STAYING THE COURSE

UNDERSTANDING MARKET VOLATILITY

When investing for retirement, you're likely to hear the term "market volatility." This simply refers to the inevitable up-and-down movement of investments. Sometimes the ride is smooth. At other times, it can be a little bumpy. Before you react to market volatility, consider these investment basics to help manage the turbulence.

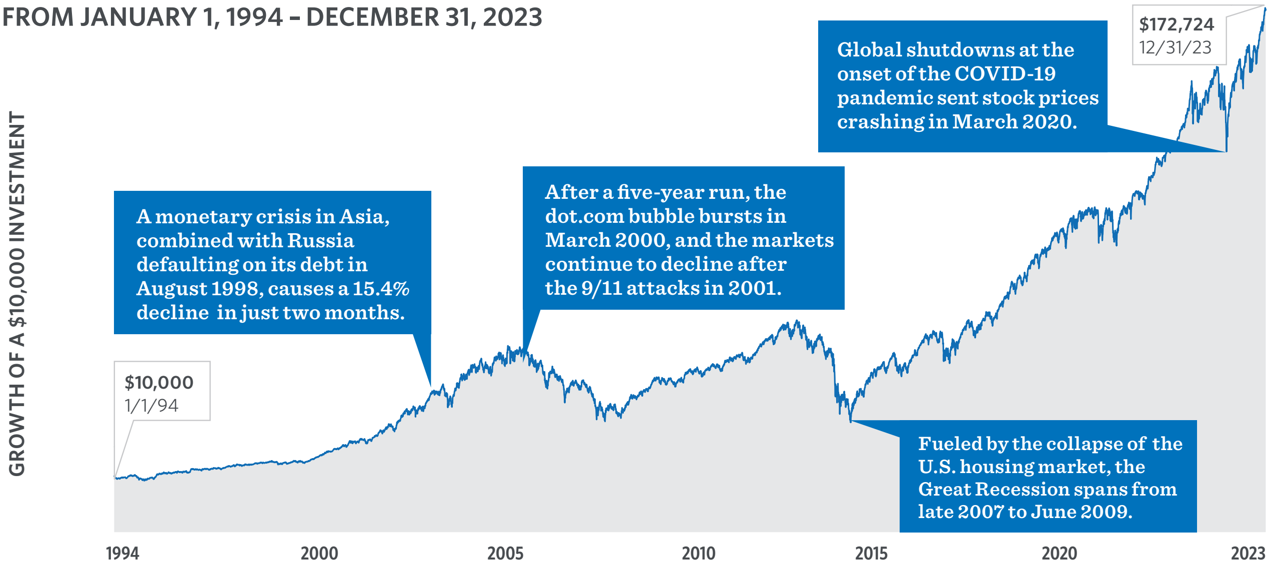
LONG-TERM PERSPECTIVE

Avoid jumping in and out of the market. Purchasing funds after a significant rise may mean "buying high." Transferring out of lower-performing funds may mean "locking in your losses," making it more likely you will miss any upswing that may follow a downturn.

STAY THE COURSE

Seasoned investors understand markets are sure to fluctuate from day-to-day and year-to-year. While these short-term fluctuations can be unsettling, the U.S. stock market has proven to be resilient over time.

$10,000 INVESTED IN AN INDEX FUND THAT TRACKS THE PERFORMANCE OF THE S&P 500 FROM JANUARY 1, 1994 – DECEMBER 31, 2023



An index is unmanaged and does not take into account the fees and expenses associated with an actively managed fund, so performance may differ. It is not possible to invest directly in an index. Past performance is not indicative of future results.

DOLLAR COST AVERAGING

When you contribute to your retirement account on a regular basis, you're investing in the market at different price points, sometimes high and sometimes low. This allows you to get an overall **average** price that can reduce the impact of volatility. However, be aware, dollar cost averaging does not guarantee a profit or protect against a loss in a declining market.

DIVERSIFICATION

Reduce risk by investing in various stocks and bonds, industries, and other categories. By investing in areas that may react differently to market volatility, you may minimize the impact of these short-term ups and downs over time.

REGULAR REBALANCING

Your journey to retirement will have turns in the road along the way. It's important to check in on your portfolio, review your asset allocation, and rebalance to adjust for any market volatility. About once a year is a good way to stick to your long-term strategy. Pick a date such as a birthday or a job start date to review and adjust where needed. A free rebalancing service is available online with your Transamerica account.*
Just go to **Investments | Current Investment** and select **Get Started**.

PLAY IT SMART. UNDERSTAND VOLATILITY. KEEP YOUR PERSPECTIVE.

- Determine your long-term strategy, then try to **stay the course**
- Sign up by going to **Investments | Current Investment** and select the **Get Started** button
- Consider consulting a financial professional

Explore more from Transamerica.

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*Though rebalancing services are free, any fees charged by the underlying investment options related to rebalancing will still apply.

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