



1 DO A THOROUGH REVIEW



Taking the time to review your retirement accounts thoroughly at the end of the year can help ensure that you are on track with your savings goals.

Changes in your life can have an impact on your savings goals, both short- and long-term. Make adjustments when necessary.

2 CONSULT A PROFESSIONAL



Wondering if your asset allocation is still in line with your risk tolerance level? Concerned what impact market fluctuations may have on your investments?

Ask us! We are here to answer any questions you may have concerning your investments.



WE'RE HERE TO HELP

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YEAR-END RETIREMENT PLAN CHECKLIST

As 2018 winds down, your list of tasks to complete before year-end is probably getting longer. A comprehensive review of your retirement plan accounts is a task that should make it to the top of your year-end to-do list. After all, even the most comprehensive strategy needs regular maintenance to ensure that you are staying on track with your retirement savings goals.

Here are a few essential steps to include in your year-end analysis:

- 1. Review your account statements.** Here, you'll want to ensure that your reported contributions are accurate and being credited to the correct investment accounts.
- 2. Assess your portfolio.** Be sure that your asset allocation is still in line with your overall retirement goals and risk tolerance. If it is not, you might consider account rebalancing.
- 3. Stay informed.** To keep current on retirement saving and investing trends, take advantage of the educational materials and workshops offered by your employer.
- 4. Evaluate your contribution amount.** Could you increase it to boost your retirement savings? Even a small jump can be a difference maker when you retire. Plus, if your employer matches a portion of your contributions—which is free money for your retirement—be sure to contribute enough to take full advantage of the match!

Remember, devoting just a few minutes to review your accounts at year-end can set you up for long-term success!



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