



Retirement Plan Specialist  
For Employers with 401(k) Plans



**Remember: patience can be your ally when it comes to stock market investment.**

I understand that with the recent behavior of the stock market, you may be getting impatient. You may be thinking: “What should I do? Should I do something different? Should I get out of the market now?”

**Don’t panic. Don’t make a rash decision.**

*Perspective:* The market is going to rise and fall. Short-term stock market fluctuations happen, and they can occur quickly and often without warning.

*Our Approach:* The plan that you and I have created is for the long-term. We created it based on your needs and goals, and with your Time Horizon in mind. Adjusting a long-term financial plan in response to short-term market downturns can be a costly mistake.

**Watch the market, but remember your TIME HORIZONS.** There’s nothing wrong with staying informed or keeping abreast of the latest headlines. But don’t let today’s headlines affect your long-term outlook.

In the last year, it’s possible that the market value of your home may have dropped 10-20%. If so, did you go out and sell your home? Or did you stay put because you were confident that the housing market would one day be better? Your time horizon with your home is probably at least 6-7 years, maybe as long as 15-20 years.

It’s a similar situation with the stock market in relationship to your long-term financial goals. Your time horizon is measured in years, even decades – not months or days. **A long-term investment is typically five years or longer.**

**Don’t get caught up in the day-to-day.** Do you see the price of your home daily? No, but you can see what the stock market is doing daily. And that can make you hypersensitive about your investments. Keep up with the news, but look beyond the moment and keep your long-range goals in mind. It makes sense to retain a long-term investment strategy.

If you’d like to discuss your long-term investment goals with me, or if you have any questions about recent market activity and how it could affect those goals, please call me 440.498.1396, or simply reply to this email.

Always here for you,

**Dennis L. Tidmore, AIF®**  
Accredited Investment Fiduciary

