BUILDING BLOCKS FOR RETIREMENT

Asset Allocation

Asset Allocation-All for One and One for All

There was a time when workers stayed with the same employer until they retired. But today, working for one company is the exception rather than the rule. The fact is, you may have several different employers during your working years. And that might mean you'll have more than one retirement account to keep track of. You may also have personal investments or individual retirement accounts. The result could be a cluttered portfolio.

Separate Accounts, Same Investments.

Having multiple accounts may result in investment "overlap" — owning a lot of similar, or even the same, investments. Overlap can happen when you choose the same asset mix for each account. Since different retirement accounts offer different investment choices, it's important to know each account's particular strengths. For example, one may offer strong bond choices, while another may have solid stock selections. You could be forgoing potentially higher returns by not taking advantage of their strengths.

Owning multiple accounts with many different investments can also make it harder to monitor your portfolio's performance. If it's not easy to see how your investments are doing, you might not make changes that could improve your returns.

The Sum of Its Parts.

If you're choosing investments for each account separately, consider instead coming up with a target asset allocation that you can apply to your overall portfolio. Select the strongest investment offerings from each account. Then create a diversified asset mix that reflects your risk tolerance and time frame.

Give us a call. We can help you review your portfolio and design an asset allocation that's based on an overview of the investments in all your accounts.

Diversification does not ensure a profit or protect against loss in a declining market.

701 Westchester Ave, Suite 320E, White Plains, New York, 10604

PENTEGRA

701 Westchester Ave, Suite 320E, White Plains, New York, 10604