



Put Some Muscle Behind Your Retirement Planning

If the financial markets have been making you feel off-balance lately, you're not alone.

It hasn't been an easy time for investors trying to plan for the future. The good news is that financial security can be developed and strengthened. What it requires is a financial "workout" that takes full advantage of the resources and tools available through your employer-sponsored retirement plan.

This special issue of *Educated Investor* is dedicated to helping you maximize those resources, starting with exploring the wealth of tools available on [miretirement.com](https://www.miretirement.com). Read on to see how they can help you get financially fit for retirement.

Whether you're lifting weights, running, swimming or taking regular walks, there are many options available to help you get in shape. You have similar resources available to you when it comes to planning for a financially secure retirement. The trick is to know where to find them and how to put them to work for you.

The following suggestions can help you get started.

1. Do the warm-up. No one starts exercising by running a marathon or benching above their weight; the secret is to start gradually and develop good habits. The same is true when it comes to

making the most of your employer-sponsored plan. Whether you're thinking about enrolling, or you are already participating in your plan and want to learn more about your opportunities to save, it can pay to do some research. The **Learning Center** on [miretirement.com](https://www.miretirement.com) is loaded with information to help you understand investing terms and how to become familiar with the way your retirement plan works, including educational articles, videos, hands-on calculators and even a glossary.

2. Set your pace. Before you jump in, determine the investing style that makes sense for you, your

Calculating Retirement Success

Not sure how to get your retirement plan on track? The easy-to-use calculators on [miretirement.com](https://www.miretirement.com) can help you put "dollars and cents" to your goals.

- **Want to invest for retirement, but don't feel like you have the extra cash?** The **Budget and**

Cash Flow tool can help you get a handle on how much money you bring in each month and how much you're spending.

- **Not sure how to invest your contributions?** The **Asset Allocation Planner** is designed to help you



goals, time frame and comfort level with risk. Maybe you're a walker and prefer a low-impact route, or perhaps you're sprinting toward retirement and want your plan to do more. Either way, check out *Determine Your Investment Type* in the **Getting Started** section and the **Asset Allocation Planner** in the **Calculators** section on miretirement.com to determine the kinds of investments that can help you get where you want to go.

3. Enroll. Once you've made the commitment to get financially fit, it's time to enroll. If your plan doesn't have automatic enrollment, sign up right away and, when you do, don't forget to complete a beneficiary designation form. If your plan has automatic enrollment, revisit the default investments and contribution rates for your plan to make sure you're saving all you need for retirement. The **Savings Planner** on miretirement.com can help you determine what contribution rate will best help you reach your desired goal.

4. Gauge your progress. Fitness experts tell you not to jump on the scale every day; progress is better measured over time. Similarly, don't let daily market ups and downs derail your retirement plan. Instead, review your retirement plan quarterly and make changes to your portfolio only when your circumstances change or to restore your investment mix back to your intended asset allocation.

Habla usted Español?

If Spanish is your native language, our new Centro de Aprendizaje offers many of the same tools and resources as our English-based Resource Library. Log on to miretirement.com to learn more. ■

How Is Your Portfolio Really Performing?

Lots of factors can impact your retirement savings balance over time. Things like how much you contribute to the plan, plus any fees that are deducted or loans and withdrawals you might take over time. So how can you gauge the actual impact your investment decisions are making on your retirement savings plan?

Your Personal Rate of Return (PRR) can help.

Stated as a single number, your PRR tells you the return your investments earned on your retirement savings over a given time period, without factoring cash flow in and out of your account. By calculating your returns this way, your PRR can tell you if your investments are performing the way you need them to be. To learn your PRR, log in to your account at miretirement.com; from the homepage click **Investments**; then select **Personal Rate of Return**. ■

5. Stick with it. Staying in shape requires willpower, discipline and determination. Staying financially fit is no different. To keep you engaged and actively involved in your retirement plan, miretirement.com is always adding new tools and information to help you stay focused and committed to strengthening your financial fitness for retirement. ■



create the right mix of investments for your unique goals, time frame and risk tolerance.

- **Wondering if you're saving enough for retirement?**

The **Savings Planner** makes it easy for you to take a quick pulse on whether you're contributing as much as you need for the future.

- **Feel like you're falling behind?** The **Savings Analysis**

tool lets you see what a difference increasing your deferrals can make to the end game.

- **Looking to free yourself of credit card and other debt?** The **Credit Card Payoff** tool can show you

how much and how long it will take to pay off what you owe. ■