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**Take Action!**
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**Time Management**
We schedule time for oil changes and dentist appointments, so why not set aside time to review your portfolio? This is a great opportunity to measure the progress toward your financial goals, review insurance needs and verify beneficiary designations on retirement accounts.

**Start Saving Now**
When it comes to growing assets, time is on your side. The sooner you begin working toward your goals, the better and more realistic chance you’ll have of reaching them.

**How much to Invest**
Your investment strategy depends partly on how much money you want to put to work. It may not seem like a lot, but even small regular investments can add up. If you have a lump sum amount, it may be wise to not make a single investment at once but instead utilize dollar-cost averaging.*

* A systematic investment plan (dollar cost averaging) does not assure a profit and does not protect against loss in declining markets. Such a plan involves continuous investment, so investor should consider financial ability to continue purchases through periods of low price levels.

**Diversification & Asset Allocation**
The strategies of diversification and asset allocation aim to help increase return while decreasing risk. Many financial professionals recommend investing in a broad range of asset classes including stocks, bonds, real estate and cash. A regular review of your investment portfolio holdings is not only prudent, but can help keep you on track to attain important financial goals.

Have you read...
A Good Financial Advisor Will Tell You...Everything You Need to Know About Retirement, Generating Lifetime Income, And Planning Your Legacy by Jeremy Kisner CFP, & Robert Luna CIMA

Please visit this source for more information:
http://www.aarp.org/work/retirement-planning/

Interested in Learning More?
We specialize in helping people maintain a healthy financial balance and discover smart money strategies. Call us to set an appointment to review your investment objectives, and to discuss any questions you might have. We look forward to speaking with you!

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Do you have a topic you’d like to see covered in future Wealth News newsletters?
Email your questions and comments to us at: jhabing@nusenda.org

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