



Avoid Lowballing Your Retirement Investments

Description

Preparing for retirement is a serious endeavour. Your million-dollar journey toward the sunset years begins with the choice of stocks today. Building a portfolio for retirement requires a business-like approach. If you've started early, then you're a step ahead. If not, try not to be short-sighted and focus on the bigger picture.

You don't want rotten eggs in your portfolio. You have to spend time to find suitable retirement investments. Limit your choices to a combination of stocks that offers capital appreciation and higher dividends. Price-wise, the stocks should be reasonable and not expensive.

TC Energy ([TSX:TRP](#))([NYSE:TRP](#)) and **Chemtrade Logistics** ([TSX:CHE.UN](#)) are not bad equities but justly acceptable to set your retirement plan in motion. More importantly, you're paying yourself first, which means you can save as much for your retirement.

Prime choice

When a storied and legendary company changes its name, it signals a new leaf and fresh dawn. TC Energy is working to create an identity that is entirely distinct from its old name, TransCanada. But [TFSA investors](#) are expected to stick with the stock through thick and thin, regardless of the name.

This energy infrastructure company in North America is a retirement planner's dream. The business is understandably stable and enduring. Imagine operating pipelines through the USMCA triumvirate of Canada, Mexico, and the United States, plus other liquid pipelines and energy segments.

Incidentally, USMCA or the U.S.-Mexico-Canada Agreement which used to be known as the NAFTA, or the North America Free Trade Agreement. If U.S. president Trump believes the new name has a good ring to it, the name TC Energy has more than a name to offer.

TC Energy pays a handsome dividend of 4.7%, and the routine of incessant payouts has been happening for 18 straight years. That should already lend comfort, as you grow your retirement funds. You won't be short-changed. Industry analysts project viable dividend growth down the road in tandem

with their growth projects.

From obscurity to popularity

Chemtrade Logistics is the provider of industrial chemicals and services in Canada, South America, and the United States. The name or business isn't as resounding, but the stock has risen from [obscurity to popularity](#).

Ask any stock trader about the highest-yielding dividend stocks, and Chemtrade Logistics would certainly be mentioned. Inquire about the cheapest high-dividend stock, and the name would probably be brought up too. The stock is currently trading at \$9.60, but it's a bit underperforming.

However, for an investment of less than \$10 per share, the dividend yield of 13.71% is unbeatable. As mentioned earlier, don't be short-sighted when it comes to retirement investments. The current price is a reasonable entry point. Potentially, analysts see a 40% price appreciation in the months ahead.

Take advantage

You are presented with double opportunities to convert your idle funds into retirement investments. But bear in mind that the road ahead is bumpy. Patience and calm are required in your life's most rewarding journey.

CATEGORY

1. Investing

TICKERS GLOBAL

1. NYSE:TRP (Tc Energy)
2. TSX:CHE.UN (Chemtrade Logistics Income Fund)
3. TSX:TRP (TC Energy Corporation)

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