



Tips to Weather a Turbulent Market

With the recent market volatility, it's understandable that you may be concerned about your investments.

Don't be discouraged and most of all, don't panic. Instead, be proactive!

Consider periodically taking the following steps, especially in down markets:

1. **Review Your Portfolio.** Know your investment mix and be sure you are invested in the appropriate asset classes (based on your risk tolerance and time left to retirement). Times like these reinforce the need to diversify, while it does not guarantee against loss of principal, it can help spread your risk among different asset classes and market segments.
2. **Check Your Contribution Rate.** How much you contribute each month impacts how much you will have at retirement. Have you done a retirement needs calculation? Do you know how much you should be contributing each month to reach your goal? Are you increasing that amount each year or more often based on your income and age?
3. **Rebalance.** This will readjust your portfolio attempting to "sell high and buy low." Essentially, when you rebalance, you tend to sell some appreciated assets and purchase others with lower valuations. Regular rebalancing (as a rule of thumb, at least once a year) may increase the overall return of your portfolio over time.
4. **Consult with a Professional.** Don't do it alone. Financial planning resources are available through your plan's recordkeeper website.

Remember, staying invested in times of market turbulence will help you participate in potential market gains. While there is never any certainty in the market, it is worth noting that some of the sharpest market declines were followed by steep rebounds.

History has taught us that volatility is to be expected. The implications surrounding the current turmoil should call on plan participants to focus on what they should otherwise be doing on a regular basis.

This information is intended to be educational and is not tailored to the investment needs of any specific investor. Investing involves risk, including risk of loss. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments.

Plexus Financial Services, LLC ("PFS") does not provide specific investment, tax, and/or legal advice and the information referenced/provided is not specific to any company's or individual's circumstances. These materials are general in nature and provided for educational purposes based upon publicly available information from sources believed to be reputable and reliable; we cannot assure the accuracy or completeness of these materials and as a result, personal diligence should be completed before relying or acting upon the information presented. Any general information referenced/provided is not be construed as personalized investment, tax, and/or legal advice. Always consult an advisor, attorney and/or tax professional regarding your specific situation.

This communication is strictly intended for individuals residing in the states of Alabama, Arkansas, Colorado, Georgia, Illinois, Indiana, Louisiana, New Jersey, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Texas, Washington, and Wisconsin and does not provide any information regarding any offers or services directly provided by PFS. The information referenced/provided is not to be considered an offer to buy or sell, or a solicitation of any offer.

You may request receipt of PFS's Form ADV, Privacy Policy Statement, Code of Ethical Behavior, and/or Conflict of interest Policy at any time by written request to communications@plexusfs.com. For additional details or questions regarding this or any information provided by or related to PFS please visit our website at www.plexusfs.com located at 21805 Field Parkway, Suite 320, Deer Park, Illinois 60010. To contact us by phone please call (847) 307-6222.

PFS is a wholly owned subsidiary of The Plexus Groupe LLC. Advisory services are offered through Plexus Financial Services LLC, a registered investment advisor with the SEC which transacts business in states where it is properly registered, or is excluded or exempted from registration requirements, member FINRA www.finra.com, and the SIPC www.sipc.com. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the adviser has attained a particular level of skill or ability.

Retirement Plan Advisory Group ("RPAG") is not in the business of providing legal advice with respect to ERISA or any other applicable law. The materials and information do not constitute, and should not be relied upon as, legal advice. The materials are general in nature and intended for informational purposes only. All content, including any brochures or other materials designed for potential use with plan sponsors, fiduciaries, and plan participants, must be reviewed and approved by the compliance and legal department(s) of the financial professional and/or firm prior to any use to confirm that they meet the firm's legal and compliance policies and standards. The financial professional and his/her firm are solely responsible for the use of content and any materials included herein, and for ensuring that all services provided by the financial professional conform to the firm's legal and compliance policies and standards.

