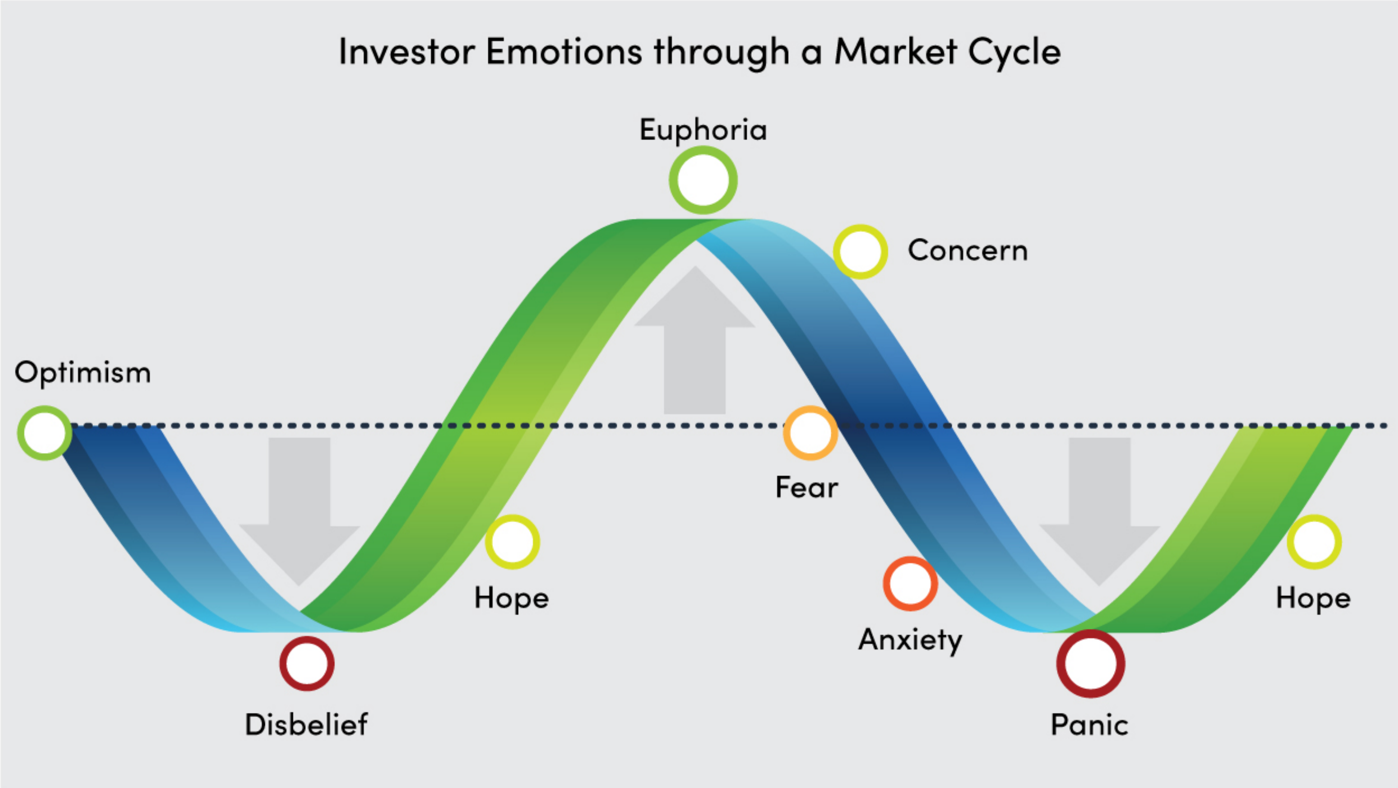
KEEPING STEADY DURING MARKET FLUCTUATIONS

Investor Emotions

The primary driving emotion for many investors is the fear of losing money followed closely by the prospect of a never ending market run. Either can cloud judgment and prevent you from thinking clearly about how buying and selling investments affects your portfolio.



Considerations to limit emotional influence

Stay the course

If nothing has significantly changed since setting your original investment strategy, there is likely no reason to change now.

Ensure you are diversified

A well-constructed, diversified portfolio remains the best defense against volatile markets.

Employ Dollar Cost Averaging

Investing at regular intervals lets you to buy more investments when prices are lower, while not over-investing when prices are higher.

Be patient and disciplined

A rash decision can be harmful financially and may make things worse in the long run.

Connect with your financial professional

Advisors help you stay on track to meet changing goals, life events, tax laws and changing markets.

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