



Educated Investor

A magazine from M&I for retirement plan participants. Volume 13, Issue 3, 2011

Special Retirement Fitness Issue

Shape up for savings success

See inside for important information on how to make the most of your employer-sponsored retirement plan



More online at
miretirement.com



Wherever you are. Wherever you are going.



Put Some Muscle Behind Your Retirement Planning

If the financial markets have been making you feel off-balance lately, you're not alone.

It hasn't been an easy time for investors trying to plan for the future. The good news is that financial security can be developed and strengthened. What it requires is a financial "workout" that takes full advantage of the resources and tools available through your employer-sponsored retirement plan.

This special issue of *Educated Investor* is dedicated to helping you maximize those resources, starting with exploring the wealth of tools available on [miretirement.com](https://www.miretirement.com). Read on to see how they can help you get financially fit for retirement.

Whether you're lifting weights, running, swimming or taking regular walks, there are many options available to help you get in shape. You have similar resources available to you when it comes to planning for a financially secure retirement. The trick is to know where to find them and how to put them to work for you.

The following suggestions can help you get started.

1. Do the warm-up. No one starts exercising by running a marathon or benching above their weight; the secret is to start gradually and develop good habits. The same is true when it comes to

making the most of your employer-sponsored plan. Whether you're thinking about enrolling, or you are already participating in your plan and want to learn more about your opportunities to save, it can pay to do some research. The **Learning Center** on [miretirement.com](https://www.miretirement.com) is loaded with information to help you understand investing terms and how to become familiar with the way your retirement plan works, including educational articles, videos, hands-on calculators and even a glossary.

2. Set your pace. Before you jump in, determine the investing style that makes sense for you, your

Calculating Retirement Success

Not sure how to get your retirement plan on track? The easy-to-use calculators on [miretirement.com](https://www.miretirement.com) can help you put "dollars and cents" to your goals.

- **Want to invest for retirement, but don't feel like you have the extra cash?** The **Budget and**

Cash Flow tool can help you get a handle on how much money you bring in each month and how much you're spending.

- **Not sure how to invest your contributions?** The **Asset Allocation Planner** is designed to help you



goals, time frame and comfort level with risk. Maybe you're a walker and prefer a low-impact route, or perhaps you're sprinting toward retirement and want your plan to do more. Either way, check out *Determine Your Investment Type* in the **Getting Started** section and the **Asset Allocation Planner** in the **Calculators** section on miretirement.com to determine the kinds of investments that can help you get where you want to go.

3. Enroll. Once you've made the commitment to get financially fit, it's time to enroll. If your plan doesn't have automatic enrollment, sign up right away and, when you do, don't forget to complete a beneficiary designation form. If your plan has automatic enrollment, revisit the default investments and contribution rates for your plan to make sure you're saving all you need for retirement. The **Savings Planner** on miretirement.com can help you determine what contribution rate will best help you reach your desired goal.

4. Gauge your progress. Fitness experts tell you not to jump on the scale every day; progress is better measured over time. Similarly, don't let daily market ups and downs derail your retirement plan. Instead, review your retirement plan quarterly and make changes to your portfolio only when your circumstances change or to restore your investment mix back to your intended asset allocation.

Habla usted Español?

If Spanish is your native language, our new Centro de Aprendizaje offers many of the same tools and resources as our English-based Resource Library. Log on to miretirement.com to learn more. ■

How Is Your Portfolio Really Performing?

Lots of factors can impact your retirement savings balance over time. Things like how much you contribute to the plan, plus any fees that are deducted or loans and withdrawals you might take over time. So how can you gauge the actual impact your investment decisions are making on your retirement savings plan?

Your Personal Rate of Return (PRR) can help.

Stated as a single number, your PRR tells you the return your investments earned on your retirement savings over a given time period, without factoring cash flow in and out of your account. By calculating your returns this way, your PRR can tell you if your investments are performing the way you need them to be. To learn your PRR, log in to your account at miretirement.com; from the homepage click **Investments**; then select **Personal Rate of Return**. ■

5. Stick with it. Staying in shape requires willpower, discipline and determination. Staying financially fit is no different. To keep you engaged and actively involved in your retirement plan, miretirement.com is always adding new tools and information to help you stay focused and committed to strengthening your financial fitness for retirement. ■



create the right mix of investments for your unique goals, time frame and risk tolerance.

