



Tips to Weather a Turbulent Market

With recent market fluctuations, it's natural to feel uneasy about your investments. Uncertain markets can make you question whether you're still on track to meet your retirement goals. But rather than reacting emotionally, take a proactive approach to managing your financial future. Consider these key steps to help you stay focused in both up and down markets:

1. **Review Your Portfolio.** Understand your investment mix and ensure your allocations align with your risk tolerance and time horizon to retirement. Market swings emphasize the importance of diversification. While diversification doesn't guarantee losses, it helps spread risk across various asset classes and market sectors.
2. **Assess Your Contribution Rate.** The amount you contribute each month plays a crucial role in your long-term financial security. Have you calculated how much you'll need for retirement? Are you contributing enough to stay on track? Consider increasing your contributions periodically, especially as your income grows, to help you reach your financial goals.
3. **Rebalance Your Portfolio.** Market movements can shift your portfolio's allocation, potentially exposing you to more risk than intended. Rebalancing—ideally at least once a year—helps realign your investments with your original strategy, effectively encouraging you to “sell high and buy low.” Over time, this disciplined approach may enhance your overall returns.
4. **Seek Professional Guidance.** Navigating market volatility can be challenging, but you don't have to do it alone. Consulting a financial professional can provide personalized insights and strategic guidance tailored to your goals. Our retirement plan advisor is available to help you make informed decisions.

Stay the Course

Remaining invested during market turbulence allows you to participate in potential market rebounds. While market fluctuations are inevitable, history has shown that some of the steepest declines have been followed by strong recoveries. Rather than reacting to short-term volatility, use it as an opportunity to reinforce smart financial habits and stay focused on your long-term retirement strategy.

For more information, contact your financial professional by emailing **[EMAIL]** or calling **[PHONE NUMBER]**.

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