

5 THINGS TO CONSIDER BEFORE YOU REVIEW YOUR QUARTERLY STATEMENT



1 | Revisit your long-term goals. In order to stay the course during turbulent times, think back to why you started saving in the first place. Are you saving for your retirement? Your child's education? A special item? Investing can help you maintain focus and achieve your goals.



2 | Stay calm. Here's the reality: investors will see unrealized losses in their accounts that many haven't seen for at least a decade. Although this experience may be unsettling, keep your long-term goals at the forefront of your mind and pause before making any investment decisions.



3 | Utilize your toolkit. Diversification and rebalancing may be suitable tools to help you manage your investments. Diversification will give you the smoothest ride for your risk tolerance. Investors are currently seeing how having some bonds has cushioned their portfolios. If you have an asset allocation model portfolio, consider rebalancing. While the broad market is notably down, your asset allocation may be underweighted in your equity exposure. Some investors hesitate to buy equities during times like now. However, history often rewards this strategy.



4 | Look to history. The current equity and fixed income markets are experiencing generational volatility, but history may provide some comfort. Since 1987, the stock market has experienced seven large drops. In all seven cases, the markets recovered and ultimately went on to set new all-time highs.



5 | Keep investing – especially in your retirement account. Markets go in cycles of volatility and calm, but the sun continues to come up every day. As an investor, you want to make sure you are taking advantage of the tax benefit you get from investing in your retirement account and the drop in the market for your long-term goals.