

Focus on
Retirement

Are you a participant in Seligman Time Horizon Matrix® through your company's 401(k) plan?

Good news! Your retirement plan account is automatically rebalanced in January of each year (unless you elect otherwise). Along with the annual migration of your portfolio as your retirement age approaches, this rebalancing process is an important part of the *Seligman Time Horizon Matrix* asset allocation and risk management strategy for seeking your retirement goals. Some mutual funds, such as target-date retirement funds, also include automatic rebalancing. Ask your financial advisor for more information.

Discover your Investing DNA

What kind of investor are you? The answer to that question can help you and your financial advisor keep your portfolio on track.

The events of the past year have left many investors unsure about how to approach their retirement savings. Emotional responses to recent market declines have affected the way we view the markets and how we plan to invest our savings. Individual circumstances also play an important role, and many investors' circumstances have changed. You may be struggling with job change, rising tuition, aging parents or other obstacles to reaching your long-term financial goals.

The combination of these emotions and circumstances make up your unique Investing DNA. Here are three typical mindsets and three ways to re-engage with your portfolio and move forward.

Waiting? Rebuild.

Have you avoided opening your 401(k) statements lately? And if you have, are you at a loss for what to do? This trepidation is understandable, but it's important to get your financial plan back on track as soon as possible. To get unstuck, get back to basics and revisit the decisions you made when you first opened your 401(k) account.

- > Have your assumptions and expectations about your investments changed?
- > Are you less or more averse to risk than you thought you were?
- > Do you think you could do more now to prepare for your financial future?

If the answer to any of these questions is yes, make an appointment with your financial advisor and work together to rebuild your portfolio to reflect your personal goals, time horizon and individual risk tolerance.

Stay focused, stay on track

Whatever your Investing DNA, remaining invested through market cycles and staying focused on your long-term goal is critical. Your 401(k) offers you a convenient way to diversify your portfolio among a variety of stocks and bonds and take advantage of dollar-cost averaging by making investments at regular intervals. Understanding your Investing DNA can help you feel more confident about your portfolio and keep you on track to your financial goals.

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Ready? Rebalance.

Your portfolio requires routine maintenance to keep it running smoothly toward your goal and to keep it in shape for when the road gets rough. Volatility and short-term performance disparities among asset classes can unbalance your portfolio allocations. If you remain committed to your goals and your overall strategy, but are unsure about what to do next, it's time to take a close look at the balance of investments in your portfolio.

- > When was the last time you rebalanced your portfolio?
- > Does your portfolio still reflect your assumptions and attitudes about risk?
- > What are the appropriate allocations for your investing time horizon?

If your portfolio allocations have drifted, review your strategy with your financial advisor, rebalance your portfolio, and realign your investments with your goals.

Confident? Refine.

Have you taken your losses in stride? Are you ready to explore new opportunities? If you're clear in your goals and comfortable with the cyclical ups and downs of the markets, you may be ready to expand the reach of your portfolio with new growth and diversification opportunities.

- > Are you comfortable with your current portfolio?
- > When the markets are down, do you see opportunity as well as risk?
- > Do you think you could benefit from additional diversification?

If you're confident about your portfolio and investment decisions, your financial advisor can help you find ways to refine your basic portfolio allocations to take advantage of tactical opportunities and enhance diversification.

Five financial resolutions for the new year

At last, a list of New Year's Resolutions that has nothing to do with losing weight, getting more exercise, or finally cleaning all that junk out of the garage. The beginning of the year is an ideal time to meet with your financial advisor to review your investment goals and strategy. Here are five things you'll want to discuss...

1 Do the math... again.

Hopefully you have calculated how much you need to set aside now in order to have a large enough nest egg when you retire. But if you made your initial calculations prior to the 2008 bear market, you may find that you need to be saving more than you thought for your retirement.

2 Consider increasing your 401(k) plan contributions.

The defined contribution plan salary deferral limit for 2010 is \$16,500 — plus an extra \$5,500 for individuals who will be age 50 or over in 2010. If your employer offers a matching contribution, be sure you're contributing enough to receive the full match. You don't want to pass up this "free money."

3 Fully fund your personal IRA.

You can contribute to both a company retirement plan and a traditional and/or Roth IRA. The maximum contribution to an IRA for 2010 is \$5,000, plus an extra \$1,000 for individuals who will be age 50 or over in 2010. Your financial advisor can help you decide which type of IRA is appropriate for your situation, and how much you are eligible to contribute. Note: If you haven't yet funded your IRA for 2009, you have until your tax filing due date (April 15, 2010, for most people) to do so.

4 Check to see if you are eligible for the "Saver's Credit."

Certain taxpayers may receive a non-refundable tax credit of up to \$1,000 for contributions to traditional or Roth IRAs or to most employer-sponsored retirement plans. There are income limits for eligibility — consult your tax advisor or www.irs.gov for details.

5 Simplify your personal recordkeeping by consolidating your retirement assets.

If you have multiple IRAs, or multiple retirement plan accounts with former employers, it can be time consuming to keep track of how much money you have, where it is, and what it's invested in. Think about combining these assets into a single account.

Rollovers of retirement assets

You can roll over distributions from traditional IRAs, 401(k)s, and most other types of employer-sponsored retirement plans to any such plans or arrangements. You can also roll distributions from an employer-sponsored retirement plan directly to a Roth IRA. Upon conversion, ordinary income taxes will be due on pretax contributions and investment earnings. However, the Roth IRA allows for tax-free qualified distributions, if certain holding period requirements are met. Consult your tax advisor for details. You should also ask your employer about any restrictions your company's plan places on rollovers.

Keeping track: put an end to missed deadlines and overlooked opportunities

You probably have a system for managing your work, home, and leisure time — maybe a smartphone or just a household bulletin board. But do you have a personal financial calendar?

Organizing your financial life should be done right along with other routine tasks, like scheduling car maintenance and your kids’ soccer games. Planning

will help you to anticipate key dates and deadlines and make sure you set aside time for reviewing your situation and preparing your household budget. Setting up a financial calendar can not only put an end to missed deadlines, but may help you cut expenses and clear roadblocks to your financial goals. The sample below may give you some ideas for creating your own calendar.

January	February	March	April	May	June
<p>Make annual IRA contribution for this year.</p> <p>Update household budget.</p>	<p>Organize tax receipts and forms.</p>	<p>Complete tax returns.</p>	<p>Update tax and investment files.</p> <p>Plan summer vacation to lock in lower fares and rates.</p>	<p>Invest tax refund.</p>	<p>Review current credit bureau reports and resolve any errors.</p>
July	August	September	October	November	December
<p>Check progress toward this year’s financial goals.</p>	<p>Create budget for college-bound kids.</p>	<p>Review insurance needs and coverage.</p>	<p>Make holiday gift budget.</p> <p>Decide on possible changes in employer benefits.</p>	<p>Pay cash for holiday gifts.</p> <p>Set up a portfolio review with your financial advisor, and discuss any changes you’d like to make in your investments for next year.</p>	<p>Check your retirement plan contribution rate. Can you increase it thanks to a raise you received this year?</p> <p>Invest year-end bonus.</p>



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You should consider the investment objectives, risks, charges and expenses of a mutual fund carefully before investing. For a free prospectus, which contains this and other important information about the funds, call 1 (800) 221-2450. The prospectus should be read carefully before investing.

Retirement plan withdrawals made prior to age 59½ may be subject to taxes and a 10% penalty.

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