

Mistakes to Sidestep

If your investments aren't performing as you anticipated, is it because the markets aren't doing well or because you are undermining your own progress? Many aspects of investment performance are outside of your control, but you can do something about avoiding mistakes with your portfolio. Understanding behavior that could adversely affect your portfolio's returns may help you avoid it in the future.

Losing Your Focus

It's easy to react emotionally when hearing news of daily market returns. But if you're investing for the long term, focusing on the market's ups and downs in the short term can lead you astray. The decisions you make when investing for long-term goals such as your retirement shouldn't be overly influenced by current events in the markets.

You can help gain perspective by comparing several years of your investment's returns with the performance of similar investments and a benchmark index. For long-term goals, how an

investment performs under a variety of market conditions is more significant than how it performs on any given day. By setting long-term investing goals, you may be able to avoid getting turned aside by daily events.

Losing Your Balance

Diversification*, or spreading your portfolio among different investments, can help you manage risk. But it's important to find the right balance that is suitable for your time frame and risk tolerance. Being too conservative may prevent your investments from keeping pace with inflation. But not being diversified enough could expose your portfolio to too much risk.

Forgetting to Review

It's important to periodically review your investment strategy with your financial professional to ensure that it still meets your needs. And don't forget to review your plan if there are significant personal or financial changes in your life -- for example, a birth or death in your family, if you've gotten married or divorced, or if you've changed jobs. These experiences may affect your goals and objectives, so be sure to evaluate your situation to see if any investment changes may be necessary.

^{*}Diversification does not ensure a profit or protect against loss.

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Looking To Retire Soon? Consider a USIAnnuity.

Will Your Retirement Income Last?

People today are living longer than previous generations, and retirement for many people may last 25 to 30 years, or even longer. It is important that participants like you formulate strategies for accumulating sufficient retirement savings during your working years and for managing that savings to last throughout your retirement years.

USI Consulting Group, in partnership with Ash Brokerage, a national leading distributor of insurance and annuities, has developed the USIAnnuity to assist you in converting some or all of your retirement savings account balance into a retirement income stream to help cover your expenses in retirement. The goal is to provide advanced planning, personalized support, customized solutions and access to leading financial products to address your specific lifetime income needs.

A Secure Investment in Your Future

Participation in this program allows you to receive a personalized retirement strategy. This includes a retirement income needs assessment, recommended lifetime expense estimates and development of a retirement income plan with a suggested guaranteed lifetime income solution to meet your retirement needs. Converting all or a portion of your retirement savings into a lifetime income solution, or annuity, increases the likelihood of covering your basic expenses for as long as you live. An annuity provides a guaranteed** income stream that offers you protection against financial market fluctuations. You have numerous choices of guarantee periods, you may choose to receive checks that last for your lifetime and that of your spouse, you can choose the frequency that you want to receive your income checks and you can have payments deposited directly into your bank account if desired. The USIAnnuity can help you achieve a comfortable and worry-free retirement.

Convenient and Easy

The program provides a rollover solution to help you determine your retirement income needs and choose a suitable option. What makes this unique is the seamless conversion of your account from your current retirement plan to your retirement income solution. Once you complete an application and authorize the rollover of your balance, we will arrange the asset transfer and set up your new USIAnnuity account. Let us worry about the details! To start your personalized retirement strategy or to receive more information on this program, visit www.usiannuity.com or call our toll free customer service number to speak with a retirement specialist at (877) 777-9478 from 8am – 6pm ET.

The USI Annuity program is administered by Ash Brokerage. USI receives a percentage of revenue paid to Ash Brokerage by insurance companies in connection with annuity placements. Fixed annuities are issued by third-party insurance companies, which are not affiliated with USI Consulting Group. Neither USI nor its affiliates and/or employees/agents/registered representatives offer legal, tax or investment advice. You should consult with your chosen professionals in these areas of expertise before deciding what to do with your retirement assets.

*Participants should carefully consider individual needs, specific circumstances and various factors(e.g. possible tax and/or withdrawal penalties) when planning their personalized retirement strategy.

**Guarantees are subject to the claims paying ability of the issuing insurance company, and are subject to product terms, exclusions and limitations which may affect the underlying contract value.

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