Tools and services to help you maintain your Plan of a Lifetime.™

Information *on how to grow your retirement assets.*

Tools *to help you manage through all kinds of conditions.*

Services *that help you reap the benefits of your planning.*

DIVERSIFIED INVESTMENT ADVISORS

Proper care and feeding of your *Plan of a Lifetime.*

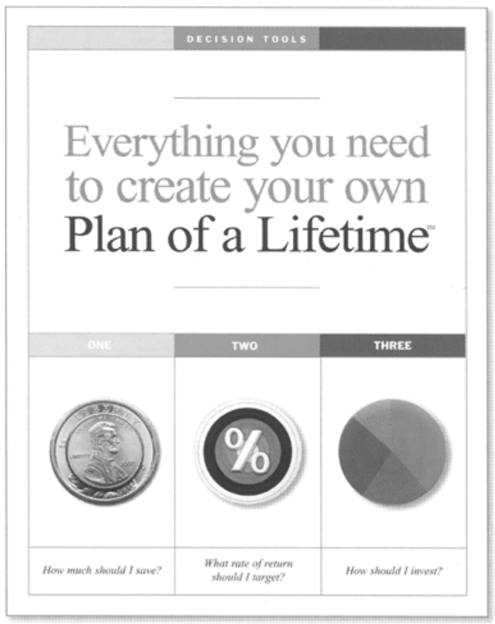
With just a little tending, your *Plan of a Lifetime* can provide you with financial security for the rest of your life.

You simply need to contribute regularly, review periodically and adjust as necessary. All of which you'll find a lot easier with the help of the tools and services outlined in this guide.

Diversified Investment Advisors provides everything you need to save and invest wisely. So whether you're a financial "pro," or this is your very first retirement plan, read on to learn about all the essentials—and the extras—we offer to help you get the most out of your *Plan of a Lifetime*.

Plan
with confidence.

So where do you begin to plan for the rest of your financial life? Right here…with all the planning tools Diversified offers. We'll help you get up to speed quickly—and on your way confidently—as you map out your *Plan of a Lifetime*.

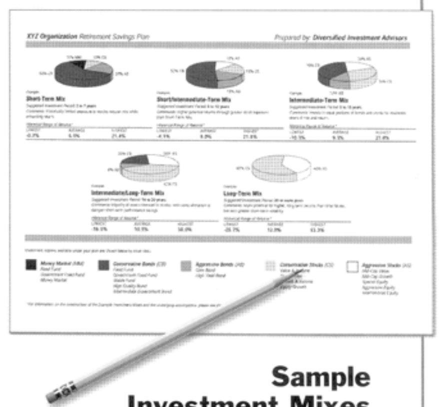


Decision Tools Guide

A quick read…and an essential guide. It walks you step-by-step through the process of deciding what percentage of your pay to defer, what rate of return to target, and which investment mix can help you achieve that rate of return.

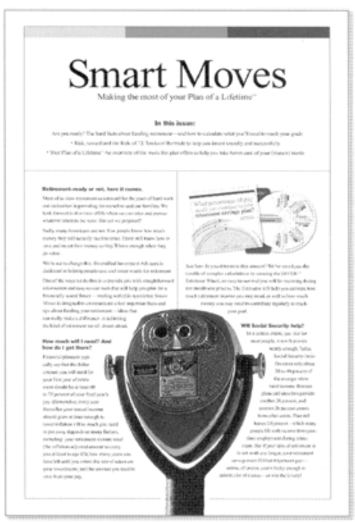
DEFER™ Estimator Wheel

Simply choose the wheel that reflects how much you've already saved… and this tool can tell you how much you need to contribute to your plan and what rate of return to target.



Sample Investment Mixes

Once you determine how much to contribute, you need to decide where to invest. Review the sample mixes our investment professionals have developed for some sound suggestions.



