

Money Mantras

Market swings causing you some anxiety? These four money mantras can help you overcome it.

Mantra #1: I Am Investing for the Long Term

An old saying goes, “saving for retirement is a journey, not a sprint.” A volatile market can push the most experienced investors into making emotional decisions. However, it’s never a good idea to change your investments simply because of day-to-day volatility. Set a strategy that’s right for you and stick with it. Having a diversified portfolio can help you build confidence in your long-term plan — so don’t just throw it out the window during big market swings!



Historically, equity markets have trended upward over the long term. However, past performance is not a guarantee of future results. Investing involves risk, so you may want to consider working with a financial professional who can help you review your current tolerance for risk, keeping in mind your other financial goals.

Mantra #2: I Will Diversify My Portfolio

Putting your money into a number of investment options that include different types of asset classes can help reduce risk. Generally speaking, if your dollars are invested in materially different types of investments (stocks, bonds and cash), and market conditions cause one of your investments to decline, all of your money shouldn’t be affected.



A simpler way to understand diversification is to look at the food you put on your plate. The more food groups and colors on your plate, the more nutrients your body consumes and the healthier you are. If, however, you only ate pizza every day, your body would suffer from a lack of key nutrients. The same is true for an investment portfolio’s diversification. Investors who put their money in only one type of asset (such as stocks) are at an increased risk for loss of principal due to a lack of variety in their portfolio.



Mantra #3: I Will Rebalance My Portfolio

Over time, market changes can lead to shifts in your portfolio's asset allocation. For example, you may have started with a 75/25 stock fund-to-bond fund split, but changes in the market caused stocks to now account for 85% of your portfolio's value. That's why it's important to periodically check your asset allocation to see if it aligns with your current strategy and risk tolerance. Keep in mind, you may also want to rebalance to a more aggressive or conservative allocation should your tolerance for risk change due to where you are in life or how close you are to retirement.



Mantra #41: I Will Seek Help If Needed

Many people consult with an investment advisor for guidance regarding their retirement plan investments. An advisor can help you determine an appropriate investment strategy to achieve your financial goals that is based on your risk tolerance and time frame.



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