



YOUR FINANCIAL FUTURE

Your Guide to Life Planning

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Retirement in Motion



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Boomers on the Brink

Ten years to go?

What you do in the final decade before you quit working is critical to setting yourself up for your next phase of life. This is the time to evaluate your progress toward your savings goal-experts say you will need to have saved 11 times your salary by the time you're 65-and make any necessary adjustments. And if you have a spouse, it's also important that you coordinate your retirement date, (hint: it may make sense not to quit working at the same time), and to form strong alliances with the younger folks at your job. Not to be a downer, but they may be the ones with a say in whether you stay or go. Now is not the time to take your foot off the gas.

Tools & Techniques

Too much of a good thing

Your employer may offer you the ability to purchase company stock in your retirement plan-and for good reasons, since owning shares in your company allows you to participate in the company's success as an equity owner. But there is a risk to owning too much company stock, known as concentration risk, and it may happen without you realizing it as you accumulate shares through profit-sharing and 401(k) plans.

As much as you believe in and work hard for your employer, it may make sense to reduce the size of your company stock position if it makes up more than 20% of your portfolio.

Q & A

What's your "here to there" number?

Getting from "here" to retirement is just a number. At least that is the premise of an online retirement calculator called myPlan SnapshotSM developed by Fidelity Investments. By answering five simple questions-your age, income, retirement savings, monthly contributions and investment style-the calculator shows how close your assets and current savings may come to replacing 85% of your estimated pre-retirement income. You can easily make adjustments to your inputs to see how you can change your results. The whole process takes less than three minutes.

Visit www.personal.fidelity.com/planning/retirement/content/myPlan/index.shtml.

Quarterly Reminder

Keeping on target

With strong stock market performance in 2012, it is possible that your mix of stocks, bonds and cash may have strayed from your portfolio target. Let's say you had 60% in stock funds and 40% in bonds at the beginning of 2012. If at the end of the year your percentage in stocks increased from 60% to 70%, your portfolio could be exposed to more stock-market risk than you feel comfortable with. To rebalance your portfolio, you would sell enough of your stock holdings and reinvest those funds in bonds to restore your percentages to the original 60/40 mix.¹

FOOTNOTES

1 Asset allocation and portfolio rebalancing do not ensure a profit or protect against loss.

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