

Five Tips to Follow in Turbulent Times

With the recent market volatility, it's understandable for you to 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 market ups AND downs:

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). Times like these reinforce the need to diversify (e.g., spreading your investments among different asset classes and market segments).
2. **Check Your Contribution Rate**. How much you contribute each month is directly related to how much you will have at retirement. Have you done a retirement needs calculation? Do you know how much you should be contributing each month to reach your goal? Are you increasing that 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 by selling high and buying low. Regular rebalancing (at least once a year but no more than four times a year) may increase the overall return of your portfolio over time.
4. **Consolidate Your Investments**. If you have other retirement accounts from past employers consider a Rollover Option. This means less for you to manage when all your retirement assets are in one place. Call our rollover specialist Ryan Mayarag at 800.959.0071 ext 252.
5. **Consult with a Professional**. Don't go it alone. Financial Planning Resources are available through our retirement plan consultant, 401(k) Advisors. Call 800.959.0071 for more information.



Remember, staying invested in times of market turmoil will help you participate fully in potential market gains. Some of the sharpest market declines were followed by steep rebounds. History has taught us that volatility is to be expected. The implications surrounding the current turmoil should call on plan participants to focus on what they should otherwise be doing on a regular basis.

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