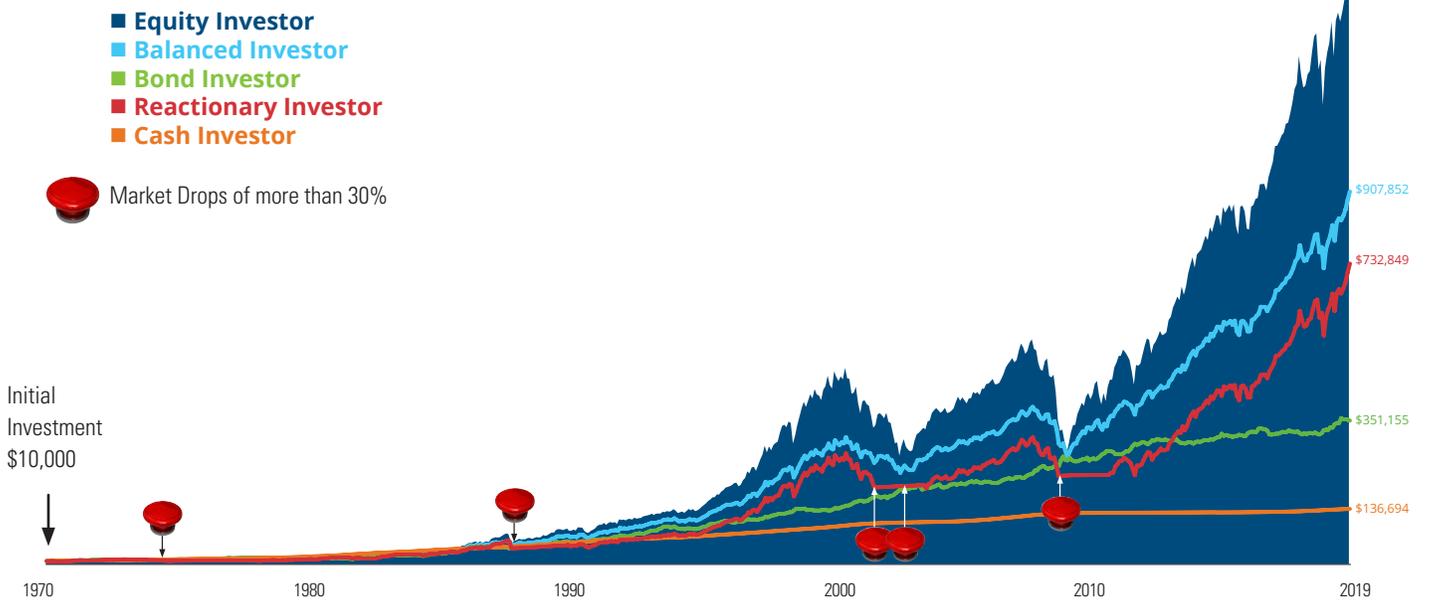


# The Price of Panic Could Be Costly

The combination of market volatility and the constant drumbeat of negative news can make it difficult to stay calm—even for experienced investors. But giving in to panic by making abrupt changes to your portfolio could be detrimental to your long-term investment returns.

## \$10,000 Invested in S&P 500 Index (1970-2019)



Past performance does not guarantee future results. Equity returns are represented by the S&P 500 Index. Bond returns are represented by the Bloomberg Barclays Long-Term US Treasury Total Return Index. Reactionary returns indicate the results of an investor who invested in S&P 500 Index, moved 100% into 90-Day T-Bills each time the market dropped 30% and then moved 100% back into S&P 500 Index two years later. Balanced returns are represented by 50% S&P 500 Index and 50% Bloomberg Barclays Long-Term US Treasury Total Return Index. Cash returns are represented by 90-Day T-Bills. Data Source: Ned Davis Research, 12/19. For illustrative purposes only. Indices are unmanaged and not available for direct investment.

Your financial advisor can help you develop a long-term plan for investing.

**Important Risks:** Investing involves risk, including the possible loss of principal.

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