



REACH for RETIREMENT

YOUR RETIREMENT PLANNING NEWSLETTER

Market Swings: What Really Matters

Practical Ways To Manage Market Volatility Without Overreacting

Market ups and downs can feel unsettling — especially when headlines highlight sharp swings from one day to the next. But volatility is a normal part of investing, and understanding how to manage it can help you stay focused on your long-term goals.

Put Volatility in Perspective

Short-term market movements are often driven by factors like interest rate uncertainty, geopolitical conflicts and rapidly rising prices at the grocery store and gas pump. Do any of these sound familiar? Although these shifts can create uncertainty, they are not unusual. Over time, markets have historically moved through cycles of growth and decline. For long-term investors, these periods are part of the journey — not a signal to abandon your plan.

Avoid Emotional Decisions

One of the biggest risks during volatile periods is reacting emotionally — selling when markets drop or trying to “time” a rebound. These moves can lock in losses and make it harder to benefit from future market recoveries. Staying invested and sticking to your strategy is often the more effective approach.

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Market Swings: What Really Matters

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Focus on What You Can Control

You can't control the market, but you can control your behavior. Key actions include:

- Maintaining a diversified portfolio to help manage risk
- Continuing your regular contributions, which can allow you to buy investments at lower prices during downturns (and continue receiving your employer match)
- Reviewing (not overreacting to) your investment mix to ensure it still aligns with your time horizon and risk tolerance.

Think Long Term

Retirement investing is a long-term process. Daily or even yearly market movements are less important than the overall trajectory over decades. If you're years away from retirement, short-term volatility may have less impact than you think — and may even present opportunities for growth.

When To Revisit Your Plan

Volatility can be a good reminder to check in on your plan — not to make sudden changes, but to confirm you're still on track. If your goals, timeline or comfort with risk have changed, it may be worth adjusting your strategy thoughtfully.



The Million Dollar Question

How Much Do You Need To Save For Retirement?

According to a [recent survey by Fidelity](#), Americans say they plan to have saved an average of more than \$1.4 million for retirement. Although reaching \$1 million is a very significant milestone, inflation unknowns, rising health care costs and longer lifespans can make \$1 million saved for retirement seem inadequate.

Retirement saving is less about reaching a specific account balance and more about the income your savings can generate once you stop working. What really matters is whether your savings, combined with other sources like Social Security, can support your lifestyle month after month.



Focus on Closing Your Retirement Income Gap

Many financial professionals recommend that you aim to replace 70%-80% of your preretirement income, though your needs may vary. Retirement income gap refers to the shortfall between the income you expect you'll need in retirement and the income your savings and other sources (like Social Security) are projected

to provide. For example, if you estimate needing \$5,000 per month in retirement but your combined income sources are projected to generate \$4,000, your retirement income gap would be \$1,000 per month. Identifying this gap early allows you to adjust your plan — such as increasing contributions, delaying retirement or revisiting spending assumptions — to help stay on track.

Use a Retirement Needs Calculator

One of the best ways to estimate “how much is enough” is by using a retirement needs calculator, such as those provided by your retirement plan recordkeeper. These tools help translate your savings into a projected monthly income and identify potential gaps. Most calculators use a few key assumptions, including:

- Current age and retirement age
- Income and contribution rate
- Current savings balance
- Expected investment returns
- Inflation rate
- Estimated Social Security benefits
- How long you'll need income in retirement.

By adjusting these inputs, you can see how small changes — like saving 1% more or retiring a year later — can meaningfully impact your future income.

Bringing It All Together

Rather than chasing a “magic” number, focus on building a plan that supports your future lifestyle. Regularly reviewing your progress, increasing contributions when possible and using planning tools provided by your plan recordkeeper can help you reach your goals.

Pet Project

Exploring The Popularity of Dogs and Cats

Pets aren't just companions—they're family. In the U.S., an estimated 68 million households own a dog, while about 49 million have a cat, underscoring just how deeply pets are woven into everyday life. Dogs remain the most popular choice, thanks to their loyalty, trainability, and social nature. Cats follow closely behind, appealing to those who value independence and a lower-maintenance companion. While fish, birds, and small animals have their place, dogs and cats clearly dominate the pet ownership landscape.

Another notable shift in recent years is how people are finding their pets. Animal rescue adoption has surged in popularity, reflecting a growing “adopt, don't shop” mindset. Millions of dogs and cats enter shelters each year, and a significant portion now find homes through adoption rather than breeders or pet stores. Many prospective owners are drawn to the lower cost, the ability to give an animal a second chance, and increased awareness driven by social media and advocacy campaigns.

More Than Companionship

At the core, pets offer something many people struggle to find elsewhere: consistent, judgment-free companionship. A dog doesn't care about your job title. A cat isn't evaluating your life choices. That kind of unconditional presence has real psychological value, particularly in a world where stress, loneliness, and screen time are all trending in the wrong direction.

Studies have shown that interacting with pets can reduce cortisol (the stress hormone) and increase oxytocin, the same hormone associated with bonding in humans. Whether it's petting a dog after a long day or having a cat curl up next to you, those small moments add up.



Physical Benefits You Can't Ignore

The benefits aren't just emotional. Dog owners, in particular, tend to be more physically active, simply because dogs need to be walked. That routine movement—daily walks, trips to the park—can contribute to better cardiovascular health and lower blood pressure. Even beyond exercise, pets can help establish structure and routine, which is often overlooked but crucial for overall well-being.

A Two-Way Connection

The human-animal bond is a two-way street. While we benefit from companionship, pets rely on us for care, attention, and stability. That sense of responsibility can create purpose, especially for older adults or those living alone. It's not just about having something to take care of—it's about having a relationship that feels meaningful.

The Planning Zone

INFORMATION AND TOOLS TO HELP YOU BUILD YOUR FINANCIAL FUTURE

In the Know

[“Sequence of returns risk”](#) is the risk that poor investment returns early in retirement, combined with ongoing withdrawals, will significantly reduce a portfolio’s value and limit its opportunity to recover. This risk is most important during the first 5–10 years of retirement, when your account balance is typically at its highest and withdrawals are beginning. Many investors manage sequence of returns risk by maintaining a diversified mix of investments, keeping a portion of their savings in more stable assets, and adjusting withdrawals during market downturns when possible. A financial professional can help create specific strategies to help you manage this potential risk once you retire.

Inquiring Minds

Q: *How often should I review my workplace retirement account?*

A: During times of significant market volatility, it’s tempting to check your account balance often — even daily. However, because your retirement account is a long-term investment, checking it once or twice a year is enough for most people. Check your contribution rate, investment mix and whether you’re on track. It’s best to leave it alone,

unless something significant changes with regards to your time horizon, appetite for risk and retirement goals.

To-Do List

It’s time for a gut check on your 2026 financial resolution to increase your current retirement plan contribution rate. Did you increase it like you promised yourself back on January 1? If not, now is the time! Make sure you’re contributing at least enough to receive the full employer match (if offered).

Financial Fitness

Your health plan deductible is the amount you have to spend (not counting your monthly premiums) before your health insurer helps cover health care services. Check your policy for this amount, which typically resets at the beginning of each new policy year. A higher deductible usually translates to a lower premium (and vice versa). Depending on your health care needs and risk tolerance, you might consider switching to a plan with a higher deductible and lower premium.

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