

Retirement Plan Investing Checklist

This checklist will guide you through the process of reviewing your investments to create an investment strategy that aligns with your goals and risk tolerance.

STEP 1 Review Your Current Investments

Log into Tiaa.org to review your current investment strategy.

- ☐ Log in to your retirement plan account and navigate to investments
- ☐ Review your current asset allocation (stocks vs. bonds percentages)
- ☐ List individual funds in your portfolio
- ☐ Note which funds are open vs. closed to new contributions

STEP 2 Assess Investment Strategies

Decide between a hands-off approach with Target Date Funds or a more active DIY portfolio management strategy.

Description	Target Date Fund (TDF)	DIY Portfolio
Approach	All-in-one fund that adjusts over time	You select and manage multiple mutual funds
Rebalances	Automatically rebalances over time	You must rebalance manually
Effort Level	Low (hands-off)	Moderate to high (active involvement)
Investment Knowledge	Minimal required	Moderate to advanced
Diversification	Built-in (stocks, bonds, etc.)	You must build your own mix
Risk Over Time	Automatically reduces as you age	You must adjust manually

STEP 3 Take Action

Use these decision points to determine which investment approach is right for you:

- ☐ Do you want your investments to adjust automatically with age?
 - Consider a Target Date Fund
- ☐ Do you prefer choosing your own funds and managing them?
- ☐ Do you understand or want to learn about key asset classes?
- ☐ Are you comfortable rebalancing your portfolio once or twice a year?
 - Consider building your own portfolio

Once you've made your decision, it's time to put your investment strategy into action.

- ☐ If choosing TDF: Select the target date fund closest to your retirement year
- ☐ If building DIY portfolio: Research and select individual funds across asset classes

- ☐ Schedule periodic reviews (quarterly or semi-annually)
- ☐ Document your investment strategy and reasoning for future reference

Key Reminders

- Start with your risk tolerance and time horizon in mind
- Don't try to time the market
- Review and rebalance regularly
- Set up automatic contributions if not already in place

Helpful Resources

Take advantage of these resources to support your retirement planning journey:

- **TIAA Login:** Access your retirement account online at www.tiaa.org
- **Schedule a Consultation:** Meet with a retirement planning specialist
- **Educational Materials:** Download additional guides and calculators
 - Simplify-retirement.com
- **Pinnacle Support:** Get answers to your questions - available Mon-Fri, 8 AM – 6 PM
 - Website: www.pinnaclepensionconsultants.com
 - Email: glewis@pinnacle-pension.com
 - Phone: (857) 302-4105
 - Address: 1492 Highland Avenue Suite 9, Needham, MA 02492