

BUILDING BLOCKS FOR RETIREMENT

Revisiting Your Portfolio

It's Annual Review Time For Your Portfolio

Are you trying to prepare for the future with an investment strategy that is stuck in the past? If you have not reviewed your financial needs and goals within the past six months, then you should consider greeting the new year with a comprehensive portfolio review in an effort to make the most of the opportunities that lie ahead. Start by considering the following questions:

- Has the past year's market performance altered your portfolio's asset allocation?
- Have your lifestyle needs or priorities changed recently? Is your family or work situation significantly different than last year?
- Does your current asset allocation still complement your risk tolerance and financial goals? For example, if the bond portion of your asset allocation has grown significantly, then your portfolio may have become more conservative than intended in light of your particular risk tolerance.



If you need to rebalance, will you accomplish that goal by adjusting your current allocation, by redirecting future contributions to a different mix of investments, or by relying on both strategies simultaneously? Of course, you may determine that your current portfolio strategy is still appropriate. But if not, the beginning of a new year is a perfect time to fine-tune your long-term financial plan.

This material is provided solely for informational purposes and does not constitute investment, tax, legal or accounting advice on the matters addressed. Neither Pentegra Services, Inc., its subsidiaries, nor any of their respective employees intend that this material should be relied on as investment advice, which advice should be sought from a professional advisor. Performance information shown reflects past performance and does not indicate or guarantee future investment results. Current and future results may be lower or higher than those shown. ©2018 Pentegra Retirement Services



701 Westchester Ave, Suite 320E, White Plains, New York, 10604

