

# Take charge of retirement: Staying on track for your goals

Let's face the future together with confidence.

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With so much going on in the world today, you may feel anxious about the state of your finances as you approach retirement. Our team at Lincoln Financial is here to answer your questions, keep you informed, and help you stay on track to retire with confidence.

Staying focused on the big picture is important during periods of market volatility. Here are a few strategies to keep in mind as we weather this storm together.



## **Remember, market fluctuations are normal**

Fluctuations are a normal part of the market cycle, but the long-term trend of the market is up. History shows that staying the course during difficult times can pay off in the long run, because market recoveries typically follow downturns.



## **Keep calm and stay invested**

Even as you approach retirement, you're still a long-term investor, and the choices an investor makes during a market decline can have a major impact on long-term goals. Staying invested may help ensure that your savings will keep pace with inflation and last you through retirement.



## **Manage what you can**

Since you can't control the market's ups and downs, what can you do to help minimize the impact on your retirement savings? You can review your asset allocation and diversify your investment options to help manage your investment risk.



## **Keep a long-term perspective**

It's important to stay focused on your vision for retirement, review your finances, and determine whether you may be on the right track to meet these goals. A long-term strategy can help you remain confident as you weather temporary market ups and downs.



## **Consider your retirement expectations**

If you still have concerns about your retirement readiness, consider an alternative approach, such as adjusting your target retirement date, continuing to work part-time, or delaying retirement by a few years.

When it comes to market volatility, learning from past experience can help us navigate the present and plan for the future. Lincoln Financial has navigated a rapidly changing world for more than a century, and we've learned many important lessons along the way. Regardless of how the world continues to change, we're here to help you stay on track for the retirement you envision.

These worksheets may help you boost retirement readiness by planning ahead for your retirement expenses, income, and budget:

- [Calculate living expenses](#)
- [Determine sources of retirement income](#)
- [Plan your budget](#)



To learn more about managing market volatility, speak to a financial professional.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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