- **Wondering if you're saving enough for retirement?**

The **Savings Planner** makes it easy for you to take a quick pulse on whether you're contributing as much as you need for the future.

- **Feel like you're falling behind?** The **Savings Analysis**

tool lets you see what a difference increasing your deferrals can make to the end game.

- **Looking to free yourself of credit card and other debt?** The **Credit Card Payoff** tool can show you

how much and how long it will take to pay off what you owe. ■

Don't Go It Alone: Reach Out to the Experts

Get a Personal Trainer

Professional and amateur athletes understand the benefits coaching can offer. Just like a personal trainer, M&I's Retirement Services Specialists are committed to making your retirement planning process easy and understandable. One of the most dedicated, well-trained teams of retirement planning specialists in the business, they make it easy for you to get the answers you need, anytime you need them.

When you call **1-800-858-3829**, there's no confusing prompt menu. Simply press "1" to use the

Mi Retirement Line automated telephone service or "2" to speak to an M&I Retirement Services Specialist. You'll be quickly connected to the help you need, available 24 hours a day, seven days a week. In fact, 80 percent of calls are answered in 20 seconds or less.

You'll speak with a financial fitness professional who knows your retirement plan inside out — someone who understands the issues around building financial security for the future. From technical questions about the investment options under your plan, to helping you process a distribution request, your M&I Retirement Services Specialist can help you navigate the tools on **miretirement.com**. They'll give you the perspective and motivation you need to take control of your retirement savings for a financially fit future.

Talk to a Fitness Expert

When you have a big decision to make, you want the guidance of someone who knows the ropes. Whether you've recently left a job, started a new job or are considering retirement, deciding the next step for your retirement savings is one of the biggest decisions you'll have to make.

An M&I Distribution and Retirement Planning Specialist can help you with:

Answers: One call to **1-800-770-5741** will give you personalized assistance and answers to your questions about IRAs, annuities and other distribution options.

Guidance: When deciding what's next for your retirement savings, our M&I Distribution and Retirement Planning Specialist will help you choose a strategy that's best for you, based on your personal financial circumstances, tax implications and retirement goals.

Solutions: There are a variety of convenient rollover solutions for you to consider. Your M&I Distribution and Retirement Planning Specialist will explain them to you and help you complete all the necessary paperwork. ■



Wherever you are
Wherever you are going

Financial Fitness for Retirement

Of the many things important to maintaining the quality of our lives, two of the most critical are our health and our finances.

Both require a level of “fitness” that needs to be maintained, managed and planned for, using a mix of tools, professional expertise and personal commitment.

This issue of *Educated Investor* looks at the resources available through your employer-sponsored retirement plan for developing and carrying out a workout plan that will make you financially fit for retirement.

No matter what stage of life you are in — just starting out or nearing retirement — there is opportunity to build your financial stamina, if you take advantage of the information and tools available to you. Your employer-sponsored plan offers you access to the knowledge, equipment, experts and support you need to achieve retirement financial fitness. This issue of *Educated Investor* will help you get started!

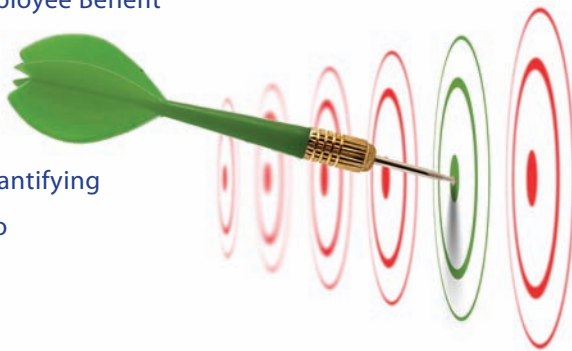
Wherever you are, wherever you are going, your retirement plan will help you get there. ■

What’s Your Target?

Less than half of workers (42 percent) have actually tried to calculate how much they need to save for retirement, according to the Employee Benefit

Research Institute
2011 Retirement
Confidence Survey.

