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# Smart Investing makes cents, if you act.

**Have you checked your Savings and Security (401(k) plan) lately? Learn some important strategies to protect your investments, and then manage your money.**

Don't put all your eggs in one basket. We're not talking groceries, we're talking about your financial plan.

Too often after making initial investment decisions when establishing our 401(k) accounts, we fail to regularly review and manage our investments. As our assets grow over time, sometimes it can result in becoming too heavily invested in one or two stocks or funds, which creates the risk of losing a significant amount of savings because one investment turns sour.

## Strategies for minimizing risk.

Here are two fundamental investment concepts that are important to understand so you can consider the right mix of investments for you.

**Asset allocation:** allocate your money across a variety of investment categories, such as stocks, bonds, real estate, cash and commodities.

**Diversification:** within each of the investment categories or asset classes you choose, diversify by spreading your investments across different segments, such as industry or geographic location.

Check out this [About You page](#) to learn more about these strategies. And watch for more communications about how to define your financial goals and next steps for smart investing. If you have questions, please contact [VZCsavingsplan@verizon.com](mailto:VZCsavingsplan@verizon.com).

**Note:** Before making any 401(k) decision, it's recommended that you consult with a financial and tax advisor since personal financial circumstances vary. Employee comments to this article do not represent financial, tax or other advice from Verizon or the 401(k) plan fiduciaries.



## Know your investment mix in 10 minutes.

Complete this brief [investor profile questionnaire](#), add up your score and determine your investment mix based on your answers, to help guide your investment choices.

A solid financial plan is not a one-and-done exercise. It's important to periodically check your investment mix and make any adjustments based on your goals, time horizon and risk tolerance. Here's a short video to help you [Stay On Track](#).

**Note:** These materials can be accessed 24/7 when it's convenient outside of work.