smarter MONEY LIFE

CHECK YOUR INVESTMENTS BEFORE YEAR-END

Investing doesn't have to be complicated. Small, consistent actions today can help you build a stronger financial future tomorrow. Before year-end, review your investments to make sure your strategy still fits your goals.

Review Your Investment Mix

Your portfolio may have shifted away from your target allocation. Review your stock and bond mix, rebalance if needed, and confirm your risk level still aligns with your goals.

Quick Tip: Strong market gains can leave you taking more risk than intended.

Increase Your Retirement Contributions

Even a small increase can make a meaningful long-term difference. Consider raising your 401(k) contribution by 1%, increasing IRA contributions if possible, and taking full advantage of employer matching.

Remember: Employer matching is part of your compensation package.

Evaluate Your Investment Performance

Look beyond returns. Ask whether you're on track with your goals, properly diversified, and still using a strategy that fits your timeline.

Avoid: Chasing this year's hottest investment trends.

Consider Tax-Smart Moves

Before year-end, look for ways to improve tax efficiency, such as tax-loss harvesting, reviewing capital gains exposure, and considering whether a Roth conversion makes sense.

Important: Consult a qualified tax professional before making tax-related decisions.

Refresh Beneficiary Designations

Major life changes may require beneficiary updates. Review your retirement accounts, life insurance policies, and transfer-on-death accounts.

Reminder: Many people update their will, but forget their beneficiaries.

Smart Investing Habits for Q4

- **Stay Consistently Invested:** Focus on your long-term plan rather than short-term market headlines.
- **Diversify Your Portfolio:** Spread investments across different asset classes, industries, and regions to help manage risk.
- **Review Investment Fees:** Understand what you're paying and look for opportunities to improve net returns.
- **Schedule an Annual Investment Checkup:** Review account performance, contribution levels, beneficiaries, and financial goals.
- **Keep Emotions Out of Investing:** Make decisions based on your strategy, not fear or excitement from market swings.
- **Continue Learning:** Stay informed about basic investing principles and how they support your financial goals.

Successful investing isn't about finding the perfect investment. It's about following a consistent plan over time.

Your Money. Your Way.
We'll help you get there.

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