Smart Moves Newsletter

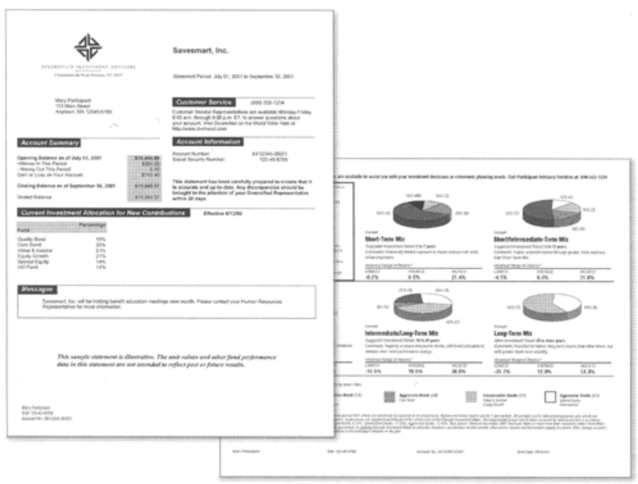
This introductory newsletter provides a good overview of time-honored strategies for maximizing your retirement assets—and getting the most out of your Plan of a Lifetime.

Participant Advisory Services

Need a friendly advisor to help you map out your Plan of a Lifetime? Just call an enrollment counselor at 888-NROLL-123.

Manage
your money wisely.

You've established your retirement strategy. Selected your investments. Now you're on your way. But as we all know, life has a way of changing. Markets go up and down. Your career takes a turn. Your personal situation changes. No problem. Diversified gives you everything you need to monitor and adjust your *Plan of a Lifetime*.



Account Statements

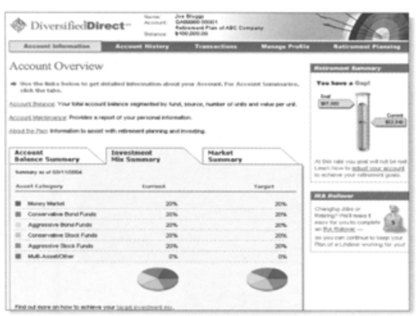
Think of your account statements as periodic progress reports. They'll show you where you are, and help you decide if you need to make any adjustments to get where you want to be.

Strategies Newsletter

This quarterly newsletter gives you expert analysis of current economic and financial conditions—and explains how these conditions may impact your investment strategy.

ON-TRACK

Are you on track to meet your retirement goals? This personalized report illustrates your current saving and investment strategy and offers an alternative strategy to consider.



Diversified Direct℠ Online

Whenever you need information or want to make changes to your Plan of a Lifetime, just log on to Diversified Direct Online at **www.divinvest.com.** *You can access account information, review investment performance, change your investment strategy, and much more.*

Personalized Assistance

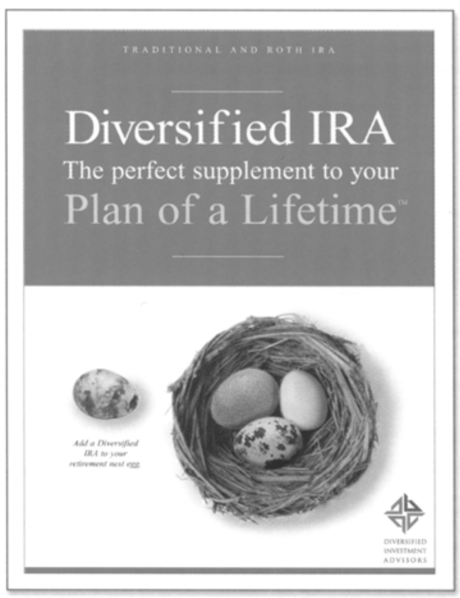
For extra help in adjusting your strategy to meet changing conditions, call one of Diversified's experienced Participant Advisory Counselors. The toll-free number appears on your account statement.

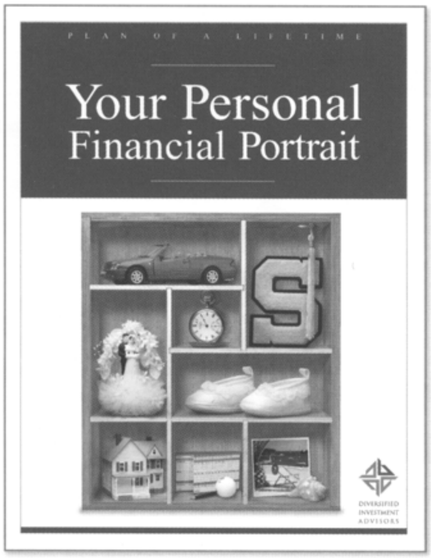
Streamline
all your financial planning.

