



THE BEST LIST 2008

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*When Every
Penny Counts,
You Can't Afford to
Settle for Less.*

TARGET-DATE RETIREMENT FUNDS

T. ROWE PRICE

T. Rowe Price target-date funds have a high exposure to stocks, so their recent performance has been slightly worse than that of their peers. Year-to-date to October 13, the Price 2020 fund, designed for people planning to retire in about 12 years, was down nearly 33% from a year earlier, compared with a 32% drop for Fidelity's 2020 Freedom fund and a decline of about 29% in Vanguard's 2020 fund. But the higher stock allocation will increase chances for growth over the long run.

IRA FOR KIDS

Schwab

One of the few financial institutions that lets you establish a custodial IRA for a minor child, Schwab (www.schwab.com) offers a no-fee IRA with the lowest minimum-investment requirement in the industry—\$100. As long as your child has earned income, he or she can contribute up to \$5,000

this year to an IRA—or up to the total amount of earnings if he or she earned less than that.

NEW ONLINE RETIREMENT TOOL

TD AMERITRADE'S WEALTHRULER

This free, comprehensive tool (www.tdameritrade.com/planningretirement/wealthruler.html) helps you determine whether your current savings are on track and suggests ways to catch up if you're behind. For those close to retirement, T. Rowe Price's new retirement-income calculator (www.troweprice.com/ric) projects whether your savings will generate adequate income.

ANNUITY INCOME TOOL

METLIFE

This new guide (www.metlife.com/incomeannuitiesguide) shows how including an income annuity as part of your retirement investment portfolio can boost your spending power and provide guaranteed income that you can't outlive.

ONLINE TOOL FOR 401(K) PARTICIPANTS

FIDELITY

The largest provider of 401(k) plans “makes it easy for participants to get in, get the information they need and get out,” says Lee Kowarski, principal of Kasina, a consulting firm for the asset-management industry. Kasina selected Fidelity as the top-rated site out of more than 80 record keepers for defined-contribution plans, followed by T. Rowe Price and Vanguard.

INVESTING

STOCKS AND FUNDS

WINNERS TODAY AND BEYOND

AGGRESSIVE FUND

CGM FOCUS (CGMFX)

When the stock market turns around, chances are that CGM Focus will be at the head of the pack. Man-

ager Ken Heebner, who has been managing funds since the 1970s, is terrific at identifying themes and picking stocks that will benefit. He holds only about 35 stocks, trades feverishly and often sells short. Although Focus is down 43% this year to October 13, it returned 24% annualized over the past decade.

ONLINE BROKER

FIDELITY

The Boston-based giant, best known for its mutual funds, is no slouch when it comes to brokerage, either. Fidelity offers excellent research and a wide variety of investment choices (if you're shell shocked by the stock market's collapse, check out the wonderful bond marketplace at Fidelity.com). The Web site is friendly, customer service is top-notch, and Fidelity's commissions are fair in light of all you get.

BEAR-MARKET FUND

GRIZZLY SHORT (GRZZX)

When stocks stumble on the way up, bear-market funds,

MONEY

CREDIT CARDS

CHOOSE THE CARD THAT FITS YOUR SPENDING STYLE



YOU WANT CASH REBATES

American Express Blue Cash

Earn a hefty 5% rebate on gas, groceries and drugstore purchases, plus 1.5% on everything else, once you reach a \$6,500 spending threshold with this card (www.americanexpress.com). Until then, you receive 1% on those everyday purchases and 0.5% on whatever else you buy. You could save \$580 on annual charges of \$22,630.



YOU WANT A BREAK ON GAS

BP Visa

This card (www.chase.com) will lower your annual bill by about \$490 if you spend \$2,900 on BP gas and \$19,700 on everything else. For the first 60 days, you receive a 10% BP rebate; 4% on airfare, dining, lodging and car rentals; and 2% on everything else; after that, the rebate is cut in half.



YOU WANT TRAVEL PERKS

Simmons First Visa Platinum Travel Rewards

Earn one point per dollar spent with this no-fee card (www.simmonsfirst.com) and use the rewards for free plane tickets, hotel stays, restaurant meals or car rentals. You need only 22,000 points for a coach ticket, worth up to \$325, to any destination within the 48 contiguous states.



YOU WANT A LOW RATE

Wells Fargo Prime Rate

Cardholders who carry a monthly balance will appreciate this card (www.wellsfargo.com) for its 5% interest rate and \$19 annual fee. The rate will never exceed prime, the rate at which banks lend to their best customers. Free alerts remind you when your bill is due and notify you if you're approaching your credit limit.