

Market volatility?

Here's what you can still control.

If you're waiting for uncertainty in the markets to settle down, you may be in for a long wait. The reality is, the future is unpredictable, and the market will react — sometimes dramatically. And you can't control the market any more than you can control the weather.

So what can you do? Plenty!

First, a little perspective.

When news outlets trumpet that stocks have dropped by ½ or 1 or 2 percent, that doesn't necessarily mean your own account value has dropped the same amount. You would have to own the exact same securities, and in the same proportions, that make up the index that the news is quoting. Chances are, your portfolio contains at least some cash and bonds, which typically do not move like stocks.

Also, recognize that volatility is a natural part of the stock market, just as storms are a natural part of the weather, and shouldn't be a big surprise.

So what can you control?



Asset allocation.

Your financial professional can help you determine your risk tolerance, which will give you a better idea of how to spread out (allocate) the money in your portfolio.



Spending.

Reducing your expenses now can help you save more and keeping those expenses down in retirement means you can continue to spend less.



Debt reduction.

Paying off revolving debt, like a credit card, can be a great way to stabilize your personal finances.

Market volatility? Here's what you can still control.



Saving.

Building an emergency savings of six months' worth of living expenses can help with unexpected financial bumps like a job loss, a sudden illness or major repairs.



Employer retirement account contributions.

Contributing to your employer-sponsored plan offers tax advantages, and possibly a matching contribution from your employer.



Education.

Learning about saving, investing, retirement, long-term trends, financial services and your choices helps you become more confident about making important financial decisions.



Planning.

Having a financial plan can offer confidence when markets start feeling shaky. Meet with your AIG Retirement Services financial professional to learn more.

Don't let market volatility derail your long-term plans. Make a plan and stick to it. Take advantage of the opportunities you have to save more. Don't feel like you have to go it alone. We can help you cope with an uncertain market, and you can always talk things over with a licensed financial professional.

We see the future in you.SM

CLICK aig.com/RetirementServices CALL 1-800-426-3753 VISIT your financial professional

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. (VFA), member FINRA, SIPC and an SEC-registered investment adviser.

Annuities are issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX. Variable annuities are distributed by its affiliate, AIG Capital Services, Inc. (ACS), member FINRA.

AIG Retirement Services represents AIG member companies — The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).

