

Information from Investment & Retirement Services and CFS\* to help keep your financial life in balance

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### Take Action!

With the New Year right around the corner now is a good time to dig out all the things you have left undone and begin to tackle them right now. One unchecked item on your list might be to prepare financially for your future. If the fear of the unknown in this realm has left you overwhelmed, take it one step at a time. By breaking the planning process into smaller steps, you'll find that it's not so unmanageable. The changes you make today could result in a more enjoyable lifestyle in the future.

### Talk to a Financial Professional

One way to help decrease fear is to seek out the assistance of a financial professional at your credit union. With all the investment and savings options available today, staying on track to reach your financial goals might seem like a daunting task. As you prepare to

## Have you read...

A Good Financial Advisor Will Tell You...Everything You Need to Know About Retirement, Generating Lifetime Income, And Planning Your Legacy by *Jeremy Kisner CFP, & Robert Luna CIMA*

**Please visit this source for more information:**

<http://www.aarp.org/work/retirement-planning/>

review where you stand financially, it may be helpful to consult with an investment professional who can aid in making those informed decisions.

### Time Management

We schedule time for oil changes and dentist appointments, so why not set aside time to review your portfolio? This is a great opportunity to measure the progress toward your financial goals, review insurance needs and verify beneficiary designations on retirement accounts.

### Start Saving Now

When it comes to growing assets, time is on your side. The sooner you begin working toward your goals, the better and more realistic chance you'll have of reaching them.

### How much to Invest

Your investment strategy depends partly on how much money you want to put to work. It may not seem like a lot, but even small regular investments can add up. If you have a lump sum amount, it may be wise to not make a single investment at once but instead utilize dollar-cost averaging.\*

This method involves buying the same dollar amount of an investment on a regular basis. This cuts your risk of buying just at the moment a stock peaks.

### Diversification & Asset Allocation

The strategies of diversification and asset allocation aim to help increase return while decreasing risk. Many financial professionals recommend investing in a broad range of asset classes including stocks, bonds, real estate and cash. A regular review of your investment portfolio holdings is not only prudent, but can help keep you on track to attain important financial goals.

\* A systematic investment plan (dollar cost averaging) does not assure a profit and does not protect against loss in declining markets. Such a plan involves continuous investment, so investor should consider financial ability to continue purchases through periods of low price levels.



Investment Services offered through CFS\*

## Interested in Learning More?

I specialize in helping people maintain a healthy financial balance and discover smart money strategies. Call me to set an appointment to review your investment objectives, and to discuss any questions you might have. I look forward to speaking with you!

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