

# About AllianceBernstein

AllianceBernstein is a global leader in growth, value, and fixed income investing with over \$534 billion in assets under management, as of March 31, 2005. For over 40 years, they have been dedicated to helping investors build and preserve wealth.

Before investing for retirement, there are many factors to consider, including your time horizon, retirement needs, goals, and assets (income and investments outside of those in your employer-sponsored retirement plan). You should view the AllianceBernstein Retirement Strategies as one part of your entire plan for retirement income, not the whole solution.

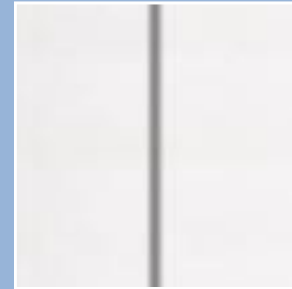
AllianceBernstein Retirement Strategies' underlying investments include international companies, which involve such risks as currency fluctuations, economic instability and political developments. The portfolios also invest some of their assets in small and midsize companies. Such investments increase the risk of greater price fluctuations. In addition, the portfolios have a portion of their assets in bonds. Investments in bonds are subject to interest rate risk, credit risk and inflation risk. As interest rates rise, the prices of bonds fall. Long-term bonds have more exposure to interest rate risk than short-term bonds. Lower-rated bonds may offer higher yields in return for more risk. As with all investments, there is a risk of not meeting your retirement income needs. Because the Retirement Strategies are managed to specific retirement dates, you may be taking on greater risk if your actual year of retirement differs dramatically from what you estimated.

**Past performance does not guarantee future results. You should consider the investment objectives, risks, charges, and expenses of the AllianceBernstein Retirement Strategies carefully before investing. For a free copy of the Fund's prospectus, which contains this and other information, visit our website at [www.alliancebernstein.com](http://www.alliancebernstein.com). Please read the prospectus carefully before you invest.**

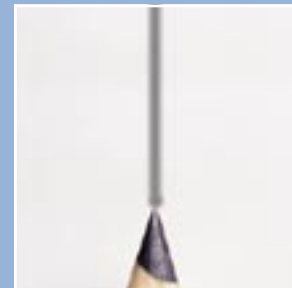
AllianceBernstein Retirement Strategies | **Simply Effective**<sup>SM</sup>

A real simple, real effective way to invest for your retirement.

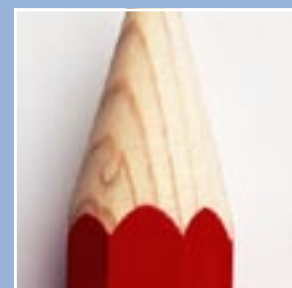
To take advantage of the new AllianceBernstein Retirement Strategies, simply:



1: Pick your date



2: Get your strategy



3: Let it work

AllianceBernstein Investment Research and Management, Inc., member NASD  
Investment Products Offered:

• Are Not FDIC Insured • May Lose Value • Are Not Bank Guaranteed

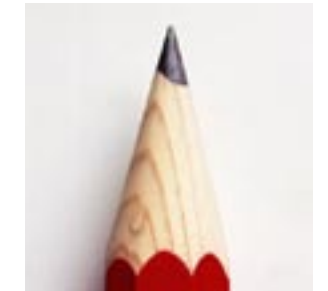
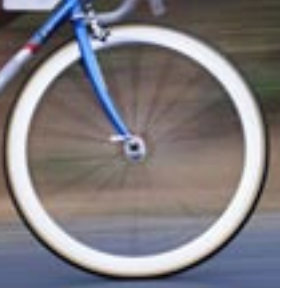
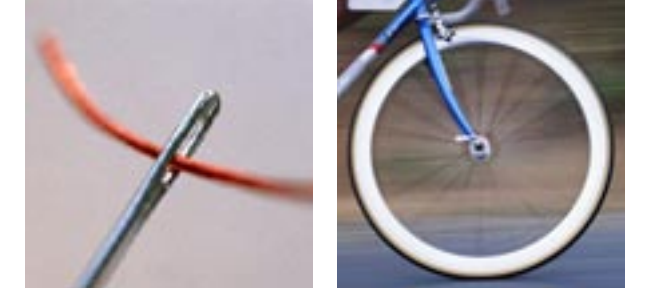
**Real Simple. Real Effective.**  
AllianceBernstein Retirement Strategies, managed by AllianceBernstein Investment Research and Management, Inc., member NASD

