corebridge financial

Focus on your goals during market ups and downs

Here are some helpful tips

What's your game plan for the long haul financially? Don't sweat the short-term volatility - stay locked in on your big-picture goals.

If you're a Gen Xer, you might be hitting your peak earning years. Now could be the perfect time to max out your retirement accounts and explore additional avenues to save up. It's also important to avoid mistakes common among investors who experience a shaky stock market such as:

- Cutting back on saving and investing
- Selling after a market drop
- Changing investing strategies

Take the long view

Preparing for retirement, especially amid market volatility, isn't easy, but it's inevitable. It's important to avoid making hasty moves in response to market swings.

We get it, seeing account balances drop is unsettling. Just remember, market fluctuations are normal; take a breath, assess the situation and maintain perspective.

Buy low and sell high

It's classic advice: don't let greed and fear run your investing game. Greed might make you chase rising stocks, while fear might push you to bail when markets dip — buying high and selling low. Stepping out during rough patches may avoid volatility, but also misses out on potential gains. Just remember, past performance doesn't guarantee future results.

Volatility can potentially mean opportunity

In a downturn, there could be an opportunity, especially if retirement is a couple of decades away. In such a situation, one will be buying more shares at lower prices. Keeping up with regular contributions allows one to benefit from market fluctuations — buying more when prices are low and fewer when they're high. This is called dollar-cost averaging.

Dollar-cost averaging does not assure a profit and does not protect against market loss. It involves consistent investment regardless of price swings, so consider your financial capacity to keep investing during highs and lows.

Workers should also consider saving money outside of a retirement account. Set up automatic contributions and direct some pay into an investment or savings account. It's a straightforward strategy that works well for most people.

corebridgefinancial.com/retire 1.800.448.2542

We're here to help you take action

You can reach out directly to your financial professional.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

Annuities are issued by **The Variable Annuity Life Insurance Company** (VALIC), Houston, TX or **The United States Life Insurance Company in the City of New York** (USL), New York, NY. Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Beginning January 1, 2026, USL will be Corebridge Financial's sole authorized issuer of new annuities in New York.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser. VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc.

Corebridge Retirement Services, Corebridge Financial and Corebridge are marketing names used by these companies. Learn more about our affiliated companies: corebridgefinancial.com/names.

VC 27446 (11/2024) J1585606 EE