

Key Contributors to Financial Success

Contribute 10% to 20% of your Income to your Company 401(k) or Tax Advantaged Account
Setup automatic monthly contributions.

Create a Diversified Low-Cost Mutual Fund Portfolio for your Appropriate Risk

Monitor portfolio performance to benchmark annually.

Market timing is not recommended, it will hurt returns.

Limit the number of individual stocks to a fun trading account.

Start/Beginner

Target Based Asset Allocation Fund

Intermediate

Diversified Passive Index/ETF portfolio

Advanced

Diversified Active and Passive Mutual Fund Portfolio

Pay off Credit Card Balances in Full Each Month

Keep your Debt Service Low.

Create a Financial Plan and Review it Annually when your Situation gets More Complex

Your complexity increases when you have other taxable accounts, IRA rollovers and Roth IRA's.

Create a financial plan at 45 years old, review it every few years, before retirement and in retirement.

Select a Fiduciary Financial Advisor/Financial Planner to create and help you manage your financial plan.

Look for an advisor/strategy that produces performance after management fees greater than benchmark returns.