

Investing for Retirement

Keep in mind...

- ▶ A well-diversified portfolio can help balance risk
- ▶ The earlier you start investing, the more you can contribute over the course of your working lifetime
- ▶ By starting early, your investments will have a longer period of time to compound
- ▶ With a longer time frame, you will have a larger choice of investment possibilities

Why save for retirement?

Because people are living longer. According to the U.S. Administration on Aging, persons reaching age 65 have an average life expectancy of an additional 19 years.* And since Social Security accounts for only 37 percent of total aggregate income for aged persons,** Social Security alone may not be enough to see you through your retirement years.

What to do...

- ▶ Assess your risk tolerance
- ▶ Determine your investing time frame
- ▶ Determine the amount of money you can invest
- ▶ Choose investments that are appropriate for your risk tolerance and time horizon
- ▶ Seek professional management, if necessary

*Source: *National Vital Statistics Report*, Volume 56, Number 16, June 2008

**Source: *Fast Facts & Figures About Social Security, 2008*, Social Security Administration