

Let's Talk...

Let's Talk ... About Investing for Beginners

If you've ever thought about growing your money but don't know where to start, you're in the right place. Let's break down the basics of investing so you can take your first steps toward financial growth. The Halliburton Plan has you covered, regardless of your experience level.

What is Investing?

At its core, investing is putting your money into assets with the expectation of earning a return over time. The goal is to grow your wealth and achieve your financial objectives. Here are some common types of investments:

- **Stocks:** When you buy stocks, you purchase shares of a company. Stocks can offer higher returns but come with higher risk, as their value fluctuates based on market conditions and company performance.
- **Bonds:** Bonds are loans to companies or governments in exchange for interest payments and the return of the bond's face value at maturity. They are generally safer than stocks, making them suitable for conservative investors, but they typically offer lower returns.
- **Diversified Funds:** These include mutual funds or strategies within the Halliburton Plan that pool money to purchase a diversified portfolio. Investing in a fund means you're buying a collection of stocks or bonds, which helps reduce risk since the performance of one investment is less likely to significantly impact the overall fund.

Check out [Fidelity's Investing for Beginners page](#) for more resources on getting started.

Getting Started with the Halliburton Plan

Retirement Portfolios

If you're new to investing or need a simplified approach, the **Retirement Portfolios** offer an easy way to access a ready-made investment portfolio. The Retirement Portfolios take the guesswork out of investing by providing a diversified mix of investments based on your expected retirement date (the fund's "target date").

The asset allocation, which is professionally managed, is adjusted automatically as the target date approaches and for 10 years after, into retirement. If your target date is far away, the Retirement Portfolio will typically have more equities (stocks) in its investment mix to provide more potential for growth. As the target date gets closer, the Retirement Portfolio will shift to

include fewer equities and focus more on fixed income, inflation-sensitive, and stable value investments to reduce the risk of loss. Plus, the rebalancing work is done for you, which means you'll have an age-appropriate asset mix without having to take any action.

Single Focus Strategies

For more hands-on investors who want to personalize their investments and create a portfolio tailored to their specific preferences, the **Single Focus Strategies** allow you to build your own custom investment portfolio by selecting your own mix of funds that invest in stocks, bonds, and other investments.

Each of the Single Focus Strategies invest in a particular group of investments that have a single focus. If you go this route, you can create your own asset allocation by choosing from several of the Single Focus Strategies, keeping in mind your time horizon and risk tolerance, which may change over time.

Unlike the Retirement Portfolios, the Single Focus Strategies don't automatically update your asset allocation as you get closer to retirement, so you'll need to keep an eye on your investment portfolio, make adjustments, and rebalance periodically. Once you've created your own investment mix from the Plan's Single Focus Strategies, you can set up your account for **automatic rebalancing**. This can help you maintain your target investment mix if your portfolio gets unbalanced due to some investments performing better than others. Navigate to the Change Investments page on [NetBenefits](#) and click Exchange Multiple Investments. Once you choose your desired asset allocation, select whether you would like to sign up for a Rebalance Notification, which will notify you if your asset allocation varies from your target mix, or Automatic Rebalance, which will reset your desired allocation on a quarterly, semiannual, or annual basis. Review your targets periodically to ensure they remain appropriate if your circumstances change.

The Single Focus Strategies tend to be ideal for experienced investors or those working with a financial advisor.

Get Expert Assistance from a Financial Advisor

To stay on track and receive professional guidance, consider consulting with a qualified financial advisor. You can also get complimentary one-on-one retirement planning help from a Fidelity Workplace Planning Consultant. Call (800) 603-4015 or make an appointment here.

By understanding the basics of investing, you can take steps toward building your financial future. Starting early gives your money more time to grow.

Sources:

[Investopedia: Investing: An Introduction](#)

[Fidelity: How to Start Investing](#)

[Fidelity: What is an ETF?](#)

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