



## We know you are ready for the Autumn season! But how's your retirement plan doing?

The Autumn season can serve as a preview of your retirement — long days watching football, carving pumpkins and spending time with your loved ones! So, what better time to do a routine check-up on your retirement plan! Protect your loved ones and ensure you are keeping up to date with your retirement plan with our Autumn homework assignments!



- Update or Assign Beneficiaries**  
Did you experience a major life change this year, such as marriage, divorce, birth or death? It's important to consider updating your beneficiaries when you go through a major life change.
- Review Cybersecurity Best Practices**  
Retirement plans are a major target for cyber attacks. Retirement plan participants often have weak passwords and can unknowingly fall for phishing schemes. It's important to educate yourself on cybersecurity best practices to ensure you are keeping your information and assets safe. Make sure to use multi-authentication where available!
- Increase Contributions**  
Raise your plan contributions once a year by an amount that's easy to handle, on a date that's easy to remember — for example, 2 percent every Fourth of July. Thanks to the power of compounding (the earnings on your earnings), even small, regular increases in your plan contributions can make a big difference over time.
- Revisit Asset Allocation**  
Rebalance your portfolio back to the original asset allocation that took into account your risk tolerance and time horizon, this ensures you adhere to your investment strategy. You rebalance by selling assets that make up too much of your portfolio and use the proceeds to buy back those that now make up too little of your portfolio.
- Remember to Bundle Up!**  
Shorter days, lower temperatures and in some cases more rain are apart of the autumn season. Be sure to layer up when actively enjoying the outdoor fall events. Don't forget that winter is right around the corner!

**If you have any questions about your investment account, please contact the Schneider Downs Wealth Management Advisors Solutions Center, toll free at (800) 410-2724.**

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