



DON'T LET MARKET UPS AND DOWNS DRIVE YOUR DECISIONS.

During times of market turmoil, you might be tempted to cut your losses when the numbers drop. But if you do, you might miss out on potential gains if the market rebounds. Here are just a few things to consider:

- **A well diversified portfolio.** This could help balance out the potential ups and downs.
- **Investing steadily.** Putting aside the same amount on a regular basis, no matter what the market is doing.
- **Staying focused on long-term goals,** not short-term market swings.
- **Keeping cost in mind.** Staying the course with your retirement plan could help reduce investment expenses in the long run.

Spreading your money across different investments could help manage risk. Keep in mind that application of asset allocation and diversification concepts do not assure a profit or protect against loss in a declining market. You can lose money by investing in securities.

Learn more at prudential.com/online/retirement.

Questions? Call **877-PRU-2100 (877-778-2100)** weekdays, 8 a.m. to 9 p.m. ET, and say “representative” at the prompt.



Don't panic! Overreacting to what others are doing—or not doing—could derail your retirement savings strategy. Find out more about your own risk tolerance at profiler.connectwithpru.com.



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