



## New Jersey City University-Prudential Retirement Plans (NJABP, NSEDCP, NJDCRP)

# Stay on track

*Don't run with the crowd.*

During times of volatility in the stock market, this choice may be harder than you think. When things don't seem to be going well, it's only human to feel like cutting your losses—especially when it seems like that's what everyone else is doing.

Though tempting, doing so can be a costly mistake. You may change course and then miss out on potential gains when the market rebounds.

Instead, here are a few strategies to consider during market downturns:

- **Consider making sure your portfolio is well diversified.** This will help balance out the potential ups and downs.
- **Consider investing steadily.** Put aside the same amount on a regular basis, no matter what the market is doing. If you're in your retirement plan, you're already doing this.
- **Try to stay focused on your long-term goals.** Don't react to short-term market swings.

Spreading your money across different asset classes can be a great way to help manage your overall investment risk.

You can view your current investment strategy at [prudential.com/online/retirement](https://prudential.com/online/retirement).



*Don't panic! Overreacting to what others are doing—or not doing—can derail your retirement savings strategy. Consider finding out how asset allocation can help you stay the course, at [www.allocate.connectwithpru.com](https://www.allocate.connectwithpru.com).*



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Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. **It is possible to lose money by investing in securities.**

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