

How to weather volatile financial markets

Decisions you make during a volatile market can have a lasting impact on your financial wellness. A market decline does not need to cause fear, but can be viewed as an opportunity to buy at attractive prices because of the buy low-sell high strategy. At the very least, take this time to revisit your investment objectives and re-affirm the investment options you have selected.

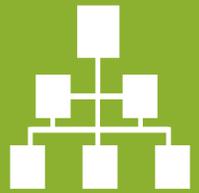
Evaluate your investing time horizon



Has the amount of time you have to save for retirement changed? It is important to keep a long-term perspective with your investments, especially in your early working years. Even if you retire at age 65, consider that you'll likely live into your 80s, so your assets will need to be invested for a long time.

Has your comfort level with the rise and fall of the financial market changed? Look at how you are invested to see if your risk is spread out among different types of investment options. In this environment you maybe can't afford to hold all your assets in one investment option. Spreading assets over varying types of investments may better help moderate the ups and downs of the financial markets.¹

Know your risk tolerance and consider diversifying your investments



Determine an appropriate investment line-up



Do you want to maximize your opportunity to grow your account balance or do you want to safe guard your account balance from market fluctuations? Make sure you have the most appropriate investment options in your account.

Don't let emotion or fear drive you to an investment decision you may regret. Fear and uncertainty may lead you to sell low, lock in losses and miss potential market recovery. Timing the market is difficult, if not impossible. If nothing has changed in your time horizon, risk tolerance or investment objectives, think long and hard before making any changes to your investment options during a volatile market.

Stay the Course



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Investing involves risk, including possible loss of the principal amount invested.

¹ Asset allocation and diversification does not ensure a profit and does not protect against loss in declining markets.

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