

Retirement Matters

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.

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.



Good Spirits

Nonalcoholic Beverages Are Redefining What It Means To Raise a Glass



Not long ago, skipping alcohol at social events often meant choosing between water, soda or a basic mocktail. Today, that's changed dramatically. Nonalcoholic beverages have grown into a fast-expanding category, offering more sophisticated options that appeal to a wide range of tastes and lifestyles.

What's Driving the Trend?

A major factor is a broader shift toward health and wellness. Many people are rethinking their relationship with alcohol — whether that means cutting back, taking breaks or eliminating it altogether. Movements like “Dry January” and the “sober curious” lifestyle have helped normalize the idea that you don't need alcohol to enjoy a drink or a social setting.

In 2025, only about 54% of U.S. adults reported drinking alcohol — the lowest level in decades. Younger generations are leading the shift: just about half of adults ages 18–34 say they drink, down significantly from previous decades. In addition, surveys show that as many as 65% of Gen Z consumers are actively trying to drink less, choosing to prioritize fitness, mental health and overall well-being. For many, it's not about giving something up — it's about making healthier choices.

More Than Just Mocktails

What's different today is the quality and variety of options available. Today's options range from botanical aperitif-style drinks and alcohol-free craft beers to ready-to-drink mocktails and alcohol-removed wines, giving consumers more variety and sophistication than ever before.

These beverages are designed to deliver a more complete experience — not overly sweet or simplistic, but balanced and thoughtfully crafted. Bars, pubs and restaurants have taken notice, with many now offering dedicated nonalcoholic menus.

A Social Shift

There's also a cultural change underway. Choosing not to drink is becoming more accepted — and even expected in some settings. Hosts are increasingly offering nonalcoholic options alongside traditional beverages, making gatherings more inclusive for all guests. The rise of nonalcoholic beverages reflects a larger trend: people want flexibility. They may still enjoy alcohol occasionally, but they also want high-quality alternatives when they don't.

Retirement in Motion

Tips and Resources That Everyone Can Use

Knowledge is Retirement Power

"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.

Q & A

How often should I review my workplace retirement account?

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.

Quarterly Reminder

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).

Tools and Techniques

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.

Basic Financial Terms To Know

AI Bubble. This term refers to concerns that artificial-intelligence-related stocks may be rising too quickly based on future expectations rather than current earnings. If those expectations don't play out — or take longer than expected — prices could pull back, even if the long-term outlook remains strong.

Need additional retirement plan support?

CBIZ is a retirement plan advisor who has been engaged by your employer to help. Schedule a virtual consultation with one of our financial professionals.

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