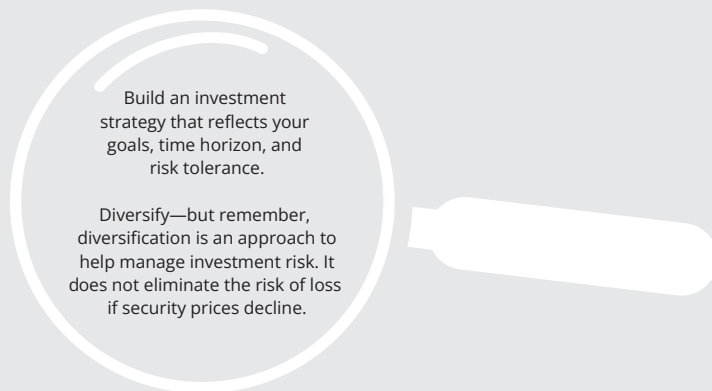




# 1

## FOCUS ON WHAT YOU CAN CONTROL

Market movements, business decisions, economic events, politics, and actions by the Federal Reserve—many factors can influence the performance of your investments. Instead of worrying about events that are out of your hands, focus on what's within your control.



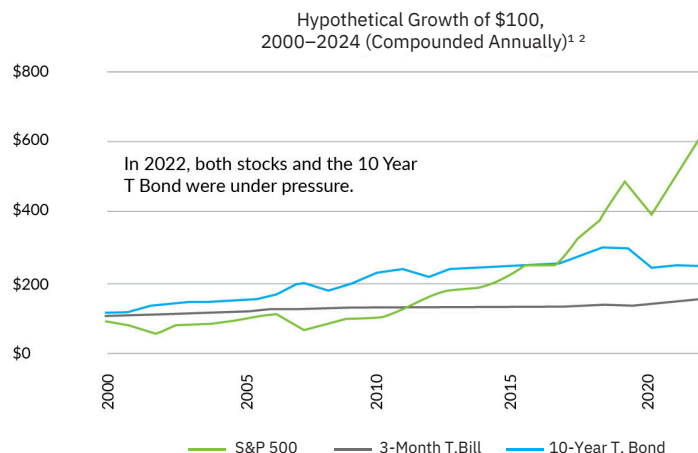
Build an investment strategy that reflects your goals, time horizon, and risk tolerance.

Diversify—but remember, diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if security prices decline.

# 2

## PUT TIME ON YOUR SIDE

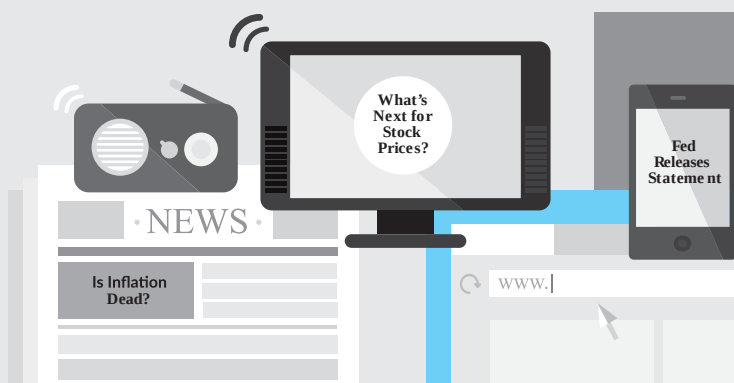
Financial markets have rewarded long-term investors. The chart shows how various asset classes have performed over time. Keep in mind, however, that past performance does not guarantee future results, and individuals can't invest directly in an index.



# 3

## TUNE OUT THE NOISE

News cycles driven by fear, uncertainty, and doubt can challenge even the most disciplined investor. Some headlines spark anxiety, while others try to goad you into chasing the hottest fads and trends. Although we live in an era of seemingly infinite data, information overload can cause you to reconsider investment decisions.



# 4

## DON'T TRY TO TIME MARKETS

Market timing is the strategy of trying to predict future market movements to time buying and selling decisions. When markets are rallying or pulling back, it can be very tempting to try to seek out the top for selling or the bottom for buying. The problem is that investors usually guess wrong, missing out on the best market days. Another approach is to focus on time in the markets, which may let you ride out the natural market cycles and focus on your long-term goals.

