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# Retirees: Don't Let Headlines Control Your Decisions

If you've been retired for any length of time, you've probably seen it happen dozens of times.

A scary headline appears:

- "The Market Is Headed for a Recession."
- "Stocks Are Overvalued."
- "Inflation Is Out of Control."
- "The Economy Is Facing Uncertainty."

Before long, investors begin wondering if they should make changes to their portfolios.

I understand the concern. Retirement can feel different because you're no longer accumulating assets, you're relying on them. When the news is negative, it's natural to want to do something.

But one of the most important lessons I've learned over the years is this: Headlines are temporary. Financial plans should be built for the long term.

**The News Is Designed to Get Your Attention**

Financial media has one job: keep people watching, clicking, and reading.

Unfortunately, fear tends to get more attention than optimism.

If you followed every market prediction over the past decade, you would have seen warnings about recessions, interest rates, inflation, elections, banking crises, geopolitical events, and countless other reasons to get out of the market.

Yet despite all of those headlines, investors who remained disciplined and stayed invested have often been rewarded over time.

The markets have a long history of recovering from difficult periods. That's not a prediction, but simply what history has shown us repeatedly.

## Reacting to Headlines Can Be Expensive

One of the biggest risks for retirees isn't necessarily market volatility. It's making emotional decisions during periods of uncertainty.

I often see investors want to move to cash after markets have already fallen. Then, after things begin to improve, they feel comfortable investing again.

The problem is that this approach often means selling low and buying back higher. Missing even a handful of the market's strongest days can have a significant impact on long-term returns.

That's why making investment decisions based solely on headlines can become costly.

## Retirement Planning Is About Preparation, Not Prediction

None of us knows what tomorrow's headlines will say.

We don't know when the next correction will occur, what inflation will do next year, or how markets will react to future events.

What we can do is build a plan that's designed to account for uncertainty.

For retirees, that may include:

- Having an appropriate allocation between stocks and bonds.
- Maintaining adequate cash reserves.
- Creating an income strategy that doesn't depend on perfect market timing.
- Reviewing your plan regularly and making thoughtful adjustments when necessary.

The goal isn't to predict every twist and turn in the market. The goal is to have a strategy that allows you to stay focused regardless of what the headlines say.

## Focus on What You Can Control

There will always be another prediction. Another market scare. Another reason the headlines suggest you should be doing something. But successful retirement planning has never been about reacting to every piece of news.

It's about focusing on the things you can control:

- Your spending.
- Your savings and withdrawal strategy.
- Your tax planning.
- Your investment process.
- Your long-term goals.

The headlines will always change. That's exactly why I believe in building investment strategies designed to endure through changing environments rather than react to them.

And when you have a thoughtful plan in place, you can spend less time worrying about the news and more time focusing on what retirement is really about: enjoying life with an upside.

### Moore Invested Disclosure



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