Playing Offense

DON'T SIT ON THE SIDELINES!

Be an active player in your retirement planning. Take the time to learn the game and become your own best teammate.

SECOND QUARTER PLAY: DEVELOP YOUR INVESTMENT STRATEGY

It is important to learn about the investments in your plan and choose those that make sense for you. How you invest your savings will depend on how long you have until retirement and your tolerance for risk. Some investments hold their value but don't grow much, whereas others have the potential to grow faster, but could lose value in a market downturn.

GAME TIP

Diversify! In other words, don't put all your apples in one bucket — make sure your money is invested across a variety of fund types to reduce risk, or choose funds such as target-date funds that automatically diversify for you.

PENALTY RISK

Remember to rebalance! Over time, the amount of money in different funds will shift — make sure you review and rebalance them back to where you want them; it's a good idea to do this each year. Or, if you are invested in options like target-date or risk-based funds, they are often automatically rebalanced for you.

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