Yet, studies show quantifying
your goal is crucial to
savings success. ■



Online Extra

Get a Jump on the New Year — Put Your Financial House in Order

The time to make a New Year’s resolution is right around the corner. This year, make the resolution to organize your finances and take a fresh look at what you spend, what you save and how your financial goals may have changed. And then adjust accordingly. Read this issue’s Online Extra article, “Get a Jump on the New Year — Put Your Financial House in Order,” and get ready to take action on your New Year’s resolution. It’s available exclusively on miretirement.com. ■

We Speak Your Language

M&I Retirement Plan Services has partnered with AT&T’s language line resource for callers who feel more comfortable speaking in a language other than English. We offer 180 different languages and dialects. Simply tell us the language you prefer, and we’ll have an interpreter come on the line to help us understand what you need. ■






Taking the Pulse on Your Progress: How to Read Your **M&I** Quarterly Plan Statement

Like the heart-rate monitor on an elliptical machine, your M&I Quarterly Plan Statement is one of the most important tools you have for tracking and adjusting the course of your retirement savings plan. That's because your statement offers the clearest picture of how well you're progressing on the road to retirement, including your:

- 1. Account Summary:** An overview of your account activity for the period.
- 2. Beginning Balance:** Where your account stood at the start of the reporting period.
- 3. Dollars In/Dollars Out:** The money you contributed and/or withdrew from the plan during the period.
- 4. Earnings:** The total amount your investment either gained or lost for the period.
- 5. Ending Balance:** Where your account stood at the close of the reporting period.
- 6. Total Account Balance:** Your ending balance, plus the contract value of any insurance you may have through the plan, minus the value of any outstanding loans.
- 7. Vested Balance:** The part of your account value that is all yours to take with you should you leave the company. All your contributions are 100 percent vested; any employer contributions may vest over time.
- 8. Personal Rate of Return:** An indication of how your specific investments performed, factoring out



Thomas J. Sample
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Your Retirement Account

Sample Plan Sponsor
Retirement Savings Plan

Your Retirement Account Value as of 09/30/2011
\$129,460.73

July 1, 2011 – September 30, 2011
Managing Your Account is Easy
with 24 hour 7 day a week access
Website: www.miretirement.com
Phone: (800) 858-3829

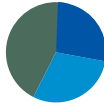
1 Your Account Summary

This section provides a summary of your account balances and activity during the reporting period.

2 Beginning Balance on 07/01/2011	\$122,136.89
3 + Dollars In	1,525.00
- Dollars Out	0.00
4 +/- Earnings/Gain(Loss)	2,314.84
5 Ending Balance on 09/30/2011	\$125,976.73
+ Insurance Value	1,253.00
+ Outstanding Loan	2,231.00
6 Total Account Balance	\$129,460.73
7 Vested Balance	\$129,460.73

9 Current Asset Allocation

This section shows the asset allocation mix of your account balances at the end of the period.



- 30.0% Cash Equivalent/Stable Value
- 30.0% Fixed Income
- 40.0% Large Cap

8 Personal Rate of Return

This section shows an estimated rate of return for your account during the periods shown. This is only an approximation of the actual return.

	3 Months	Year to Date	1 Year	3 Years**
Personal Rate of Return*	1.82%	6.73%	9.10%	6.28%

*Past performance is not a guarantee of future results. For more information, please refer to the Question and Answer document available on www.miretirement.com.

** The 3 year personal rate is an annualized rate.

Personal Rate of Return is influenced by the timing of your contributions, withdrawals, investment changes and fees. As a result, your Personal Rate of Return may differ from the Historical Investment Performance shown on this statement. Your Personal Rate of Return reflects only the investment performance history of your account while it has been maintained by M&I.

any contributions or withdrawals you made during the period.

9. Current Asset Allocation:

A quick and clear picture of how your retirement savings are divided among cash, fixed income and equity investments.

