

ADP ACHIEVE

NEWSLETTER

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Key insights for understanding market volatility

Market volatility refers to the rapid ups and downs within a market, which can lead to considerable increases or decreases in the value of your investment portfolio. It can occur for a number of reasons, and while not uncommon, it can cause anxiety for investors.

During these periods, you might see setbacks in your investment portfolio, prompting you to question your next steps. However, there are time-tested strategies that can help you keep your retirement plan on track.

- **Stay Focused** – Consider how stock markets have performed in the past. Although past performance doesn't guarantee future results, it can provide valuable context for your decisions.
- **Stay Invested** – Resist the urge to panic or sell off your stock funds and avoid trying to time the market. Many investors find it beneficial to collaborate with their financial advisors during volatile periods to evaluate their long-term investment strategies.
- **Stay Prepared** – Be proactive by developing and implementing strategies to protect against potential market downturns. Regularly review these strategies.
- **Stay Informed** – Utilize account management tools to keep your investments on track. Regularly review your retirement account and your investments to ensure your savings and investment strategy aligns with your risk tolerance and time horizon for retirement.

FINANCIAL PLANNING TOOLS & RESOURCES

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