



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.** It is ok if your investment portfolio isn't performing as you expected, but as you age closer towards your retirement, check out different investment options (aggressive, moderate, and conservative). 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 that 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.
- **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 into piles (appropriate asset classes - based on your risk tolerance and time horizon to retirement). Separating your investments may mitigate risk and while diversification does not guarantee against loss of principal, it can help 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 your catchup contributions.

Have questions regarding your investments, please contact Peter Raskin at 617.728.7433 or Peter.Raskin@LFG.com.



Dollar cost averaging does not assure a profit and does not protect against a loss in declining markets. This strategy involves continuous investing; you should consider your financial ability to continue purchases no matter how prices fluctuate.

Prior to rolling over, consider your other options. You may also be able to leave money in your current plan, withdraw cash or roll over the assets to your new employer's plan if one is available and rollovers are permitted. Compare the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features, and tax treatment. Speak with your advisor regarding your situation.

This material was created to provide accurate and reliable information on the subjects covered but should not be regarded as a complete analysis of these subjects. It is not intended to provide specific legal, tax or other professional advice. The services of an appropriate professional should be sought regarding your individual situation.

To remove yourself from this list, or to add a colleague, please email us at Peter.Raskin@LFG.com or call 617.728.7433.

Lincoln Financial Advisors is not affiliated with the Retirement Plan Advisory Group. Peter Raskin is a registered representative of Lincoln Financial Advisors Corp. Securities offered through Lincoln Financial Advisors Corp., a broker-dealer (SIPC). Investment advisory services offered through Sagemark Consulting, a division of Lincoln Financial Advisors Corp., a registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. Raskin Planning Group is a marketing name for registered representatives of Lincoln Financial Advisors Corp. 175 Federal Street, Suite 1050, Boston, MA 02110 617.728.7444.

ACR# 4938981 09/22

CRN-5007291-101122