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Tips on Surviving the Coming Bear Market

KIMBERLY WARNER-COHEN
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Source: Thinkstock

Blame it on the ripple effect from the [Asian markets](#); Federal Reserve Chair Janet Yellen hinting at an [eventual interest rate hike](#); or that, statistically, we've gone longer than usual [without a correction](#). But no matter what the cause, a [bear market is coming](#). However, that doesn't have to mean catastrophe for the average investor. With a little precaution, there are ways to help weather and maybe even profit during the coming downward trend. There's not yet much information indicating if this bear cycle will be a minor market correction or more drastic event, but it's always best to be prepared. Here are some strategies to consider helping your portfolio survive and perhaps even expand.

Don't Panic

When you see red numbers and arrows pointing in the wrong direction, don't sell everything. The hasty move in order to stem the tide of your loss might feel like a short-term solution, but does you no good in the long run. If possible, take a deep breath and remember that most stocks will rebound. Think of your portfolio as a long-term investment and let the market make its corrections. Resist the urge to check on your stocks every few minutes.

But Don't Be Stubborn

Don't hold on to that stock no matter what the news, hoping the market will turn around any day now. Instead, this might be a good time to weed out any floundering or underperforming stocks and balance your portfolio. While there is a yearly limit on writing off losses on your tax return, the amount does [roll forward](#), which will be useful when the market turns bullish again. Consider an IRA or funding your 401(k) if you're investing with an eye towards retirement.

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