

#### **Financial Fitness Communication Tool Kit**

A Month-By-Month Guide to Help You Communicate
With Your Plan Participants



MK160144

Print these to use as posters around the workplace or payroll stuffers.





## NEW YEAR

#### **New Look at Your Allocations**

Make it a New Year's goal to ensure your investment allocations are in tune with your risk tolerance. Consider how many years until you retire and how much financial uncertainty you can handle. Seek the advice of a professional to help you invest wisely for your personal situation.



## FEEL THE LOVE

#### for Your Retirement Plan

Your workplace-offered retirement plan is one of the most important employee benefits you have. Take the time to understand your plan and learn how you can maximize your savings to secure a financially sound future.

Visit ifebp.org/Retirement101.





# Don't Rely on Know What Your Retirement Package Offers

Take the time to understand your retirement benefits and how they can help you prepare for a financially secure retirement. A good place to start is *Retirement 101*. You have questions—Here you'll find answers.

Visit ifebp.org/Retirement101.



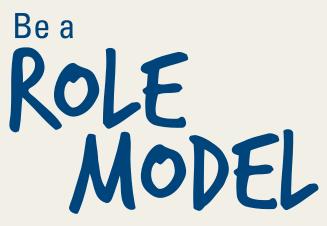


#### Help Your Retirement Savings

## BLOSSOM

### Understand the Basics of Diversification

Reduce your risk and maximize your savings by investing in a variety of ways—In other words, don't put all your eggs in one basket. Spread out your investments among industries and risk levels to build a diversified portfolio. Seek the advice of a professional to help you invest wisely for your personal situation.

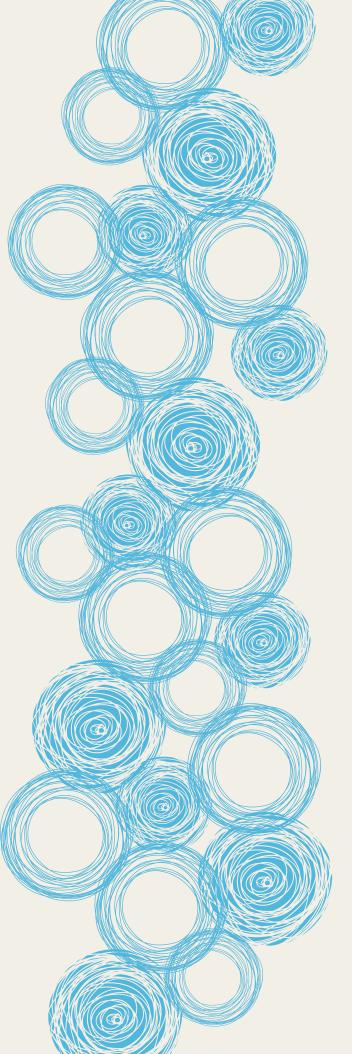


#### for the Graduates in Your Life

Lead by example and encourage young workers to start saving now. Even a small amount set aside now can grow and build, thanks to interest. You'll earn interest on the amount you originally saved, and then you'll earn interest on the interest! It's magic!

Visit choosetosave.org.





### Start Saving Now for Next Year's

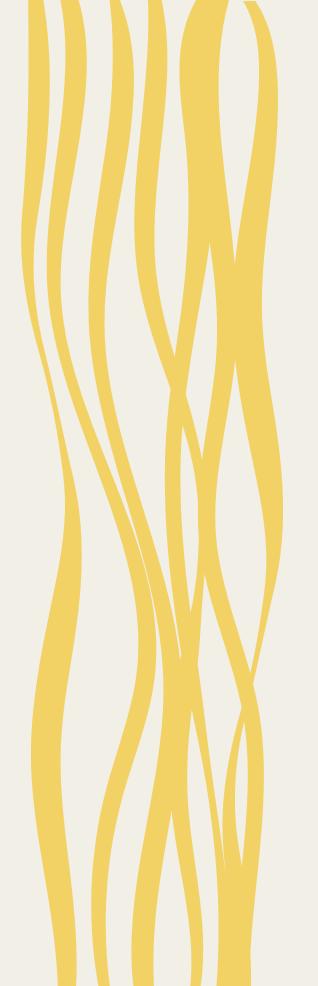
### SUMMER VA(ATION

Pay for your vacation before you go—not after you get back.

