

CHOOSING YOUR INVESTMENTS

LIFE IS FULL OF DIFFICULT CHOICES. INVESTING FOR RETIREMENT DOESN'T NEED TO BE ONE OF THEM.

Choosing investments in your retirement plan can seem like a confusing and difficult process, but it doesn't have to be. Your plan provides guidance and resources to help you make choices that fit your present needs and future goals. Here are a few things to consider when making your investment decisions, and where to find help when you need it.

DETERMINE YOUR INVESTOR PROFILE

Your investor profile is a level of investment risk that is right for you. It is based on four key factors:

- **Goals** – the amount of investment growth you need to reach your retirement goals
- **Risk tolerance** – the amount of risk you will accept in order to reach your desired investment returns
- **Time horizon** – the amount of time until you will withdraw assets from your retirement account
- **Comfort level** – your overall knowledge and experience with investing

Need help determining your unique investor profile? **Take our online investor profile questionnaire at BerganKDV.com/educate.** You answer seven questions, and the questionnaire provides a recommended level of investment risk for you.

CHOOSE AN INVESTMENT PORTFOLIO THAT MATCHES YOUR PROFILE

All investments carry a degree of risk, some more than others. When your investment portfolio is high-risk (aggressive), it has greater potential for long-term growth, but also higher volatility, meaning its value can rise and fall dramatically in the short-term. When your investment portfolio is low-risk (conservative), it has a lower potential for long-term growth, but is better able to hold its value in the short-term.

Choose an investment portfolio that matches your desired degree of risk. Stocks tend to carry more investment risk, while bonds and cash tend to carry less. When your portfolio contains more stocks, it is more aggressive. When it has more bonds and cash, it is more conservative. Our **online investor profile questionnaire** will provide model portfolios based on your desired level of risk to help you choose an investment portfolio that works for you.

WE'RE HERE TO HELP

Have questions? You can reach a BerganKDV advisor at no additional cost to you. Together we can review the investment options in your retirement plan and help you choose options that match your investor profile.

Before investing, consider the investment objectives, risks, charges and expenses of the fund or annuity and its investment options. This information is intended to be educational and is not tailored to the investment needs of any specific investor. Diversification and asset allocation do not ensure a profit or guarantee against loss.

bergankdv



SCHEDULE A CONSULTATION
BerganKDV.com/Educate



EMAIL
retirement@bergankdv.com



CALL
1-844-674-401k