8	3.3	3.6	3.9	4.1
Muni New Jersey	-0.3	0.7	1.2	-0.6	2.1	2.9	3.4	4.0	4.4
Muni Ohio	0.9	1.4	1.5	2.3	3.1	3.6	3.1	3.7	4.1
Muni Minnesota	-0.1	1.0	1.2	1.0	2.1	2.9	3.4	3.7	4.1
High Yield Muni	-3.4	-2.1	-1.3	-5.6	-2.5	-1.1	4.2	4.9	5.1
<b>Total</b>	<b>0.2</b>	<b>0.9</b>	<b>1.2</b>	<b>1.1</b>	<b>2.4</b>	<b>3.2</b>	<b>3.2</b>	<b>3.7</b>	<b>4.1</b>

The tables include Nasdaq funds with at least \$30 million in assets. Return figures assume the reinvestment of all dividends. Figures for five-year returns are annualized. The top-quarter figures show the return needed for a fund to rank in the top 25% of similar funds. The median figures show the return needed to rank in the top half, and the bottom quarter figures show the return needed to rank in the top 75% of similar funds. By comparing a given fund's returns, a reader can determine how that fund performed relative to similar funds.



## UPDATE ON DEFAULT INVESTMENTS

January, 2008

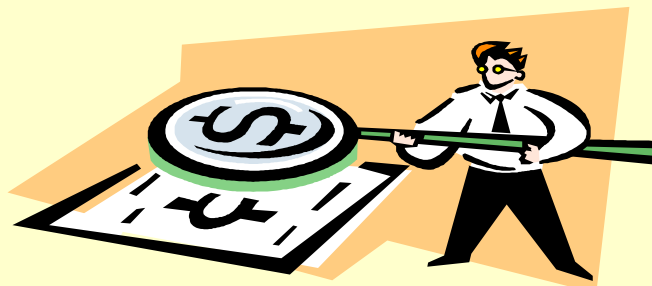
The Department of Labor issued final regulations in October pertaining to Qualified Default Investment Arrangements (QDIAs). These are used in plans that allow investment options for the participant; but a participant has not made an election as to how his money is to be invested. A “qualified” default investment arrangement is one in which the plan complies with certain rules allowing fiduciary relief for the employer.

As we had previously reported, acceptable default investments will include:

- (a) products or funds that take into account the individual’s age or retirement date (such as life cycle or targeted maturity funds);
- (b) an investment service that allocates contributions among existing plan options to provide an asset mix that takes into account the individual’s age or retirement date (such as a professionally-managed account); and
- (c) a product with a mix of investments that takes into account the characteristics of the group of employees as a whole, rather than each Individual (such as a balanced fund).

The final regulations add some additional notes and clarifications:

- Stable value funds can be used for a short period of 120 days in those cases where the employer has implemented automatic enrollments and allows a refund if, during the first 90 days of payroll withholding, the participant realizes he was automatically enrolled, does not wish to participate, and is permitted to take his withholdings out of the plan.
- Certain stable value funds used in the past, for which penalties would be incurred if the funds were transferred without the participant’s permission or prior to termination of employment, can be left in the plan as the default investment for contributions made prior to 12/24/07.
- However, stable value funds will not be acceptable in any other circumstances, as the default investment if the employer wants the protection of using “Qualified” Default Investment Arrangements.
- The requirement of an annual notice to employees about the QDIA cannot be satisfied by merely putting the notice in the Summary Plan Description. Generally the annual notice is given at least 30 days prior to the plan year, and to newly eligible employees at least 30 days prior to their first investment.
- The fiduciaries for the plan must still comply with general prudence standards requiring ongoing monitoring of the funds offered to participants, including the QDIA.
- For a participant’s first 90 days in the QDIA, there must be no fees, restrictions, or expenses applied if he chooses to move into one of the plan’s other investments.





**“OPEN ARCHITECTURE” PLATFORMS**  
**FOR 401(k) AND 403(b) PLANS**

January, 2008

We hear a lot of questions about “open architecture” in defined contribution plans offering investment options through mutual funds. The purpose of this article is to discuss some of the advantages and disadvantages. Throughout this outline, references to 401(k) plans should be taken as a reference to both 401(k) and 403(b) plans. For investment purposes, practically all the rules and regulations are the same.

