

2:15 p.m. – 3:00 p.m.

**Session III**

**T. Rowe Price Plan Resources and Web Site Demonstration**

Learn about little-known features of the Deferred Compensation Plan, like the auto rebalancing and TradeLink® brokerage services\*. This session will also cover the features of the **myRetirementPlan** Web site, including a demonstration of the retirement planning calculators and Morningstar investment guidance tools available online.

3:15 p.m. – 4:00 p.m.

**Session IV**

**T. Rowe Price Retirement Transition**

An ideal session for those approaching retirement as well as those already retired! A T. Rowe Price representative will paint a picture around the changing face of retirement, and what complicated decisions face those transitioning into retirement, including the implications behind when to take distributions from your account—and how much.

4:15 p.m. – 5:00 p.m.

**Repeat Session I**

**T. Rowe Price: Enrolling in the Plan**

Take your first step on your journey to a comfortable retirement by enrolling in the plan. It's really easy, and we'll have representatives on hand to assist you and explain the details of the plan.

5:15 p.m. – 6:00 p.m.

**Repeat Session II**

**T. Rowe Price: Market Review**

A high-level review of the latest happenings and current trends in the financial markets, including recent stock market swings, the housing crisis, and recession fears.

6:15 p.m. – 7:00 p.m.

**Repeat Session III**

**T. Rowe Price Plan Resources and Web Site Demonstration**

Learn about little-known features of the Deferred Compensation Plan, like the auto rebalancing and TradeLink® brokerage services\*. This session will also cover the features of the **myRetirementPlan** Web site, including a demonstration of the retirement planning calculators and Morningstar investment guidance tools available online.

7:00 p.m.

**Doors Close**

*\*Brokerage services offered by T. Rowe Price Investment Services, Inc., member FINRA/SIPC.*

**The King County  
Employees Deferred Compensation Fair  
April 2, 2008 | 10:00 a.m. to 7:00 p.m.**

Benaroya Symphony Hall | 200 University Street | Seattle, Washington

Retirement and Investing Information  
Guest Speakers • Refreshments



Professor Investor's

# Easier Investing

FOR RETIREMENT



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# See Yourself In Retirement



# 5 Simple Tips for Your Savings

Picture your retirement. Chances are you see yourself staying active—playing 18 holes of golf, volunteering in your community, or spending time with your grandchildren.

But for many Americans, there is a gap between their dreams for retirement tomorrow and the reality of their savings today. That's because we're living longer, healthier lives. And while that's a good thing, it also means we might have to rely on our savings to provide income in retirement for 30 or more years.

CONSIDER THE FOLLOWING STRATEGIES AS YOU BUILD YOUR NEST EGG FOR RETIREMENT:

**1. Join the Deferred Compensation Plan.** With tax-deferred savings and a variety of investment options, your plan is a convenient way to invest for your future.

**2. Contribute as much as you can as early as you can** and take advantage of compounding. That's when any earnings on your investments are put right back into your account, so your earnings have the chance to continue growing.

**3. Plan to increase your contributions each year,** bumping up the percentage 1% or 2% until you reach the amount experts recommend—15%.

**4. Choose an asset allocation that is appropriate for your time horizon.** Make changes as you get closer to retirement — not in response to short-term market fluctuations. *See article on T. Rowe Price Retirement Funds on the next page.*

**5. Manage sector risk by diversifying** among different types of investments. Your stock allocation, for instance, might include a large-cap stock fund, a small-cap stock fund, and an international fund.



# Relax.

## There's an Easier Way to Invest.

### T. ROWE PRICE RETIREMENT FUNDS

**You know that investing for retirement is important. But did you also know that it can be easy too?**

Your deferred compensation plan offers the T. Rowe Price Retirement Funds, ready-made investment portfolios based on target retirement dates. The funds are an option for investors who may not have the time or the experience to select and keep track of their own portfolios. Here are some other advantages:

- The funds are **one-step portfolios**. You don't need to mix and match them with other options.
- The funds offer you professional diversification, which may help **reduce the impact of the market's ups and downs** on your account. Diversification cannot assure a profit or protect against loss in declining markets.
- The funds include stocks, which have the potential to outpace inflation over time, and can therefore help your retirement account maintain its buying power.



- Automatic rebalancing between stocks, bonds, and conservative bonds can help your account **stay on track**.

Call **1-888-457-5770** to request a prospectus, which includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

There are many important factors to consider when planning for retirement, including your expected expenses, sources of income, and available assets. Before investing in a Retirement Fund, be sure to weigh your objectives, time horizon, and risk tolerance. These funds invest in many underlying funds, which means that they are exposed to the risks of different areas of the market. Investors should note that the higher a fund's allocation to stocks, the greater the risk.



## Quick and easy online access at **myRetirementPlan**

The **myRetirementPlan** Web site is your resource for information about your account and plan. You'll find customized content such as:

- The latest information on your account, including your account balance and transaction information
- Tools, calculators, and guidance services to help you manage your account
- Details on the investments available through your plan
- Convenient links to plan-specific forms, such as beneficiary and enrollment forms

Log in to **myRetirementPlan** at **[rps.troweprice.com](https://rps.troweprice.com)**



# *Out & About*

*With Professor Investor*

KING COUNTY EMPLOYEES DEFERRED COMPENSATION FAIR



Looking for something to do that's educational and fun? Something that you can do today that will help you in the future? How about the King County Employees Deferred Compensation Fair?

The Fair is coming up this April 2, and all King County benefit-eligible employees and retirees are invited. It provides an ideal opportunity for employees to get first-hand retirement and investing information, hear guest speakers, and enjoy refreshments and camaraderie.

## HERE'S WHAT ELSE YOU CAN EXPECT:

- Meet with representatives from all of your investment providers
- Attend special seminars, demonstrations, and presentations
- Ask questions and learn about the plan
- Get special giveaways
- Enter a raffle for a chance to win prizes

## FAIR SCHEDULE

10:00 a.m.

### **Doors Open**

Feel free to come and go as you please at the Fair. Attend only those presentations that interest you. Information booths, Q&A tables, raffle drawings, and refreshments are available throughout the day.

10:15 a.m. – 11:00 a.m.

### **Session I**

#### **T. Rowe Price: Enrolling in the Plan**

Take your first step on your journey to a comfortable retirement by enrolling in the plan. It's really easy, and we'll have representatives on hand to assist you and explain the details of the plan.

11:15 a.m. – 12:00 p.m.

### **Session II**

#### **T. Rowe Price: Market Review**

A high-level review of the latest happenings and current trends in the financial markets, including recent stock swings, the housing crisis, and recession fears.

12:00 p.m. – 12:05 p.m.

**Welcome: Pat Sainsbury,  
2008 Chair of the King  
County Employees Deferred  
Compensation Plan**  
**Introduction of Jerome Clark,  
T. Rowe Price Portfolio Manager.**

12:05 p.m. – 1:00 p.m.

### **Keynote Address**

#### **T. Rowe Price: Retirement Challenges**

Retirement and its challenges will be here sooner than you think, and you can't prepare too soon. Portfolio Manager Jerome Clark will discuss the biggest pitfalls and what you should do to be better positioned for a successful retirement.

1:15 p.m. – 2:00 p.m.

#### **Investment Panel: Asset Allocation and Q&A**

A panel discussion among your plan's different investment providers on diversification and how the different investment options fit within a participant's retirement savings portfolio.