



Avoid Getting Sacked!

KEEP YOUR EYE ON THE BALL!

Congratulations on your first and second quarter plays; now that you're saving and have an investment plan, you just need to avoid getting sacked or sidelined. Watch out for common pitfalls.

THIRD QUARTER PLAY: STAY FOCUSED

You've made it past halftime, but that doesn't mean you can lose focus. Common pitfalls include taking loans and early withdrawals that can take you out of the game. Keep saving, and save more over time when you can.

Take advantage of financial or investment planning tools offered by your employer or plan administrator.

GAME TIP

If you do take loans or withdrawals from your account, be sure to increase your savings to make up for lost time and money!

Make sure you determine who should inherit your retirement savings and complete the beneficiary forms.

PENALTY RISK

Be careful about not planning for a long enough retirement! Consider that you may be in retirement for 20 years or more; make sure that you are saving enough to last your lifetime.



PSCA

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