

BUILDING BLOCKS FOR RETIREMENT

Investment Strategy

Your Six-Month Checkup: Are you Making Progress Toward Your Goals?

You may be enjoying those lazy, hazy, crazy days of summer, but there shouldn't be anything hazy about your investment strategy. The middle of the year may be a good time for a portfolio review. So pull out your investment statements, drag your lawn chair into the shade, and get started!



Up . . . or Down? For starters, you may want to compare your current statements with year-end statements from 2015 to find out how your investments are performing so far this year. If they're gaining ground, you're probably on the right path. But, if overall values have dropped, you might want to look for a reason. A drop in value could be the result of a temporary bump in the road, but it could also indicate problems with some of the investments within your portfolio.

The Big Picture. While checking your portfolio's performance to date against its performance at the end of last year is important, don't stop there. Comparing an investment to an appropriate benchmark index can put gains or losses in perspective. Generally, you'll want to hang on to investments whose performance matches or outperforms a benchmark. Investments that are underperforming their benchmarks may need a second look.

To get a more complete picture of how an investment has fared, review performance over one-, five-, and ten-year periods, if possible.

Making Progress? You're probably investing for something specific, such as college expenses or retirement. So you'll also want to make sure you're making good progress toward your goals with the investments you've chosen. If you're not as far along as you'd hoped, consider reviewing your asset mix and making changes that may boost your returns while keeping investment risk within your comfort zone.

We're always available to help you review your progress. Give us a call at 800-872-3473



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