

Are your retirement plans at risk?

After a 10-year rally in U.S. stocks, risky assets may comprise too much of your retirement portfolio.



Investor



Portfolio balance



Impact of 20% loss



Next semiannual contribution



Too much risk?

Baby Boomer

\$500,000

(\$100,000)

\$5,000
5% contribution as % of loss

The total dollar loss is substantial, potentially affecting retirement timing

Millennial

\$5,000

(\$1,000)

\$1,000
100% contribution as % of loss

The percentage loss is the same, but might be made up quickly

How will slowing economic growth affect the current bull market in U.S. stocks? If bearish sentiment emerged and stocks fell, would your retirement portfolio be up for the challenge?

If you're a Baby Boomer planning to retire soon, you can't afford too much risk. At this point in your journey toward retirement, time is running out to make up for any unexpected market mishaps.

If you're a Millennial just starting to save for retirement, you can afford much more relative risk. You should have decades to benefit from dollar cost averaging and many market cycles.

Sources: Charles Schwab Investment Management, Inc. For illustrative purposes only.

What does this mean for investors?

**Is your retirement portfolio's risk level still right for you?
Ask your advisor today.**

For more insights and to subscribe, visit us at schwabfunds.com.

charles
SCHWAB

Investment
Management

Charles Schwab Investment Management

With a straightforward lineup of core products and solutions for building the foundation of a portfolio, Charles Schwab Investment Management advocates for investors of all sizes with a steadfast focus on lowering costs and reducing unnecessary complexity.

Important disclosures

Past performance is no guarantee of future results.

The information provided here is for general informational purposes only and should not be considered an individualized recommendation or personalized investment advice. The investment strategies mentioned here may not be suitable for everyone. Each investor needs to review an investment strategy for his or her own particular situation before making any investment decision.

Some of the statements in this document may be forward looking and contain certain risks and uncertainties.

All expressions of opinion are subject to change without notice in reaction to shifting market conditions. Data contained herein from third-party providers is obtained from what are considered reliable sources. However, its accuracy, completeness, or reliability cannot be guaranteed.

Examples provided are for illustrative purposes only and not intended to be reflective of results you can expect to achieve.

©2019 Charles Schwab Investment Management, Inc. All rights reserved. CSIM-MKT (0719-9AVE) MKT107011AUG19-00 (08/19)

00233188

For more insights and to subscribe, visit us at [schwabfunds.com](https://www.schwabfunds.com).

