Questions about handling market volatility? TIAA financial consultants have answers.

Schedule an appointment today

To protect the health and safety of both you and TIAA employees during this time, TIAA is conducting appointments by phone or online.

To meet with a TIAA financial consultant virtually or over the phone, visit **TIAA.org/schedulenow** or call **800-732-8353**.

Q&A with TIAA

TIAA financial consultants meet with employees regularly, and they have received many questions lately on the market turbulence. Here are some brief answers, but if you need help thinking through how these apply to you, schedule an appointment with a financial consultant. To schedule an appointment, call TIAA at **800-732-8353** or go to **TIAA.org/schedulenow**. There is no additional cost for employees to meet with a consultant.

What should I be doing?

While no one knows for sure how long this volatility will last, diversifying your investments is a time-tested method that may help you weather these periods of turbulence. Even when markets are down, diversifying has the potential to minimize the risk of loss to your portfolio and also to reduce your portfolio's volatility.[1] Review the investments in your account to determine if they continue to make sense for your age and future plans.

Should I change my investment allocation while the market is down?

Don't try to "time" the market. Resist the urge to readjust your portfolio based on market conditions alone. Your overall financial plan should be set for your long-term goals; making short-term decisions during times of market uncertainty may hurt your progress toward your goals.

Should I be concerned if I'm planning to retire soon?

Don't let your emotions get the best of you. Take actions based on your financial plan, not based off a hasty, reactive decision. Checking your investment balance every day may add to your anxiety. Use this opportunity to schedule an appointment with a TIAA financial consultant. The consultant can help to re-evaluate your risk tolerance, review your income needs, and reassess income options once you stop working.

[1]There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

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