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Often, simple tools work the best



*Introducing*

AllianceBernstein Retirement Strategies | **Simply Effective**<sup>SM</sup>

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**This material is provided for informational purposes, and shouldn't be construed as investment advice.**

# 1: Pick your date



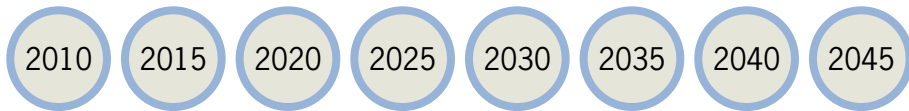
## PICK YOUR DATE

A complete investment strategy in a single option

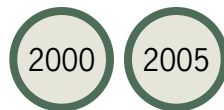
Each of the AllianceBernstein Retirement Strategies is a complete, diversified investment program. Each has a date in its name corresponding to when you expect to retire.

## AllianceBernstein Retirement Strategies

The Strategies available to you as you invest for retirement are:



If you are in or near retirement and are looking for one place to invest your money, consider:



### It's Easy to Pick Your Retirement Date

Take the year you were born and your expected retirement age and add them together. That's your retirement date. Simply select the Retirement Strategy closest to that date.

	YOU	EXAMPLE (40 year old)
Year you were born	19 .....	1965 .....
Age you think you'll be when you retire +	.....	+ 65 .....
Equals your estimated retirement date =	.....	= 2030 .....

If your retirement plans change, you can always transfer your money to a Retirement Strategy that more closely matches your revised retirement date.

# 2: Get your strategy



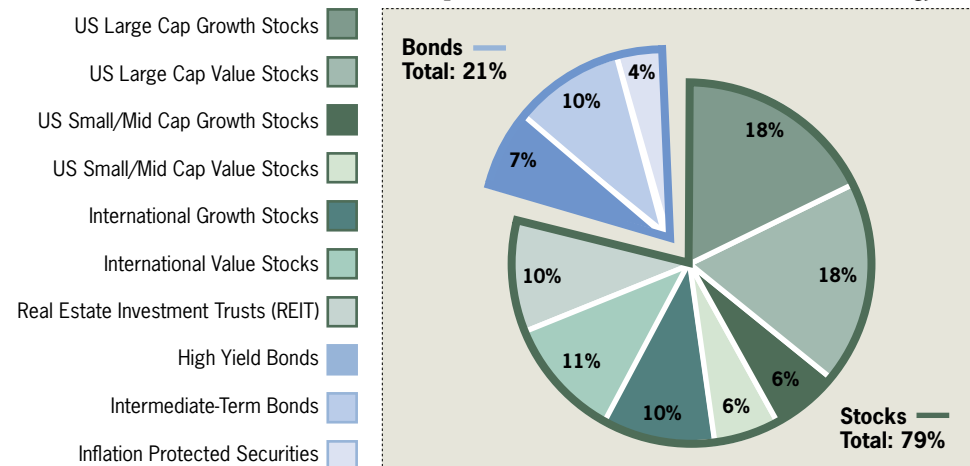
## GET YOUR STRATEGY

Professionals manage your retirement investments

Each Strategy is a combination of up to 11 investment options, including stocks, bonds, and short term investments. The objective is always to seek the highest total return consistent with the particular investment mix at any point in time.

