

Understanding the effect of market changes on your retirement savings



Retirement savings guidance during uncertain times



Understand uncertainty

If you've seen the value of your retirement savings fluctuate, it's natural to feel nervous. But although past performance is not a guide to future performance, markets can recover. As with all investments, their value can go down as well as up, so you may not get back the amount you invested. While it can be unnerving, it's important to remember retirement savings are a long-term investment and volatility is a normal part of long-term investing. Although this can be daunting, there are ways you can ease your mind during times of uncertainty.

Most retirement savings are invested in a default fund, which could mean your retirement savings may not have been fully exposed to the volatility of the stock market. So while it's never nice to see your retirement savings fall in value, the most important point to remember is that this could well be a temporary setback. To learn more about your pension and market changes visit our website: <https://retirement-international.fidelity.co.uk/>



Take your time

During uncertain times, feeling fearful could lead some people to make rushed decisions about their retirement savings, based on short-term circumstances. Some may think about selling or moving investments in the hope of minimising any loss, but this could have significant long-term consequences for your financial wellbeing and retirement, as you may miss out on any market bounce-backs.

So think carefully and consider talking to a financial adviser before making any decisions.

Workplace Investing

