

BUILDING BLOCKS FOR RETIREMENT

Tools

Recommended Reading

Your retirement plan statement may not be as engrossing as the latest bestseller, but you should put it at the top of your reading list. Reviewing your plan statement can help you make sure your contribution and investment choices are positioned to help you meet your retirement goals.

Here's what to look for when reading your plan statement.

Contribution Chapter

How much are you contributing to your plan account each pay period? Many people choose a contribution level when they first join their employer's plan and then forget about it. As the years go by, you may find that you are able to set more aside. Consider increasing the amount you contribute now. An increase in your contribution level could make a meaningful difference in your account value at retirement.



Performance Paragraph

How have your investments performed? Look at how much your account has gained (or lost) since the prior statement period. Then look at performance over the last year. If some of your investments have lost value, compare their returns to those of appropriate benchmark indexes to see how your choices measure up. Try to avoid overreacting to short-term losses. Remember, retirement investing is a long-term process.

Asset Allocation Appendix

Has your asset allocation* changed? Your asset allocation is how you divide your account among the major asset classes — stocks, bonds, and cash investments. Your asset allocation can shift due to performance differences. If one asset class now represents too much (or too little) of your portfolio, you may need to rebalance your investments. And make sure your asset allocation reflects both your current risk tolerance and your retirement time frame.

* Asset allocation does not guarantee a profit or protect against losses.



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