

Let's Talk About...

What Type of Investor You Are

When it comes to investing, everyone has their own style. Some like a do-it-yourself approach of building a customized investment portfolio and keeping it up to date. Others, however, like a streamlined method with pre-built options that require little to no maintenance. Whatever your preference, the Halliburton plan has you covered.

Options for the “Hands Off” Investor

How will you know if it fits?

- The thought of choosing investments makes your palms sweat.
- You're just starting out and need a simplified approach to investing.
- You're in a busy stage of life and need your investments to be easy. You want a ready-made investment portfolio that's already built for you.
- You have your hands full taking care of kids or elderly parents and don't have the time to manage your account.
- You'd rather treat your savings like a slow cooker — “set it and forget it.”

These plan features support those with a “Hands Off” approach:

Retirement Portfolios

The **Retirement Portfolios** take the guesswork out of investing by providing a ready-made 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 (stock) 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 risk of loss. Plus, the rebalancing work is done for you, which means you'll always have an age-appropriate asset mix without having to take any action.

Halliburton Annual Increase Program

The **Halliburton Annual Increase Program** allows you to automatically increase your 401(k) contribution rate by a percentage each year, without you having to take any action. Once you make your election, your contribution rate will automatically increase by a percentage each

year on whatever date you choose until you reach your desired contribution rate or end date. If you are not contributing at least 6%, you will be automatically re-enrolled in the program on January 1 each year unless you opt out the preceding December. Participants are enrolled at a 6% contribution rate with a 1% increase going forward, until they reach 10%. Check your Annual Increase Program election.

Options for the “Hands On” Investor

How will you know if it fits?

- You like to log in regularly to see how your investments are performing.
- You don't mind a little hands-on account maintenance from time to time.
- You personalize your investments to create a bespoke portfolio that you tailor to your specific needs and preferences.
- You have a little time upfront to put towards building your investment portfolio.
- You can commit to setting aside time to maintain and re-evaluate the portfolio whenever your risk tolerance changes.
- You have assets outside of the Plan to consider in constructing an overall investment portfolio mix.

These plan features support those with a “Hands On” approach:

Single Focus Strategies

The **Single Focus Strategies** allow you to build your own custom investment portfolio by selecting your own mix of 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 will 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.

Automatic Rebalancing

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. Simply 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. While the automatic approach will reset to your targets as instructed, it is still important to periodically review the targets you create to ensure they remain appropriate if your circumstances change.

Whether you fit firmly into one of these types or somewhere in between, the Plan has a number of features to help you invest in a way that makes the most sense for you. Plus, if you ever have questions, you can always talk to a Fidelity Workplace Planning Consultant for complimentary one-on-one retirement planning help. Call [\(800\) 603-4015](tel:(800)603-4015) to get started or [make an appointment here](#).

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