

## New Year, New Resolve for Retirement Investing

NEA Member Benefits – January 2009

2008 was one for the record books. Unfortunately, the record-breaking performance of the stock market was a downward spiral that left investors battered and dazed. Retirement savings suffered alarming losses as the equity markets cracked under the pressure of a mortgage and credit crisis that created a tsunami of bad economic news.

What do you do when your retirement account loses 30, 40, 50% or more? Get out and lock in those losses? Ride it out, even though no one seems to know where the bottom is? Change your investment allocations? Do nothing? These are hard questions, and simple answers are elusive.

For most NEA members, investing is not something that comes naturally. Education is your calling, not stock picks. That's why a financial advisor, like a knowledgeable NEA Valuebuilder® representative, is so important in times like these. Your NEA Valuebuilder representative can help you understand investing strategies that soften the peaks and valleys of volatility in the market. Strategies such as dollar-cost-averaging allow you to purchase more shares when prices are down and fewer shares when prices are up, lowering your overall costs of purchasing investments.\*

Even though the market is taking historic declines, retirement investing is designed for the long-term. History has shown that a long-term approach will have the best results. Getting out of the market until a recovery starts is risky. Being on the sidelines even a few days could mean you miss out on significant gains.

As you evaluate your retirement strategies for 2009, resolve to get some professional advice before making any decisions. To find an NEA Valuebuilder representative in your area, check out the NEA Valuebuilder representative locator at <https://nea.securitybenefit.com/neavaluebuilder/advisorassisted.htm>. With some help from a financial advisor, you can gain some confidence and feel better about where you're headed in 2009.

\* Dollar Cost Averaging does not assure a profit and does not protect against loss in a declining market. An investor should consider the ability to continue purchasing through periods of low price levels.

**You should carefully consider the investment objectives, risks, and charges and expenses of the mutual funds and variable annuities available under the NEA Valuebuilder Program before investing. You may obtain a prospectus that contains this and other information about the mutual funds and variable annuities by calling our National Service Center at 1-800-NEA-VALU (632-8258). You should read the prospectus carefully before investing. Investing in variable annuities and mutual funds involves risk and there is no guarantee of investment results.**

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Annuities are long-term investments suitable for retirement.

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