

Fall Harvest

Get the most out of your investment strategy
to reap the rewards at retirement!



A good year-end planning exercise is to review your retirement plan investment strategy. Keep in mind the following tips to managing investment risk:

Plant your seeds

First, make sure you assess your tolerance for risk. Then, build an investment strategy that is diversified to help manage risk. Consider a balanced portfolio of stocks, bonds and cash equivalents.

Don't get in the way of growth

Ride out the ups and downs of the market and leave your investments alone to grow. Don't be tempted to try short-sighted strategies, such as market timing.

Use fertilizer as needed

To help combat inflation, make sure you include growth type investments, such as stock funds, in your portfolio. Over the long term, stocks have outperformed inflation and can help protect the purchasing power of your savings at retirement.

Rotate your crops

Your financial situation will change at different stages of your life. Be sure to review your investment mix and your long-term goals on a regular basis and make changes as necessary.

