



What are the LifePath Portfolio options in my 401k?

For those who don't trust their investment management skills, or would rather take a more passive approach, these "set it and forget it" funds might be a good option. These funds are diversified between stocks and bonds and gradually shift to a more conservative allocation as the selected retirement date approaches.

For example, a young new hire with a long investment time horizon might select the LifePath 2060 fund which will currently be allocated nearly 100% in stocks. As we approach the 2060 retirement date, the stock allocation will gradually decrease as the fund rebalances, until the year 2060 when the allocation will be closer to 80% bonds and the portfolio much more conservative.

These funds are great for inexperienced investors, but for those who want more flexibility, the Personal Choice Retirement Account (PCRA) might be a better option.

To learn more, please contact Twin Cities Retirement Group at 952-600-7555, info@TwinCitiesRetirementGroup.com, www.TwinCitiesRetirementGroup.com