

Financial Wellness

What To Do In Volatile Markets

News headlines and global events can make markets feel uncertain.

While markets may move up and down in the short term, history shows they have continued to grow over time.

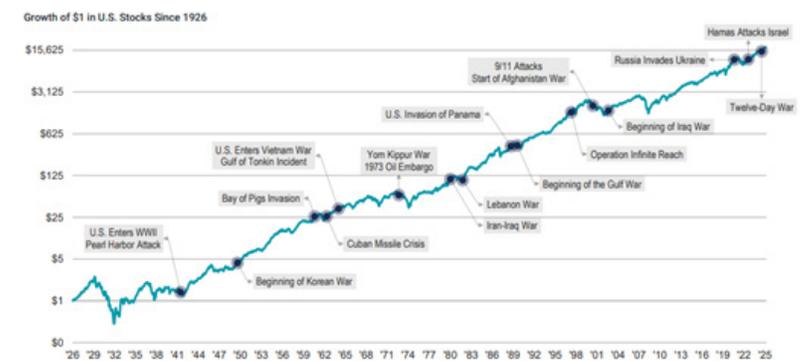
What History Shows

Throughout history, markets have experienced wars, political events, and economic uncertainty. Despite these disruptions, investors who stay disciplined and keep a long-term perspective are often better positioned to benefit from growth.

What Retirement Investors Should Know About Volatility

- Market ups and downs are a normal part of investing.
- Retirement investing focuses on long-term goals.
- Reacting to short-term headlines can interrupt progress.
- Staying disciplined and diversified is often the most effective strategy.

With Military Conflicts, Long-Term Discipline is Key for Investors



Data from July 1926 to December 2025. Source: Ken French Data Library. Past performance is no guarantee of future results.

Avantis Investors
By American Century Investments

We Are Here to Help

If you have questions about your retirement plan or would like to review your investment strategy, Spectrum financial advisors are available to help guide you. We can help you:

- Review your retirement savings and investment strategy
- Evaluate whether you are on track to reach your long-term goals
- Run retirement projections to estimate your future savings
- Explore ways to increase your savings over time
- Assess your holistic financial behaviors to help you identify ways to increase wealth

A 30-minute conversation today can help bring greater confidence to your long-term financial plan.

Spectrum Investment Advisors | sia@spectruminvestor.com | 262-238-4010 | www.spectruminvestor.com

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