
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

If you are...

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Saving for other goals

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Changing jobs

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Ready to retire

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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.

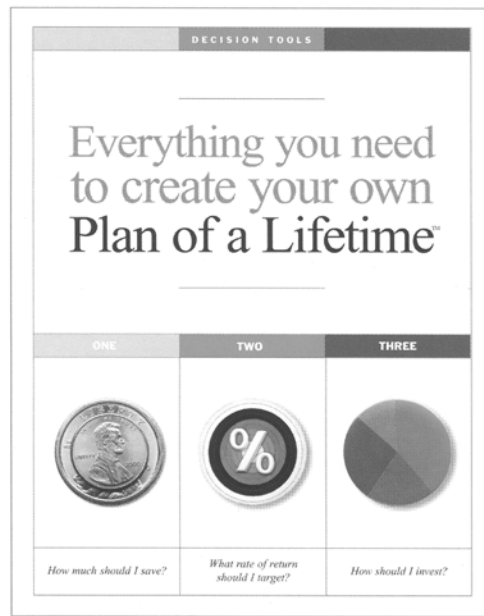
You simply need to contribute regularly, review periodically and adjust as necessary. All of which you'll find a lot easier with the help of the tools and services outlined in this guide.

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*.



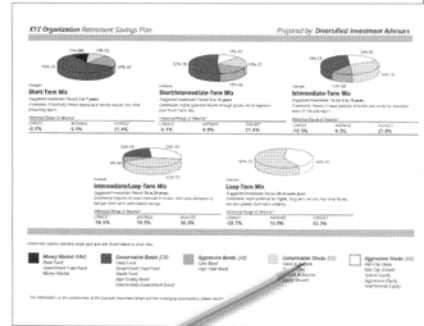
Decision Tools Guide

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.

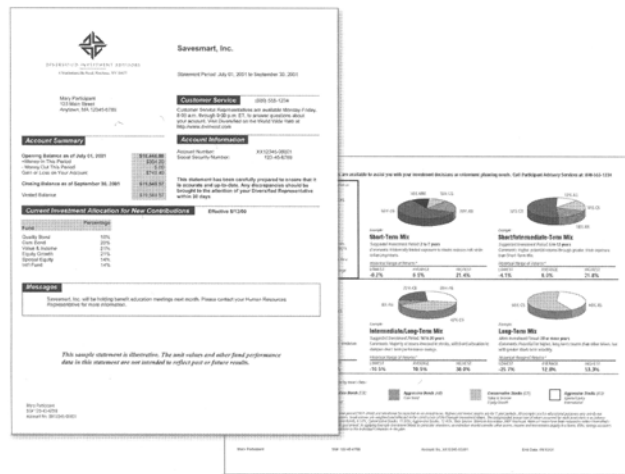


Participant Advisory Services

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.

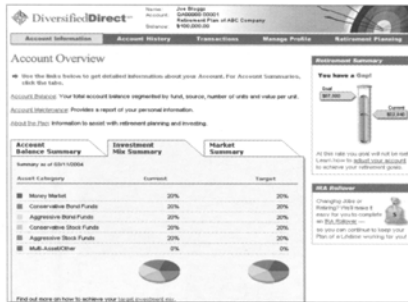
Strategies Newsletter

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 DirectSM 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.

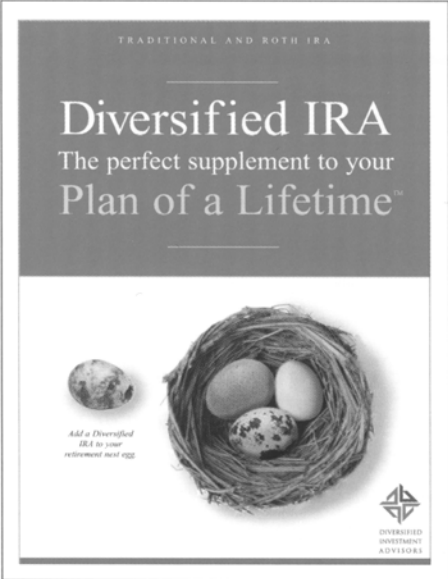
Streamline

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.



