

The Changes I Made to My Portfolio



Twice a year, I check my portfolio to see if any rebalancing needs to be done. I look at my allocations at the end of April and at the end of October to coincide with the start of the 'worst six months' (May through October) and the start of the 'best six months' (November through April). This week, I took the additional step of modifying the funds I hold in my 403(b) plan. (Since AAI is a nonprofit, our retirement plan falls under a different part of the tax code than 401(k) plans do.)

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