

Take the emotion out of investing



Emotion often plays a major role in investment decisions. The following charts show emotional responses that an investor might experience during a typical market cycle, as their account value rises and falls.

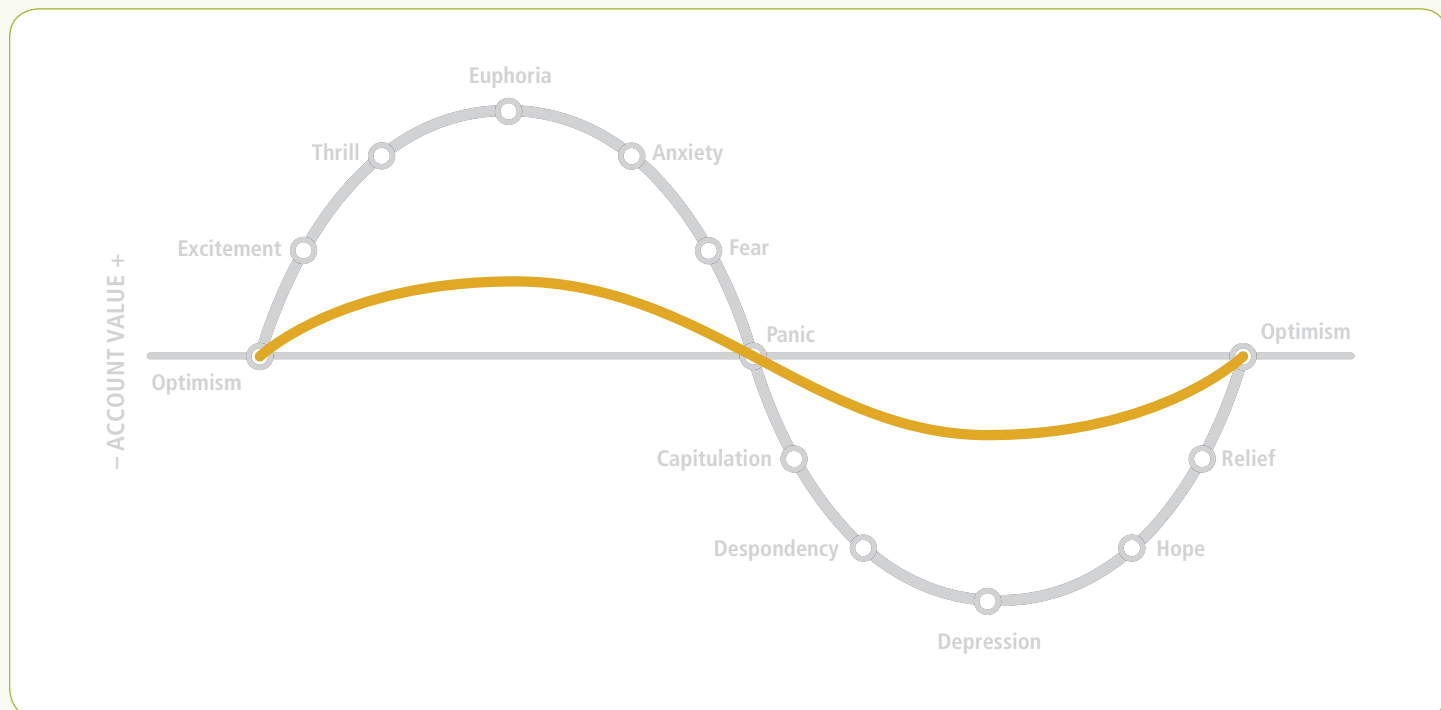
The investing emotional rollercoaster



This chart shows the emotional highs and lows experienced over the course of a typical market cycle. A common mistake is to make decisions based on these emotions – to buy when markets are “hot” and to sell when they are declining. However, such behavior can result in a setback to saving for your retirement. Instead, not acting on the emotions and riding out the market cycle may be a good strategy.



Reducing the investing emotional extremes



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

- Stay the course
- Diversify your portfolio
- Invest for the long-term
- Keep contributing

With a little knowledge and planning, emotions may be better managed and the impacts of uncertain markets may be reduced



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