

how to read your statement



Highlighted below are various sections of a sample participant statement. Sections may be suppressed or vary slightly depending on the features available in your plan. If you have any questions regarding your statement, please contact a customer service representative at 800.433.1685.

- 1 The detail in this statement is for the date range listed. Unless otherwise noted, account activity is for the quarter only and does not represent cumulative data. The toll free number listed in the **Contact Us** section will be answered by a customer service representative between the hours of 7 a.m. and 5 p.m. Central time.
- 2 **Personal Rate of Return**—this calculation is specific to your personal investment portfolio. It reflects your return for the current quarter, and from the beginning of the current calendar year.
- 3 **Message Board**—review this section for timely company news and information. This section may also include changes to your statement and/or information for your review.
- 4 **Activity Highlights**—this section provides a summary of plan activity by contribution source. The vested balance is the ownership you have in the ending balance, based on your plan's vesting schedule, and is specific to the contribution source. Please note, increases to your vested percentages are typically updated after the end of the plan year. Vesting is subject to verification upon distribution.
- 5 **Retirement Projection**—this diagram is a hypothetical illustration of your projected retirement balance at age 65 if you continue to make contributions at the same level, no withdrawals or loans are made, and your investments earn an annual return of 8%. This illustration does not factor in inflation and is intended to evaluate whether you are on track for retirement.
- 6 The article at the bottom of page 2 will change every quarter, and is customized for your age.

ABC COMPANY
1234 MAIN STREET
SCENESHIP, USA 45678

Alerus
RETIREMENT
Solutions

ABC

Period: January 1, 2009
through March 30, 2009
Plan #: XXXXXXXXXX

Contact Us
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2 **Your Personal Rate of Return**

3 **Message Board**

As you see, your retirement account was transferred to Alerus Retirement Solutions (ARS). The balance ARS received is reflected in the "Beginning Balance" column on the first page of your statement. This column includes all contributions (and related earnings/losses) made prior to the conversion to ARS. The other columns on the statement reflect activity from the ARS conversion date through the close of the quarter.

If you are interested in verifying your total contributions for the year, please call the amounts in the Contributions section of your ARS statement to the contributions reported in the first statement you received from Side Bally.

Your Personal Rate of Return weights each cash flow by the amount of time held and takes into account the relative balances held in each investment. Because of the conversion, your account received a larger deposit than your normal contributions, which may cause your Personal Rate of Return to be inaccurate.

Performance information for the portfolio may be found on the website listed below. Log in to the participant site, choose the menu item "Request Documents" and click on "Statement Supplement".

If you have questions related to the format of your statement, login to www.alerusrretirementsolutions.com. First click on the "View" "Participant" tab. Then on the "Resources" button on the left side of the screen. Here you will find a document titled "How To Read Your Statement", as well as the Alerus Investment Update newsletter and other retirement planning tools.

Questions? Please call the Alerus Retirement Solutions Call Center at 800-433-1685.

4 **Activity Highlights for the Period**

Source	Beginning Balance	Contributions	Gain/Loss	Distributions	Other	Ending Balance	Vested %	Vested Balance
401(k)	\$0.00	\$0.00	0.00	0.00	0.00	\$0.00	100%	\$0.00
Employer Match	\$116.75	\$0.00	23.79	0.00	0.00	\$140.54	100%	\$140.54
Employer Match	\$116.75	\$0.00	23.79	0.00	0.00	\$140.54	100%	\$140.54
Employer Match	\$116.75	\$0.00	23.79	0.00	0.00	\$140.54	100%	\$140.54
Employer Match	\$116.75	\$0.00	23.79	0.00	0.00	\$140.54	100%	\$140.54
Employer Match	\$116.75	\$0.00	23.79	0.00	0.00	\$140.54	100%	\$140.54
Employer Match	\$116.75	\$0.00	23.79	0.00	0.00	\$140.54	100%	\$140.54
Employer Match	\$116.75	\$0.00	23.79	0.00	0.00	\$140.54	100%	\$140.54
Employer Match	\$116.75	\$0.00	23.79	0.00	0.00	\$140.54	100%	\$140.54
Qualified Non-Elect	\$17.03	\$0.00	3.46	0.00	0.00	\$20.49	100%	\$20.49
Total	\$134.58	\$0.00	\$0.00	\$0.00	\$0.00	\$161.91		\$161.91

5 **Retirement Projection**

Something to think about - Are you taking full advantage of your savings plan? Are you saving enough for retirement? Read on. This chart illustrates a hypothetical accumulation of your account, using the assumptions below and the Ending Balance for the current reporting period.

