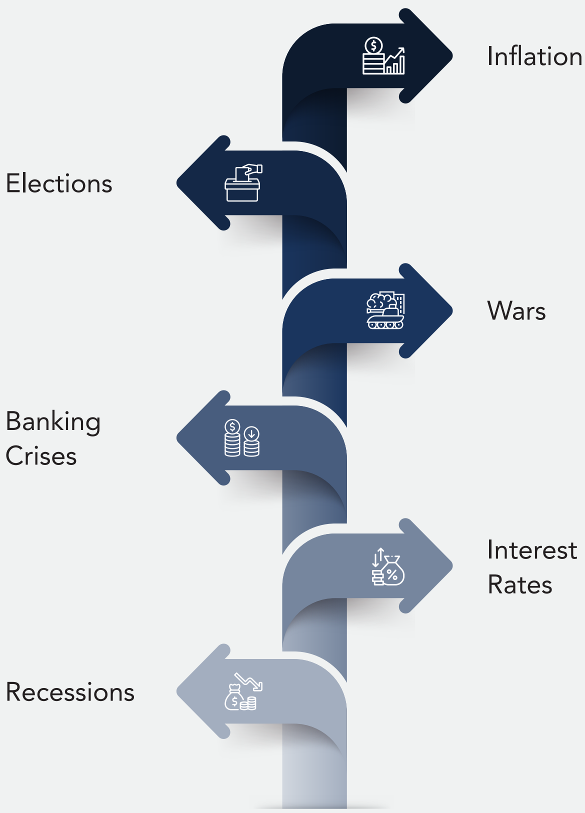
STANDER FINANCIAL

WORRIED ABOUT THE MARKET? READ THIS FIRST.

The headlines will always change.
A resilient retirement plan is built to weather them.

THERE IS ALWAYS A NEW HEADLINE



Every year it seems like there's another reason to worry.

The headlines may change, but the feeling they create is often the same: uncertainty.

A successful retirement plan was never built for perfect markets. In fact, if we only invested when everything looked certain, we'd rarely invest at all.

A QUICK LOOK AT HISTORY

When uncertainty feels overwhelming, it can be helpful to remember that we've been here before. History doesn't repeat exactly, but it often reminds us that emotional reactions can be costly.

2025 Tariffs

The markets reacted quickly. Stocks fell 20% and recession fears dominated the headlines.

Yet just several weeks later, the market had fully recovered those losses.

By the end of 2025, it had climbed an additional 20%.

2023 Banking Crisis

Three major regional banks failed within weeks, reviving fears of another financial crisis. Bank stocks plunged and investors worried the turmoil would spread. Yet the broader market recovered quickly as regulators intervened. The S&P 500 went on to finish the year up approximately 24%.

2022 Inflation & Rate Hikes

Inflation reached a 40-year high, forcing the Federal Reserve to raise interest rates aggressively. Stocks and bonds both entered a bear market at the same time, leaving investors with no place to turn. The S&P 500 fell roughly 25% from its peak before bottoming in October. But the recovery began while uncertainty was still high. The market rallied strongly throughout 2023 and reached a new all-time high in January 2024.

Covid (2020)

The market dropped roughly 34% in just over a month as the world shut down.

Yet before the end of the year, markets had recovered and reached new highs.

Takeaway

History reminds us that emotional reactions often come at the worst possible time. Investors who remained disciplined were ultimately rewarded.

FOUR QUESTIONS BEFORE YOU REACT...

Instead of focusing on headlines, pause and ask yourself a few important questions.

These questions won't eliminate uncertainty, but they can help keep emotions from driving important financial decisions.

Is my investment risk still aligned with my plan?

If your portfolio was built to withstand market downturns, temporary volatility alone shouldn't require a major change.

01

Do I have enough cash and income for the next 3 - 4 years?

Having adequate cash reserves can help you avoid selling investments during a market decline.

02

When will I actually need this money?

Money you'll need next year should be invested differently than money you won't touch for another decade.

03

Am I reacting to headlines or making a thoughtful decision?

Many investment mistakes happen when fear takes over. Take a step back and let your plan, not today's news, guide your decisions.

04

> If we only invested when everything looked certain, we'd rarely invest at all.

FOCUS ON WHAT YOU CAN CONTROL

You Can't Control

- Headlines
- Market declines
- Inflation
- Elections
- Interest rates

You Can Control

- Your investment strategy
- Your level of risk
- Your cash reserves
- Your emotions & decisions
- Your long-term plan

> The goal isn't to predict every storm.
>
> The goal is to build a financial plan strong enough to weather them.

There Will Always Be Another Headline, Another Crisis, And Another Reason To Worry.

A Resilient Retirement Isn't Built By Predicting The Future. It's Built Through Thoughtful Planning, Discipline, And Staying Focused On The Long Term.