

Financial FOCUS

Restored: Why confidence and retirement accounts are reaching new heights

Across the nation, investors are finding the confidence to open their retirement account statements once again — and they're finding good news.

According to a March 2011 report from the Associated Press, 90% of accounts in common retirement plans have fully recovered from the 2008-2009 downturn. Moreover, many investors who maintained a long-term perspective by continuing contributions during the worst performing months now have higher account balances than they did at the market's peak in 2007.

In addition, since the current 2-year market upswing began in March 2009, the stock market has almost doubled in value. Investors have responded with increased confidence in their retirement accounts — and with good reason. According to a 2011 study from Fidelity Investments, the average 401(k) account reached a 10-year high at the end of 2010. Much of this growth is due to Americans confidently responding to the market's upswing with increased retirement plan contributions.

Unfortunately, the news hasn't been great for all investors. Take those who chose to stop making contributions during the market's rough periods for example. While most in this group still experienced some level of recovery, they weren't able to take full advantage of the upswing because they weren't actively contributing. It was an unpleasant reminder for many that emotional decisions based on short-term market swings can often be unwise.

At the end of the day, although the market's turnaround has been refreshing, the importance of holding to time-tested investment principles remains the same. Maintain a well-diversified portfolio, make contribution increases on a consistent basis, reallocate according to your time-horizon and plan for the future of your loved ones. These are the principles that have endured — regardless of the market's short-term performance.

Should you have any questions in relation to your retirement account, don't hesitate to call GuideStone at **1-888-98-GUIDE** (1-888-984-8433) between 7 a.m. and 6 p.m. CST Monday-Friday. You can also email us at info@GuideStone.org.

GuideStone retirement plan participants who would like the assistance of online investment advice can take advantage GPS: Guided Planning Services*.

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GPS is an online investment advice tool that can help investors determine which funds are appropriate for them and if they are contributing enough to reach their retirement income goal.

The service is available online at www.MyGuideStone.org, or participants can set up a complimentary appointment with an investment adviser by calling GuideStone's toll-free number. The adviser will walk them through the tool at their own pace.

*Financial advice provided by GuideStone Advisors, a controlled-affiliate of GuideStone Financial Resources.



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