

# The power of staying the course

The market may fluctuate, but your emotions don't have to.

Investing can sometimes feel like a rollercoaster, especially when your financial future is at stake. You worked hard for your money and are intentional in your investment approach. Stay the course and consult your advisor if you have any concerns.



## When the market drops

It's easy to feel excited when the market is up, but what do you do when it's down?

Keep in mind what the big picture looks like. If you know that fluctuations happen for most investments, you won't be surprised when it happens. The market will constantly rise and fall, but if you stay invested, you could be more likely to experience long-term success rather than selling and buying with each fluctuation.

One key strategy of managing your investments is to only monitor them at strategic, scheduled times of the year. If you're constantly checking the returns, your temptation to buy or sell could be heightened. While it's good to know the status of your investments, it's also good to observe long-term results, accomplished by scheduling your investment reviews quarterly, for example.

## What's right for you

There is no one-size-fits-all solution when it comes to saving for retirement, which means you can choose a solution that's right for you based on your unique goals. Workplace 403(b) or 457 retirement plans are two examples of how you can do this.

Kick start your savings as soon as you can to take advantage of your long-term potential. You CAN achieve your dream retirement.



Contact your advisor if you have any questions regarding your plan and they will make sure that you are making the right choices to support your goals.