

Take charge of uncertainty: Weathering the storm

Let's face the future together with confidence.

With so much going on in the world today, it's natural to feel anxious about the state of your finances. That's why our team at Lincoln Financial is here to answer your questions, keep you informed, and help you remain confident during this developing situation.

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

The choices an investor makes during a market decline can have a major impact on long-term goals. Investors who attempt to "time the market" may risk missing periods of exceptional returns. Considering the opportunity loss, it may make sense to remain steadfast in your investments and stay the course.



Manage what you can

Since you can't control the markets' ups and downs, what can you do to help minimize the impact on your savings? Reviewing your asset allocation and diversifying your investment options are two important actions you can take to help manage your investment risk.



Keep a long-term perspective

Over time, periods of high returns tend to offset periods of low returns. Holding investments for a longer time typically tends to lessen overall volatility. This may provide some reassurance during a market downturn.



Consider an emergency fund

A dedicated savings account for emergencies may help safeguard your financial future against the unexpected so you can remain financially secure if large or unplanned expenses arise.

When it comes to market volatility, learning from past experience can help you navigate the present and plan for the future. Lincoln Financial has been navigating 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 support you as we face the future together.



If you'd like to learn more:

- Check out this [flier](#) on managing market volatility.
- Read this [brochure](#) about diversification.
- Visit our [website](#) for tips on starting an emergency fund.
- Speak to a financial professional if you have questions.

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

©2023 Lincoln National Corporation

LincolnFinancial.com/Retirement

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

PAD-5401407-010923

PDF ADA 2/23 **Z04**

Order code: DC-MKTVO-FLI001



This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products, and services.