

Let's Talk...

Let's Talk ... About the Power of Automating Your Finances

Automation can be a game-changer, helping your money work for you without regular manual effort. But automation works best when paired with thoughtful planning. Together, these approaches help ensure your financial strategy aligns with your risk tolerance, retirement timeline, and personal goals.

Automate Your Contribution Increases to Grow Your Savings

The Halliburton **Annual Increase Program** lets you elect to automatically raise your 401(k) contribution rate by a set percentage each year on a date you choose—whether that's January 1, your birthday, or another meaningful day. This means you don't have to remember to increase your savings manually; the Plan does it for you, helping you avoid the temptation to veer off course. Check your [Annual Increase Program election](#).

Additionally, Halliburton reenrolls participants who aren't already contributing at least 6% of their salary (and who don't opt out) at a 6% contribution rate every January 1. These participants are also enrolled in the Annual Increase Program with a 1% annual increase, until their contribution rate reaches 10%. This approach makes small, regular increases a reality, steadily boosting your savings over time.

Use Automatic Rebalancing to Maintain Your Target Asset Mix

Your target asset mix should reflect your risk tolerance, time horizon, and retirement goals. Over time, some investments may outperform others, causing your portfolio to drift from your desired allocation. Rebalancing maintains your target mix by periodically selling investments that have grown and buying more of those that have lagged. This regular maintenance helps protect your investments from market volatility and keeps your strategy aligned with your goals.

The Plan's **Retirement Portfolios** offer a hands-off solution: simply select the portfolio closest to your target retirement date, and the asset allocation is professionally managed and automatically adjusted as you approach retirement and beyond. This maintains an age-appropriate mix without you needing to take action.

If you prefer to build your own portfolio using the Plan's **Single Focus Strategies**, you can automate rebalancing by logging into your account. On the Change Investments page in [NetBenefits](#), click Exchange Multiple Investments to select your desired asset allocation. You can then opt for a Rebalance Notification, which alerts you if your allocation drifts from your target, or choose Automatic Rebalance to reset your allocation on a quarterly, semiannual, or annual schedule. Be sure to review your targets periodically to ensure they still fit your current circumstances.

Be Intentional About Your Retirement Planning

While automation simplifies many aspects of saving, it's essential to start with a clear plan. Consider your ideal retirement age, risk appetite, and the lifestyle you want to maintain. These factors influence how much you should save, how your investments should be allocated, and when you might want to retire.

A clear plan up front ensures that automation supports your goals rather than running on autopilot. The plan is your roadmap, guiding the automated tools to work effectively for you.

Schedule Regular Check-Ins and Adjust as Needed

Automation is powerful, but it shouldn't replace regular oversight. Life changes—like a new job, a raise, or unexpected expenses—may require you to adjust your retirement contributions or investment strategy. Periodic check-ins, whether on your own or with a financial advisor, help you stay aligned with your goals and make necessary adjustments. To learn more, read [“Let's Talk...About a Retirement Planning Check-Up: Are You On Track?”](#).

Automate Other Aspects of Your Finances With Caution

Beyond retirement savings, automation can strengthen your overall financial health. Setting up automatic bill pay, emergency fund contributions, or credit card payments can reduce stress and prevent missed payments.

However, it's important to stay proactive and engaged. Regularly review your automatic payments and savings to ensure they still fit your current situation. Automation should support your goals, not replace your awareness and engagement with your finances.

By combining the power of automation with a thoughtful approach, you'll be well-positioned to build confidence on your journey to a secure retirement.

Sources:

[Western & Southern Financial Group: 401\(k\) Auto-Escalation: The “Set-and-Forget” Way to Double Your 401\(k\)](#)

[Fidelity: Help Your Money Grow with Automation](#)

Last updated date: 1/9/2026