These projections assume that:

- Contributions to your account continue at the same level as the previous 12 months and continue to age 65. Note that one-time lump sum contributions, such as a rollover contribution, are excluded from this calculation.
- You do not take withdrawals or new loans from your account.
- Your account remains invested from your current age (as shown on the chart) to a retirement age of 65. If you are over age 65, the projection is extended 5 years from your current age.
- Your investments grow at an 8% annual rate of return prior to age 65 and 4% after age 65.
- You receive monthly payments from this account for 20 years.
- There is no inflation. All amounts are in today's dollars.

The hypothetical illustration is intended to provide you with a starting point for discussion regarding your retirement plan. It does not include all other credit, debit, or account use you may have. It is not a substitute for a detailed financial plan. Your account balance and income at retirement will vary based upon the actual experience of your account over time including the amount and timing of contributions, withdrawals, and plan termination. The illustration provides hypothetical results and is not intended to represent past or future performance of a specific investment, which cannot be predicted or guaranteed, or to provide specific advice to any individual. Rates of return will vary over time. There are no guarantees of a higher rate of return or a higher degree of risk.

Projected Monthly Income at Retirement: \$1,500

Current Balance Age 36: \$161.91
Projected Balance Age 65: \$XXXXXX

6 **Go the Distance**

Saving for retirement is like running a marathon. Marathon runners need to train extensively to build up the strength and endurance necessary to complete each challenge. Most plan participants need to save extensively to build a nest egg large enough to provide for their retirement years.

Unlike running a marathon, though, you're not competing on your own when you're saving for retirement. Your employer's retirement savings plan will help you go the distance. The benefits of your plan include the convenience of automatic payroll deductions, the choice of professionally managed investments, and income-tax advantages.

How quickly you reach your retirement savings goal will depend in part on the investments you choose. During the mid-portion your career when you still have many years left before you plan to retire, you may want to consider including a moderate portion of equity investments in your portfolio. While equities can be volatile, they also have a greater potential for long-term growth than less volatile investment types.

How much you contribute to your plan also will have an impact on how soon you achieve your goal. With so many demands on your money, you may be able to afford only a small contribution. Increasing your contributions over time will help you go the distance.

7

Asset Allocation Overview

You should periodically review the asset allocation of your account to ensure that it reflects your investment goals.

In doing so, you should consider these important aspects of your account: **Investment Election** shows your instructions for the investment of all new deposits to your account from all sources (e.g. your 401(k) deferral, company contributions, or rollovers). The percentages listed below will be used to purchase investments proportionally with each deposit. **Account Balance** shows the value of your investments as a percentage of the total account as of the statement date, excluding loan amounts. These percentages change as the value of each investment fluctuates. You may change these investments by an Account Transfer, an Account Realignment, or an Automated Account Realignment. **Automated Account Realignment** shows the investment percentages that will be used to automatically realign your account on the Next Rebalance Date. Investments will be bought or sold to realign your Account Balance to reflect the percentages you have chosen in this column.

