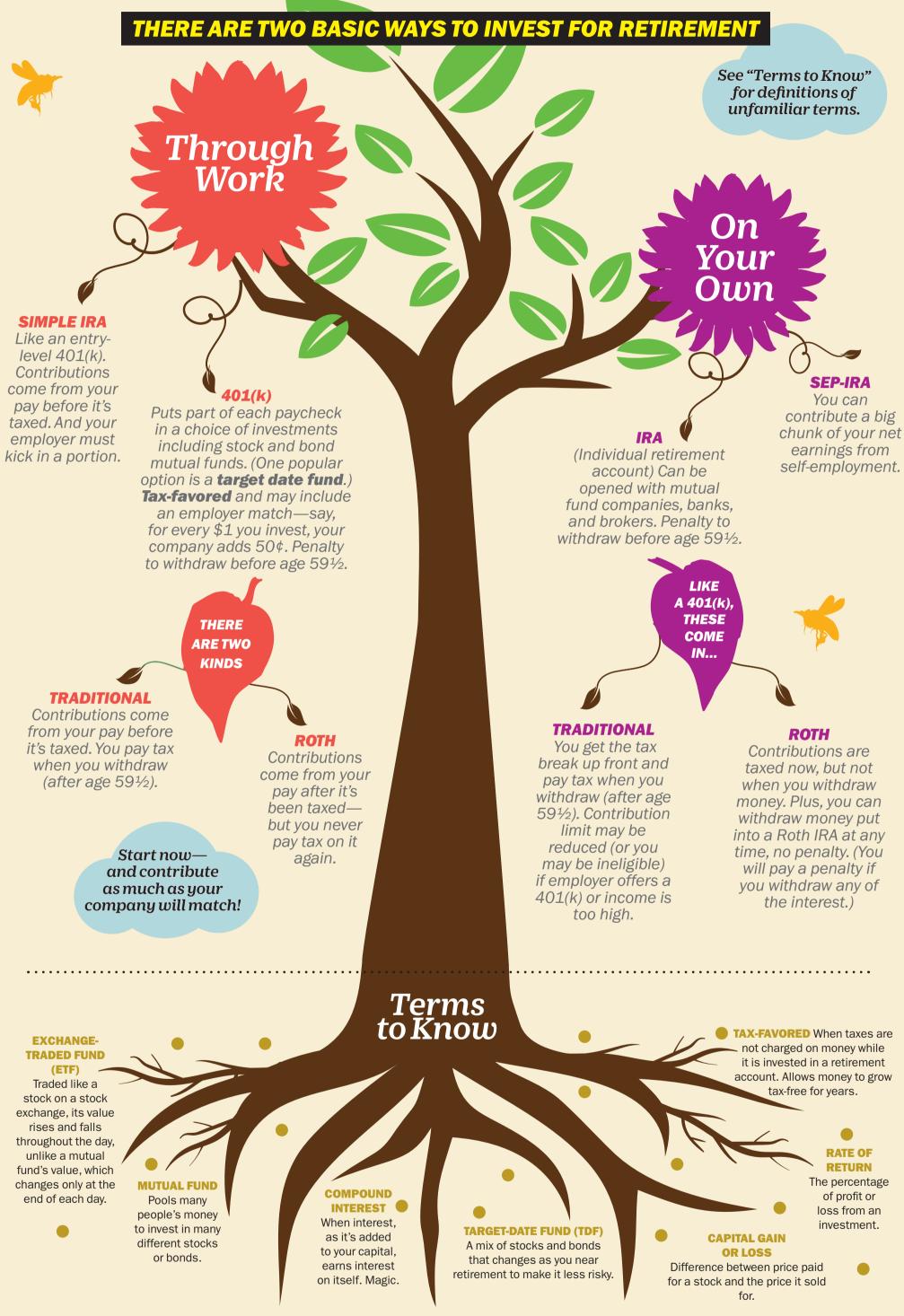
For many people, saving for retirement is one of the most intimidating areas of personal finance. The key point: **START NOW**. Time is your biggest asset—it allows your money to grow through the magic of compound interest. Here are your options.



## "BUT WHERE SHOULD I INVEST THE MONEY IN MY ACCOUNTS?"

In most cases, your accounts are made up of funds, which are either **actively** or **passively managed.** When a manager picks and chooses among thousands of stocks to create a fund, it's actively managed. A passively managed fund, such as an **index fund,** on the other hand, simply invests in a whole group of stocks (like the S&P 500). No manager picking and choosing. The surprising thing? Index funds do pretty much as well as funds managed by "experts" who charge higher fees.

Winner: passively managed, low-fee index funds. And you.

