



Four Basic Steps for a Successful Retirement

We understand that most retirement savers aren't financial experts, and that can make preparing for retirement feel overwhelming. The good news is that achieving a successful retirement doesn't have to be complicated. By following a few basic steps, you could set yourself up for long-term financial security.

Start Saving Now and Learn the Basics of Saving and Investing

The earlier you begin saving, the better your chances of reaching your retirement goals. It's also important to understand the foundational concepts of saving and investing. Familiarize yourself with the different types of investment products, such as stocks, bonds, and money market accounts. Each comes with its own set of risks and potential rewards, and knowing how they work—and how they fit into your overall portfolio—can help you make informed decisions. Take time to understand the details of your retirement plan and the benefits it offers so you can make the most of it.

Avoid Common Mistakes

Many retirement savers fall into the same traps: failing to diversify their investments, neglecting to rebalance their portfolios, making emotionally driven decisions, or not having a clear investment strategy at all. One of the best ways to avoid these mistakes is by focusing on that last item—developing an investment plan. Having a well-thought-out approach to investing can help you stay disciplined and better positioned for long-term success.

Focus on Three Critical Components of an Investment Plan

While you can't control the ups and downs of the market, there are three key factors you can control: when you start saving, how much you save, and when you plan to retire. Starting early and contributing consistently often has a bigger impact on your retirement outcome than investment returns alone. Choosing when to retire is also critical. Delaying retirement, even by a few years, can give your investments more time to grow and provide greater financial stability.

Monitor the Plan and Adjust as Necessary

A strong retirement plan isn't static—it should evolve with you. Major life events such as a new job, a growing family, changes in income, or unexpected financial challenges should all prompt a review of your retirement strategy. Regular check-ins can ensure your plan remains aligned with your goals and helps keep you on track for the future you envision.

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