Next Rebalance Date: XXXXXXXX Rebalance Frequency: XXX

Investment Election



- Stable Value/Money MM (00.00%)
100% Investment Option Q
- Bond (00.00%)
100% Investment Option P
- Asset Allocation (00.00%)
100% Investment Option F
- Large Cap (00.00%)
100% Investment Option D
- Mid Cap (00.00%)
100% Investment Option J
- Small Cap (00.00%)
100% Investment Option A
- International/Global (00.00%)
100% Investment Option T
- Diversified Funds (00.00%)
100% Investment Option Q
- Specialty (00.00%)
100% Investment Option T
- Other (00.00%)
100% Other Funds

Account Balance



- Stable Value/Money MM (00.00%)
100% Investment Option Q
- Bond (00.00%)
100% Investment Option P
- Asset Allocation (00.00%)
100% Investment Option F
- Large Cap (00.00%)
100% Investment Option D
- Mid Cap (00.00%)
100% Investment Option J
- Small Cap (00.00%)
100% Investment Option A
- International/Global (00.00%)
100% Investment Option T
- Diversified Funds (00.00%)
100% Investment Option Q
- Specialty (00.00%)
100% Investment Option T
- Other (00.00%)
100% Other Funds

Automated Account Realignment:



- Stable Value/Money MM (00.00%)
100% Investment Option Q
- Bond (00.00%)
100% Investment Option P
- Asset Allocation (00.00%)
100% Investment Option F
- Large Cap (00.00%)
100% Investment Option D
- Mid Cap (00.00%)
100% Investment Option J
- Small Cap (00.00%)
100% Investment Option A
- International/Global (00.00%)
100% Investment Option T
- Diversified Funds (00.00%)
100% Investment Option Q
- Specialty (00.00%)
100% Investment Option T
- Other (00.00%)
100% Other Funds

Contribution Summary

Source	To Date	Year	Inception To Date
Source 1	\$000.XX	\$000.XX	\$000.XX
Source 2	\$000.XX	\$000.XX	\$000.XX
Source 3	\$000.XX	\$000.XX	\$000.XX
Source 4	\$000.XX	\$000.XX	\$000.XX
Source 5	\$000.XX	\$000.XX	\$000.XX
Other	\$000.XX	\$000.XX	\$000.XX
Total	\$000.XX	\$000.XX	\$000.XX

Loan Summary For the Period

Payment Summary	
Total Principal Paid	\$000.XX
Total Interest Paid	\$000.XX
Total Payments	\$000.XX
Outstanding Loan Summary	
Beginning Loan Balance	\$000.XX
New Loans/Payments	\$000.XX
Outstanding Loan Balance	\$000.XX

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Asset Allocation Overview—this section shows how you have elected to invest new deposits and how your existing assets are allocated. Carefully review the **Automated Account Realignment** feature, as it operates independently of your investment election and any changes you make to your existing allocation.

8

At the bottom of page 3 is a **Contribution Summary** which provides a periodic summary by contribution source. If you have an outstanding loan balance in your account during the quarter, a **Loan Summary** section will appear.

9

Investment Activity—this is a summary of plan activity at the fund level for the reporting period. Unless specifically listed, any fees and/or dividends are included in the Gain/Loss column.

