



Indiana Hoosier S.T.A.R.T. 457(b) Deferred Compensation and 401(a) Plans

Recent fluctuations in U.S. equity markets have included declines over fears that the spread of the coronavirus may jeopardize global economic expansion. We realize these changes may have you concerned about their impact on your retirement savings.

[Read our Market Perspective.](#)

While the spread of the coronavirus may be troubling, underlying economic fundamentals in the U.S. remain strong. You should consider maintaining a focused strategy that includes diversification designed to balance out market movement and drive you closer to your retirement goals. Your investment philosophy priority should be to take a long-term approach and to take potential short-term market changes in stride.

**A few things to remember:**

- It may be wise to stay invested instead of trying to time the market.
- Keeping your portfolio diversified may soften negative impacts.
- Before making investment changes, consider the long-term effect.

**Have questions?**

**Call 877-SAV-N-RET (877-728-6738).**

As with any financial decision, we encourage you to discuss your options with a financial advisor and consider costs, risks, investment options and limitations prior to investing. You should choose the option that is right for you and your specific situation.

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