

# Plan for the Retirement You Want

Build your action strategy



## RETIREMENT

### How you are invested today checklist

Date \_\_\_\_\_

Your investment strategy will potentially help determine your ability to reach your retirement savings and other goals, stay ahead of inflation, and help your money last throughout your retirement. Over the course of your life, you may want to modify your investment strategy, depending on your other income sources and your short- and long-term investment goals.

### Directions

Please gather your most recent taxable and tax-deferred investment account statements and complete the worksheet below. When you've determined the percentage of each investment type you have in your portfolio, review the asset allocation strategy information on page 2 and compare that information to your current allocation. Then share it with your Merrill Lynch Financial Advisor, who can help you create a customized financial strategy for the future.

Investment name	Investment type (stocks, bonds, cash)	\$ Value	% of current portfolio
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %

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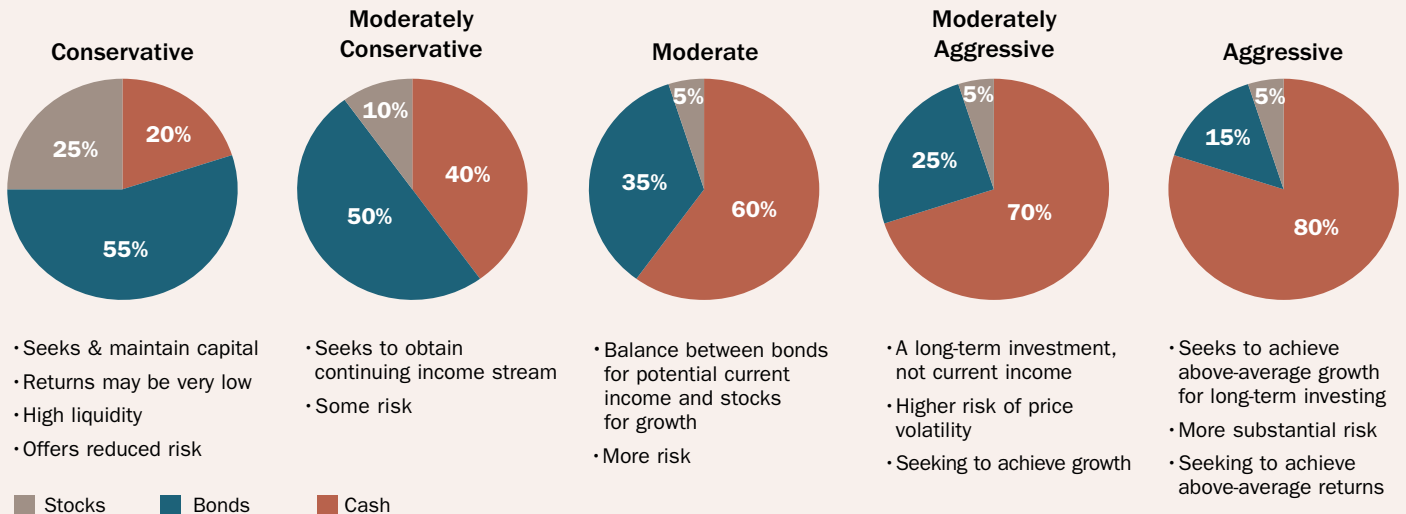
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	<b>My current portfolio allocation (%)</b>	<b>My target investor profile portfolio allocation (%)</b>	<b>Difference (%)</b>	<b>My action plan for diversification</b>
Stocks	_____	_____	_____	_____
Bonds	_____	_____	_____	_____
Cash	_____	_____	_____	_____

## Allocate Assets to Your Investing Comfort Level



Asset allocation models reflect allocations for BofA Merrill Lynch Global Research investment policy as of March 2009. BofA Merrill Lynch Global Research has changed the allocations for each model in the past and may change the allocations in the future, depending on research and investment strategy recommendations. The purpose of the sample portfolios is to show how portfolios may be created with different risk and return characteristics to help meet a participant's goals. You should choose your own investments based on your particular objectives and situation. Remember, you may change how your account is invested. Be sure to review your decisions periodically to make sure they are still consistent with your goals. You should also consider any investments you may have outside the plan when making your investment choices.

### Want help to put your strategy in place? Contact a Merrill Lynch Financial Advisor.

A Merrill Lynch Financial Advisor is someone who will work to understand your situation, your needs and what you want to accomplish. Our understanding of you enables us to draw upon the breadth and depth of Merrill Lynch to bring you an appropriate solution at an appropriate time for you. Call (800) MERRILL (637-7455) or visit [www.totalmerrill.ml.com/retirement](http://www.totalmerrill.ml.com/retirement) to get started.

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