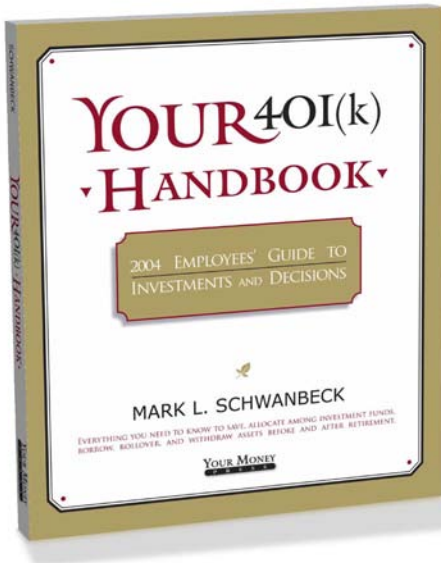


Announcing...



FINALLY, A BOOK THAT MAKES 401(k) PLAN INVESTMENT AND RETIREMENT DECISIONS EASY TO UNDERSTAND!

- ▶ Everything you need to know about 401(k) plans in one book.
- ▶ Ten simple rules help employees struggling with 401(k) plan decisions make the right choices.
- ▶ Loaded with strategies to maximize investments and choices.
- ▶ Clear and helpful explanations about how stocks, bonds, and 401(k) plans work.
- ▶ Updated with the latest tax laws and strategies to take advantage of new regulations.

Publication Date: May 2004

ISBN: 0-9727483-3-4

LCCN: 2004090803

Price: \$16.99

Pages: 240 (Trade Paper)

(See the table of contents on the back)

Your *401(k) Handbook: 2004 Employees' Guide to Investments and Decisions* is the guide to help you maximize your 401(k) plan. Focusing on the investments, asset allocations, and retirement decisions that 401(k) investors face, it takes you through each step—from signing up to creating a plan for withdrawing funds during retirement. It also offers information on borrowing from the plan with a loan, allocating assets among the various investment options and rolling over assets when changing jobs. Filled with helpful examples, you will learn to:

- calculate retirement needs, maximize long-term retirement dollars,
- allocate funds among the many investment options,
- benefit from the current wave of market fluctuations, and
- develop confidence in your decisions.

Mark Schwanbeck's talent for explaining technical financial information—with the average employee in mind—allows him to answer the many questions he is asked every day by 401(k) plan participants.

In an age of budget cutbacks and lower raises, you must make solid investment choices and better prepare for retirement. *Your 401(k) Handbook* provides the independent help you need to reach a financially successful retirement.

ABOUT THE AUTHOR

Mark L. Schwanbeck is a consultant and author of personal finance books and articles. This is his third book about 401(k) investors. His first book, *Your 401(k) Plan: How and Where to Invest*, published in 1996 by Irwin Professional Publishing (an imprint of McGraw-Hill School Education Group), was one of the first books written for employees facing the challenges of investing in a 401(k) plan and saving for retirement. Schwanbeck works closely with investment management firms, 401(k) plan administrators, financial planners, and tax advisors to create corporate pension plans. In his corporate career, he worked for The Times Mirror Company, a Fortune 200 media company that was subsequently purchased by the Tribune Company, where he managed a \$2 billion defined benefit pension plan. In 1984, he helped the company establish its first 401(k) plan and directed its investment strategy as the employee savings grew to \$1 billion. Before establishing his consulting practice, he headed J.P. Morgan Investment Management Company's Marketing Strategy and Communications department and worked as an Investment Officer at Strategic Investment Partners, Inc. (Arlington, Va.).

IT DOESN'T END WITH THE BOOK

Tax regulations and investments are constantly changing. Keep up with new information by checking our Web site at: www.YourMoneyPress.com

The Your Money Press Web site is filled with links and references to information that will help you continue to make sound investment and retirement decisions long after you've finished reading *Your 401(k) Handbook*.

TABLE OF CONTENTS

Chapter 1. Take Charge of Your 401(k) Plan

Chapter 2. Compounding—Making Your Savings Grow

Chapter 3. Isn't That Risky?

Chapter 4. Your 401(k) Plan's Fixed Income Investment Options

Chapter 5. Your 401(k) Plan's Equity Investment Options

Chapter 6. Milestones: Developing and Changing Your Investment Strategies

Chapter 7. How Well Are My Investments Doing?

Chapter 8. Whose Money Is It, Anyway?

Chapter 9. Pension, 401(k) and Social Security: Putting It All Together for Retirement

Appendix 1. Sources of information on the Internet, library, and your company's human resources department.

Appendix 2. Ten questions to ask when choosing a financial planner.

Glossary Easy to understand explanations of all the investment terms found in the book.

Visit www.YourMoneyPress.com to learn more about *Your 401(k) Handbook: 2004 Employees' Guide to Investments and Decisions*

To Order, Call Toll Free 1-888-654-4015,
or online at www.yourmoneypress.com,
or fax this form to 1-703-243-6186
or mail this form to Your Money Press, PO Box 10153, Arlington VA 22210.

Your 401(k) Handbook: 2004 Employees' Guide to Investments and Decisions

Qty. _____ \$16.99 each plus \$3.95 for the first book and \$1.95 for each additional book to cover postage and handling. Virginia residents include 4.25% sales tax.

Payment must accompany orders. Allow 3 weeks for delivery.
My check or money order for \$ _____ is enclosed.

Please charge my Visa MasterCard American Express

Name _____

Organization _____

Address _____

City _____ State _____ Zip _____

Phone area code _____ number _____

E-mail _____

Card # _____ Exp. Date _____

Signature _____

All prices are quoted in U.S. currency and are subject to change without notice. Credit orders are subject to approval by the publisher.

FINANCIAL PLANNERS AND CORPORATE HR & FINANCE DIRECTORS:

Quantity discounts are available. *Your 401(k) Handbook* makes a great gift for clients and employees, complementing your educational efforts. Check the Web site for prices and call us to learn more about customizing the book for your organization.

YOUR MONEY
P R E S S

PO Box 10153, Arlington, VA 22210
888-654-401k (888-654-4015)
www.YourMoneyPress.com