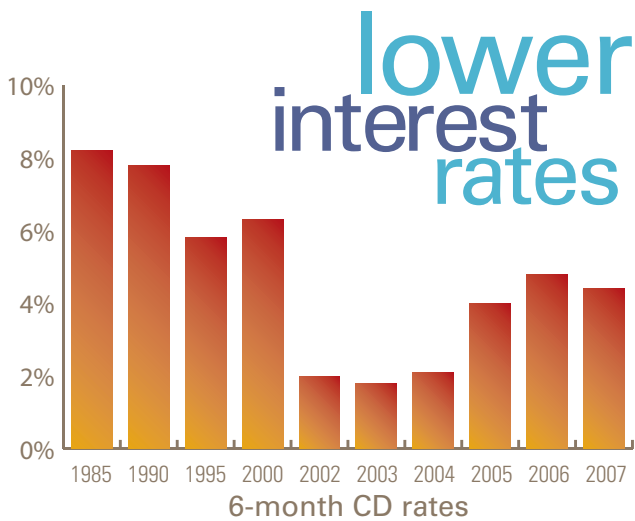


don't let your assets retire when you do

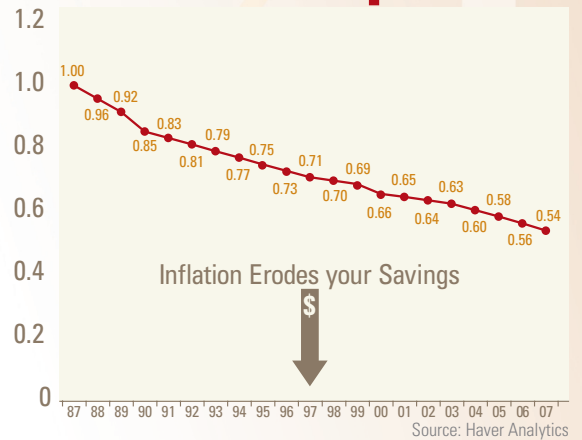
Whether you plan to play golf, travel the world, or spend more time with family, determining your retirement needs is the first step to defining how the assets you've worked hard to build, keep working for you. Consider these factors when determining your investment plan.



Source: Haver Analytics

As long as interest bearing accounts offer only single digit rates of return, retirees often find themselves in need of investments with more growth potential.

inflation impact



Even with inflation at historic lows, a 2.5% inflation rate will erode your savings by 63.86% after 20 years.

increased cost of goods

The cost of food and beverages has increased by more than 80% in the last 20 years.

1987	\$111.80
1997	\$156.24
2007	\$203.40

Source: Haver Analytics

plan. to enjoy yourself

Planning for your changing needs can be a daunting task. As you can see in this example, three different portfolios, each with varying investment objectives, yield significantly varying returns and volatility over a 27-year timeframe.

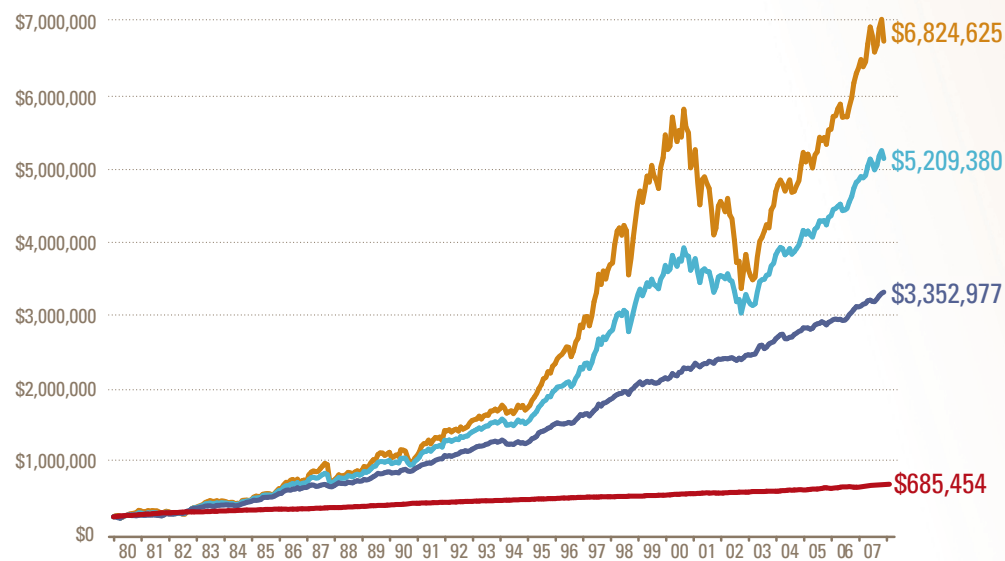
If you're nearing retirement, your financial advisor can help. They will work with you to define your objectives and implement a sound strategy that seeks to address your goals and provide greater satisfaction. Once in place, you can plan to enjoy yourself.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and are subject to availability and change in price.

Stock investing involves risk including loss of principal.

\$250,000 Initial Investment

1980 to 2007



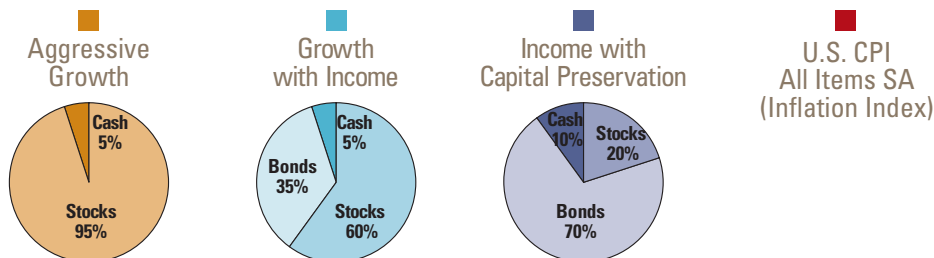
Past performance is no guarantee of future results. Indices are unmanaged and cannot be invested into directly. This is a hypothetical model and is not representative of any specific situation. Your results will vary. CDs are FDIC insured and offer a fixed rate of return if held to maturity. Source: LPL Financial/Zephyr. Performance of the LPL Financial Model Portfolios using the Normal Allocations and historical returns of Stocks (represented by the R3000 Index), Bonds (represented by the Lehman Brothers Aggregate Bond Index), Cash (represented by U.S. Treasury Bill returns) and Inflation (using the CPI, all items seasonally adjusted).

MODEL OBJECTIVES

Aggressive Growth: Emphasis on aggressive growth and maximum capital appreciation. No need for income and considered highest level of risk over a long time horizon.

Growth with Income: Emphasis on modest capital growth with some focus on current income. Use of high quality equity, fixed income and cash equivalent securities.

Income with Capital Preservation: Emphasis on current income and preventing capital loss. Lowest risk and generally the shortest time horizon.



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