

# Don't let the market volatility spook you!

## 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.** Does the recent market volatility have you feeling like you've been knocked off your path to retirement? You're not alone. The most important thing to remember is not to panic. Instead, take this as an opportunity to revisit your investment portfolio and ensure it is properly diversified for your risk tolerance and time horizon to retirement. 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 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 as the market recovers.
- + **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 it into piles (appropriate asset classes - based on your risk tolerance and time horizon to retirement). Separating your investments may mitigate risk and help smooth out the volatility in the market. While diversification does not guarantee against loss of principal, it can help by 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 catchup contributions in your retirement plan.



Questions? Contact an IMA Wealth Advisor at 877.305.1864 or [wealth@imacorp.com](mailto:wealth@imacorp.com) and schedule an appointment!



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