

Money Matters

Third Quarter, 2011

A quarterly newsletter for retirement plan participants of Union Bank & Trust Company

Investment Update: September 2011

Participants investing in the markets have experienced extreme emotions the last three months. The financial impact of what has come, and what may lie ahead, warrant additional insight and explanation. To inform you about the underlying factors which drive the stock and bond markets we again present information from Union Bank & Trust's Union Investment Management Group (UIMG).

UIMG provides portfolio management for endowments, foundations, pensions, high-net-worth individuals, families and trusts. Each of the investment professionals in UIMG holds the Chartered Financial Analyst (CFA) designation. The CFA designation represents a dedication to excellence and to the highest level of ethical and professional standards. We hope you find the Investment Update helpful, and as always, if you have questions or would like further explanation, please contact your plan's educator or administrator.

Check out September's Investment Update

2012 Retirement Plan Contribution Limits

The IRS just announced new cost of living adjustments affecting dollar limitations for retirement-related items for Tax Year 2012. The 2012 employee deferral limit was raised to \$17,000 from \$16,500 in 2011. For individuals age 50 or older, the catch-up limit remained unchanged at \$5,500.

New Retirement Plan Education Center

On Monday, October 17, we introduced our new Education Center dedicated to educating people in various stages of their lives on how to effectively save for retirement and prepare for their financial future. The website includes calculators to help people with retirement planning, budgeting, net worth and debt elimination, just to name a few. It also has videos and podcasts for people to learn about investing and the various aspects of their financial picture. This website is a valuable resource for those planning for their future!

Check out the Education Center



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Did you know?

That by simply logging in as a Retirement Plan Participant at www.ubtrust.com you can:

- Monitor your account.
- See your personal account growth in the Rate of Return section.
- Rebalance your account and diversify your investments in the Rebalance Portfolio and Investment Election Changes section.
- Print on-demand statements in the Report section.



PODcast

Check out the Podcast library for more information on these topics and more at www.ubtrust.com

- What You Need To Know About Retirement
- Developing A Retirement Game Plan
- The Do's And Don'ts Of Retirement Planning
- Common 401(k) Mistakes

Keep Up With Current Trends & Industry Info

Union Bank & Trust Retirement Plan Services offers a way for you to stay informed about current trends and topics in the retirement industry and the investment marketplace, including:

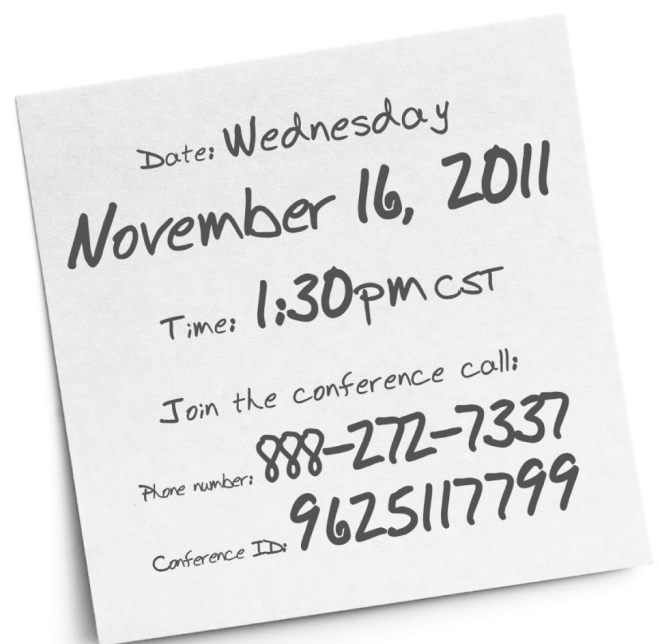
Quarterly Investment Update

- Reflect on third quarter 2011 stock and bond market returns
- Differentiate actively managed and passively managed equity mutual funds
- Discuss roles that active and passive funds play within retirement portfolios

Why you need an Emergency Fund

- Move from emergency situation to an inconvenience
- Determining how much should you save
- What savings methods are available

The presentation will be conducted in a 20-minute call to give you the updates you need so you can go on about your day. We hope that you will be able to attend.



Money Matters is a quarterly newsletter for retirement plan participants of Union Bank & Trust Company. For additional information or if you would like certain topics to be covered in this newsletter, please forward any questions or comments to:

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