

BUILDING BLOCKS FOR RETIREMENT

Investment Strategy

Baffled By Benchmarks?

You want to know how well your retirement plan investments are performing, but how can you tell? Looking at an investment's total return is a start. But you should also compare your investment's performance to a benchmark index to get a better idea of how well it's doing.



Different market indexes track different types of investments, so be sure you use an appropriate index as a yardstick. Here are some of the most common market indexes.

Dow Jones Industrial AverageSM measures the performance of 30 of the largest U.S. corporations. The Dow is one of the most widely recognized indicators of stock market activity. Stocks listed on the Dow are often referred to as “blue chip” stocks.

Standard & Poor's 500 Index (S&P 500®) tracks the performance of 500 financial, industrial, transportation, and utility company large-cap stocks. The S&P 500 is a value-weighted index, which means it gives greater weight to stocks having the greatest market value.

S&P MidCap 400 Index® tracks the performance of stocks from 400 medium-sized U.S. companies.

Russell 2000® Index tracks the performance of approximately 2,000 small U.S. companies. It's a benchmark for small-cap stocks.

NASDAQ® Composite Index is a market-weighted index that follows domestic and international stocks traded through the NASDAQ electronic exchange.

NYSE Composite Index® measures common stocks listed on the New York Stock Exchange.

Wilshire 5000 Total Market Index® is the broadest index for the U.S. equity market. It includes almost all stocks traded in U.S. markets.

Morgan Stanley Capital International (MSCI) EAFE Index follows non-U.S. companies in Europe, Australia, Asia, and the Far East.

Barclays Capital U.S. Aggregate Bond Index measures U.S. investment-grade bonds.



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