

# Driving -toward- retirement

## 5 Retirement preparation roadblocks



### 1. Not participating in your retirement plan as soon as you can

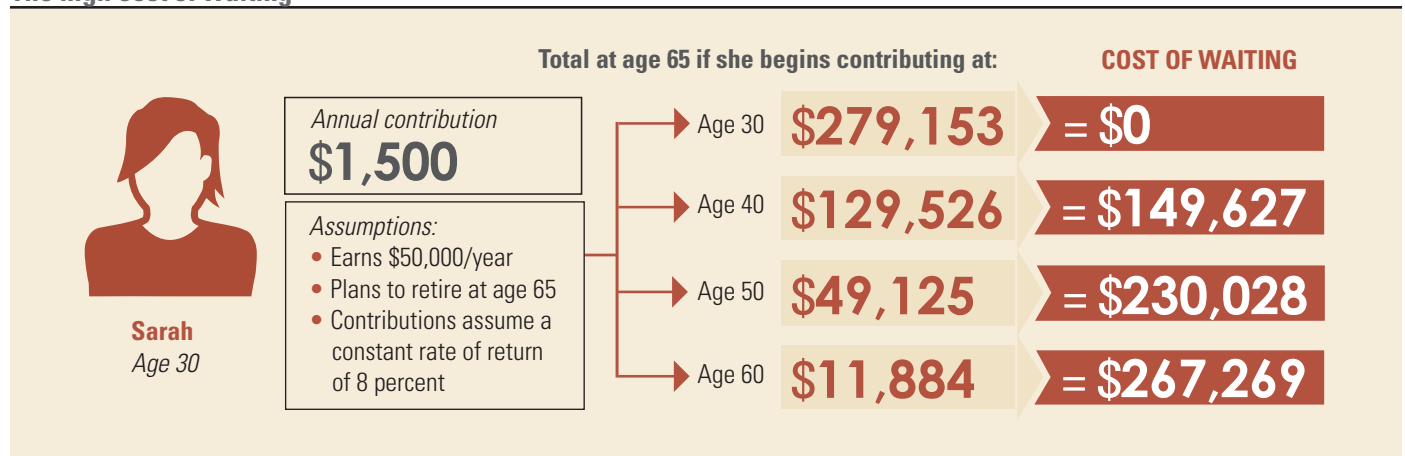
Personal savings and investments outside of a retirement plan, such as IRAs, are only part of the overall retirement income picture. That is where your retirement plan comes into play. If you wait to begin contributing to a retirement account, you will probably have to contribute more to reach the same financial goal than if you started early.

To illustrate this, let's look at how much Sarah would have lost when she retires if she waits to contribute to her retirement account.

To learn more about preparing for retirement, visit [www.fitzmall401k.com](http://www.fitzmall401k.com).

**Note:** All individuals are fictitious and all numeric examples are hypothetical. These hypothetical investment returns are for educational purposes only and are not indicative of any particular investment or performance. Hypothetical returns assume reinvestment of earnings. Actual returns or principal value will vary. Balances shown are before reduction for taxes.

#### The high cost of waiting





## 2. Relying too heavily on one investment type

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It is important to diversify your retirement portfolio with a mix of different types of investments. Doing this means poor performance from one investment has less impact on the overall portfolio. Remember, though, the use of diversification and asset allocation as part of an overall investment strategy does not assure a profit or protect against loss.

## 3. Letting emotions guide your investments

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It is our nature to want to avoid losses when investing. This can cause many people to abandon their well-thought out plans for retirement preparation when it appears their accounts are suffering. Stick to your plan when the markets get rough. While there are no guarantees, market ups and downs are cyclical and long-term investing is an established strategy.

## 4. Depending on Social Security for the bulk of your retirement income

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The sustainability of the Social Security program has been in question over the past several years, and Social Security was never intended to be a person's entire source of retirement income. Creating a retirement preparation strategy that factors in other sources of retirement income can help you be better prepared.

## 5. Failing to do your annual check up

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Like other important things in life, your retirement account requires periodic monitoring and review (perhaps with a financial professional). As your life and priorities change, the amount you can contribute to your retirement account or your investment allocation strategy may also change.

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