3 Things to Consider
Balance short-term needs with long-term retirement goals

If you’re considering decreasing your contributions to your retirement account(s), taking money from your savings plan, or changing your investment options, think through what may be necessary in the short term while keeping your long-term goals in mind.

1 Making changes to your contributions...
   • If you have to lower your contribution, try to **contribute enough to get any available company match**—don’t leave free money on the table.
   • Revisit your saving contributions regularly and consider adjustments—even 1% more can make a big difference over time.

2 Accessing money from your plan in a financial emergency...
   • Options vary depending on your employer’s plan rules, including hardship withdrawals and loans, so be sure to understand what’s available based on your personal situation.
   • **Make sure your bank and personal information is up to date.** This helps us send your money faster with direct deposit.

3 Making changes to your investments...
   • To help you feel more confident about your investments, it’s important to **understand how your retirement account is invested.** Factors to consider include the numbers of years until you retire, your financial situation, and how much risk you are willing to take on.
   • Decide if you want to manage your own investments or get help. If you don’t want to do it alone, consider a target date fund or managed account.