

The ACCE 457(b) Plan

A Financial Best Practice You Can't Surpass

As a businessperson or professional, you appreciate the value of following best practices—in your work life as well as your personal finances.

Here's a best practice that could have a tremendous impact in the long run:
Contribute all that you can towards your retirement and take full advantage of all savings opportunities.

Some people are eligible to make up to **\$46,500** in tax-deferred retirement contributions in 2007 by taking full advantage of a powerful combination of three savings opportunities, each worth up to \$15,500, including two in the ACCE 457(b) plan plus a separate 401(k) plan.

1. As a member of the American Chamber of Commerce Executives (ACCE), you may participate in the association's 457(b) plan. The annual limit for 2007 is \$15,500.
2. This is on top of the \$15,500 annual amount that you may contribute to a separate 401(k) plan this year.
3. On top of that, if you are within three years of your normal retirement age,* you may contribute up to twice the basic \$15,500 to the 457(b) plan. To be eligible for this special "457(b) Double Limit Catch-up" provision, you must have contributed less than the maximum allowable in prior years.

* The normal retirement age is 66 for people born in 1943 through 1954. It's 65 years, 8 months if you were born in 1941; 65 years, 10 months if you were born in 1942.

When it comes to securing your retirement, it's hard to imagine a better practice than a \$46,500 savings contribution. And just think, it's all tax-deductible and tax-deferred.



Attractive features

The ACCE 457(b) plan has these great things going for it:

- ◆ Easy to use: No need to file a Form 5500. No annual testing. No obligation to contribute every year.
- ◆ Contribute on your own terms and schedule: Make contributions each week, month, quarter or just once a year.
- ◆ Diversified Investment Advisors, the plan's investment provider and administrator, offers these services:
 - RetireTrack: A free online tool to help you put your retirement on the right track.
 - Participant Advisory Services: Talk live with a real person. You'll receive help in developing and monitoring your personal retirement savings plan.
 - A self-directed brokerage account through Schwab's Personal Choice Retirement Account® (PCRA).
An administrative fee is applicable to PCRA.

Find out more:

Make your move now. Start by getting more information. Call 1-800-394-2223 or go to www.acce.org.

Unlike a 401(k) plan, the assets of a 457(b) plan are subject to your employer's creditors. All registered investment funds are available by prospectus only. A prospectus may be obtained by contacting Diversified Investment Advisors at 800-755-5801. The prospectus contains additional information about the funds, including the investment objectives, risks, charges, and other expenses. Investors should consider all such information carefully before investing. Please read the prospectus carefully before making investment choices.



*Chamber to chamber.
We take your trust seriously.*