

Simplify Your Retirement Planning

Target Date Asset Allocation Portfolios

Planning for retirement usually involves a series of lifestyle and investment decisions. What would you do if 10 years from retirement your investments lost 20% of their value? How long a retirement should you plan for? When do you expect to begin withdrawing money? How long do you expect your withdrawals to last? How should you invest your retirement savings?

Asset allocation portfolios are designed to simplify the investment decision process so that you can focus the other aspects of your life. With target date asset allocation portfolios, the only decision you will need to make is when you think you may retire or take income. Then simply choose the portfolio closest to that year – the rest is up to the professional investment managers.

Strategy Adjusts As You Near Retirement

As you pass through the various stages of your life, your asset allocation should change with you. Over time, your focus may shift from growing your retirement savings to protecting your principal and generating retirement income. Yet, you may not have the time, desire or knowledge to create and manage a well-diversified portfolio. Target date allocation portfolios are a one-step investment strategy that changes with you in the phases of your life. As each portfolio approaches its target date, its asset allocation strategically shifts to become more conservative. Your investment strategy is aligned with your time horizon – automatically. Once you retire, your asset mix continues to be monitored and become more conservative.

Nine New Funds – and Enrollment Fee Waiver

The AIA Members Retirement Program now has **29 investment options** including five new asset allocation funds plus four new target date allocation funds. With the right portfolio, you can pursue the long-term growth you seek while managing your exposure to investment volatility. For more information on the AIA endorsed retirement program, please call toll-free 1-800-523-1125, extension 6654 or visit us at our website at www.axa-equitable.com/mrp. If you adopt a retirement plan by **December 31, 2007**, the customary \$25 enrollment fee will be waived for all eligible participants.