



# Rebalance Your Investment Portfolio

Generally speaking, the stock market didn't perform well in 2008. As a result, you, along with many other investors, may have experienced a decrease in the value of your stock holdings. Thus, you may now have a larger percentage of your funds in bonds and cash, and a smaller percentage in stocks than is called for by your optimal asset allocation.

## Out of Proportion

When you started investing for your retirement, you decided which types of investments to include in your portfolio and how much to invest in each. But an asset allocation isn't static. Over time, performance differences can knock your original mix off balance. When this happens, you may be exposed to more or less investment risk than you had intended. You can restore your asset allocation by *rebalancing*.

## Back on Track

Rebalancing is very straightforward. Suppose your initial allocation called for 60% of your account to be invested in stock investments. After a couple of years of strong stock market returns, stock investments might now make up 70% of your account's total value. To return to your original

allocation, you'd transfer money from stock investments into investments holding the other types of assets that are now "underweighted." Or you could direct your new contributions into the underweighted asset types until your original asset allocation is restored.

## Keep Checking

You should review your retirement investments at least once a year and rebalance your account as necessary. You'll feel more comfortable on the road to retirement knowing that your plan assets are well aligned according to your plan.

## Count on COUNTRY

COUNTRY® Financial has over 80 years of experience serving and satisfying its clients, and we've been investing money for our clients since 1971. Putting our experience and financial strength to work for you may be the answer you're looking for in dealing with the turbulent markets. By working one-on-one with a COUNTRY Financial representative, you'll get both personal service and the comprehensive professional expertise of our investment managers to help you prepare for whatever the future brings your way.

A Sample Allocation			
<b>A balanced beginning</b>			
	75% Stocks	20% Bonds	5% Cash Equivalents
<b>After performance differences</b>			
	50% Stocks	38% Bonds	12% Cash Equivalents
<b>Rebalancing</b>			
	+25% Stocks	-18% Bonds	-7% Cash Equivalents
<b>Back in Balance</b>			
	75% Stocks	20% Bonds	5% cash Equivalents

This sample allocation is an illustration only. If applying any asset allocation model to your individual situation, you should consider all of your assets, income, and investments (for example, your home equity, IRA investments, savings accounts, and retirement accounts). Rebalancing does not guarantee gains nor prevent losses.

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