

<Date>

< Firstname Lastname>

<Address1>

<Address2>

<City, State ZIP>

RE: Reevaluate Your Retirement Investments

Dear <Firstname Lastname>

According to our records, you have not changed your investment elections for several years. Experts often say that how you choose to invest your money among asset classes is the most important factor in how much your retirement investments earn. This means that your first priority should be determining what percentage of your account is invested in equities (stocks), fixed income instruments (bonds) and other types of investments. If you haven't examined your investments lately, it is time to evaluate whether you are invested appropriately to reach your retirement goals.

Reviewing Your Investments

Your investing strategy should be reviewed periodically, at least once a year, and when your situation changes (e.g., your risk tolerance or your intended retirement date). When you evaluate your investments, consider:

- How your retirement account should be invested to provide the level of diversification and risk appropriate for you
- Whether it is time to change your investment election, rebalance your account and/or start using the LifeStage Investment Management Service to manage your investments

These financial topics are discussed in detail in the April 2012 issue of *Hark*, available on the General Board website (www.gbophb.org/assets/1/7/2012_04.pdf).

Adjusting Your Investments

Evaluating your investments can be complicated, even for experienced investors. That is why the General Board of Pension and Health Benefits (General Board) offers the following resources at no charge:

- **LifeStage Investment Management Service***: This no charge service creates a customized investment portfolio for you, allocates your retirement plan investments among five of the funds offered by the General Board and automatically rebalances your account to maintain your target investment mix. (See page 4 of the enclosed *General Board Investing Opportunities* brochure.)

*The LifeStage Investment Management Service may not be appropriate for everyone or every situation, since it does not consider outside assets or adjust for events that may affect life expectancy.

- **Ernst & Young Financial Planning Services****: This no charge service provides confidential, objective assistance from a professional financial planner, who can analyze your asset allocation, help you decide if you need to change your allocation or rebalance your portfolio and help you determine if LifeStage is appropriate for your situation. (See page 9 of the enclosed *General Board Investing Opportunities* brochure.)

Changing Your Investments

If you examine your investments and determine that it is time to change your investment elections, rebalance your account, or sign up for the LifeStage Investment Management Service, you can do so easily with Benefits Access. Benefits Access is the online account management website for participants in General Board-administered retirement plans.

Visit **www.benefitsaccess.org**:

- To change your investment elections, select **“Take Action;”** under **MANAGE INVESTMENTS**, select **“Change investment of future contributions.”**
- To rebalance, select **“Take Action;”** under **MANAGE INVESTMENTS**, select **“Change investment of current balance.”**
- To sign up for the LifeStage Investment Management Service, select **“Take Action;”** under **MANAGE INVESTMENTS**, select **“Change LifeStage Personal Investment Profile.”**

As an alternative to online account management, you can change your investment election, rebalance your account or sign up for LifeStage by completing the enclosed *Investment Election Form* and returning it to the General Board. General Board representatives are also available to take your investment elections over the phone Monday through Friday, from 8:00 a.m. to 6:00 p.m., Central time at **1-800-851-2201**.

Remember to evaluate your investments periodically. Take a look and consider whether your investments are appropriate to meet your retirement goals.

Sincerely,

General Board of Pension and Health Benefits

Enclosures: *Investment Election Form*
Return envelope
General Board Investing Opportunities brochure

**Ernst & Young Financial Services are available to active participants and surviving spouses with an account balance, and retired and terminated participants with an account balance of at least \$10,000.