9

Investment Activity

REPORTING PERIOD: 04/01/2009 - 06/30/2009

Fund Name	Beginning of Period Number of Units/Share	Beginning of Period Unit/Share Value	Beginning Balance	Contributions	Gain/Loss	Dividends	Fees	Distributions	Forfeitures	New Loans	Loan Payments	Transfers	Ending Balance	End of Period Number of Units/Share	End of Period Unit/Share Value	Fund Type
Fund F	25,544	\$16.96	430.83	78.85	-48.29	0.00	45	0.00	0.00	0.00	0.00	0.00	\$430.83	25,744	\$16.60	Stable Value/Money Market
Fund I	71,537	\$14.98	1,070.97	56.77	.11	0.00	46	0.00	0.00	0.00	36.77	0.00	\$1,070.20	71,737	\$14.75	Asset Allocation
Fund G	58,369	\$12.11	707.68	12.56	-26.77	0.00	79	0.00	0.00	0.00	0.00	0.00	\$707.68	58,609	\$11.80	Large Cap
Fund K	102,621	\$11.25	1,154.61	99.89	-21.79	0.00	71	0.00	0.00	0.00	58.62	0.00	\$1,154.61	102,821	\$11.04	Large Cap
Fund H	52,719	\$14.24	756.45	56.88	-11.78	0.00	45	0.00	0.00	0.00	0.00	0.00	\$756.40	52,919	\$14.13	Mid Cap
Fund E	48,587	\$19.71	967.56	85.23	-136.74	0.00	45	0.00	0.00	0.00	36.78	-362.77	\$867.96	48,787	\$19.50	Mid Cap
Fund D	74,338	\$13.89	1,032.65	\$1.00	-14.54	0.00	60	0.00	0.00	0.00	47.72	0.00	\$1,032.65	74,338	\$13.68	Small Cap
Fund A	2,876	\$1.21	\$3.48	\$46.00	\$0.02	\$1.50	\$0.21	\$100.00	\$0.00	\$0.00	\$69.58	\$362.77	\$462.64	3,074	\$1.23	Small Cap
Fund J	251	\$21.65	5.44	12.45	56.68	0.00	46	0.00	0.00	0.00	0.00	0.00	\$5.44	0.451	\$21.44	Specialty
Fund C	56,111	\$13.69	768.52	23.55	-76.77	0.00	61	0.00	0.00	0.00	0.00	0.00	\$768.52	56,311	\$13.48	International/Global
Fund B	919,911	\$1.72	1,565.16	25.01	-199.82	0.00	56	0.00	\$0.00	0.00	0.00	0.00	\$1,565.16	911,111	\$1.61	International/Global
Loan Fund			\$8,839.55	\$100.00	0.00	0.00	\$4.63	0.00	0.00	0.00	-198.89	0.00	\$8,741.38			
Totals			\$8,839.55	\$148.00	\$0.02	\$1.50	\$4.84	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,811.99			

Who's Your Beneficiary?

When you joined your employer's retirement plan, you probably named a beneficiary for your plan account and quickly forgot about it. But you should take time to review your retirement account beneficiary designation every so often. You may find that you want — or need — to change it.

The Basics

The person you name as the beneficiary of your retirement plan account will receive the money in your account if you die. Even if you have a will and have designated someone to inherit all of your assets, it generally won't affect your retirement account. Instead, that money will typically automatically pass to the person you have designated as your account beneficiary.

Your Spouse

If you're married, many retirement plans require that you name your spouse as the primary beneficiary. In that case, it's possible to name someone else, but only if your spouse signs a consent waiving his or her rights to your plan assets.

Your Kids

If you're a single parent, you may want your plan assets to go to your minor children. However, most retirement plans will not transfer money directly to minors. Instead, a court will appoint a trustee or guardian to receive the money on your children's behalf. This legal process can take time. Meanwhile, the money won't be available for your children's support.

One way to avoid delays is to name a trust for the benefit of your children as the beneficiary of your account. If you decide to go that route, be sure to talk to your legal advisor.

Your Parents

If you're unmarried and don't have any children, you may decide to name your parents as your beneficiaries. If you should get married later on, you can change your beneficiary designation. Checking your beneficiary designation will help ensure that your retirement account assets will be passed on as you wish.

This information is written in connection with the promotion of marketing of the mutual funds referenced in this material. This information cannot be used or relied upon for the purpose of avoiding ERISA penalties. These materials are not intended to provide tax, accounting or legal advice. An ERISA fiduciary of a plan or retirement plan should consult your own tax or legal counsel for advice.

10 Investment Performance

Fund Name	Ticker	Quarter	YTD	1 Year	3 Year	5 Year	10 Year	Expense Ratio	Fund Type
InvestmentOption 1	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 2	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 3	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 4	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 5	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 6	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 7	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 8	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 9	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 10	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 11	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 12	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 13	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 14	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 15	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 16	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 17	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 18	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 19	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 20	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 21	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 22	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market
InvestmentOption 23	000	00.00%	00.00%	00.00%	00.00%	00.00%	00.00%	0.00%	Stable Value/Mid-Way Market

