

Message From the Dean



ROAD TRIP

When I was younger and looking for a little excitement, I would round up my buddies and hit the road. The thrill of traveling to an exotic destination without any prior planning was such a rush. Absolutely no worries — just go and have a good time. In fact, our motto used to be “Go with the flow.”

Looking back on things now, that certainly wasn't the best way to travel. But there are definitely two things I learned from those road trips that have helped me when monitoring my retirement plans:

We always knew where we were going.

OK, so we didn't have a map or good directions, but we did have a destination. Now, as I invest for my future, it's imperative that I know where I'm going. If I happen to run into detours or bumps, it's OK — I can't get discouraged and I can't change my long-term approach because of short-term events.

No matter what, we always made it home.

That's right — we never got stranded. Today, I know that I'll make it into retirement because I'm not going to veer off the path if something doesn't go exactly the way I would like it to go. I may have to work a little longer or spend a few dollars less each year, but I know that I'll make it.

So, as you invest for retirement, it's important to remember that even though you have a set goal in mind, things may not always go exactly as planned. Make sure that you give yourself the flexibility to adapt to changing situations and stay on course. And as you journey into retirement, always remember to think young and “go with the flow.”

U for You.

The Dean

List three things that

YOU

want to do in retirement:

List three things that could get

YOU

off the path:

Now, avoid those potholes!