

Saving and Investing for Your Retirement: Key Fundamentals

A Message from Doug Bahr Director of Retirement Planning



Maintaining perspective is crucial for retirement saving and investing success. Avoid headline news and emotional decisions, as market declines are natural. Since 1928, the U.S. has recovered from all 26 bear markets, a testament to the resilience of long-term investing. Here are five fundamental steps to help guide you in saving and investing for your Retirement:

1. Set Specific Goals: Define measurable, time-bound goals and action steps to achieve them. For example, aim to save 5 years of income by age 62 or \$500K by age 65.
2. Understand Risk and Reward: Know your risk tolerance and protect yourself against the unexpected. Manage risk accordingly based on how soon you'll need the funds.
3. Diversify: Develop a diversified strategy using asset allocation across stocks, bonds, and cash to balance expected risks and returns.
4. Stay Disciplined: Avoid market timing. Let compound interest work for you by investing early and steadily.
5. Build Momentum: Reinvest dividends, interest, and capital gains to grow your portfolio faster.

By following these fundamentals, you can enhance your retirement planning and achieve greater financial security. You work hard for your money, so your money should work hard for you. Consider consulting with Infinity's team of experts so don't have to navigate this alone.

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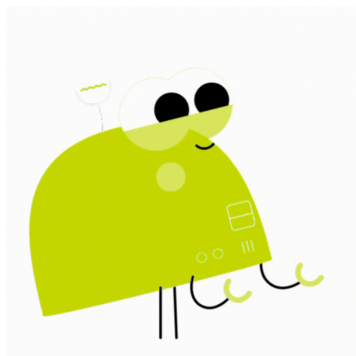
We're delighted to extend a warm welcome to our newest client. It's with great excitement that we embark on this journey together as your trusted benefits consultant. We eagerly anticipate forging a strong professional bond with you and your esteemed employees. Here's to a prosperous collaboration ahead!



PEAK Initiative



Topicz



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