Total Returns

Quarter	1 Year	3 Year	5 Year	10 Year
InvestmentOption 1	00.00%	00.00%	00.00%	00.00%
InvestmentOption 2	00.00%	00.00%	00.00%	00.00%
InvestmentOption 3	00.00%	00.00%	00.00%	00.00%
InvestmentOption 4	00.00%	00.00%	00.00%	00.00%
InvestmentOption 5	00.00%	00.00%	00.00%	00.00%
InvestmentOption 6	00.00%	00.00%	00.00%	00.00%
InvestmentOption 7	00.00%	00.00%	00.00%	00.00%
InvestmentOption 8	00.00%	00.00%	00.00%	00.00%
InvestmentOption 9	00.00%	00.00%	00.00%	00.00%
InvestmentOption 10	00.00%	00.00%	00.00%	00.00%
InvestmentOption 11	00.00%	00.00%	00.00%	00.00%
InvestmentOption 12	00.00%	00.00%	00.00%	00.00%
InvestmentOption 13	00.00%	00.00%	00.00%	00.00%
InvestmentOption 14	00.00%	00.00%	00.00%	00.00%
InvestmentOption 15	00.00%	00.00%	00.00%	00.00%
InvestmentOption 16	00.00%	00.00%	00.00%	00.00%
InvestmentOption 17	00.00%	00.00%	00.00%	00.00%
InvestmentOption 18	00.00%	00.00%	00.00%	00.00%
InvestmentOption 19	00.00%	00.00%	00.00%	00.00%
InvestmentOption 20	00.00%	00.00%	00.00%	00.00%
InvestmentOption 21	00.00%	00.00%	00.00%	00.00%
InvestmentOption 22	00.00%	00.00%	00.00%	00.00%
InvestmentOption 23	00.00%	00.00%	00.00%	00.00%

Investment Options

- InvestmentOption 1: Stable Value/Mid-Way Market
- InvestmentOption 2: Stable Value/Mid-Way Market
- InvestmentOption 3: Stable Value/Mid-Way Market
- InvestmentOption 4: Stable Value/Mid-Way Market
- InvestmentOption 5: Stable Value/Mid-Way Market
- InvestmentOption 6: Stable Value/Mid-Way Market
- InvestmentOption 7: Stable Value/Mid-Way Market
- InvestmentOption 8: Stable Value/Mid-Way Market
- InvestmentOption 9: Stable Value/Mid-Way Market
- InvestmentOption 10: Stable Value/Mid-Way Market
- InvestmentOption 11: Stable Value/Mid-Way Market
- InvestmentOption 12: Stable Value/Mid-Way Market
- InvestmentOption 13: Stable Value/Mid-Way Market
- InvestmentOption 14: Stable Value/Mid-Way Market
- InvestmentOption 15: Stable Value/Mid-Way Market
- InvestmentOption 16: Stable Value/Mid-Way Market
- InvestmentOption 17: Stable Value/Mid-Way Market
- InvestmentOption 18: Stable Value/Mid-Way Market
- InvestmentOption 19: Stable Value/Mid-Way Market
- InvestmentOption 20: Stable Value/Mid-Way Market
- InvestmentOption 21: Stable Value/Mid-Way Market
- InvestmentOption 22: Stable Value/Mid-Way Market
- InvestmentOption 23: Stable Value/Mid-Way Market

10 Investment Performance Summary—listed here are the mutual fund investment options from which you may choose to invest, in addition to comparative market indexes. Next to each fund option is the ticker symbol, periodic returns, and the expense ratio as reported by each mutual fund company.

11 Disclosures—it is important that you review each statement carefully. If you suspect an error, please notify Alerus Retirement Solutions within 14 days of receipt.

12 At the bottom of pages 7 and 8 are timely articles intended to keep you posted on retirement plan news and relevant education topics.

Investment products >Not FDIC insured >No bank guarantee >May lose value

11 Disclosures

Under the Plan, you may elect the initial investment of all of your accounts. In addition, you may change your elections of initial investment or any existing investment on a daily basis. This right is subject to practical limitations on how soon the Plan may be able to make the change, including trading into account weekends, holidays and other days when investments may not be changed. Your ability to direct your investments may be subject to certain redemption fees or required trading restrictions imposed by the mutual fund companies.

