

## How should you manage the money you're saving for retirement? Here are five time-tested principles you can put into practice now:

- 1. Evaluate your investment mix.** Because no one can regularly predict how investments will perform in the future, dividing your money among the different types of assets is a way to help reduce risk.
- 2. Review your portfolio.** Annually evaluate how your investments are performing by comparing returns with their appropriate benchmarks.
- 3. Focus on the long term.** Although history can't predict the future, despite downturns the market has always recovered. In fact, large-company stocks, as measured by the Standard & Poor's 500 Index, have outperformed all other types of investments since 1926.
- 4. Invest regularly.** Despite market conditions, start or continue to invest regularly through employer-sponsored retirement plans or mutual fund automatic investment plans. Investing a fixed amount of money at regular intervals, called dollar-cost averaging, turns the market's ups and downs to your advantage. That's because your money buys fewer shares when prices are up and more when they're down.
- 5. Don't chase performance.** Keep informed, but don't be swayed from your long-term investment plan based on market fluctuations or the barrage of conflicting commentaries from market analysts.

At Heritage Trust, our registered Advisors help clients make decisions that are in line with their comfort level and time frame. Together, we will build a plan that will help you grow, protect and disperse your assets in a way that is best suited to your needs.

### Schedule an Appointment Today!

If you are just starting your career and want to look at 401(k) options, if you are a transitioning employee looking to edit your portfolio or if you are ready for retirement, we can help.

Contact us today at (843) 832-7529 or by [email](#).

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