



# 3 Tips to Stay Calm and Carry On During Market Volatility



## 1. Stick to Your Plan

As you watch your investment account balances fall along with the market, it's natural to want to take action to prevent further losses. Often, the best course of action is to do nothing, stick with your investment plan and avoid making rash decisions. Your plan serves as a road map to achieving your investment objectives and acts as a "guardrail" to keep you on track.

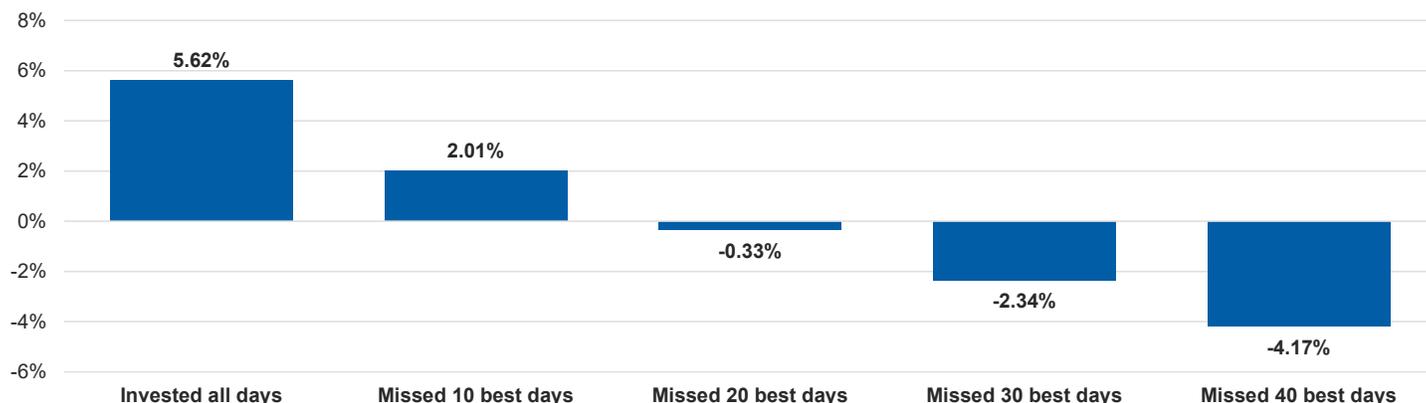


## 2. Resist Market Timing

A buy-and-hold strategy that involves staying invested in the market is key to long-term investment success. Even so, steep investment losses might tempt you to exit the market and sit on the sidelines until it rebounds. Before you give way to your fears, take a look at this:

### S&P 500 Annualized Returns for the last 20 years (2002-2021)

The chart below illustrates that being out of the market on its best-performing days has historically reduced returns.



This chart is for illustrative purposes only. Past performance is no guarantee of future results. This chart is not indicative of the performance of any specific investment. Source: Bloomberg (Measuring S&P 500 Index. An investor may not invest directly in an index.)



## 3. Focus on What You Can Control

If the market's ups and downs are keeping you awake at night, it might be time to revisit your investment plan with your wealth advisor and adjust your risk tolerance. If needed, rebalance your mix of assets to help ride out market swings. Another reason to rebalance is if your portfolio has become overweight in a particular asset class. You could also choose to view a down market as an opportunity to "buy on the dip."

### We're Here to Help

Do you really want to go it alone in this market? If not, [schedule a time to chat with us](#). We're here to help you navigate the market's ups and downs.

The S&P 500 Index is a market-value weighted index provided by Standard & Poor's and is comprised of 500 companies chosen for market size and industry group representation.

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