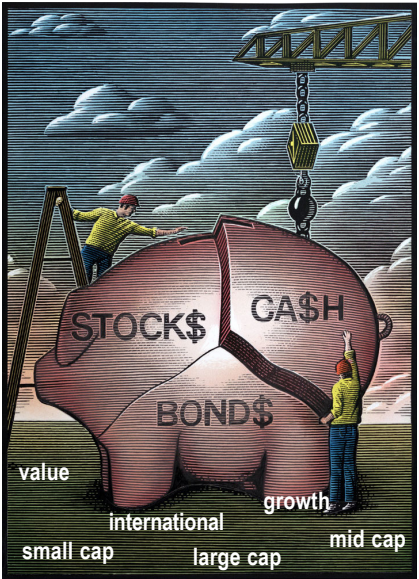


Your Financial Adviser has a powerful tool to help allocate and manage your 401(k) savings

The Allocation Manager provides professional quality advice and management for individual investors.

- Uses comprehensive analysis to evaluate thousands of investment choices
- Builds an asset allocation based on your plan's options and the retirement strategy developed by you and your Financial Adviser
- Regularly reviews your 401(k) and makes allocation adjustments based on changes in plan choices, the market or your situation
- Provided by Breen Financial, a respected investment management firm that has managed billions of dollars for some of America's largest corporations



Taking control of your 401(k) has never been so simple.
Make an appointment with a Financial Adviser today.

**THE
ALLOCATION
MANAGER**
A Service of Breen Financial

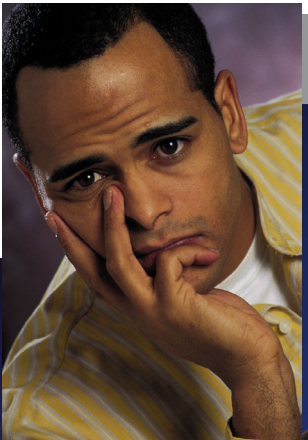
The Allocation Manager's portfolio advice is a sophisticated investment tool that provides you valuable guidance in reaching your retirement goals.

As with any investment plan, past performance and historical returns used to select particular investments are not indicative of future performance of your investments or the success of any investment or allocation plan.

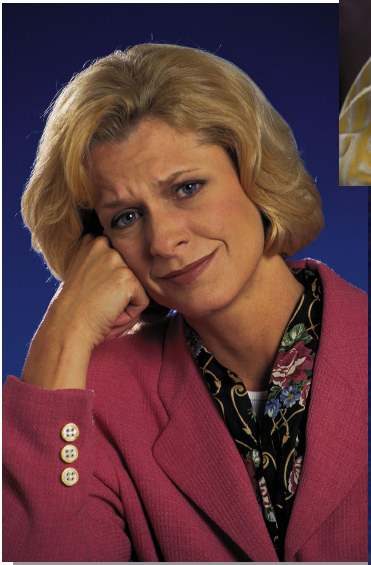
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Most people know
they need to do a better job
of managing their 401(k)

Bob's do-it-
yourself
approach
isn't getting it
done.



Renee heard
asset allocation
is important,
but doesn't
know what it
means.



Jan wonders if
she has too much
invested in her
company's stock.



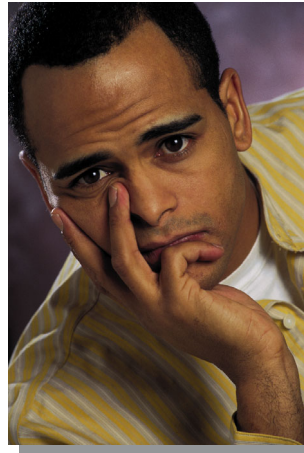
Bill hasn't made
any changes
since he
enrolled.

Eight out of ten people leave their 401(k) on autopilot.

Take control of your savings.

Let a Financial Adviser guide you to a more secure future.

Today, 27 million Americans invest a portion of their income in a 401(k). With Social Security replacing only about 40 percent of the average worker's pre-tax earnings, they recognize that they cannot rely on Social Security alone to provide them with a comfortable retirement. As such, it's important to manage these retirement savings so that they realize their growth potential.



Do-it-yourself doesn't get it done

Working with a Financial Adviser can make managing your 401(k) easier



What does an adviser offer you?

- Proven, disciplined processes to help guide decisions and eliminate emotional responses
- A variety of approaches to developing customized investment strategies
- Professional tools to help ensure that your strategy is implemented

A Financial Adviser will begin by helping you establish your retirement goals.

- When do I want to retire?
- How much money will I need in retirement?
- How much can I afford to invest right now?
- How much risk can I tolerate?

With clearly defined goals, your professional adviser will execute a customized program for managing your 401(k).

- Establish reasonable expectations, objectives and guidelines for investing
- Select an asset allocation strategy
- Chose investments that fulfill that strategy
- Regularly rebalance so asset percentages stay in-line with the desired allocation

Plus, your adviser continues to work for you after a plan is in place.

- Monitors performance against your objectives and makes changes when needed
- Suggests modifications to your strategy when your circumstances change
- Helps navigate company guidelines and changes in plan options
- Acts as a sounding board for other retirement decisions



Doesn't know how to allocate assets

A recent study by Hewitt Associates concluded that employees do not effectively manage their 401(k) because they do not know how to make good investment decisions.

- According to the study, 80 percent of participants leave their investments on autopilot.
- Older workers often are heavily invested in risky company stock.
- Younger workers often are invested in low-growth fixed-income instruments.

Individual investors often don't understand, or don't know how to apply key techniques for long-term success, such as asset allocation and rebalancing.

These people are missing potential opportunities to accumulate a larger nest egg and increasing their risk of running out of money in retirement.

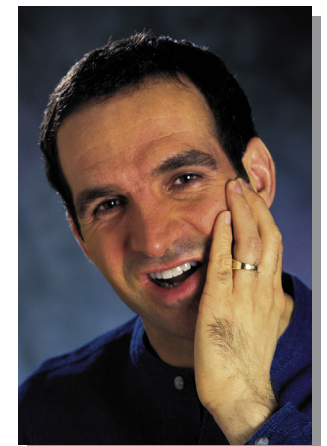
Too much invested in her company's stock



Hasn't made changes since enrolling



You may feel confident enough to manage your 401(k) on your own. Yet research indicates that the average investor routinely underperforms the market. Even when they give it their best shot, most individuals simply cannot do enough research and analysis themselves on a timely basis to consistently make good decisions. As a consequence, emotions often dictate actions—chasing last year's winners and buying high/selling low.



Didn't know it could be this easy