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Wow, what an amazing market ride over the last few years! Running on tracks laid by an unprecedented Federal Reserve monetary easing program, the market has once again run to new all-time highs and appears to still have some steam. Or does it?

While no one really knows the answer to this, it is important to remember history as a guide, and to think about the future — your future. It wasn't all that long ago that the world's financial system was shaken to its core, leaving many retirees running for shelter from the Ebola-like symptoms displayed by world financial systems. Fear over which institution or country would next display the almost certain deadly symptoms ran rampant.

I am certainly not echoing the calls of the past and screaming it's time to get your guns and gold. I am, however, pointing out to consumers the recent and vivid reminders of the importance to get back to the basics with your financial planning this New Year. If we fail to remember the past, we repeat it. You have worked too hard preparing for this time in your life.

Let's review three vital elements you should implement in your retirement plan this New Year.

- **Get your annual financial check-up.** How can we possibly forget to do this? Annual check-ups are the number one preventative care tool at our disposal. While many individuals should be meeting more regularly with their financial advisor, everyone should have at least the minimum of an annual visit. Problems creep up and this is often the best way to catch them before it is too late.

- **Don't forget to diversify.** Are you working with a broker who always wants to sell

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- **Rebalance, Rebalance, Rebalance.** With the great equity run up we have encountered since the lows of March 2009, it is vital to remember that we must continue to evaluate our investment portfolios. While equity portfolios have risen significantly since that time, other areas of our portfolio may not have fared so well, leaving our risk levels in need of adjustment. It is often a good idea to capture some of those hard-earned gains. You never know — the next major pullback could be just around the corner. Be prudent, not greedy!

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