Mix well.

Avoid too much of a good thing.

Food and money — you'll need both when you retire. And both need to suit your particular taste.

Diversification means spreading your risk among a variety of investments (mix of stocks, bonds and cash alternatives) with the hope that if some are going down, others may be going up. If you don't diversify, you'll be putting your proverbial eggs in one basket – only these "eggs" are what you'll need to live on in retirement.

And choosing the mix that's right for you calls for taking a good look at yourself. Are you comfortable with risk? Would you rather be cautious? Knowing what kind of investor you are will help you find the right balance of spices – or asset allocation – for your portfolio.

If international stocks seem too risky, leave them out of your mix. Maybe you'd be better off with mutual funds that decrease in risk the closer you get to retirement. The important thing is to spread your risk by diversifying and find the mix – or recipe – that's right for you.

For more information about your plan, contact <>.

Diversify your portfolio.

Diversification does not assure a profit nor does it protect against loss of principal. Diversification among investment options and asset classes may help to reduce overall volatility.

This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.

MAKE TODAY YOUR 401(k) DAY