



## 1 STAY FOCUSED ON YOUR GOALS



Look beyond the headlines. By understanding the history and economic context of today's turmoil, it is clear that markets may get worse in the short

term. But the foundations remain solid, which should lessen the effect and duration of any further damage.

## 2 ASK FOR HELP



Have questions? Ask us! It's our job to understand the markets, and the volatility that goes with them. We can help you evaluate your investments and answer any questions you may have about your risk tolerance, contribution rate, or anything else. Contact us today!



## WE'RE HERE TO HELP

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# TIPS TO WEATHER A TURBULENT MARKET

With the recent market volatility, it's understandable that you may be concerned about your investments. Volatile markets can make you wonder if you're on track to meet your retirement goals. Don't be discouraged and most of all, don't panic. Instead, be proactive! Consider the following steps you should be taking in both up and down markets:

- 1. Review Your Portfolio.** Know your investment mix and be sure you are invested in the appropriate asset classes (based on your risk tolerance and time horizon to retirement).
- 2. Check Your Contribution Rate.** How much you contribute each month can directly impact how much you will have at retirement. Have you done a retirement needs calculation? Are you increasing your contribution amount each year or more often based on your income and age?
- 3. Rebalance.** This will readjust your portfolio back to your original investment strategy attempting to "sell high and buy low." Regular rebalancing (as a rule of thumb, at least once a year) may increase the overall return of your portfolio over time.
- 4. Consult with a Professional.** Don't go it alone. We are here to help with any questions you may have.

Remember, staying invested in times of market turbulence will help you participate fully in potential market gains. While there is never any certainty in the market, it is worth noting that some of the sharpest market declines were followed by steep rebounds. History has taught us that volatility is to be expected.



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