

# For Your Benefit

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## How to Survive a Market Decline during Retirement

*Perhaps the greatest financial fear most retirees face is the fear of losing their money. Fear of loss, which in most cases is personified by a market decline, can keep retirees from making sound financial decisions. Unfortunately, the tradeoff to staying out of the market for the sake of completely avoiding a market decline exposes you to another threatening menace, inflation. All investors must endure some asset fluctuation if they are to keep pace and beat the ever present specter of higher prices. When the inevitable market decline does rear its ugly head, how you react during the decline is just as important as the investments you had going into the decline. Below is a guide of things that can ease the blow.*

**Re-evaluate your asset allocation:** Make sure that the percentage of each asset class is appropriate for your age and risk tolerance. It would not be appropriate for a 68 year old retiree to be 100% stocks. It is very important that your portfolio have some stocks, bonds, real estate, commodities, and cash. These asset classes all move in different directions at different times. Stocks may rise while bonds fall. Ideally, you want many different asset classes that zig and zag at different times. If you have enough cash and bonds on hand, you can use these liquid, virtually guaranteed vehicles to allow you to ride out the storm that stocks may be experiencing.

**Don't Panic:** Remember, this too will pass. This time is not different. Spring always follows winter. The market and the economy go through good times and bad. Selling during the bad times may seem like wisdom, but it is a recipe for disaster. It is obvious that

no one can consistently predict the market or economic trends. This has been proven time and again. So, selling into a market decline and buying during times of strength means that you are buying high and selling low.

**Rebalance your portfolio:** Instead of buying high and selling low, how about buying low and selling high. Rebalancing your portfolio allows you to do just that. Rebalancing means bringing your portfolio back to its original allocation. So, if your portfolio was supposed to be 50% stocks and 50% bonds, your bond percentage would increase as the market moved lower and your stocks became worth less. This creates an opportune time to sell some bonds (which have done well) and buy some stocks (which have done poorly) in order to return to the 50/50 allocation you originally intended. Rebalancing can add 1%-2% additional return on average annually over the life of the portfolio.

# 6 Ways to Keep Exercising Outside With Allergies

*When you have allergies, even getting a little exercise outdoors can be a challenge. So before you head outside to get your sweat on, follow these tips to make your workout less itchy and snifflly.*

## 1. Know Your Pollens

Experts use a number rating to tell you much pollen is in the air throughout the day. There are different readings for different types of pollens. A tree pollen level above 50 is high, for example, while one to 10 is considered low.

Check a web site that tracks pollen counts for trees, mold, weeds, and grass across the U.S. The American Academy of Allergy, Asthma and Immunology's site does this, for example.

## 2. Watch the Clock

The pollen count is highest between 5 a.m. and 10 a.m. and again at dusk, so plan your workouts for other times of the day when pollen levels are lower. If you're in an urban area, winds can bring the pollen in town so that levels peak around midday.

If you go out during high-pollen times, wear a face mask. As soon as you get home, rinse out your nose with saline to get rid of any grains inside. Some nose sprays will make it easier for you to exercise when pollen levels are high. Ask your allergist.

## 3. Watch the Sky

Avoid outdoor exercise on dry, warm, windy days, which bring the highest pollen levels.

Many types of the allergen cause eye problems, including a noncontagious form of "pinkeye" that causes itching, redness, and tearing.

High humidity can cause problems, too. If the air feels heavy, you may have a hard time breathing. The humidity also fuels mold growth, which can trigger symptoms for some people.

On the other hand, rain clears the air, making it a good time to go outdoors if you have allergies.

## 4. Pick the Right Exercise

Swimming is usually excellent for building up your lungs. Biking is also good. But chlorine from indoor pools can be irritating to some people, so use caution and leave the area if you have trouble breathing.

Running in cold weather also can trigger symptoms. Usually, it's not a true allergy that causes these problems, but spasms in your airways. With proper treatment, you should be able to do any sport or activity without a problem. If not, you may need to take another look at your treatment plan.



## The Benefits of Walking

Thinking about adding more physical activity to your day? Walking can be a great way to get more active.

Walking is the most popular physical activity among adults, and it's easy to see why. It requires no special clothes or equipment, and it's free.

Regular walking can have many health benefits. It may lower your risk of high blood pressure, heart disease, and diabetes. It can strengthen your bones and muscles. It may help you maintain a healthy weight. It might also help lift your mood.

Make walking fun by going to places you enjoy, like a shopping center or park. Bring along someone to chat with, or listen to some of your favorite music (but keep the volume low enough to hear the sounds around you).

Think about safety as you plan when and where to walk. Walk with others when possible, and take a phone and ID with you. Let someone know your walking time and route. If it's dark outside, wear a reflective vest or brightly colored clothing. And always be aware of your surroundings.

Try these tips to help make walking a part of your daily routine.

Content provided by NIH News in Health

## 5. Listen to Your Body

If you're taking medicine and you still feel tired after exercising outdoors, or if it causes symptoms that you don't like, you may want to keep your workouts indoors.

## 6. Take Your Meds Before You Sneeze

Start taking allergy medications a few weeks before the season. Don't wait until you have symptoms. If you know you have spring allergies, start medication around Valentine's Day and through the summer. Talk with your pharmacist about over-the-counter and prescription options.

Use medicines that worked for you in the past. Pay attention to the weather, especially when winter weather turns warm and pollens and molds release into the air.

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