When the markets turn as volatile as they have over the past couple of weeks, even the most patient investors (including me), question the wisdom of the financial plans we’ve put in place. There is comfort in history: the market has done this before and it will do it again. So the good news is – this is normal. Before making any drastic changes take these steps:

1. **Don’t panic.** Review your financial goals. Review the reason for the investment choices you have made. Are they still suited to your long-term goals? If they are, despite all the market turmoil, stick with the plan.

2. **Continue your regular contributions to your 403(b), IRA/Roth IRA and other investment plans.** If you are pre-retirement age and trying to build up your retirement funds, don’t let the down markets derail your plans. Your regular contributions are invested whether the market is high or low, automatically buying more shares when the market is down and less when the market is up. This helps even things out over the long-term.

3. **Review and rebalance your portfolio annually and when market conditions warrant.** For those of you contributing to the Concordia Retirement Savings Plan and using the allocation services of ProManage PROgram™, you do not have to do a thing! ProManage annually rebalances your investments. If you manage your own funds, don’t just set it and forget it. Over time your portfolio may need adjustments to get back to your original risk allocations.

4. **Focus on your everyday finances.** Now is a good time to get your financial house in order: organize your documents, create and review your budget and track your spending.

5. **Take time to address your concerns.** If you need advice, don’t hesitate to seek professional guidance or a second opinion. Who to Contact:
   - If you have questions about your Concordia Retirement Savings Plan, 403(b), Fidelity’s Planning and Guidance staff is available to take your calls at 800-343-0860.
   - If you have specific questions about your Concordia Plan Services retirement benefits or your own personal finances, please reach out to the Financial Wellness Education Team at MoneyMatters@ConcordiaPlans.org or 888 927-7526 ext. 6865.