

# BUILDING BLOCKS FOR RETIREMENT

## Investment Strategy

### Are Your Investments Doing Swimmingly?

Or are they flailing around in the deep end, trying to catch their breath? Or — even worse — don't you know? Consider taking a break from the pool, climbing into a captain's chair, and reviewing how well your portfolio has fared since the new year.



If you made changes to your portfolio at the beginning of the year, midyear is a good time to check whether any new investments are performing as expected. Checking returns against an appropriate benchmark index can help you evaluate an investment's performance. Although a six-month period is a relatively short time frame, a significant change in an investment's prospects may bear close watching.

#### The Overall Picture

Your quarterly account statements can tell you if your portfolio's value has increased, decreased, or stayed the same. Since you selected your investments to complement each other, determining how well they're working together is important. But it's also important to judge the performance of individual investments to find out whether they're adequately filling their intended roles in your portfolio.

#### The Next Level

You probably selected investments for their potential to offer specific benefits, such as providing income or stability. So evaluating whether an investment has succeeded in its role can help you decide if you should hang on to that investment or replace it with something else. When reviewing performance, remember to make sure the level of risk in your portfolio is appropriate for your risk tolerance.

#### Objective Reflections

Over time, your aspirations may change. You may reach some of your goals and replace them with new ones. Reviewing your objectives can ensure that your investment strategy reflects your short- and long-term needs.



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