

FORTUNE

ARE YOUR INVESTMENTS AFFECTING RETIREMENT?



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In the financial services industry, analysts learn to design a portfolio that fits a client's need for return, coupled with their aversion for risk. But when the market is at an extreme high or extreme low, it can be difficult to identify the real return and risk for a portfolio.

Right now, the industry is at an all-time high, and most investors are inclined to expose themselves to risk assets. But twice in the last 15 years, in 2002 and 2008, people watched the market tank and take money away from their savings and investments. Tailoring your risk and return to the market can be difficult if you don't have a real plan in place to determine what it is that you need from your investments.

Everyone wants the highest returns available when things are going up, but those same investments carry a strong degree of risk when the market slows or shrinks. In 1999, investors were buying tech stocks and watching them increase in value even though most of the companies had no real income. Enter the "Tech Bubble." Soon after, investors began buying beach property and seeing those values skyrocket upwards – until they didn't.

Now, the government has pumped several trillion dollars of stimulus into our economy. Interest rates have dropped to the point that the traditional saver is being punished. And people again are seeing high valuations on stocks and bonds.

Where will interest rates go? If you are a buy-and-hold investor, you may watch your money with considerable dread. If you are a retired individual and need those investments to produce a steady stream of returns to live off for 20 or more years, you are probably feeling a little more nervous concerning the market. It could be time to build out a real plan.

As an investor, you need to work toward an understanding of what you really need for investments, and if you are on the right track to accomplish your goals. Focus less on the "hot dot" and instead try to set and accomplish goals that are attainable and will sustain you financially. Work with a trusted advisor who will build out the type of investment choices that you need, and then have the discipline to stay the course even if you feel temptation to stray. The best decision is to have something that fits you perfectly, rather than a fad that will put you in a compromising position somewhere in the future.

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