

BUILDING BLOCKS FOR RETIREMENT

Asset Allocation

What's Bubbling In Your Investment Cauldron?

Are you stirring up the right mix of investments to reach your goals? Asset allocation¹ — the way you divide your investments among different asset types — can have a significant impact on your success.

Having too much or too little of one asset type can prevent you from reaching your investment goals. It's important to choose an asset mix that fits your objectives, time frame, and risk tolerance and to review it periodically to make sure it's still appropriate



Into the Pot

Investors with several years before they'll need their money and with a high tolerance for investment risk may decide to put a large percentage of their funds in stock investments. Although past performance is no guarantee, historically, stocks have generally outperformed other investments over the long term.

Add to the Brew

Allocating your investment dollars among different asset classes may prevent major losses when one investment type isn't performing well. For example, fixed income investments², such as bonds, may help cushion your portfolio if stock values fall. Choosing a mix of bonds having different maturities offers some protection against fluctuating interest rates. You may also want to keep a portion of your portfolio invested in short-term securities, such as Treasury bills, that can be quickly converted to cash in an emergency.

Your priorities or your investment mix may change, so review your asset allocation periodically.

¹ Asset allocation does not guarantee a profit or protect against losses.

² Prices of fixed income securities may fluctuate due to interest-rate changes. Investors may lose money if bonds are sold before maturity.



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