



Keep Your Asset Allocation on track with Automatic Rebalancing

Rebalancing is the process of adjusting investment allocations that may have shifted over time due to the ups and downs of the market. Regular rebalancing helps keep your investment risk in line with your chosen asset allocation.

If this sounds like a lot of work on your part, Automatic Rebalancing may be the solution for you. Your investment portfolio is automatically rebalanced according to your personal investment elections and rebalancing schedule.



Benefits of Automatic Rebalancing

- **Saves Time** – takes away the need for you to continually monitor and make decisions about your investment portfolio as the market changes.
- **Convenient** – simple, one-time enrollment process gets you started and automatically generates your own rebalancing schedule.

How do I sign up?

- 1) Visit www.wachovia.com/ironworkerswpa and select "Change My Investments" option, then "Rebalance My Account Automatically."

Or

Call the automated Participant Account Services (PAS) line at 1-800-377-9188, 24 hours a day, seven days a week, or talk to a PAS Representative between the hours of 7:00 a.m. — 10:00 p.m. ET any business day.

- 2) Determine your frequency of rebalancing — [quarterly, semi-annually, or annually.]
- 3) Choose to rebalance your account the day you sign-up, or at the next cycle.
- 4) Verify your Rebalance Frequency, next Rebalance Date, and Investment Elections and click "Confirm."

What happens after I sign up?

After signing up for Automatic Rebalancing, you can expect a confirmation detailing how often rebalancing will occur and the date of your next scheduled rebalance. Every time a rebalance occurs you will receive written notification to ensure that your account was realigned accurately. If the date of the rebalance is on a day the New York Stock Exchange is closed it will take place on the next available business day. Also, if at any time you decide to discontinue the Automatic Rebalancing program, you will receive another notification.

For more information, or to sign-up for Automatic Rebalancing, log-on at www.wachovia.com/ironworkerswpa or call Participant Account Services at 1-800-377-9188.

Automatic Rebalancing is an easy, automatic way to stick to your investment plan regardless of how the market moves.



None of the services provided under Auto Rebalance, including the information provided herein, are intended to constitute investment, financial, tax or legal advice. Your access to Auto Rebalance is subject to continued use by your plan sponsor. You will not be able to use Auto Rebalance if your plan sponsor ceases to make it available under your plan or if you discontinue your enrollment.

Investments in stocks, bonds, mutual funds are:

NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE

Investments in Retirement Plans do not guarantee a profit or return of principal.