

Introductory Exercise

RetireReady

Saving and Investing

Saving and Investing in Your 401(k) covers the basic yet critical concepts you need to prepare for retirement, in an effective and easy-to-follow way. In this important session, you'll learn how to make the most of your money through smart strategies and consistent tactics.

Before attending the session, take a few moments to think through the **Questions for Pondering**, below. Then, use the **Next Steps** section to formulate your list for further action.

Questions for Pondering

- » Pick a sensible mix of investments from each of the major groups (cash, stocks, bonds).
___ Need more information; what is 'appropriate' for me?
- » As an investor, I am [conservative/moderate/aggressive].
___ Need more information; how do I know?
- » For me, emotion [does/does not] play a role in investing.
___ What role should it play in investment decisions?
- » To generate enough retirement income, I need [guidance/someone to do it for me/just a little advice].
___ How can I get help if I need it?

Next Steps

- Smart investing is the second most important thing you can do to reach a secure retirement (saving is first). What are the steps you can take to make the most of the money you invest and the time remaining?
- » Get in the plan, or increase your contributions TODAY
 - » Find out what kind of investor you are by completing an investment risk profile
 - » Realize that emotional investing decisions may not be in your best interests (in fact, they probably aren't)
 - » Pick a sensible balance of assets from each of the asset classes
 - » Periodically review the investments in your account as needed
 - » If you don't have the desire or knowledge to pick investments, choose a target date fund or managed account—and leave it alone even though the market changes
 - » Seek help from a professional rather than avoiding the sometimes uncomfortable or unfamiliar challenge of investing. You will be glad you did!

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