FUJIFILM

THE MARKET'S WILD RIDE!



After a period of relative calm, **market volatility**—wild price swings in stocks and, to a lesser degree, bonds—is back with a vengeance. And if you're not careful, those short-term moves can spell trouble for long-term goals like retirement. Before you get caught up in the headlines and hype, some tips:

Set emotions aside. Blogs, TV, radio—not to mention friends and coworkers—can lead to impulsive decisions you might regret. Learn why emotional investing can take you off course. ✓ Use dollar-cost averaging. This simple technique—putting a set amount of money into the same investment(s) on a regular basis—can be a cost-effective way to stay the course. And if you contribute to your FUJIFILM 401(k) account each pay period, you're already doing it!

Think twice before hopping off. Thinking about selling your current funds? Keep these important facts in mind. Selling at the top and buying at the bottom are virtually impossible—even for pros. If you don't stay invested, you could miss opportunities.

Review your investing strategy. Brush-up on the basics at www.daybreaks.engagepru.com—then log in and take action at www.prudential.com/fujifilm. For more information, call Prudential Retirement[®] at 1-877-PRU-2100, Monday through Friday, 8 a.m. to 9 p.m. ET.



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