

## Market volatility and your workplace retirement savings

Recent volatility within U.S. and global markets brought on by global health concerns has been historic and unsettling. You're not alone if you have concerns or questions about your retirement savings and investments during current market conditions.

MassMutual is committed to providing you with the [power of perspective](#) to help you navigate through these uncertain times.

### Things to consider

- **Keep calm.** It's not easy, but keep in mind that after downturns, history has shown that markets have recovered and delivered gains in the long-term.
- **Revisit your goals and stick to your plan.** Be sure to review your goals and keep your individual needs, risk tolerance and time horizons in mind before making changes to your investment strategy.
- **Stay informed.** For up-to-date economic insights and analysis, see MassMutual's regular [market commentary](#).

During market swings, it can be helpful to remember that a diversified and balanced portfolio may be a good defense for downturns and can help position you for potential market recoveries. We're here to help you – so be sure to check out our [resources and tools](#) to learn more. Please consider your goals, needs, risk tolerance, and time horizon before making any investment decisions – and consult with your financial adviser if needed.



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