Investing wisely for retirement is important. But it's just part of the picture. There's also saving for a new home, planning for college, and managing other retirement assets. How do you keep track of everything? By integrating these goals into your *Plan of a Lifetime*. Here's how Diversified helps you keep saving for retirement while paying for other major expenses.

Traditional and Roth IRAs

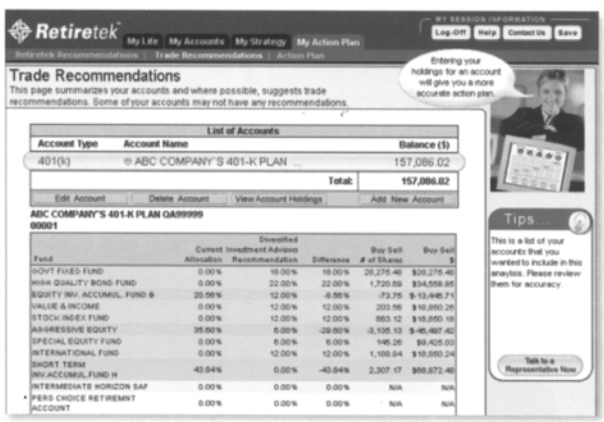
Contributing as much as you can to your employer's retirement plan? Then consider supplementing it with a Diversified IRA. We'll help you analyze your options and determine how an IRA can complement your Plan of a Lifetime. Call 866-4DIV-IRA (866-434-8472) for more information.





Personal Financial Portrait

For a complete picture of your financial situation, ask about our Personal Financial Portrait. This comprehensive analysis covers everything from your daily budget to your need for life insurance, education funding, and estate planning. A Certified Financial Planner is available to help you implement an action plan.

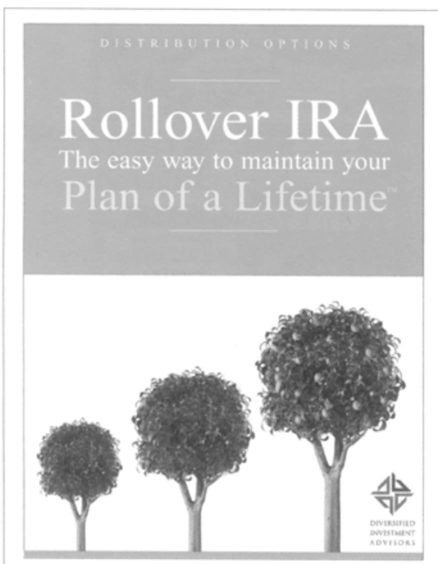


Retiretek℠

Take advantage of this comprehensive Web-based tool to delve deeper into your investment strategy. Retiretek can analyze your current investment allocation, suggest adjustments to consider, and help you rebalance your accounts as needed. Access Retiretek by visiting our Web site at **www.divinvest.com.**

Keep
your assets working for you.

What happens to your *Plan of a Lifetime* if you change jobs? Nothing, necessarily. The good news is that your plan doesn't have to change…even if your life does. Here's how we make it easy to keep your assets working hard for you.

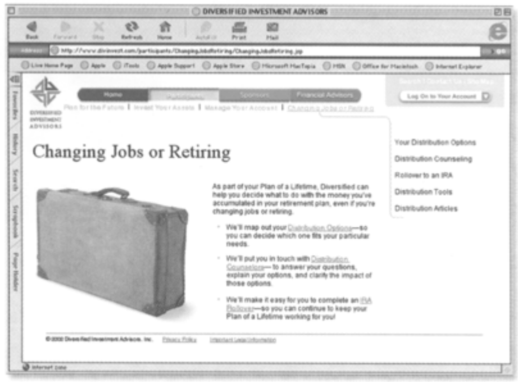


Rollover IRA

If you're moving on, simply roll over your plan assets to a Diversified IRA. You'll enjoy uninterrupted access to familiar investment options and the same convenient services. All without altering your strategy, or paying a penny in taxes or IRS penalties! Call 866-4DIV-IRA (866-434-8472) for more information.

Countdown to Your Retirement™

As you near retirement age, are you still on track to meet your retirement goals? This personalized report helps you bring your saving and investing strategy up to date.



