

Take charge of market volatility

Don't wait for the market to settle down. Take control now! Since the future is unpredictable and markets can be volatile, focus on what you can control – your investment strategy and how you react.

So what can you do? Plenty!

First, a little perspective

Market fluctuations are normal, so don't stress when you hear news that stocks have dropped by one or two percent—your portfolio might not be hit the same way. Unless you own the exact same stocks in the same proportions as the index being quoted, your account value could be pretty different. Remember, if you've got cash or bonds in your mix, they usually don't move like stocks do.

Just think of market volatility like weather storms – it's just part of the landscape. Don't let these ups and downs throw you off. Stay focused on your long-term goals and adjust your strategy as needed.

Here's what you can control?



Asset allocation

Your financial professional can help you determine your risk tolerance, which will give you a better idea of how to spread out (allocate) the money in your portfolio.



Spending

Reducing your expenses now can help you save more and keeping those expenses down in retirement means you can continue to spend less.



Debt reduction

Paying off revolving debt, like a credit card, can be a great way to stabilize your personal finances.



Saving

Building an emergency savings of six months' worth of living expenses can help with unexpected financial bumps like a job loss, a sudden illness or major repairs.

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Employer retirement account contributions

Contributing to your employer-sponsored plan offers tax advantages, and possibly a matching contribution from your employer.



Education

Learning about saving, investing, retirement, long-term trends, financial services and your choices helps you become more confident about making important financial decisions.



Planning

Having a financial plan can offer confidence when markets start feeling shaky. Meet with your Corebridge financial professional to learn more.

Don't let market swings mess up your long-term goals. You don't have to navigate this alone – reach out for support and chat with a licensed financial professional to help you manage the uncertainty. We're here to help!

corebridgefinancial.com/retire 1.800.448.2542

We're here to help you take action

You can reach out directly to your financial professional.

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