

# Take market volatility **in stride**



*Short-term volatility is an accepted risk of investing, but wild swings in the investment markets can be downright unsettling. Before you react to market turbulence by changing your retirement planning strategy, consider these investment basics:*

## **Dollar cost averaging**

It may be tempting to reduce or suspend contributions to your retirement savings plan, but this could hurt in the long run. Contributing equal amounts on a regular basis—regardless of which way the investment markets move—can help reduce your overall average purchase price over time.

## **Regular rebalancing**

Get into the habit of regularly rebalancing your portfolio. Review your original asset allocation, and rebalance your assets to adjust for any recent market volatility. This may mean transferring money into asset classes and investment styles that have had relatively weak performance—out of those that have had better performance. We offer a free, automatic rebalancing service!



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## Long-term perspective

Making hasty investing decisions based on market volatility has often proven to be an unsuccessful investment strategy. Buying into funds after they have risen significantly may mean “buying high.” Transferring out of lower-performing funds may mean “locking in your losses,” making it more likely that you will miss the upswing that sometimes follows a downturn.

Remember that saving and investing for retirement requires a long-term perspective. Most financial planning experts agree that the best way to weather volatile markets is to determine your long-term investing strategy—and then stay the course.

## Think ahead. Take action now.

**Play it smart! Understand volatility. Keep your perspective.**

- ✓ Determine your long-term strategy, then **stay the course**.
- ✓ Check out our **automatic rebalancing** service.
- ✓ Visit **[www.TA-Retirement.com](http://www.TA-Retirement.com)**, or call **800-401-8726** for help in managing your retirement strategy.

*Dollar cost averaging does not guarantee a profit or protect against a loss in a declining market, so you should consider your ability to continue investing through periods of adverse market conditions. Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, N.Y. 10528. Transamerica Retirement Solutions and TISC are affiliated companies.*

