

# BUILDING BLOCKS FOR RETIREMENT

## Diversification

### From Daydreaming to Dream Come True

Have you ever fantasized about inheriting a bundle of money or winning the lottery? Who hasn't? There's nothing wrong with daydreaming about getting rich quick — as long as you realize that those kinds of dreams are unlikely to come true.

That said, it is possible for a dream to become a reality. Take retirement for example. If your goals are realistic and you're determined to achieve them, you can — by building wealth the old-fashioned way. With patience and a plan, you could end up saving enough to make your dream retirement come true.



#### Building Blocks

Your employer's retirement plan is one of the keys to success. It's a convenient way to save and invest for the future. By making regular contributions and choosing investments that fit your needs, you can benefit from the combination of compounding and time. Compounding is what happens when you earn money on your savings, reinvest the earnings, and then earn money on your savings and your earnings. Increasing contributions from time to time throughout your career will help you benefit even more from compounding.

#### A Solid Lineup

Embrace diversification\* by having a mix of different types of investments. That way, if one investment or asset class loses value, another may deliver positive returns that can offset those losses or at least help make up for them.

#### Stay in the Game

Saving continuously throughout your career may not be easy. There may be times when you're tempted to cut back on — or completely stop making — your plan contributions. Things like volatile market conditions and competing financial priorities can derail your best intentions. But don't give in. The best plan of action is to stay focused on achieving your goal by consistently and automatically contributing to your retirement plan account.



## **Sweet Dreams**

So go ahead and daydream about getting rich quick. Then get to work building the savings you'll need for your future retirement.

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

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