**A Message about Market Volatility**

Volatility has returned to U.S. stock markets quickly. The Dow Jones Industrial Average has fluctuated by a thousand or more points on recent trading days. It’s easy to get nervous about your retirement accounts during these times. You may be tempted to make changes. Consider the following during market cycles like this:

* Don't stop contributing. In fact, you may want to consider the opposite. If you thought investing was the right thing to do before the recent correction, it’s even better to do so now because prices are lower. Consider increasing your contributions when markets have fallen as these contributions will be buying more shares at lower prices.
* Ride it out. Remember that volatile markets typically do not last forever. Although it may seem like this latest period of market declines will never end, it will likely be over sooner than you think.
* Resist the urge to sell out of your equity (stock) accounts. It is painful to see the value of your accounts falling and you may feel the only way to stop the bleeding is to sell, before your investments fall even more. Remember that markets rise and fall and that you are a long-term investor who should not be concerned about short-term market fluctuations. Trying to time the market is nearly impossible.
* Don't focus on your account balance. If you know you will be upset by the loss in value of your 401(k) account, don’t even look at your account balance until things settle down.
* Stick with your plan. Fast moving markets, either rising or falling, are not times during which major changes to saving and investment plans should be made. Emotions tend to lead to bad decision making. However, if you don’t have a plan in place, now is the time to build one. Use RetireOnTarget® to receive guidance on how much you should be saving and what your investment mix should be in order to hit your goals.
* Get help if you need it. This is a good time to contact your investment advisor or the Investor Guidance Center\* at **800.999.8786**. They are staffed with licensed securities representatives.

In short, hang in there and stick to your plan if you have one. Create a plan (and stick to it) if you don’t have one.

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