

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

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Get Your Investments Ready for 2018

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Get Your Investments Ready for 2018

The end of the year is the perfect time for investors to review their portfolios and make vital decisions about their investing strategies.

To review your results at the end of 2017 and to shed light to your saving and investing priorities for 2018, ask yourself the following questions.

Have My Priorities Changed?

Your investing strategy is built around long-term goals. But priorities can change with major life events such as births, marriage, divorce, or a new job. If you've experienced a major life change in the past 12 months, consider the impact on your financial priorities.

Am I Reaching My Goals?

Once you've reviewed your goals and priorities, look into whether your

portfolio's returns are keeping you on track to meet those goals.

Do I Need to Make Changes?

Changes to your investing strategy will depend on your priorities and goals. But even if your priorities haven't changed and you're making good progress toward your goals, it's still important to review your asset allocation and investment strategy. For example, if you're now one year closer to retirement, depending on your age, it could be time to change to a more conservative allocation. Also market gains or losses may have caused big swings in the value of your holdings, causing your portfolio to fall out of line with your advised allocation. In this situation, you may need to rebalance your portfolio to bring your stocks, bonds, and cash holdings back in line with their target allocations. This annual review and rebalancing will help you start 2018 off right.

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.

Who Can Help Me?

With 2017 behind us, we should take this opportunity to look back at the past year and plan for a productive 2018. Take this time to speak to a financial professional and get your investments ready for 2018. You have many choices when searching for help in reaching your goals. In particular, the financial professionals here at your credit union will work closely with you to clarify your retirement goals, help you develop and implement a plan, and provide ongoing advice in pursuit of those goals.



Investment Services offered through CFS*

Have you read...

The Four Pillars of Investing: Lessons for Building a Winning Portfolio by William Bernstein

Please visit this source for more information:

<http://www.sec.gov/investor/alerts/yearendbulletin.pdf>

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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