

RETIREMENT SAVINGS PLAN

DOs & DON'Ts

TIPS TO REACH YOUR RETIREMENT GOALS

Start taking steps toward a financially secure future today!

DO



ENROLL & INCREASE CONTRIBUTIONS ANNUALLY

Enrolling is the first step & then increase your contributions 1-2% each year.



HAVE BENEFICIARIES ON FILE

It's important to name primary & contingent beneficiaries (revise when necessary).



MONITOR PERIODICALLY

Log into your account to review balance, performance & rate of return.



ADJUST PERIODICALLY

Set up your account to automatically rebalance, which may protect against market volatility.*

DON'T



OPT OUT

Not contributing is a costly mistake – missed tax advantages & saving for your future.



CASH OUT

Leaving a job? Consider your options before incurring early withdrawal penalties & taxes.



WITHDRAW OR TAKE OUT A LOAN

May result in heavy penalties & taxes, plus missed growth opportunities & additional expenses.



SKIP RESEARCH/REVIEW

Keep an eye on asset allocation to maintain your risk tolerance, increase contributions & keep beneficiaries current.

*Not applicable to Target Date Funds as they are designed to automatically rebalance.

This information is provided solely for educational purposes and is not to be construed as investment, legal or tax advice. Prior to acting on this information, we recommend that you seek independent advice specific to your situation from a qualified investment/legal/tax professional.

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