If your employer makes either a profit sharing or money purchase contribution to your plan, it must meet certain IRC tests to ensure that the contribution does not discriminate in favor of highly compensated employees. In your plan, the employer will use a method known as "Permitted Disparity." The permitted disparity rules take into account the employer's share of Social Security contributions paid on account of some of all an employee's compensation.

Separate allocation rates (measured as a percentage of compensation) will be used for "Base Compensation" and "Excess Compensation." "Base Compensation" is all earnings up to a stated percentage of the Social Security Wage Base (up to 100%). "Excess Compensation" is all compensation greater than this amount. Permitted Disparity results in a greater allocation rate on Excess Compensation than on Base Compensation.

If you would like a copy of the current allocation formula for this plan year, please contact your employer.

If you do not understand an entry on your statement or suspect an error, it is essential that you notify Alerus Retirement Solutions within 14 days of receipt. Failure to report a discrepancy within 14 days indicates your acceptance of the activity reported on this statement. Your retirement plan document will govern in the event of errors or discrepancies.

The Importance of Diversifying Your Retirement Savings

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Allocating your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different time goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically re-evaluate your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your investment savings will meet your retirement goals.

For information regarding individual investing and diversification, please go to the Department of Labor's website: www.dol.gov/eisvesting.html.

12 Inflation's Impact

A few cents more for this, a few dollars more for that. Over time, price increases can have a big impact on the future purchasing power of your retirement savings.

Inflation is the increase in the cost of consumer goods and services over time. Even a relatively low rate of inflation during your working years can significantly reduce how far your retirement savings will go once you retire. You'll need more money in the future just to maintain your current standard of living during retirement.

One strategy you can use to help fight inflation's impact is to increase the amount you're saving each pay period. The more you can set aside now, the more you are likely to have to spend later. Another strategy is to choose investments that have the potential to earn a rate of return greater than the inflation rate. Historically, equities have outperformed

inflation by a greater margin than any other asset class. (Past performance is no guarantee of future results.) You may want to consider including equity investments in your portfolio at a level keeping with your risk profile.

Stockphoto

Make It Last

Retirees are living longer, healthier, more active lives. Your retirement could last well over 20 years. The possibility of a long retirement means you'll probably need a significant amount of savings to guard against the risk of outliving your assets.

The future of Social Security is uncertain. Even if you do receive Social Security retirement benefits, it's likely that they'll only provide a portion of your income. The balance of your retirement income probably will come from your retirement savings plan and, possibly, other assets.

Your lifestyle during retirement will affect how long your assets last. If you live a simple, frugal life, you may be able to stretch out your savings. But, if your dream is to live the "good life" during retirement, consider taking additional steps now to build your savings. Saving as much as possible as soon as possible in your plan can help you accumulate the funds you'll need in the future.

How Long Will Assets Last?

Number of Years Before Assets Are Depleted	5% <th>6% <th>7% <th>8% <th>9% </th></th></th></th>	6% <th>7% <th>8% <th>9% </th></th></th>	7% <th>8% <th>9% </th></th>	8% <th>9% </th>	9%
20	20	22	24	26	28
25	25	27	29	31	33
30	30	32	34	36	38
35	35	37	39	41	43
40	40	42	44	46	48
45	45	47	49	51	53
50	50	52	54	56	58
55	55	57	59	61	63
60	60	62	64	66	68
65	65	67	69	71	73
70	70	72	74	76	78
75	75	77	79	81	83
80	80	82	84	86	88
85	85	87	89	91	93
90	90	92	94	96	98
95	95	97	99	101	103
100	100	102	104	106	108

1. Assumes that assets will not be depleted based on withdrawal percentage and annual returns. This chart is for illustrative purposes only. Actual savings would vary from year to year. Your investment results will be different. Source: Alerus

