

Do you know how your money is invested?

When you participate in the 457 Deferred Compensation and 401(a) Plans at Empower, you get to decide where and how to invest your savings. How do you decide? Begin by asking yourself, “What is my tolerance for risk?” You may have time to weather the stock market’s ups and downs, or you may be nearing retirement and thinking more conservatively. Either way, you are more likely to stick with a plan if it reflects your tolerance level.

Once you have identified your risk tolerance, it is time to think about your mix of investments. If you are years away from anticipated retirement, you may choose to include some stock funds in your portfolio. On the other hand, if you take on too much risk, the money you have been counting on may not be there when you need it, especially if you are quickly approaching retirement.

For many people, a simple approach will work best. Selecting a target-date fund* that matches the year you plan to retire may be all you need. If you are a more hands-on investor, you can also “do-it-yourself” and build your own mix of investments. You will find a broad range of investment options for building and managing a diversified portfolio.

For more information, go to empower.com/sanmateocounty and log in to your account. You will be able to see where you are currently investing along with learning more about all of the investment options available to you.

**Target Date Funds are a complete, diversified investment program. Each uses an asset allocation strategy designed for investors planning to retire within a five-year period of the corresponding year found in its name. An investment in a target-date fund does include the risk of loss, including near, at or after the target date of the fund.*