3 Tips To Keep Your Retirement Safe

In today’s volatile market, if you are planning to retire or already retired, you want to make sure your retirement is safe. There are a variety of things you should do to keep your retirement safe, but these 3 are key:

**Know Your Risk Level**
As a general rule of thumb, the younger you are, the larger the percentage you can invest in stocks. As you get closer to retirement, your risk tolerance increases and as a result, your investments should shift to safer, less volatile options.

**Shift to More Conservative Options**
The closer you are to retirement, the more conservative you should be. If you are 5 years away from retirement or already retired and the market crashes, it could be devastating to your 401(k) balance.

**Keep Short-Term Money Safe**
Once you retire, your living expenses, as well as other necessities for what you want to do during retirement, should be low-risk or no-risk investments.

Is Your Retirement Safe?
If you have questions about how to keep your retirement safe, schedule your free retirement analysis today. We work with hundreds of federal retirees each week helping them protect their Thrift Savings plan assets from market risk while providing growth opportunities for future retirement years. GPIS’ top priority is making sure each federal employee retires with the peace of mind that comes from knowing they made the right decisions to plan ahead and maximize their retirement benefits. We’re here to help make sure what you’ve worked so hard for will be safe!

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