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## Making the Most of Your Retirement Plan

Your company's retirement plan is a smart way to save for a secure financial future. Below are a few helpful hints to help you reach your goals.

### DOS

- Do participate today. Each day you wait is 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 full benefits of the employer match (if offered).
- Do rebalance your investment allocation regularly.

### DON'TS

- 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 retirement savings – so be pro-active! If you have any questions or are unsure how to invest your money, contact the HR department or call our retirement plan consultant, TP Investment Advisory at 610-254-0451.



"Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss of principal due to changing market conditions."

Investments are not guaranteed and are subject to investment risk including the possible loss of principal.