As you review your statement, don't stop at the first page. Inside you'll find helpful information about your account activity, including:

- Your contribution history
- Any employer matching contributions you may have received
- The activity and performance information for each specific investment you own in your account
- A hypothetical projection of your account growth, given certain assumptions ■

M&I Retirement Plan Services is now a part of BMO Financial Group*

Together, BMO Financial Group and M&I share a deep history and commitment — to our clients and to providing consistent, exceptional service. As we grow and expand, you will continue to receive the same high level of quality service you've come to expect from your entire M&I Retirement Plan Services team. Please be assured there are no changes to your retirement plan as a result of this transition, and there's nothing you need to do. If you have questions about this transition, please contact your company plan sponsor. ■

*Bank of Montreal and its affiliates are known as BMO Financial Group.

Additional Retirement Plan Disclosures Beginning in 2012

New regulations have been issued by the Department of Labor (DOL) about disclosing retirement plan fees to participants and beneficiaries who have the right to direct the investments in their company-sponsored retirement plan.

The DOL is requiring that additional plan-related and investment-related information be provided, so you can make informed decisions about the management of your account and the investment of your retirement savings. It is important to note that in most circumstances, the retirement-plan-related fees incurred by participants are not changing; rather, they are being shared in a different format.

Beginning in April 2012, you will receive a Participant Fee Disclosure Notice, which will provide you with general plan, fee and

investment-related information. The Notice will include a Comparative Chart that will identify all investments available to you, the performance of those investments and an applicable benchmark for each investment. In addition, it will include a description of any fees or restrictions that are associated with specific funds. The DOL is requiring that the Notice and Comparative Chart be provided to you on an annual basis.

In addition, beginning in 2012, all participant statements will include a new Fee Summary section, which will contain specifics about fees charged to your account and a general description of those fees.

Again, it is critical that you understand that the retirement-plan-related fees incurred by participants are not changing; rather, they are being shared in a different format. ■

Reducing Paper: Go Green With M&I

There's a secure, easy way for you to manage your employer-sponsored retirement plan that's also good for the environment — and it's free. It's called M&I Online Statements, and it gives you fast, safe access to your account information anytime, anywhere you access the Internet.

View, print or download your statements online the minute they're ready.

Receive online copies of your quarterly *Educated Investor* magazine, monthly fund fact sheets, prospectuses and ongoing updates.

All this information is delivered securely to your Password-protected retirement plan account on **miretirement.com**.

To get started, simply log on to your account at **miretirement.com**; from the homepage click Personal Profile; then select your document delivery preferences. You may change your preferences at any time. ■



At M&I, we're ready to help with any of your financial needs.

ACCESS your retirement plan account online at **miretirement.com**

- View your account balances and activity
- View your personal rate of return
- View investment performance and price information
- Access tools and calculators
- View account statements and request forms

USE the Mi Retirement Line (automated telephone system) by calling **1-800-858-3829**, option 1

- Receive your account balance
- Receive investment performance and price information
- Request account statements and forms

SPEAK to an M&I Retirement Services Specialist 24 hours a day by calling **1-800-858-3829**, option 2

CONTACT an M&I Distribution and Retirement Planning Specialist at **1-800-770-5741** for financial planning or rollover assistance.

We invite your comments and suggestions for topics to include in future issues. Please write to: Educated Investor, 111 East Kilbourn Avenue, MC-3-WM, Milwaukee, WI 53202 or send e-mail to: educatedinv@micorp.com

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Educated Investor

M&I Partner: Agropur

Agropur is a growing company spanning Canada, the United States and Argentina, and providing a vast offering of dairy products to consumers. Although headquartered in Montreal, Quebec, Agropur has established a strong presence within the United States, winning both national and international cheese competitions with its cheddar, feta, mozzarella and provolone cheeses. Agropur promotes the Schroeder dairy product lines, including the most recent offering of shelf-stable Dyna Moo milk.

Committed to quality, Agropur strives to exceed consumers' expectations by

investing in research and development while promoting excellence and creativity. Through innovation and close partnerships with its customers, Agropur is able to consistently expand its product portfolio to meet specific consumer demands.

M&I displays the same qualities as Agropur by exceeding expectations with excellent customer service to over 850 employees and their families. Investing for the future, one of Agropur's core values, is exactly the type of service M&I has provided to the employees of Agropur over the past 30 years.



11-325-446