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Explore

Asset Allocation

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Keep your eye on asset allocation

When you joined your plan, you had to make some important decisions about saving and investing for your retirement. You decided how much to contribute and how to invest your contributions.

Although you may not have realized it at the time, when you chose your investments, you created your own asset allocation. But that allocation may or may not be the best one to help you reach your savings goal.

That's what this expedition is all about: helping you achieve an asset allocation that's right for you. We'll review some investing basics first. Then we'll look at the different factors that can affect your asset allocation. When we're done, you'll have a better perspective on how to invest for a successful retirement.

So let's get jumping . . .



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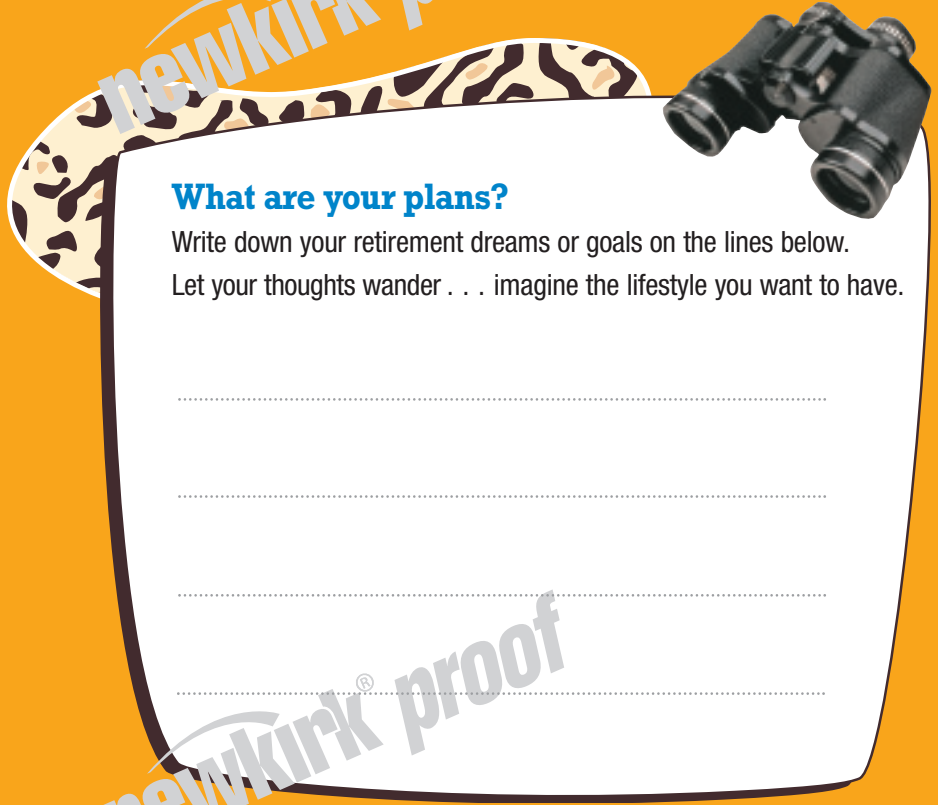
Your future may hang on the choices you make

Asset allocation is all about making choices. It's about deciding how much of your money you want to invest in the different asset classes — stocks, bonds, and cash equivalents — and it's a powerful strategy[®] for managing risk. Each asset class has a different level of risk and return potential. Your asset allocation strategy balances these risk and return characteristics to suit your needs.

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Retirement can be an adventure

Take a moment to think about the retirement you want. What are you doing? Are you traveling with your spouse or staying at home with your grandkids? Where are you living? Visualizing your retirement is important. When you have a goal in mind, it's much easier to accomplish.



What are your plans?

Write down your retirement dreams or goals on the lines below.
Let your thoughts wander . . . imagine the lifestyle you want to have.

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Investments for the big journey ahead

As you start exploring asset allocation, take time to refresh your knowledge of the different types of investments your plan may offer.

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