Strategies with dates furthest in the future have the most aggressive investment approach. They start out focused on long-term growth, invested almost entirely in stocks. As the retirement date gets closer, and continuing for 15 years beyond the date, AllianceBernstein investment professionals gradually adjust the Strategy to a more conservative investment mix. That means fewer stocks and more bonds and short term investments. So by the time you move into retirement, your Strategy will be more focused on protecting principal and generating income. You don't have to do a thing!

**Multiple Investments In A Single Strategy**  
Example: AllianceBernstein 2015 Retirement Strategy



# 3: Let it work



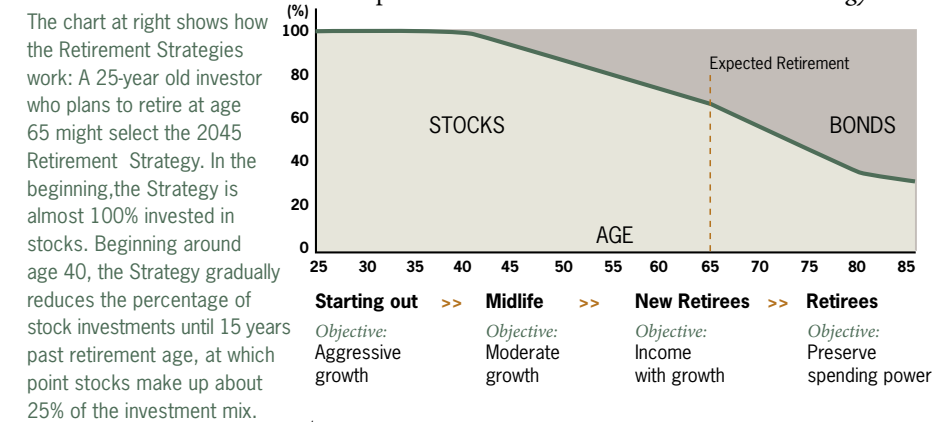
## LET IT WORK

Investments become more conservative over time

AllianceBernstein Retirement Strategies change with you. You don't have to constantly monitor your account and make changes to your investment mix as you get closer to retirement because each Strategy gradually shifts to a more conservative approach – automatically. This helps you maintain a balance between risk and reward.

You've heard about diversification and how it's best to avoid "putting all your eggs in one basket." Selecting a Retirement Strategy may feel like you're putting money in a single investment basket. Actually, you're spreading your money across many different investment options that make up the Strategy. That means you'll be less likely to miss out on opportunities in any particular investment category.\*

**An Investment Strategy That Lasts A Lifetime**  
Example: AllianceBernstein 2045 Retirement Strategy



\*While diversification and shifting to a more conservative investment mix over time helps to manage risk, it does not guarantee earnings growth. There is the potential to lose money in any investment program. You do not have the ability to actively manage the investments within a Retirement Strategy. The portfolio managers control security selection and asset allocation.

## It's easy to get started now!

Your Plan offers many investment options. If you think an AllianceBernstein Retirement Strategy is right for you, simply:

### Not in the plan?

- > **Enroll in the Plan** by [calling 000-000-0000] or by [visiting the Plan website at <http://url.com>].
- > **Pick your retirement date** and select the AllianceBernstein Retirement Strategy closest to that date.
- > **Direct your contributions** into your Retirement Strategy.
- > **Relax**, knowing your investments will gradually evolve over time.

### Already in the plan?

- > **Pick your retirement date** and select the AllianceBernstein Retirement Strategy closest to that date.
- > **Direct your contributions** into your Retirement Strategy.
- > **Move your current balances** into your Retirement Strategy.
- > **Relax**, knowing your investments will gradually evolve over time.

### Are Retirement Strategies Right For You?

To see if an AllianceBernstein Retirement Strategy is right for you, ask yourself these questions:

- > Do I have the **desire** to select my own mix of individual funds?
- > Am I **comfortable** deciding how much to invest in each fund?
- > Do I have the **time** to keep an eye on my investments and make changes as I get closer to retirement?

If you answer "No" to one or more of these questions, a Retirement Strategy may be the simplest way for you to invest.