




# Navigating volatile markets






When you have decades to plan for retirement, you should consider saving and investing strategies that focus on long-term growth. If you have a plan and stick to it, you can take a lot of the emotion out of your decision-making. So, how do you stay on course when you encounter rough terrain?

-  Determine your long-term investment strategy. Don't just plan for today, but consider your overall time horizon, tolerance for risk, and financial situation
-  Decide if you want to manage your own investments or get help. If you don't want to do it alone, a target date fund or managed account may be a better choice for you.
-  Consider saving at least enough to take full advantage of any company matching contributions, and aim to save at least 15% of your salary in your workplace plan, including company match.



## Additional ways Fidelity Investments can help!

-  As a benefit of your plan, our representatives are available to help you create a retirement savings strategy that's right for you and your goals. Call **800-603-4015** to start your one-on-one conversation.
-  Visit **www.401k.com** to view all the tools, articles, and webcasts available to help you learn more about market ups and downs. Scan the QR code and then log in to your account to learn more.
-  Use **NetBenefits.fidelity.com/planningcenter** to set goals, create scenarios, and track your progress.



Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

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