Retirement on the Brain

Ride Out the Ups and Downs

Don't let market volatility derail your retirement savings plan

Market volatility describes the natural ups and downs of the financial markets. Even though market swings are normal, big spikes and steep drops can be stressful – especially when you're trying to save for retirement.

How do you stomach the bumps and stay on track with your savings? Don't panic and follow 3 key strategies.

1. Stick to Your Investment Plan

Your investment plan is built on these important building blocks:

- A retirement date. Figure out how long you'll have to save.
- Your major life goals. Plan for small and big events in the future.
- Your tolerance for risk. Find your comfort zone.

Your plan is like a safety belt when the market starts seesawing. Stay on track by sticking to it during market swings.

2. Diversify

Reduce your financial risk by putting your money into different types of investments. This can help smooth out the ups and downs of the market, because each type of investment reacts in its own way. When you diversify, your money isn't all going in one direction. Bonds, for example, may rise in value when stocks are performing poorly.

A diverse portfolio may include stocks, bonds and cash equivalents, as well as higher-risk real estate investment trusts or commodities.*

* Diversification does not guarantee gains or protect against investment loss.

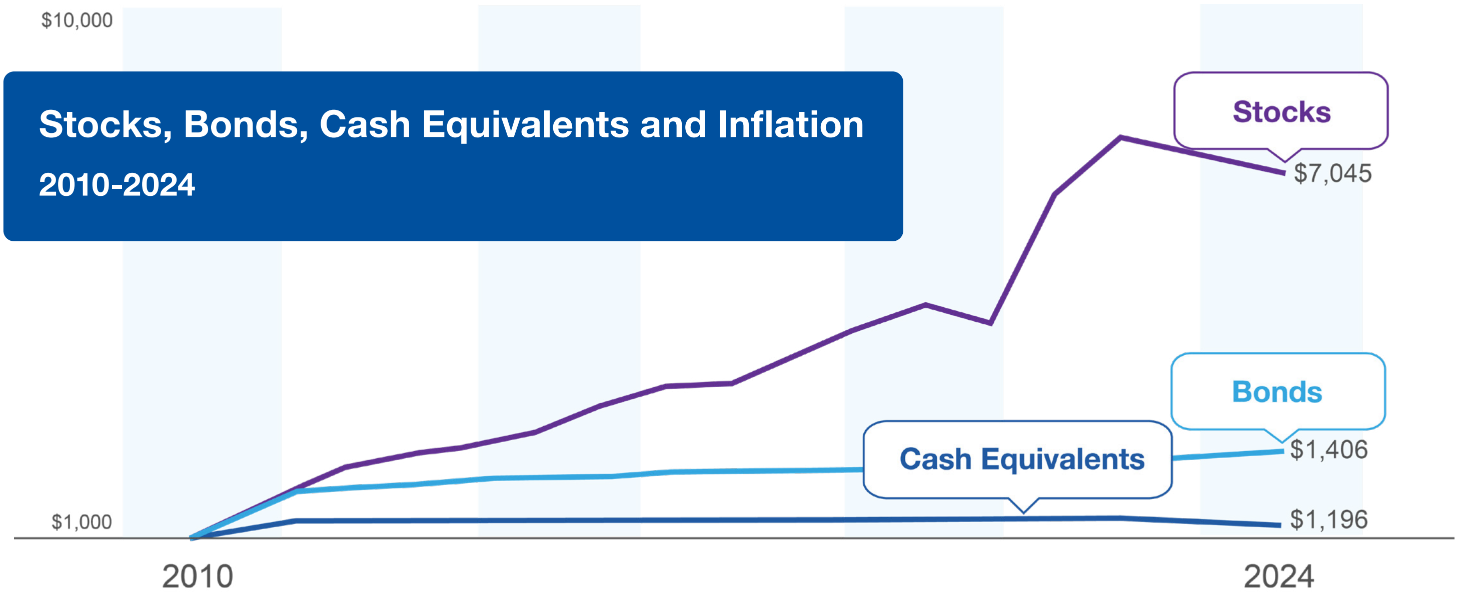
Need help planning?

Go to our **Retirement Needs Calculator** to see how much you'll need and how much to save.
Take our **Investor Profile Quiz** for help choosing investments with lower or higher levels of risk.

Continued on next page

3. Think Long Term

Here's something to remember when the market starts fluctuating — the stock market has experienced overall growth for at least the past 30 years. And average returns have been about 10% a year.[1] Long-term investing gives you more time for potential growth and for absorbing the ups and downs of the markets.



The index performance shown is for illustrative purposes only and is not indicative of the performance of any specific investment. This illustration assumes $1,000 invested in each category from January 1, 2010 – December 31, 2024. The illustration is based on the S&P 500 Index, the BarCap U.S. Aggregate Bond Index, the 3-Month T-Bill Index and the Consumer Price Index. You cannot directly invest into an index. It does not represent the performance of any actual accounts and is not a forecast or promise of future returns. The returns presented assume a constant allocation to each index, and do not consider the fluctuations in value that can impact the overall allocation between rebalancing. In addition, the portfolio allocation does not change regardless of economic or market conditions. As a result, the returns on actual portfolios may be different. Past performance is no guarantee of future results. Investments are subject to market risk and fluctuate in value. Source: Morningstar Direct.

Buckle Up and Be Safe

- Avoid selling stock investments when the market goes down.
- Avoid trying to time the market.
- Avoid the urge to reduce or stop contributions to your retirement plan.
- Avoid keeping all or most of your assets in fixed-income investments, such as cash equivalents and bonds, unless you are near or at retirement age.

Rebalance and Reset

Make sure to rebalance your investment plan on a regular basis — quarterly, semiannually or once a year. Volatile markets can change the proportion of your funds in different asset classes. Rebalancing resets your portfolio to your desired investment mix.

Enroll in your plan or increase your contribution.
Go to **standard.com/retirement**.

1 Past performance is no guarantee of future results. The investment return and principal value of an investment will fluctuate and an investor's interest, when redeemed, may be worth more or less than the original investment. Source: "Annual Returns on Stock, Bonds and T.Bills: 1928–Current," NYU Stern School of Business, 2019.

The Standard | 1100 SW Sixth Avenue, Portland, OR 97204 | **standard.com**