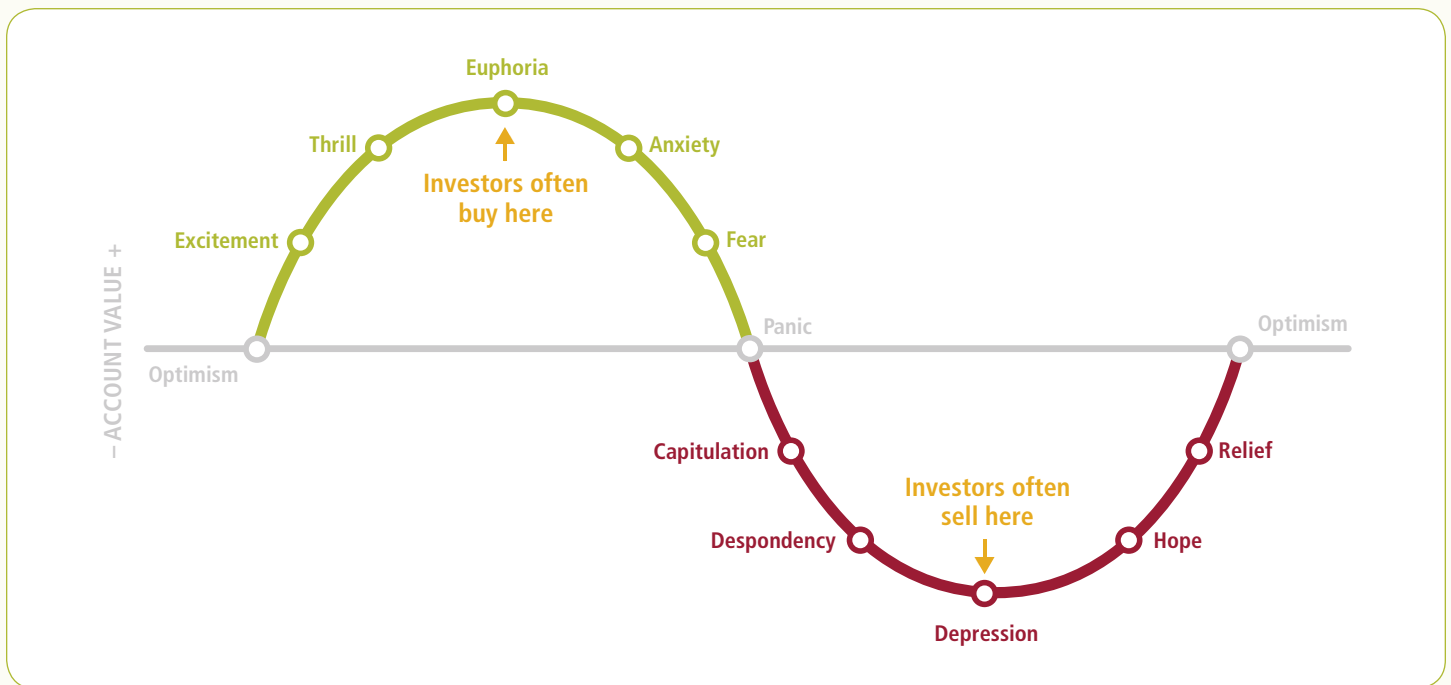


Take the emotion out of investing



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.

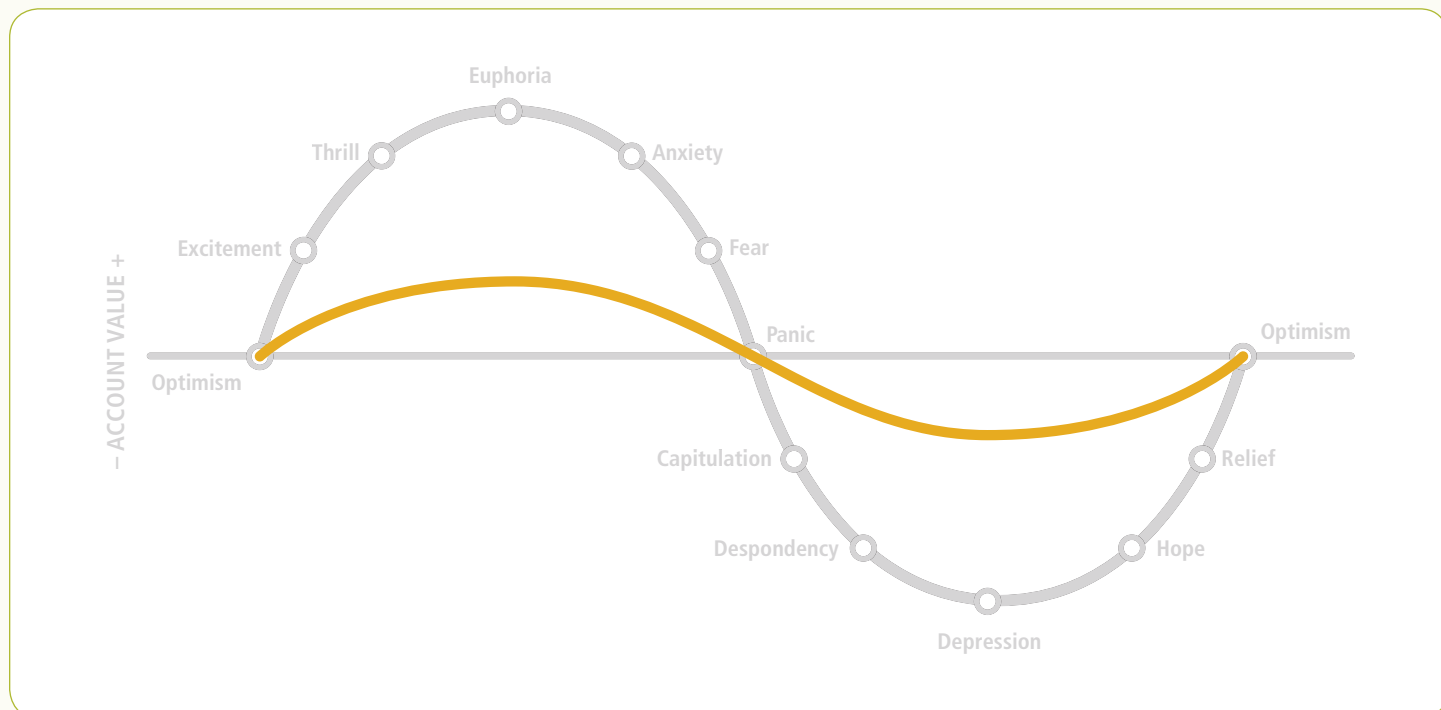
The investing emotional rollercoaster



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



For complete information about a particular fund, please read the fund prospectus. You should carefully consider an investment option's objectives, risks, charges and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectus may only be available in English.

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