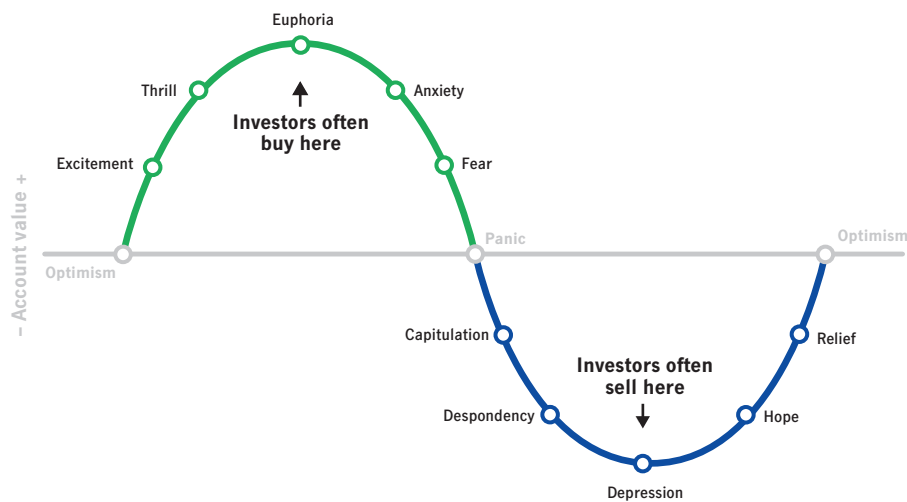


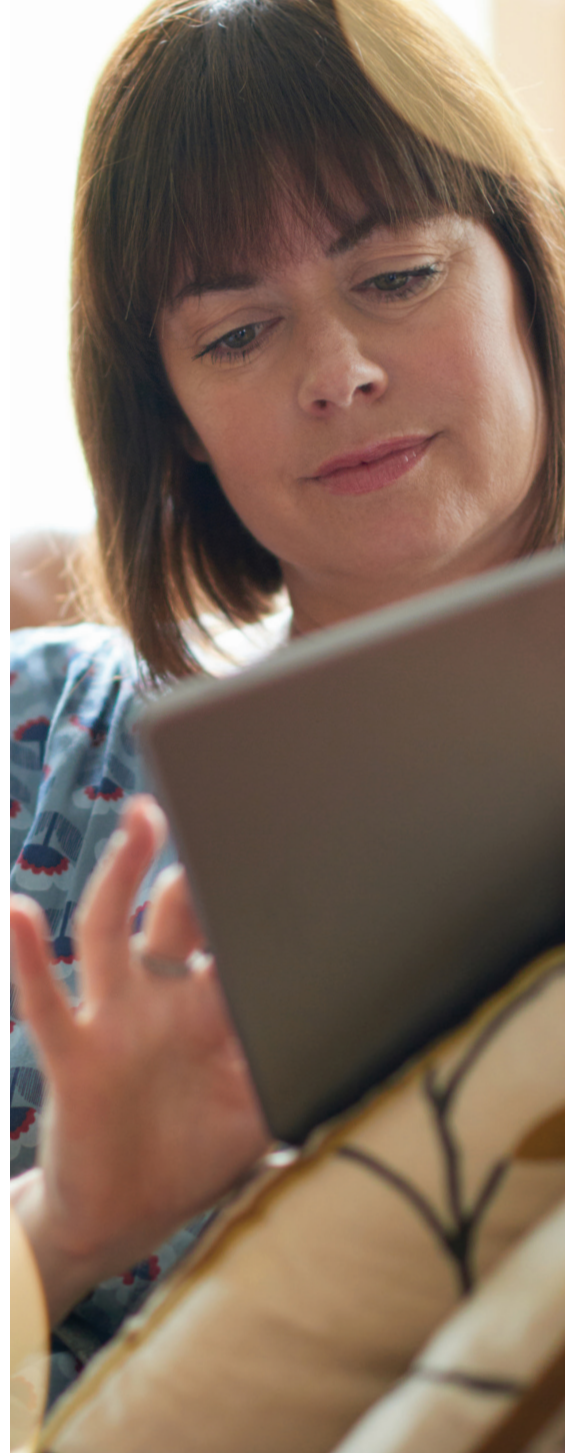
Take the *emotion* out of investing

Although it shouldn't, emotion often plays a role in many investment decisions. When the stock market experiences volatility, investors experience highs and lows as they worry about their account balance. But when you're saving for a long-term goal, such as retirement, it's better to take the long view and try to remove emotion from your decision-making.

The investing emotional rollercoaster

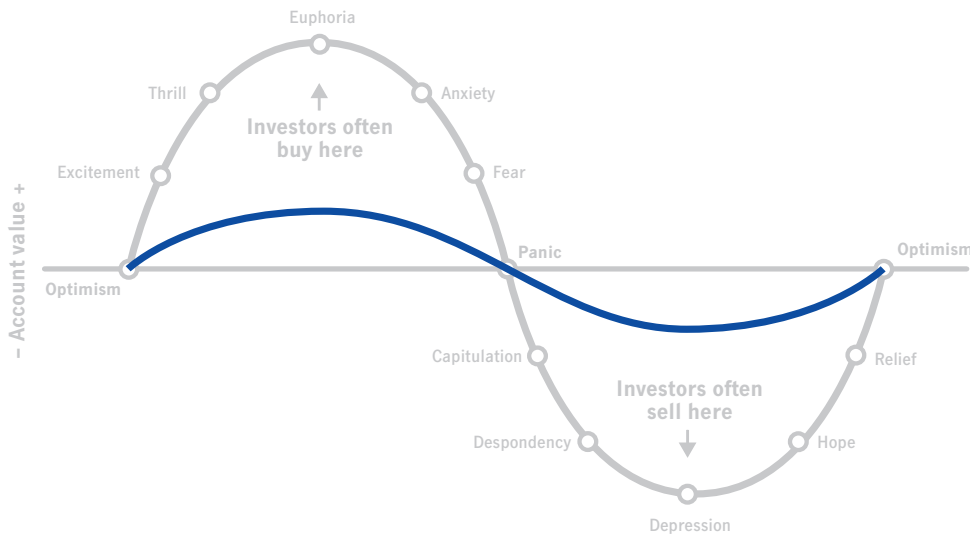


The emotional highs and lows experienced over the course of a typical market cycle can be seen above. A common mistake is to make decisions based on these emotions—to buy when markets are “hot” and to sell when they’re declining. But that means you’re buying high and selling low, respectively, both of which can be a setback to saving for your retirement. Instead, not acting on emotions and riding out the market cycle may be a good strategy.



Not acting on emotions and riding out the market cycle may be a good strategy.

Reducing the emotional extremes when investing



By staying focused on your long-term retirement goals, you may reduce the peaks and valleys of investing. Following are some simple strategies to help you cope with market uncertainty:

- Stay the course.
- When markets have settled, diversify your portfolio.
- Invest for the long term.
- Keep contributing.

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It is your responsibility to select and monitor your investment options to meet your retirement objectives. You might want to review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel. There is no guarantee that any investment strategy will achieve its objectives.



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With a little knowledge and planning, you can manage your emotions and might reduce the impact of uncertain markets.

