



Fear Ghosts And Goblins, Not Retirement Planning

In time for Halloween, Pentegra Retirement Services offers advice to take the fears away

For Immediate Release

White Plains, NY, October 26, 2015 -- The anxiety and fear for most people planning for their retirement can be scarier than the ghosts and ghouls of Halloween.

Here are five important tips from Richard Rausser, Senior Vice President at Pentegra Retirement Services, for people frightened about how to invest for retirement:

1. **Focus Pocus:** As with any worthwhile endeavor, having a focused approach to your investment strategy is critical. Staying focused on what you are investing *for* can keep you on track even when the markets are going bump in the night.

"If your time horizon for needing your savings is far in the future, your investments may have time to recover any losses you may incur in the short-term. If you keep your objectives in mind, your portfolio should benefit when markets stabilize," Rausser explains.

2. **The Sell Spell:** Conversely, if retirement is just around the corner, you may want to reconsider holding any volatile investments. "Regardless of where you are in your retirement timeline, panic need not drive your investment decisions. You do not need a magic potion to know when to sell an investment; one recommendation to consider is to follow 'sell' criteria you have established ahead of time, such as a percentage gain or loss in a given investment's value. Deciding in advance when to sell an investment takes emotion out of the mix and may ensure that the decision will be an objective one," says Rausser.
3. **Bobbing for Bargains:** On the flip side, Rausser reports, "A market downturn may offer an opportunity to snare some bargains. Falling values can give investors a chance to buy shares when prices are low. Take time to review a company's past performance and future prospects before you invest."
4. **Paranormal Annuities:** Supplementing your retirement income by purchasing an out-of-plan annuity can provide some peace of mind on those dark and stormy nights. An annuity provides a guaranteed level of income to retirees for as long as they live.

Rausser explains, "If a retiree puts 20 to 25 percent of retirement savings into an annuity, with Social Security providing supplemental income and the rest of the retiree's account balance consisting of various other pieces, the retiree is in effect 'pensionizing' part of the retirement savings."

5. **Return to the Living Portfolio:** Schedule a regular (once a year is usually sufficient) re-examination of your portfolio's performance. Rausser says, "Choose a date that is easy to remember, and one on which other work rarely needs to be addressed. This is a perfect time to go over each of your retirement plan investments and consider making possible changes. Rebalancing your portfolio so that no one source contains the majority of your funds is something you may wish to consider."

By adhering to this advice, the sage investor may be able to look forward to many Halloweens – with a horror-free retirement – for years to come.

Pentegra Retirement Services is a leading provider of retirement plan and fiduciary outsourcing solutions to organizations nationwide. Founded by the Federal Home Loan Bank System in 1943, Pentegra offers a broad array of qualified and non-qualified retirement plan solutions, third party administration (TPA) services and benefits financing solutions using bank owned life insurance (BOLI). In addition, Pentegra, through Pentegra Investors, Inc., also serves the needs of institutional investors, offering partial or complete investment outsourcing capabilities.

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