Open a dedicated savings account and automatically transfer money each payday.

Consider cutting back on nonessentials (maybe eating out less or skipping a night out to the movies) and adding that money to your growing account.

Visit feedthepig.org.



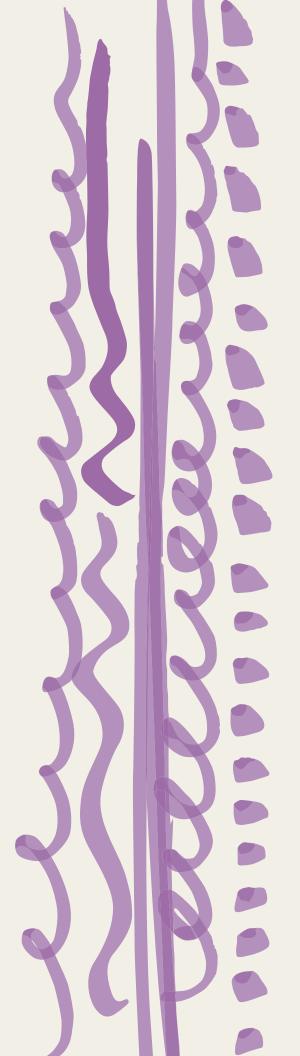
## KEEP YOUR (OOL

Avoid Making Emotional Decisions
With Your Investments

When it comes to investing, keep calm and invest on.

Think long term, and don't let market fluctuations cause you to make hasty investment decisions. Figure out the level of risk you are willing to take on and invest accordingly.

Visit investor.gov.



# BA(K To CHOOL Back to Saving

Time to do your homework and figure out where you can save some money. Consider cutting cable, preparing more meals at home or suggesting free or inexpensive activities when meeting up with family and friends.

Visit feedthepig.org.



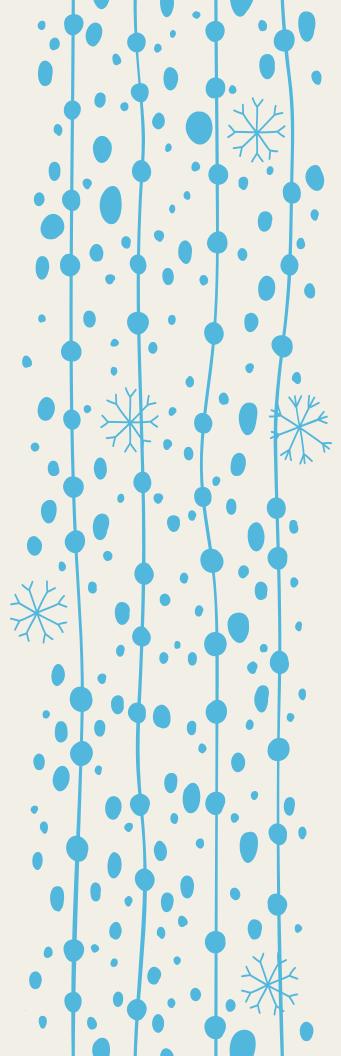


## BETHANKFUL

for Your Retirement Plan

Your retirement plan is one of the most important parts of your financial future. Take the time to understand your retirement benefits.

Visit ifebp.org/Retirement101.



## Don't Let the HOLIDAY HOOPLA

#### **Bust Your Budget**

Plan out your expenses in advance—like how much you can spend for each person on your list and your entertaining or travel expenses. To prevent overspending, consider doing your holiday shopping in cash, which will make it easier to stick to your budget.

Visit mymoney.gov.