TRADITIONAL AND ROTH IRA

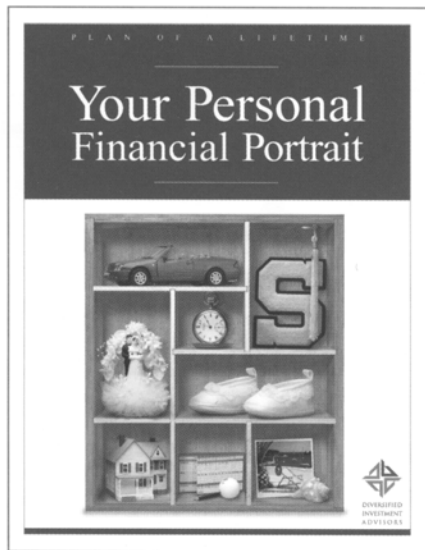
Diversified IRA

The perfect supplement to your Plan of a Lifetime™

Add a Diversified IRA to your retirement nest egg.

OVERSIFIED
GOVERNMENT
ADVISORS

The graphic features a dark grey header with the text 'TRADITIONAL AND ROTH IRA'. Below this is a white section with the title 'Diversified IRA' and the subtitle 'The perfect supplement to your Plan of a Lifetime™'. The central image shows a bird's nest with several speckled eggs. To the left of the nest is a single speckled egg with the text 'Add a Diversified IRA to your retirement nest egg.' below it. In the bottom right corner is the logo for 'OVERSIFIED GOVERNMENT ADVISORS', which consists of a stylized four-pointed star or compass rose.



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 My Life | My Accounts | My Strategy | My Action Plan

Trade Recommendations

This page summarizes your accounts and where possible, suggests trade recommendations. Some of your accounts may not have any recommendations.

Log Off Help Contact Us Save

Entering your holdings for an account will give you a more accurate action plan.

Account Type	Account Name	Balance (\$)
401(k)	ABC COMPANY'S 401-K PLAN	157,086.02
Total:		157,086.02

Edit Account Delete Account View Account Holdings Add New Account

ABC COMPANY'S 401-K PLAN 0A99999 00001

Fund	Current Investment Allocation	Adjusted Recommendation	Difference	Buy/Sell # of Shares	Buy/Sell \$
ROBT FIXED FUND	0.00%	18.00%	18.00%	28,275.48	\$28,275.48
HIGH QUALITY BOND FUND	0.00%	22.00%	22.00%	1,720.89	\$34,558.95
EQUITY INC. ACCUMUL. FUND B	20.96%	12.00%	-8.96%	-73.75	\$-15,448.71
VALUE & INCOME	0.00%	12.00%	12.00%	203.56	\$18,850.25
STOCK INDEX FUND	0.00%	12.00%	12.00%	683.12	\$18,850.18
AGGRESSIVE EQUITY	35.00%	8.00%	-27.00%	-3,135.13	\$-46,487.42
SPECIAL EQUITY FUND	0.00%	6.00%	6.00%	148.28	\$8,425.00
INTERNATIONAL FUND	0.00%	12.00%	12.00%	1,168.84	\$18,850.24
SHORT TERM	0.00%	0.00%	0.00%	0.00	\$0.00
INT'ACCUMUL. FUND H	43.64%	0.00%	-43.64%	-2,307.17	\$58,872.48
INTERMEDIATE HORIZON SAF	0.00%	0.00%	0.00%	N/A	N/A
PERS CHOICE RETIREMNT ACCOUNT	0.00%	0.00%	0.00%	N/A	N/A

Tips: This is a list of your accounts that you wanted to include in this analysis. Please review them for accuracy.

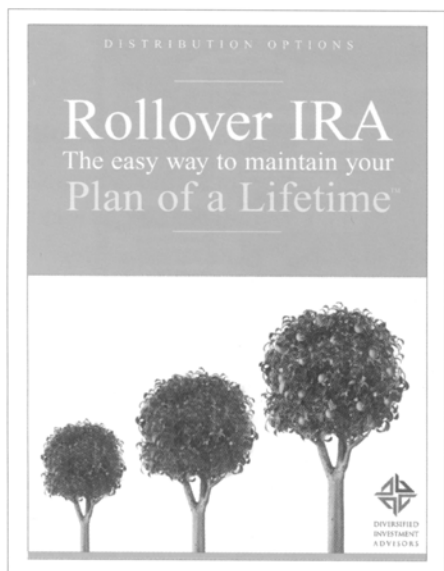
Talk to a Representative Now

RetiretekSM

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.



