



# Spring Cleaning

*Spring is in the air—it's the perfect time to do some spring cleaning on your retirement planning efforts! Here are 4 simple tips:*

- 1 Remove the clutter from your asset allocation strategy.** You are unique and have your own investment time frame, risk tolerance and financial goals. Let these criteria guide you in creating an asset allocation strategy that is right for you.
- 2 Help sweep away investment risk.** Although investing always includes risk, you can help manage it. Allocate your retirement savings across multiple asset classes, and diversify within the investment types available in your retirement plan. Make sure to rebalance your portfolio as necessary.
- 3 Make your personal finances shine.** Check out this quarter's retirement planning newsletter for tips on controlling your spending. You'll also learn how to calculate your net worth and use it as a retirement planning tool.
- 4 Dust off your thinking cap.** Retirement planning and investing can often be complex and sometimes confusing. Take the time to learn more about investing so you can make informed decisions.