Let’s start by defining some terms. A “Financial Advisor” (FA) is the licensed individual or company that sells investment services to an employer sponsoring a 401(k) or 403(b) plan. The FA is sometimes the only local contact the employer and participants have with regard to investment education. A “Vendor” is the financial institution that offers a number of mutual funds as investment options for a defined contribution plan. A “Platform” is the combination of a variety of mutual funds, plus hardware and software package accessible through the Internet, whereby plan participants can inquire about their balances, move money between funds, utilize retirement planning tools, etc. An “Open architecture” platform is a platform that permits the investment advisor and/or the employer to not be limited to just one or a few mutual fund families. True open architecture lets the FA pick from the entire universe of hundreds of mutual fund families and over 15,000 mutual funds.

When an employer decides to allow employees to direct their own investments, it is customary to offer a pre-selected group of funds (maybe 10 to 20). Oftentimes, the menu of funds will include one fund from each of several key investment categories, such as (a) Intermediate Bonds, (b) Large Cap Value, (c) Large Cap Blend, (d) Large Cap Growth, (e) Mid Cap Value, (f) Mid Cap Blend, (g) Mid Cap Growth, (h) Small Cap Growth, and (i) Foreign. Sometimes, the 401(k) platform may limit all of these as coming from one mutual fund family. But a true “open architecture” platform lets the FA decide which families and funds to offer. Nowadays, it is common to also offer some sort of a default investment arrangement. Many platforms only offer one default arrangement, even though they might have more options when it comes to fund styles. So, a comparison of different platforms sometimes requires giving extra weight to the default arrangement.

What are the advantages of open architecture? The Financial Advisor gets to truly pick whatever he thinks is best. The FA might argue that he is earning his commission by being the person or firm that actually picks the funds. Open architecture lends itself to the argument that you cannot find the best of every fund style within a single mutual fund family.

What are the disadvantages to open architecture? The FA has the burden of screening the funds. If something goes wrong, he can’t blame the vendor. Without a vendor that can afford to provide all the “back room” support, the FA may need to do everything from investment education to recommending every participant’s asset allocation. Most FAs do not have the time to screen all mutual funds.

A frequent compromise is to recognize that many small firms of FAs don’t have the resources or the time to screen the entire universe of funds. If the FA can partner with a vendor that has the staff, resources, and time to pre-screen the funds, then such a partnership can be the best of all worlds. With a vendor that can pre-screen the funds, that same vendor can also design the entire investment education package; provide asset allocation questionnaires / guidance to participants; generate due diligence packages for monitoring the funds; and facilitate compliance with such things as DOL rule 404(c) (which permits the employer to minimize its own liability by giving most of the investment control to the participants).

**“OPEN ARCHITECTURE” PLATFORMS FOR 401(k) AND 403(b) PLANS**

January, 2008

(cont'd)

Related questions the FA and employer will want to investigate are:

- Is the vendor separate from, and totally independent from, the funds offered in the platform? Are the vendor's fees “revenue neutral” - i.e., totally independent of the funds used?
- Is the plan required to put any minimum number of funds with any specific mutual fund family?
- Will this platform also offer a stable value fund?
- Does it offer a default investment for those employees who are to receive employer contributions but can't make up their minds about asset allocation? Will the default arrangement be a “Qualified Default Investment Arrangement” (QDIA) that minimizes liability to the employer?
- Does the financial institution offer asset allocation guidance for the participants, in both paper and electronic form?
- Will the vendor take on fiduciary liability?
- Does the vendor put funds on a “watch list” when they begin to under-perform or experience style drift?

We think the ideal platform is one that meets most, if not all, of the following criteria:

- 1) It should offer funds from a number of mutual fund families. Some platforms limit the menu to a single family or require that a majority of the funds offered to participants come from one family.
- 2) Participants should have access to their account balances through both the Internet and a toll-free telephone number.
- 3) Offering publicly-traded funds allows independent verification of the ranking of the underlying funds, as well as offering participants the comfort of well known fund names.
- 4) The fund categories should cover most of the various fund styles --- allowing participants to have the best diversification.
- 5) There should be no back-end loads. This allows the employer and FA to easily change vendors later if they are unsatisfied with fund performance or plan services.
- 6) If the plan offers participant loans, these should be reflected on the participant statements.
- 7) The quarterly statements should show the participant the vested portion of his balance.
- 8) The investment advisor should be able to help with 404(c) compliance.
- 9) The vendor's services should rank high on national surveys.
- 10) The participant materials and website should help the participant answer two major questions:
  - a) How much should I be saving?
  - b) What is an appropriate asset allocation for me?

