

A Note From Industrial Metal Supply Company's Investment Advisor

Welcome to the information website for your 401(k). It was designed to give you helpful and useful information so you can make informed decisions about the investments in your 401(k). In addition to this website, the other website that will provide you excellent information is **www.401k.com**. This is the website of Fidelity Retirement Services. Fidelity is your plan administrators and custodians, and their website has a wealth of information to help you. We encourage you to visit the Fidelity website often.

We know that for many, the investing process, especially what to choose, can be daunting. We will try to make it easier for you, but the responsibility for investing your funds is entirely up to you. That is the beauty of 401(k)'s. It gives the participant the freedom to choose his or her own investment roadmap. The participant can be as risky as he/she wants or can be conservative. It is entirely up to him or her. We want to be helpful so if you have any suggestions please e-mail them to us at katie@sfpria.com.

At our www.sfpria.com website on the bottom, there are some useful calculators that you can use to figure out a variety of financial things. We talked about those at your participation and enrollment meetings. One calculator that is quite useful is the retirement calculator. This will help you decide how much money you will need to retire. Play around with the calculators and use them as much as you like.

Another important tool is the risk questionnaire. This short quiz will help you identify which type of investor you are. Are you a conservative investor, moderate investor, or are you an aggressive investor? If you have not taken the quiz, go ahead and take it, it will help you decide which path to take. In case you lost your copy of the risk questionnaire or you don't have one, we have reproduced it. It is in the Risk questionnaire folder on this website.

We also have the *Fidelity Fast Facts About your Plan*. **This is not a substitute for reading the individual prospectuses of the individual mutual fund choices in your plan.** We encourage you to read each and every prospectus, because after all, it's your money, and the more that you understand, the better off you will be. However, fast facts are a good way to start. In the middle of the booklet please pay attention to *Investment Options*. The funds to the left have less risk than the funds to the right.

The management of Industrial Metal Supply Company has told me that they want you to succeed in your 401(k). Part of that is the education of the participants.

If you need help, we are just an email away.

Email us at steven@sfpria.com & robert@sfpria.com

Steven Lee Yamshon
Investment Counsel

My Credentials:

Steven Lee Yamshon, B.S., M.B.A., APMA, AAMS, AWMA, CMFC



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