



Market Volatility— Time for a Portfolio Review?

It's only natural to be concerned with the economy today and how it affects your personal financial circumstances. Though retirement may be a far-away thought for many of us, the truth is that the volatility of the stock market today may challenge the decisions you've made on funding your retirement.

When markets are uncertain, it can be tempting to move all your assets into less risky investments, or safer investments. Economic strains may even lead you to delay investing altogether.

Each asset class—cash equivalents, bonds and stocks—should play an important role in your investment strategy because each one has a different potential for gaining and losing value. A “risky” investment is simply an investment that is more volatile—one that can see large variances in returns, both positive and negative, from year to year. Because of this greater potential for risk, the investment has a greater potential for higher—and lower—returns.

Furthermore, this may be a good time to take an important step. Now, more than ever, may be the best time to truly evaluate your investor type, review your portfolio and reset your investment strategy. One of the statements in the Investor Type Survey states: “If one of my investments dropped 20% in value over six months due to stock market fluctuations, I would hold on to that investment, expecting it to recover its value.” Do you agree or disagree with this statement?

We have seen a downturn in the financial markets, so we can now accurately respond to that scenario. For the complete survey and instructions on how to set a retirement planning strategy, please visit your Plan's Web site.¹

History shows that investors who stick to a consistent, diversified² investment strategy for the long term (which is exactly what retirement planning is all about) tend to come out ahead. Despite short-term market crises, financial markets have historically recovered.

Use these uncertain times wisely: Find the bright side and evaluate your investment strategy.

¹ Access to the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons.
² Diversification of an investment portfolio does not assure a profit and does not protect against loss in declining markets.

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