

Making the Most of Your 401(k)

Your company's 401(k) plan is a smart way to save for retirement. Below are a few helpful hints to help you reach your goals.

❖ Do's ❖	❖ Don'ts ❖
<ul style="list-style-type: none">• Do participate. Today. Each day you wait the less money you will have at retirement.• Do diversify your investments. Consider your age and your tolerance to risk.• Do contribute enough to receive the employer match (if offered).• Do rebalance your investment allocation regularly.	<ul style="list-style-type: none">• Don't let emotion rule. Remember that the market fluctuates and that you are in this for the long term.• Don't "listen to your neighbor." Consider the source of such investment advice.• Don't time the market. This is a dangerous game to play.• Don't chase returns. It won't get you any closer to where you need to be.

Remember, you are in control of your 401(k) savings – so be pro-active! If you have any questions or are unsure how to invest your money, contact 401khelp@hubinternational.com.