



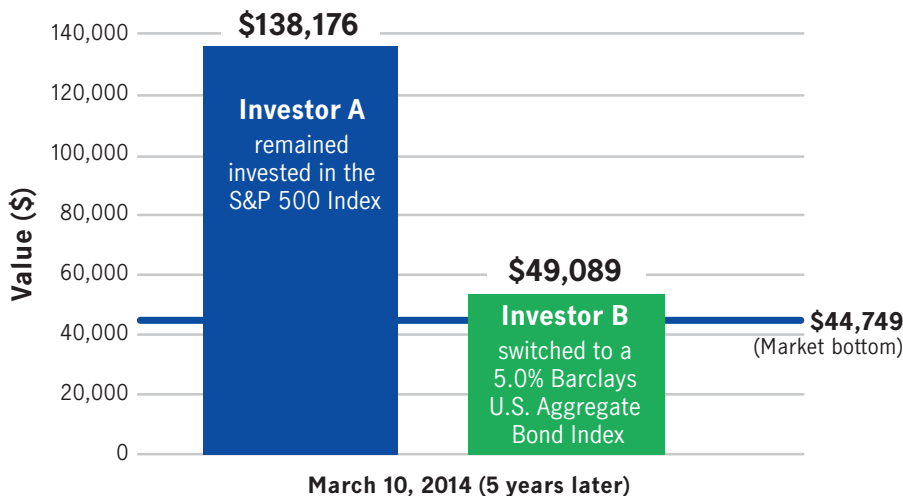
Market Dynamics

When markets are down, consider *staying* the course

When markets decline, staying with your investments—instead of changing investments or turning to cash—has often been a good strategy for long-term investors.

Looking back to other significant times of market ups and downs can help provide insight into the difference between thinking long and short term.

Difference in return by switching strategies



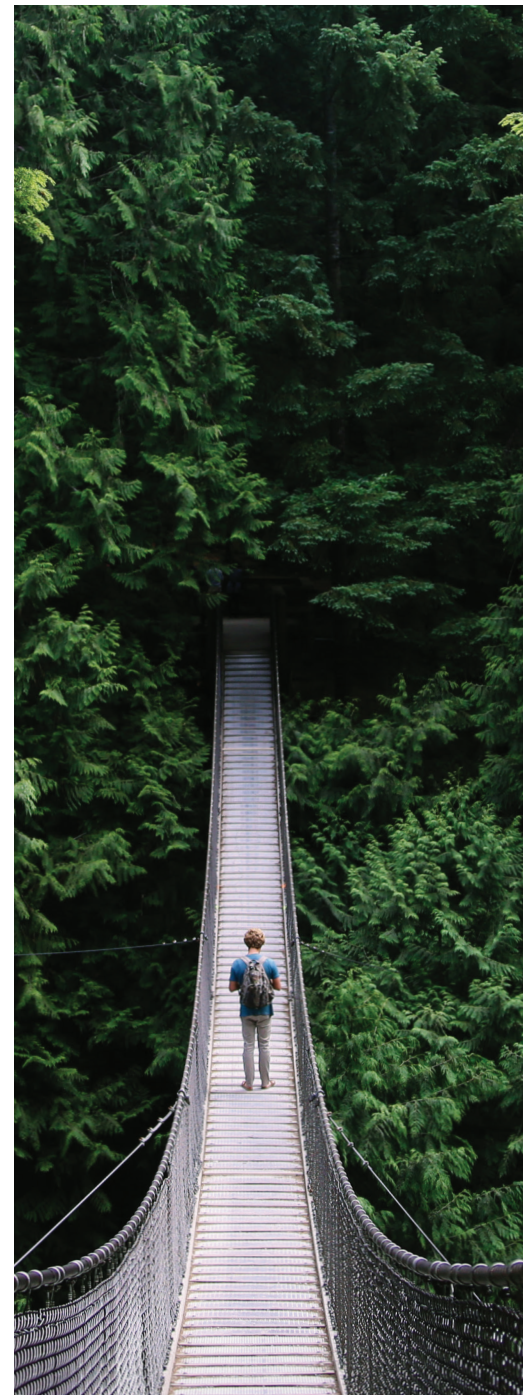
Assume two investors had \$100,000 invested at the market peak on October 9, 2007. After the market fell on March 9, 2009, their investments would, have been worth \$44,749.

Investor A stayed calm and remained fully invested. Five years after the market fell, the investment recovered and was worth \$138,176.60.

Investor B got scared and moved money into fixed income, thinking that would be safer. Five years after the market fell, the investment recovered only 9.70% of its loss.

The S&P 500 Index has been used as a representation of the markets.

Hypothetical example for illustrative purposes only. Source: Morningstar, Inc., S&P 500 Index. Indexes are unmanaged and cannot be invested in directly. You should always keep in mind, though, that you can't count on the market to behave the same way in the future as it has in the past. These comparisons, while a helpful way to evaluate your investment options, should not be considered predictors of future performance.



Market downturns can be unsettling. But history shows that staying the course—and remaining invested—can be the best long-term strategy.



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There is no guarantee that any investment strategy will achieve its objectives.

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