



SMART INVESTING IN ANY MARKET

AUTOMATIC REBALANCING

All investing involves risk, and sometimes even the smartest investors can let market turbulence affect their carefully planned retirement strategy. Before you let that happen to you, here are a few things to remember.



ACTIONS, NOT REACTIONS

CONTRIBUTE REGULARLY

It may be tempting to reduce or suspend contributions to your retirement plan, but this could hurt in the long run. Contributing equal amounts on a regular basis – regardless of which way the investment markets move – can help reduce your overall average purchase price over time. This is known as "dollar cost averaging." Bear in mind that it does not guarantee a profit or protect against a loss in a declining market, so you should consider your ability to continue investing through periods of adverse market conditions.

REBALANCE YOUR PORTFOLIO REGULARLY

Consider getting in the habit of regularly rebalancing your portfolio. Review your original asset allocation, and rebalance your assets to adjust for any recent market volatility. This may mean transferring money from asset classes and investment styles that have had good performance, into those with a relatively weak performance. The good news is we offer a free, automatic rebalancing service to help.

KEEP A LONG-TERM PERSPECTIVE

Investing for retirement requires a long-term perspective. Most financial planning experts agree that the best way to weather volatile markets is to have a long-term investing strategy – and then stay the course. Making hasty investing decisions, such as purchasing funds after they have risen significantly, or transferring out of lower-performing funds, could make it more likely that you will miss the upswing that can follow a downturn.

Manage your retirement strategy with ease.

Learn more about our automatic rebalancing service.



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800-401-8726

All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any investment will meet its stated objective.

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