Investment Concepts

Dollar Cost Averaging

What it is

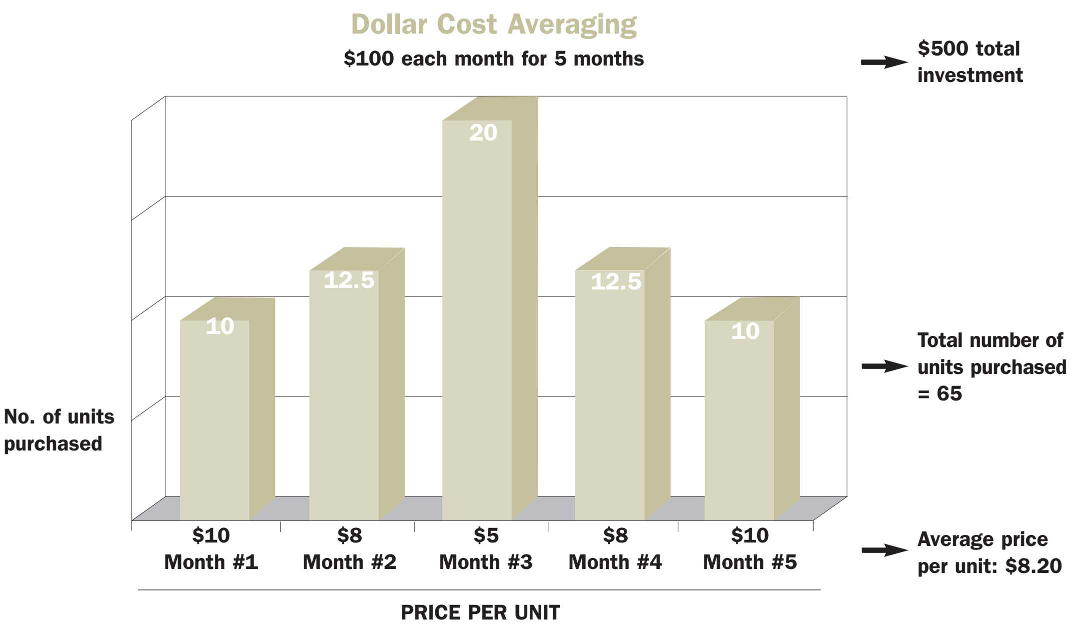
When you contribute to your employer's retirement plan, you take advantage of the investment concept called dollar cost averaging. "Dollar cost averaging" is a term for systematic investing – in other words, you invest a specified dollar amount at regular intervals, regardless of fluctuating price levels in the market.

How you benefit

Because you contribute a certain percentage of your pay each pay period, you systematically invest your contributions throughout various market cycles – thus purchasing more units at lower prices during market downturns, and purchasing fewer units at higher prices during market upswings. Dollar cost averaging involves continuous investing – regardless of fluctuating price levels – so you should consider your financial ability to continue purchasing units during periods of low prices. While dollar cost averaging does not assure a profit or protect against loss in a declining market environment, it can be a sound investment strategy.

How it works

In a fluctuating market, dollar cost averaging typically results in the average cost per unit being less than the average *price* per unit. For example:



The average price per unit in the above example was $8.20, but the actual cost per unit was only $7.69 ($500 divided by 65): That's a price savings of $0.51 per unit!

Consider investing in your employer's retirement plan and take advantage of the dollar cost averaging investment concept to help you meet your long-term retirement savings objectives.

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