



Keep your cool when the news heats up

Reacting to news headlines can lead to irrational and emotional investment decisions. Learn how to tune out the noise and focus on staying invested for the long term.

Market returns are strong over the long term, but...

Individual investors haven't achieved the same results.



ANNUALIZED PERFORMANCE 1995-2014

Average investor¹

2.5%

Investment-Grade U.S. Corporate Bonds²

5.8%

Long-Term US Treasury bonds²

7.0%

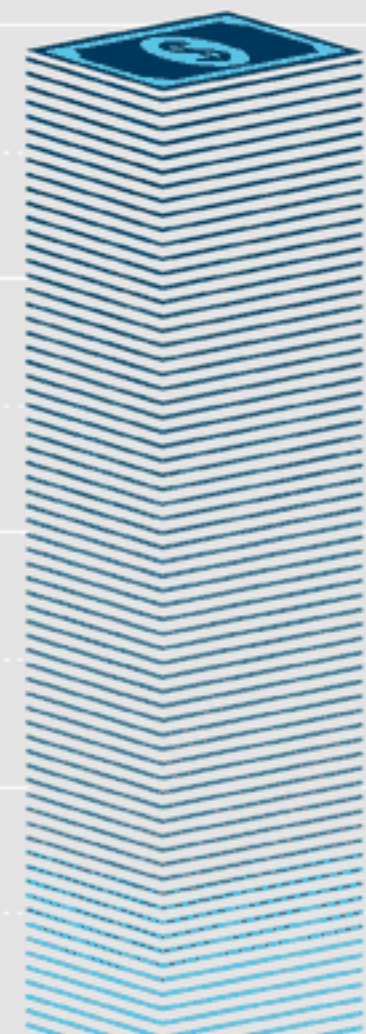
S&P 500 Index²

8.2%

Know the cost of trading often.

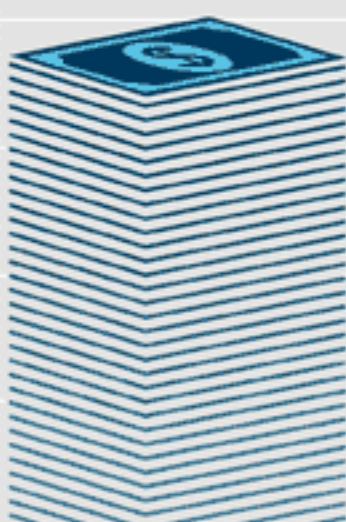
When you trade frequently, you're more likely to miss many of the best days in the market and the potential for significant gains.

\$40,329



S&P 500 INDEX (DAILY PRICE RETURN) GROWTH OF \$10,000 (JAN. 1995-FEB. 2016)³

\$20,142
(50% loss)



\$12,558
(69% loss)



\$5,644
(86% loss)



\$2,811
(93% loss)



FULLY INVESTED

MISSED 10 BEST DAYS

MISSED 20 BEST DAYS

MISSED 40 BEST DAYS

MISSED 60 BEST DAYS

Look beyond the headlines.

Nearly every other day in the stock market has been a down day. That adds up to a lot of negative headlines. But over longer-term periods, the likelihood of market losses drops dramatically.

PROBABILITY OF NEGATIVE S&P 500 RETURNS (1929-2015)³

DAILY



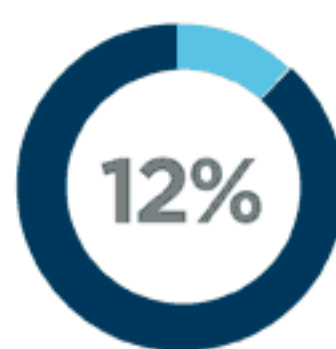
YEARLY



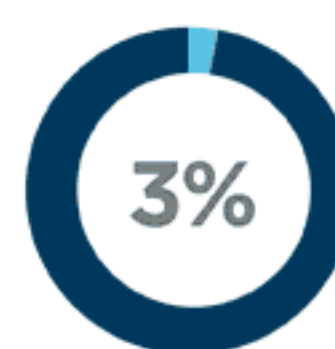
5-YEAR



10-YEAR



20-YEAR



To make the most of market opportunities, tune out the lure of daily news headlines and avoid the temptation to trade in and out of the market.



Your financial advisor can help you stay informed about the market. Talk to them for ideas that can help you stay focused on your investment goals.

¹ Dalbar, Inc. QIAB study, 2015
² Morningstar
³ FactSet (Feb. 2016)

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S&P 500® Index: An unmanaged, market capitalization-weighted index of 500 stocks of leading large cap U.S. companies in leading industries; gives a broad look at the U.S. equities market and those companies' stock price performance.

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