**“OPEN ARCHITECTURE” PLATFORMS FOR 401(k) AND 403(b) PLANS**

January, 2008

(cont'd)

- 11) There should be good investment education materials, including a way to accommodate the participant who needs a simplified approach to asset allocation --- preferably through lifecycle funds, target maturity funds, or a balanced fund.
- 12) The investment advisor should offer the employer the option of appointing an institutional trustee, as well as an independent fiduciary to choose the funds offered to participants, instead of requiring that the employer be the *sole* fiduciary making these decisions.
- 13) Not only should the menu of funds offered by the vendor *include* funds with above average three- and five-year investment performance, but the overall track record of the *entire* menu of pre-screened funds should be well above average.
- 14) The platform should offer online investment advice for the participant who is willing to input on other (non-plan) assets, for more in-depth guidance.
- 15) The platform should offer Qualified Default Investment Arrangements (QDIAs) for the default.





## RETIREMENT TIDBITS

- 1) “The investment firm Charles Schwab recently compared 2006 results for two sets of workers - those who picked their own 401(k) mutual funds and those who followed simple forms of advice that were offered by their plans. The advised accounts did better than the do-it-yourselfers by roughly 3 percentage points a year. That's huge, compounded over 20 or 30 years. What made the difference? Mostly, smarter diversification.” (Source: <http://www.newsweek.com/id/91686>)
- 2) "Fidelity Investments found a 19% increase in the number of employers using automatic enrollment between 2005 and 2006." (Source: Spencer Fane Britt & Browne LLP newsletter of 12-20-07.)
- 3) "There are nearly 100 million Americans age 21 to 64 working full-time, year round. But of that number, just 60% work for an employer that sponsors a retirement plan, and only 53% *participate* in a retirement plan." (Source: MarketWatch.com 12-26-07)
- 4) While unemployment hovers around 5% nationally, 43% of the workforce is eligible to retire in the next 10 years.
- 5) Although national surveys of large employers show more companies adopting automatic enrollment provisions for their 401(k) plans, we experience very little interest among smaller employers. It may well be that many small companies, especially those sponsoring top-heavy plans, have already adopted 401(k) *safe-harbor* provisions, and thus won't need good participation among the rank-and-file in order to allow highly compensated employees to defer the maximum \$15,500 per year.
- 6) Based on a December 2007 report from the Department of Labor, in private industry 29.4% of the total compensation for employees was due to benefits. Looking at it from another point of view, for every dollar paid in regular wages, there was an additional 42 cents spent on benefits. (Source: Department of Labor, <http://www.bls.gov/news.release/pdf/ecec.pdf>)
- 7) In a recent Metlife Mature Market Institute survey of the Baby Boomers who will turn 62 during 2008, it was found that 8% have grandchildren living with them; 68% have already experienced the death of both parents; and 31% plan to start Social Security at age 62. (Source: <http://www.insurancenewsnet.com>)
- 8) In an article entitled "The Four White Lies of Retirement" John Diehl, a CFP with The Hartford Financial Services, defined the myths as “(1) I won't live that long; (2) Someone will take care of me; (3) I'll wing it; and (4) I'll just keep working.” We think this mentality offers good food for thought and self-analysis. (Source: Investment News, Oct 22-26, 2007)
- 9) The IRS has made it clear that if your plan offers hardship withdrawals using its “safe-harbor” rules, then when an employee requests a hardship, the employer must collect some documentation of his hardship.



**RMS --- BEHIND THE SCENES**

January, 2008

**Andrea Bennett** joined RMS as a Plan Specialist in December. She is a 2007 graduate of Missouri Western State University, with a B.S. in Finance. Some of her prior experience includes working for H&R Block and serving as the Treasurer and Head of a Membership Drive for the Chillicothe Area Arts Council in Chillicothe Missouri.

