



# Don't Let the Market Volatility Spook You!

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## Market Tricks and Treats

With the recent market volatility, it's understandable that you may be concerned about your investments. Don't let the market volatility spook you! Consider the following tips:

- **Review your safe route.** It is ok if your investment portfolio isn't performing as you expected, but as you age closer towards your retirement, check out different investment options (aggressive, moderate, and conservative). Choosing the appropriate approach could help put you back on a route to retirement.
- **The market is not a haunted house.** Have courage when the market is down. History tells us that when the market drops, there is no need to be frightened. Do not get spooked and pull your money out at low points. Keep your money invested and your profits could return.
- **Diversified portfolio is like your candy basket.** Keeping a diversified portfolio is like having a filled candy basket, you do not want just one type of candy. Review your candy (investment mix) and separate into piles (appropriate asset classes - based on your risk tolerance and time horizon to retirement). Separating your investments may mitigate risk and while diversification does not guarantee against loss of principal, it can help spreading your risk among different asset classes and market segments.
- **Fall is a time for giving.** For those of you over 50 years old, utilizing catchup contributions is like passing out candy, only better because you are giving to yourself! Want to get those king-sized candy bars? Ask your Human Resources department how to utilize your catchup contributions.

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