



Using a **Self-Directed** Brokerage Account

One of the investment alternatives that may be available to you through your company 401(k) Savings Plan is a self-directed brokerage account. Through this account, you may invest in thousands of different investments using the money that is already in your 401(k) Savings Plan account.

With a self-directed brokerage account, you will have access to nearly 300 mutual fund families. In addition, more than 3,000 of the mutual funds are available with no loads, or waived loads and no transaction fees*. Depending on your plan, you may also have access to more than 10,000 publicly traded companies, fixed-income investment families such as U.S. government securities, CDs, and more.

More Flexibility, More Responsibility

The core funds that are available through the 401(k) Savings Plan were specifically chosen to give you basic fund choices which let you build a diversified portfolio. They represent a wide range of investment types that have varying degrees of potential risk and return and that provide the flexibility you need to meet most investing needs.

When you invest through a self-directed brokerage account, you gain the flexibility to diversify your investments beyond the plan's core funds. With this added flexibility, however, comes more responsibility. Because you choose your own investments, you assume the risk and responsibility for the investments that you select.

* Other fees and expenses regularly charged by the funds will apply. Before investing in any mutual fund, please read its prospectus carefully. For a copy of any prospectus, which includes information about risk considerations, fees, and other expenses; visit the Hewitt Financial Services Web site at www.hewittfs.com or call (800) 890-3200. NTF Funds redeemed or exchanged with six months of the purchase date or deposit date will incur a transaction fee of \$50.

FEATURES OF YOUR SELF-DIRECTED BROKERAGE ACCOUNT

Effective retirement planning means taking control of your investments. The self-directed brokerage account gives you the tools and services you need to do this. These features are made possible through our award-winning website www.hewittfs.com, Hewitt Financial Services.

□ Research

Learn about thousands of different investments on the Hewitt Financial Services Web site using analysis from many respected research sources including Lipper, S&P, Zachs, Briefing.com, and more.

□ Real-Time Information

Check your account balance and holdings; place trades and monitor the markets through Dow Jones Newswires to stay on top of all the financial news.