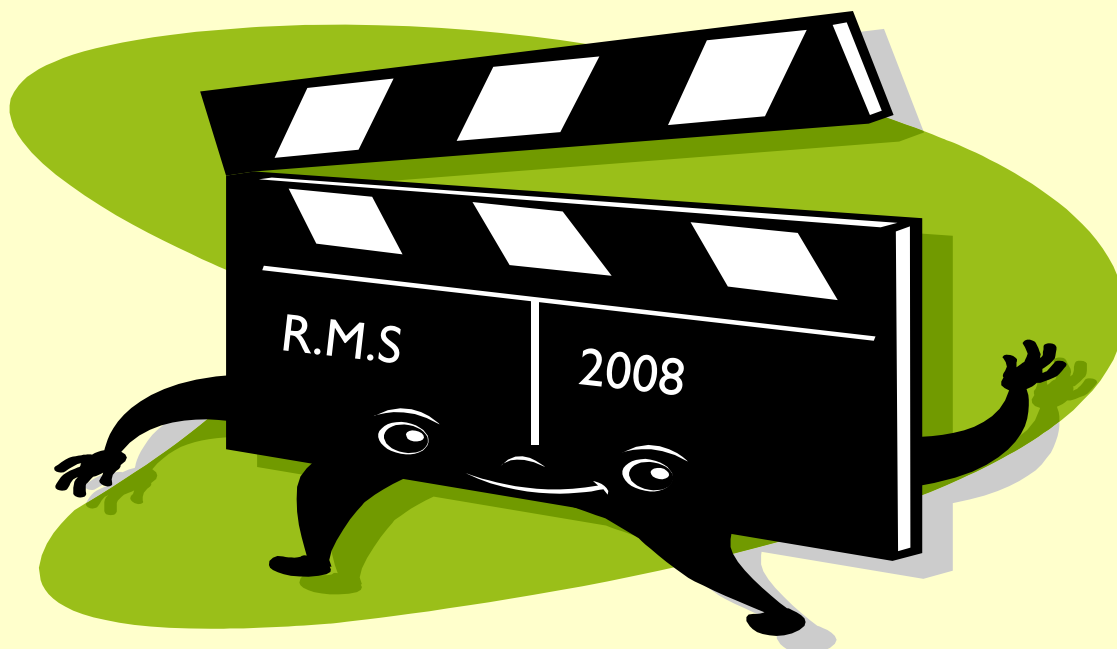
**Elizabeth Potts, CPA**, one of our Account Executives, represented RMS at the December IRS / Practitioner Roundtable held in Louisville. It was attended by practitioners and IRS auditors from several states.

**Judith Rohr** has returned to RMS the beginning of this year. She is a Plan Specialist and has her B.S. from Morehead State University. She has 20 years of experience in trust banking and retirement plan administration. Judith has earned the designation of Certified Retirement Services Professional (CRSP) from Cannon Financial Services.

**Laura Lyvers** joins RMS this month, as an Account Executive to be assigned responsibility for a number of our clients' retirement plans. Laura had previously worked for Benefit Actuaries and ADP Retirement Services. She has her BA from Bellarmine College, and is both a Certified Public Accountant and a Qualified 401(k) Administrator (QKA).

**Chuck Lynch, FSA**, President of RMS, spoke earlier this month to The Hartfield Company Annual Marketing Meeting. The topics included Open Architecture arrangements for 401(k) plans.

**Laura Stallard, CPA**, one of the Account Executives at RMS, will speak on retirement plan topics to the April 23 Kentucky CPA Spring Financial Conference. The location will be the Louisville offices of the Kentucky Society of CPAs.



## New Year's Resolutions

Updated January, 2008

1) **Save more** --- No matter how small an increase it may be. Few people are saving enough. Unless you have put a pencil to it and determined that you are saving enough (or you've won some giant lottery jackpot), then you're probably not saving enough. If you can save for retirement through payroll withholding, then resolve to increase your savings the next time your employer's retirement plan allows it. Also consider an increase when you get a raise.

2) **Rebalance** --- If you have decided, based on your age, risk tolerance, etc., what asset allocation is appropriate for you, then you need to rebalance periodically because different funds will grow at different rates, getting your assets out of balance. If your retirement plan offers investment options, then resolve to get your asset allocation back in line with your goals. Some plans allow you to rebalance *automatically*. If you have to do it manually, we recommend doing so one or two times per year.

3) **Get educated** --- Resolve to study more about at least one important retirement topic this year. Some ideas and good sites on the Internet:

- a) Investment education: <http://www.aaii.com/basics/index.cfm>
- b) Early retirement: <http://www.retireearlyhomepage.com/>
- c) Long term care: <http://www.ltcinsurance.com>
- d) Reverse mortgages: <http://www.aarp.org/revmort/>
- e) Social Security: [http://retireplan.about.com/od/socialsecurity/Social\\_Security.htm](http://retireplan.about.com/od/socialsecurity/Social_Security.htm)
- f) Basics of mutual funds: <http://www.sec.gov/investor/pubs/inwsmf.htm>

4) **Plan** --- Resolve to use tools to help you figure out if you are saving enough to meet your goals. If your retirement plan offers such tools, take advantage of them. Some other web sites that can help:

- a) How much to save:  
<http://www.choosetosave.org/ballpark/index.cfm?fa=interactive>
- b) Asset allocation:  
<http://www.smartmoney.com/oneasset/>