Online Distribution Center

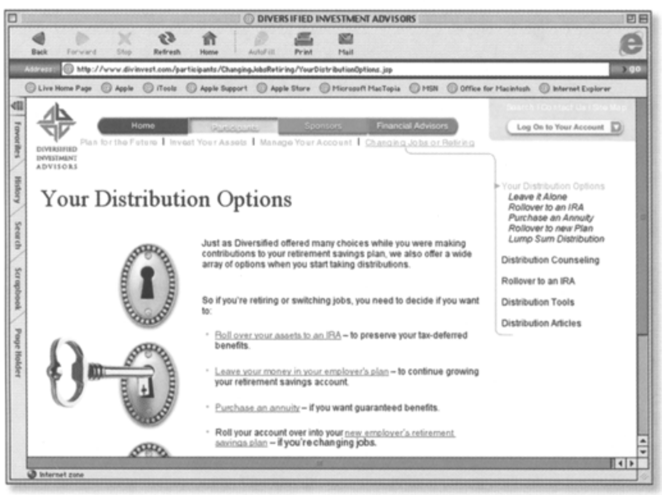
For more information on all your distribution options, visit our Web site at **www.divinvest.com.** *You'll learn more about the pros and cons of various ways to handle your retirement assets when your job situation changes.*

Personalized Counseling

Of course, if you'd like more personalized assistance reviewing your distribution options and charting your next steps, you can always call one of Diversified's experienced retirement planning counselors. We want to help you continue to get the most out of your Plan of a Lifetime. The toll-free number can be found on your account statement.

Retire
with a lot less work.

Ready to reap the benefits of your *Plan of a Lifetime*? Then make the transition from work to retirement easier by continuing to take advantage of all the tools Diversified offers. We'll help you generate a reliable income that maximizes your purchasing power—while minimizing your income taxes.



Online Retirement Center

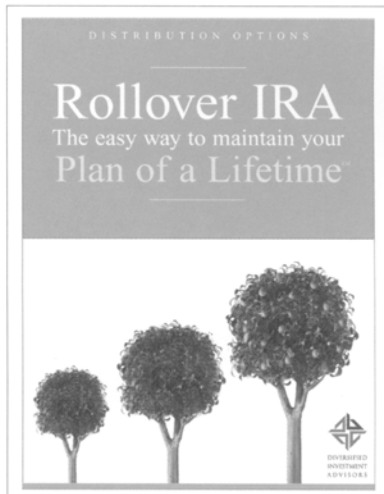
Online planning tools, informative articles, and more await you at **www.divinvest.com**. *Explore your options, calculate how much income your savings can generate, and open a Rollover IRA online.*

Destinations™

If you're thinking about retiring in a few years, this personalized report can help you turn your retirement assets into retirement income.

Rollover IRA

When you retire, consider consolidating all your retirement assets into one Diversified Rollover IRA. You'll find it much easier to turn your assets into income when you can monitor your strategy through one account. Call 866-4DIV-IRA (866-434-8472) for more information.



Retirement Counselors

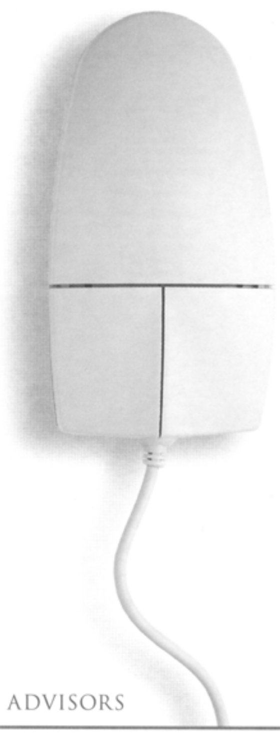
The people who can help you maximize all of the available tools are always close at hand. Our retirement counselors have the experience—and the expertise—to help you turn your Plan of a Lifetime into a lifetime of income.

Get help

whenever you need it, however you want it.

Diversified Direct

Any time you need help with your Plan of a Lifetime, contact Diversified Direct. The toll-free number is shown on your statement.



Diversified Direct Online

Account access, planning tools and helpful information are available online any time at **www.divinvest.com.**

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