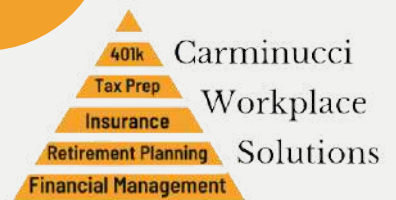




# The Workplace Solutions Syndicate



## NAVIGATING THE MARKETS UPS AND DOWNS IS NO DAY AT THE BEACH

When you have many years until retirement, market volatility should be easy to shrug off, but it isn't always. What's likely to be your main savings goal--retirement--is many years into the future. Market volatility shouldn't ruffle you that much because you have more than enough time for your investments to recover before you begin tapping them during retirement. But with less experience as an investor, you may be more likely to get rattled during market swoons than seasoned investors who are closer to retirement. In other words, when you're in your 20s, 30s, and maybe even 40s, your risk capacity is high but your risk tolerance may not be.

As with any situation that feels uncertain, it's wise to focus on what you can control and tune out what you don't during volatile markets. After all, you hold no sway over the direction of the economy or the markets; they're going to do what they're going to do. But you do exert at least a modicum of influence over your own situation: how much you save versus spend, how you've allocated your portfolio, whether you've built an adequate cash cushion, and so on.

Content of the above is an excerpt of a Morningstar article written and published by Christine Benz on February 24, 2022

**Steps to Take in This Volatile Market**

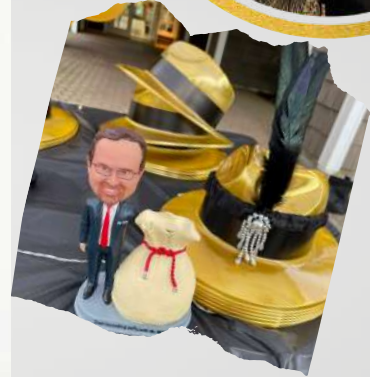
- **Revisit Your Savings Rate**
- **Review Your Long-Term Asset Allocation**
- **Streamline & Improve Your Investment Choices**
- **Assess the Adequacy of Your Safety Net**



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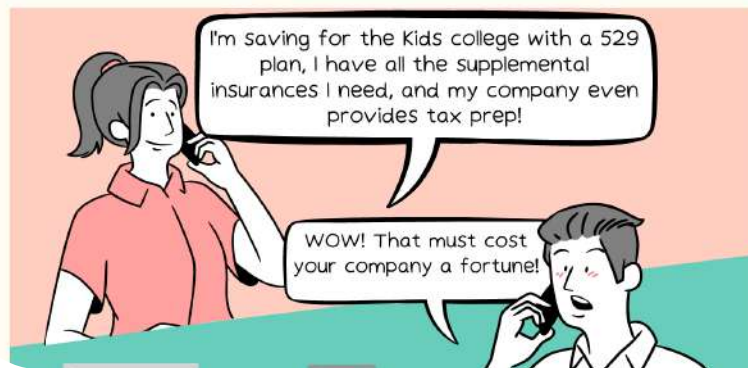
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# CELEBRATION OF THE STOCK MARKET PARTY



On May 20th Carminucci Wealth Management hosted a Roarin 20's themed party for clients, business partners and friends to celebrate the 230th Anniversary of the NYSE. Fun was had by all!

## Comic Corner



Carminucci Workplace Solutions helps employers enrich their workplace with retirement planning, supplemental insurance benefits, financial education, and tax prep.

Contact us today at (914) 617-8780