DISTRIBUTION OPTIONS

Rollover IRA

The easy way to maintain your
Plan of a Lifetime

The graphic features three trees of increasing size from left to right, symbolizing growth. In the bottom right corner of the graphic is the logo for Diversified Investment Advisors, which consists of a stylized four-pointed star or compass rose.

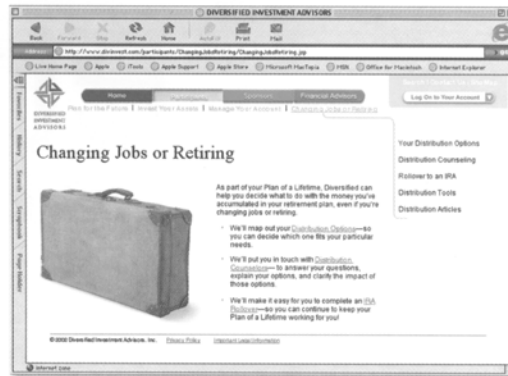
Rollover IRA

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.



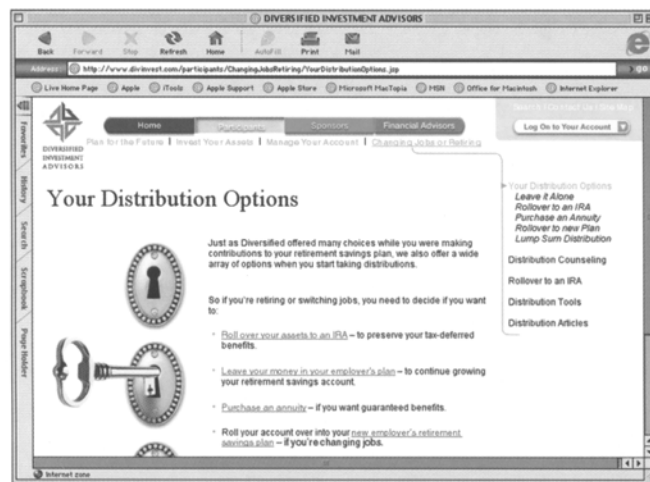
Personalized Counseling

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.

October 18, 2003

Andrew S. Williams
Employee of ABC Company, Inc.
113 Main Street
Newville, NC 22345

Total Account Balance: \$251,328
Balance Date: September 30, 2003
Age: 45
Account Number: 20001234
NQM0123

Destinations Investment Advisors was selected by the beneficiary professionals at ABC Company to provide retirement planning advice to employees. Our fiduciary acting and investing guidance program—Plan of a Lifetime™—provides support for your participants from conception through retirement. Including this report, Destinations is a confidential introduction to the services Destinations can provide—helping you to ready to help you establish an investment strategy that meets your financial needs during retirement.

The information presented in Destinations is based on your retirement accounts with Destinations. We may wish to further explore this analysis by incorporating additional retirement assets. If so, simply log on to Destinations Online at www.abcfund.com, and access the Distribution Planner. This interactive tool allows you to see any account balance, retirement age or rate of return you wish for a more personalized analysis.

Destinations provides helpful information on your distribution options, including rolling over to a Destinations IRA. Destinations also addresses additional to other questions and issues you may face as retirement how to designate a beneficiary, purchase an annuity, convert to a Roth IRA, and so on. Our friendly retirement Statement Counselors are available for personal, confidential assistance in reviewing your options. Call us now at 800-755-5801. Retirement income planning can be as easy as

- 1 Review Your Current Situation
- 2 Evaluate Investment Options
- 3 Implement Your Plan

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.

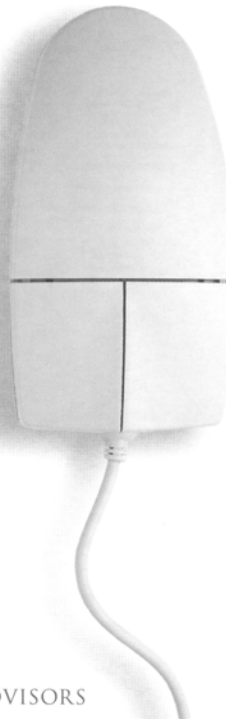


Diversified Direct

*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.*



DIVERSIFIED INVESTMENT ADVISORS