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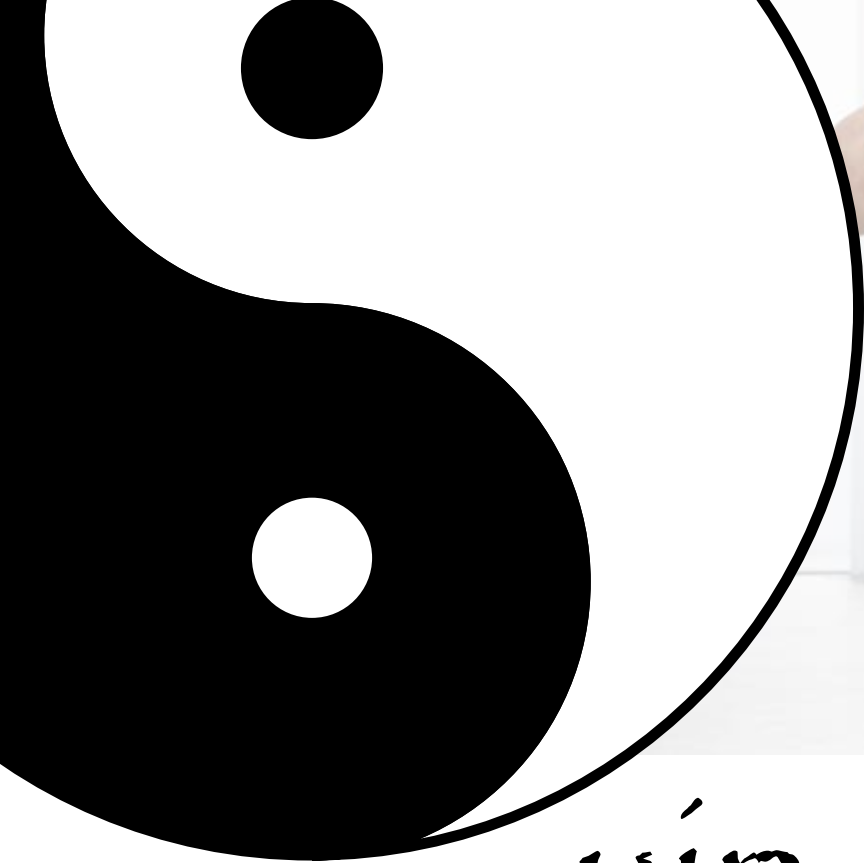


Does your  
retirement plan  
need some  
**balance?**

Find out inside.



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Give your retirement plan some

# yin and yang

## Your action plan:

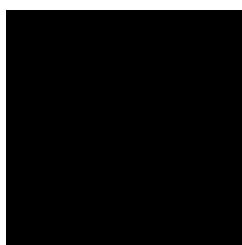
- 1. Watch a video about rebalancing for more information.
- 2. Log on to [URL] to review your account and make changes, if necessary.
- 3. Your plan offers an automatic rebalancing feature, which allows you to sign up to have your account rebalanced for you. Because your account will be rebalanced according to your future contribution elections, you may want to check your elections to make sure they are still in line with your goals.]

## Have you:

- made investment choices?
- made investment choices less than a year ago?
- looked at your retirement plan account recently?

If you answered no to any of these questions, you may need to rebalance your [PLAN NAME] account. Over time, due to market fluctuation or changes in your investment goals, your investment mix may need to be adjusted. Rebalancing helps you keep a mix of investments that is consistent with your long-term goals.

## Get the “why” and “how” of rebalancing



**Yes, there’s an app for that!** Use your mobile phone to snap this QR code and watch a video about rebalancing.

If you don’t have a QR reader, you can download one free from the app store by searching QR READER.

You can find a link to the video in the “Important Information” section at [URL].