A Pep-talk from your Advisor:

What happened this year? We were on a blissful climb for a while and we almost forgot that the market dips sometimes. Almost. Mid-January snapped us back to reality and it’s been a bit bumpy ever since. Some of you have been watching your accounts so vigilantly every day and others didn’t even know anything changed. Out of sight, out of mind, right? Well, regardless of how you handled it so far there’s some things you should know: exhibit 1

As you can see, there hasn’t been much to write home about this quarter. Overall, the negatives may stand out to you. But there’s a reason why the main picture of this newsletter is “Spring Sale”. When markets dips, it’s like it just went on sale. Sounds crazy? Probably. But if you want a really great pair of sneakers, would you rather buy them when they’re $100 or when they’re $75? This isn’t any different. But also, notice the 1-year, 3-year, 5-year, and 10-year returns, we’re still doing GREAT! Keep in mind the 2008 catastrophe is part of that 10-year average. Your 403b is generally a long-term retirement savings account. While you may not be able to “time” the market, increasing your contributions certainly never put a damper on a long-term savings goal.

HELPING YOU RETIRE

The LBL Group
Providing Insurance and Financial Services Since 1973

Standard.com has amazing tools to help you figure out how much you need to save for a successful retirement! Log into your account and click on “Planning Tools”

Retirement Needs Calculator

How much money will you need in retirement?

This calculator gives a basic estimate of the money you might need for retirement compared to the amount you’re on pace to accumulate.

You’ve got some saving to do.

How much should you save now to get there?

Are you saving enough? Adjust the savings rate to find out how much you might need to contribute to your retirement account to retire comfortably.

Your Advisor:
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Check This Out!

This chart shows just how powerful small differences can make over time!

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<th>Growing at 8% For:</th>
<th>$10,000 Invested Annually</th>
<th>$15,000 Invested Annually</th>
<th>$20,000 Invested Annually</th>
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