

Information from **RCU Investment Services** and CFS* to help keep your financial life in balance

It is Never too Late to Get Back On-Track...

As much as one saves and plans for a comfortable retirement, "life happens", and we can easily be sidetracked from our retirement dreams.

Whether it is due to increased cost of living, or a reduction in income, don't give up. It's never too late to add to your retirement nest egg. With the New Year comes new opportunities to get your retirement planning back on track, such as the 2006 increased contribution limits.

Here is a quick look at the 2006 contribution changes, along with a few ideas that may help you get closer to your retirement goals, and maintain your pre-retirement standard of living:

Match Your Employers Contributions:

Invest as much as you can afford, but no less than the amount required to receive the full company match. The company match is free money, and adds to your bottom line. Think of it as an instant return on your investment.

Spread the Wealth...

Diversification can help an investor manage risk and reduce the volatility of an asset's price movements. It is the process of dividing a portfolio among major asset categories such as bonds, stocks or cash. Another good rule of thumb is to avoid investing 100% of your retirement plan in your company stock. Remember though, no matter how diversified your portfolio is, risk can never be eliminated completely.

Take It With You...

Over the course of a lifetime, the average person will change jobs eight times. With each job change you have the choice to take a distribution from your retirement plan or roll it over to another qualified plan.

Unfortunately, far too many will cash out their retirement plans each time they move, often because they feel the balance is too small to roll over to another IRA or keep in their current plan. Even the smallest amount in a retirement plan is worth taking the time to look into the options available.

Having the Time...

Making informed investment decisions about retirement planning can be a time consuming and complicated process. Many people chose to work with a financial **(Rep/advisor)** to offer them guidance in making sound investment decisions.

A(An) (Rep/advisor) can help to uncover the best ways to compensate for sudden changes in your financial situation and stay-on-track to meet your retirement goals.

Plan Type	2005	2006
Traditional/Roth IRA regular contribution	\$4,000	\$4,000
Traditional/Roth IRA catch-up contribution	\$500	\$1,000
Regular elective deferrals SIMPLE IRA/SIMPLE 401(k)	\$10,000	\$ 10,000
Catch-up elective deferrals IRA and 401(k) SIMPLS	\$2,000	\$2,500

2006 Contribution Limits

Interested in Learning More?

For more information or to schedule a no-cost, no-obligation appointment, please call us today: **(800) 479-7928**.



Investment Advisor is registered through CFS. Member (NASD/SIPC)

**Investments offered through CUSO Financial Services, L.P. (CFS) are not NCUA/NCUSIF insured, credit union guaranteed, and may lose value.