

# BUILDING BLOCKS FOR RETIREMENT

## Investment Strategy

### It's Scary Out There!

When the stock market is especially unpredictable, do you run and hide? It can be frightening to watch your investment values fluctuate. Having a plan can help you deal with the volatility.



#### Focus Pocus

Your goals should be the driving force behind your investment strategy. Staying focused on what you're investing for can keep you on track even when the markets are wild. If your time horizon for needing your savings is far in the future, your investments may have time to recover any losses. If you sit tight and keep your objectives in mind, your portfolio may

benefit when stock values start to rise again.

#### The Sell Spell

You don't need a magic potion to know when to sell an investment. All you need is to follow "sell" criteria you've established ahead of time, such as a percentage gain or loss in a stock's value. Deciding in advance when to sell an investment takes emotion out of the mix and ensures that the decision will be objective.

#### Bobbing for Bargains

A market downturn may offer an opportunity to snare some bargains. Falling values can give investors a chance to buy shares when prices are low. Take time to review the company's past performance and future prospects before you invest.

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