

# 3 THINGS TO DO RIGHT NOW DURING A MARKET DOWNTURN

You often don't hear much about the markets when they're doing well. Life goes on as normal, and you have a sense of security that your financial future is in good hands.

But when the market goes down, people tend to panic. That's a natural reaction when you see your savings decline right in front of your eyes. You might start having second thoughts about how you could have allocated your money a little differently, but what can you actually do about it now?

First, take a deep breath. You have resources in your corner to help you stabilize your retirement income avenues. No matter how much of your portfolio is tied to the market's performance, here are three things you should consider doing when the market is declining:

**1. SCHEDULE A RISK EXPOSURE REVIEW:** How much of your income can be affected by a market downturn? You might think you have a good idea, but do you honestly know? A Risk Exposure Review will tell you the truth and help give you clarity on whether now might be a good time to make some adjustments or to stay the course.

**2. REQUEST A RETIREMENT INCOME ANALYSIS:** This is nothing more than an analysis of the different sources of income you plan to use in retirement, which might include your 401(k), personal savings, Social Security or even a pension. With everything laid out on the table, this will help you think through strategic ways to make your money last as long as you live.

**3. DEVELOP A HOLISTIC FINANCIAL PLAN:** You deserve a great retirement, and we believe a great retirement starts with a plan. However, there's a big difference between having a financial portfolio and having a financial plan. Sit down with a financial advisor to develop a sound financial strategy that is designed to hold up — regardless of what happens in the markets.

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## CALL TODAY FOR PROFESSIONAL FINANCIAL GUIDANCE!

It's normal to have questions and concerns about your financial situation, especially during a market downturn. You don't have to answer your questions alone — we're here for you!

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