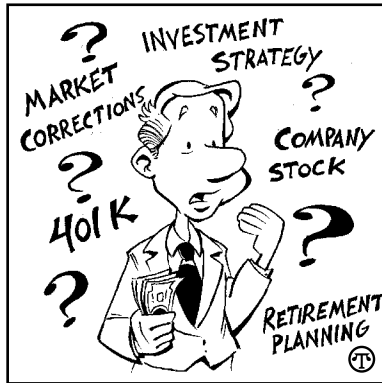


MANAGING YOUR MONEY \$

Planning Your Retirement Menu

(NAPSA)—A growing number of investors have come to realize there really is no free lunch when it comes to retirement planning.

For example, investors who rely too heavily on stock offered by



Younger people can often afford to be more aggressive in their investment style than someone closer to retirement.

their employer when setting up a 401(k) account may be in for a rude awakening if the employer falls on hard times.

Some research now suggests the recent downturn in value of 401(k) accounts nationally may have been aided by the weak performance of company stocks held in retirement accounts.

Many investors are also guilty of making investment choices that were poorly matched to their stage in life. For instance, younger people can often afford to be more aggressive in their investments than someone closer to retirement.

That's one of the reasons a growing number of investors are turning to financial planners for help. Rather than offer an opinion on a particular stock or mutual fund, financial planners are more interested in helping a client design a long-term investment strategy.

For more information on certified financial planner professionals in your area, visit the Financial Planning Association Web site at www.fpanet.org. or call 800-282-PLAN.