

## Coordinating Your Money

**Think of a symphony orchestra:** all the instruments play together to make beautiful music. But it doesn't just happen by chance. The instruments must be positioned so the sounds blend together—violins up front, brass in the middle and percussion in the rear. You aren't conducting a symphony, but you may be coordinating something almost as complex: your retirement savings. So you too, must position all the components with great care. You have an employer-sponsored retirement plan, but maybe that's not all you have. Perhaps you own an individual retirement account (IRA), mutual funds, stocks, bonds or a certificate of deposit (CD) at a bank. You might even have purchased an annuity that will kick in when you retire. Not only that, but a spouse or companion may have a retirement account of his or her own and maybe some other investments as well.

To keep all those investments working harmoniously, consider all of them together before investing new money or re-investing old. Include all your and your partner's investments before determining your diversification and asset-allocation strategies, and before deciding which investments belong in tax-deferred or taxable accounts. Following this advice can make a big difference in how big your retirement savings becomes and in how much of it you will lose to taxes.

In other words, the better your investments fit together, the better your chance of orchestrating a beautiful retirement.

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