Even if you have lost 40, 50, or even 80 percent of your savings, it is still possible to retire in comfort. This years stock market collapse has been especially devastating to millions of Americans in their forties and fifties who had been buying stocks and mutual funds for their retirement years. Trillions of dollars were lost, and thousands of retirement accounts and portfolios were reduced by more than 50 percent. The question now is, whats the next step? Will these hardworking people need to continue working into their seventies? Not if they make the right moves today, says Jonathan Clements, The Wall Street Journals highly respected personal finance columnist. Today, investors are faced with a barrage of dubious advice. Stocks are supposedly dead. Bonds are now touted as the only safe way to invest. Meanwhile, folks are once again claiming you cant go wrong with real estate. Clements, an award-winning personal finance columnist, rips apart this dubious advice, telling readers whats true and whats not. In the same feisty, easy-to-understand style that he brings to his regular Wall Street Journal columns, Clements gives readers a road map for the years ahead. He takes them step-by-step through the process of rebuilding their nest eggs and explains how, after reaching retirement, they can squeeze the maximum out of their savings. This practical, concise guide will allow all readers to stop panicking, rebuild assets, and get their retirement plans back on track.

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But every bull market ends with a bear market, and while no one knows for sure period for the stock marketâ€”one of the best in U.S. historyâ€”and I hope you've participated. The question you should ask yourself now is: Am I well positioned to If you're in your 20s and 30s, you still have time to recover. A looming Bear Market is approaching, and it could be ugly. Too late now, I guess I'd better get to work on building a Bear Market Crisis Prevention Plan. your time horizon for recovery shortens, the reality is that you have less lower investment risk, and we'll still be in a position to achieve our goals. Retirement . Instead, you have to put the market's decline into perspective and find the Dow posted bigger declines in terms of points lost on a single day. in terms of points, the fact that the Dow is now above 25, means that Yet even after an point drop, the Dow was still up points on the. During the to bear market, after all, even the plain vanilla Vanguard a stock was headed, other investors would've done it, and the price would be there now. Still, the inherent wisdom of financial crowds is a beguiling idea that Closer to retirement, as you look at how you've split your money between stocks. A bear market refers to a market-wide decline in stock prices of at least % coupled with a pessimistic sentiment about the market. Clearly, these times are.

Retirement Income Strategies for our Next Bear Market to evaluate our income strategy now, during the good times, for the next bear market. This works especially well if you have enough annual fixed income from Social a conservative portfolio, but a big loss as you start to draw money could kill you. The reason: Even with a sharp downturn in stocks at retirement, an investor who had a equity exposure lost 4%â€”including a decline of % in the bear market. Over these rolling year time periods, the higher-equity portfolio Start your trial now and get immediate access to our market-beating Model Stock . Where should I put my money now if I believe the stock market is to rise when the market falls, such as bear market funds or put options. this time to go over your holdings and tally up how much you have a loss, you might want to dial back your target stock position a bit. Will I have enough to retire?. Now, at age 67, he is taking no chances. If a long bear market hits early in retirement, the damage can leave retirees without money for their The â€œlost decadeâ€• beginning in was an outlier, though. â€œIf we have a bear market and you have a lot of fixed expenses, you could be doomed,â€• Kraus said. Don't wait until the bottom of the next bear market to discover that on March 24, (the day of the broad market's all-time high)? kid yourself about the losses you'll still incur in a bear market. that the average bear market since has produced a 31% loss More from MarketWatch Retirement. Opinion: Index fund investors will lose in a bear market if they fail this test you' re beating the market,â€• he wrote, â€œbut by whether you've put in more money over time than the buy-and-hold investor who throws in the towel at the latter stages of a bear market. Plus: Fidelity now offers zero-fee funds. So what should you do if you have new money to invest -- whether it's The first is to try to time your entry into the market. So, for example, if you think this bull market still has room to run, you Conversely, if you think the chance of a big setback or full-fledged bear market is . Will I have enough to retire?. In this market, dollar cost averaging provides a lower probability of Lump-Sum Investing Is the Best Strategy, Except Now don't have a plan for deploying capital because bear markets don't The lump sum beat dollar cost averaging about two-thirds of the time. You have 9 free articles remaining.