

# BUILDING BLOCKS FOR RETIREMENT

## Investment Strategy

### Maintaining the Course

Your employer-sponsored retirement plan is a vehicle that you use to save and invest for your future needs. Even after you reach your retirement date, you can expect that you will be retired for at least 20 or possibly 30 or more years. That means investing for the long-term.



We have seen our share of uncertainty over the past couple of years. And, no one knows for sure what will happen tomorrow. However, we do know that periodic market volatility is to be expected. And, the key to maintaining the course for your retirement savings plan is to remember that your savings are a long-term investment.

Over the long-term, properly invested retirement savings can provide retirement security if you diversify your investments and take full advantage of both the power of compounding and the benefits of long-term investing. Historically, these long-term strategies have generally proven to be more successful than trying to use your retirement savings to profit from, or react to, short-term market fluctuations.

According to Jeremy Siegel, economist and author, there has never been a 20-year period in which investments in the stock market yielded negative returns. While there is no guarantee that will always be true, you can be sure that an investment decision taking into account all of the different factors for your situation is always going to be preferable to a decision made in reaction to short-term market changes.

Refer to your plan administrator for more information and education on diversification and asset allocation; and the choices you have within your retirement savings plan.

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