

## Check Your Fiscal Fitness

Your retirement plan account needs an annual check-up for the same reason you need a yearly physical exam: to make sure it stays healthy. An annual examination of the performance of your retirement plan account can tell you whether you're on track to meet your retirement goals or if you should make changes to maintain your long-term financial well-being.

After a fiscal check-up, for example, you might decide to change your retirement savings diet by putting a bigger percentage of your contribution into a fund that may offer the opportunity for healthier returns and reducing your allocation in one with an anemic track record. You might perceive that last year's disappointing numbers don't accurately reflect your funds' prospects for good health over the long-term and stick with the allocation you've got. Or you might conclude that while your funds did well, you need to contribute more to grow a sufficiently robust nest egg to support yourself during retirement.

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