



While concerns about both your job and financial security may leave you questioning how best to continue saving and investing for the future, please remember there are benefits of continuing regular contributions even despite potential market volatility.

## How do I continue saving while keeping funds accessible?

If you would like to continue saving but are worried that you may need access to cash in the near future, consider these three ideas:

<h3>Emergency Savings</h3> <p><b>Bank</b></p> <p>Having funds specifically set aside for an emergency is an important part of any strategy.</p> <p>If you do not have <b>3 -6 months living expenses</b> in the bank, please consider what lifestyle changes can be made to build this financial cushion.</p>	<h3>ROTH IRA</h3> <p><b>Financial Advisor</b></p> <p>A ROTH IRA is different than a traditional IRA because you pay taxes on the funds when you save them, as opposed to paying taxes when you take them out. Consider saving in a ROTH Account to take advantage of these tax benefits.</p> 	<h3>Health Savings Account</h3> <p><b>Employer   Bank</b></p> <p>If you are eligible to enroll in a Health Savings Account (HSA) either through your employer sponsored health plan or as an individual, you have the ability to save pre-tax dollars to be used on qualifying health care expenses.</p> <p>Many HSA's also permit participants to invest their pre-tax dollars, and any interest earned is tax-free.</p>
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### Benefits of a ROTH IRA

#### 1 You can still use your money if you need it

Contributions can be withdrawn at any time. *This excludes an investment gains. Investment gains can be withdrawn tax free as a qualified distribution if you are at least 59 1/2 years of age and have held the account for at least 5 years.*

#### 2 Tax Benefits

The most obvious benefit of a ROTH IRA is tax-free compounding: You don't have to pay taxes on any capital gains or dividends on your investments. On top of that, any qualified withdrawals you make during retirement are free from income tax.