HB RETIREMENT

HB Retirement's Guide to Volatile Markets:

1.) **Remember why we invest.** Especially in a retirement plan, the goal is to replace income we no longer have when we stop working and to maintain a lifestyle for you and your family. These goals can take place over 30 or more years – time is on your side.

2.) **Your future plans have likely not changed.** Staying the course should increase your likelihood for your money to be worth more when you need it.

3.) **Do not panic.** Locking in permanent losses today, while fleeing to an asset class that yields nothing, is a surefire way to hinder future goals.

4.) **Participants should be focusing on what TO DO:**
   - If you do not have a plan, build one now.
   - If you have been sitting on cash, there is an opportunity to buy stocks at lower prices now.
   - Be smart – do not make irrational bets.

5.) **Reflect on history.** Even in positive years, intra-year declines for the S&P 500 are normal, displaying a -13.8% average. By staying the course overtime, history has shown us that yes, there are declines, but the return ends up positive (Source: FactSet, Standard & Poor's, J.P. Morgan Asset Management).

6.) **Maintain the pace on contributions.** Re-evaluating current contribution rates and potentially increasing that rate are strategic moves to consider when the economy seems to be in a slump. Consistent contributions can help balance out down periods over time.

As a participant, you have access to the HB Retirement Participant Services team. Call 877-844-3244 Monday-Friday, 8:30 am-4:30 PM or email our representatives at retirementcentral@hbretirement.com

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All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.

Investing in stock includes numerous specific risks including: the fluctuation of dividend, loss of principal and potential illiquidity of the investment in a falling market.

The S&P 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

All investing involves risk including loss of principal. No strategy assures success or protects against loss.