## 3 WAYS TO MANAGE MONEY

### Determine Your Time Horizon

Understanding your time horizon is a critical first step in determining what types of investments may fit your overall strategy.

### Be Patient, Not Reactive

It's natural for markets to fluctuate. During periods of volatility, focus on managing your emotions rather than making changes to your portfolio.

### Start Early

The earlier you start, the greater the compounding potential. If you start saving and investing early, you may gain an advantage over someone who waits to save and invest.

# 5

## UNDERSTAND ALL FORMS OF RISK

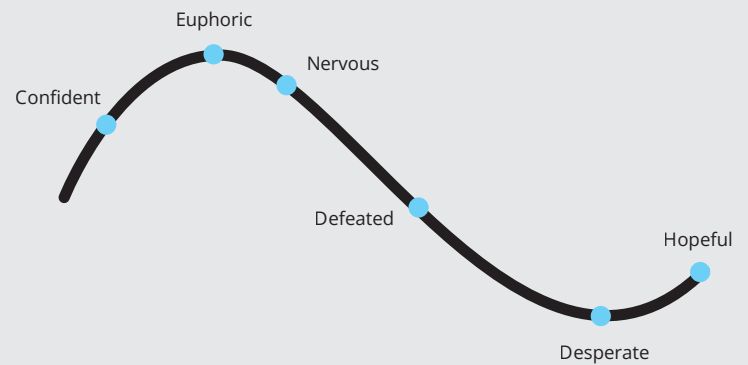
Market risk—or the risk of your portfolio losing value due to factors such as changing market conditions— isn't the only type of risk to be concerned about. Personal risks, such as longer lifespans and rising healthcare costs, mean that Americans need to consider a variety of factors as they prepare for retirement. Understanding risk as it relates to your time horizon and investing goals is critical to a financial strategy.



# 6

## AVOID THE EMOTIONAL ROLLER COASTER

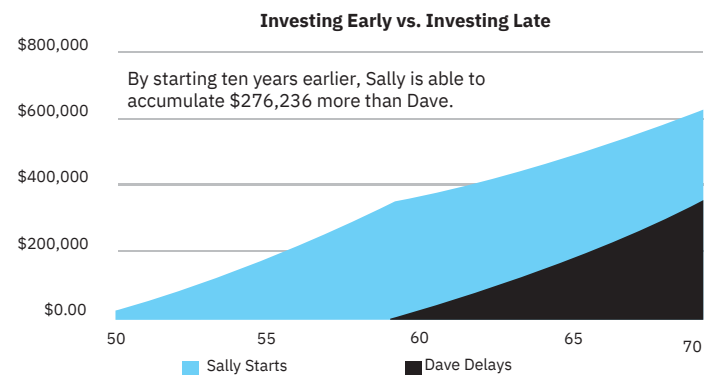
Emotional decision making can lead to making the wrong decision at the wrong time. A DALBAR study found that while the S&P 500 returned 10.15 percent for the 30-year period ending in 2023, the average investor fared worse, seeing a return of only 8.01 percent during the same period. Emotional decision making was one of the factors that contributed to the difference in performance.<sup>3</sup>



# 7

## THE COST OF PROCRASTINATION

The sooner you begin investing, the longer your money can work for you. Let's look at two hypothetical investors, Sally Starts and Dave Delays. When Sally turns fifty, she starts contributing \$25,000 a year to an account that earns a hypothetical six percent. After ten years, she stops making payments. Dave puts off his investing program. At age sixty, he begins putting \$25,000 a year into an account that earns a hypothetical six percent. Though both have contributed equal amounts, Sally has the magic of compound interest working for her. When they both reach age seventy, Sally's account balance is nearly twice the size of Dave's.<sup>4</sup>



# 8

## DELEGATE THE DETAILS

Financial professionals may help you create a customized portfolio strategy that's built around your unique goals. Although we can't control markets, we can help you use them to pursue your long-term financial goals.



## Disclosures and Sources

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1. Stern.NYU.edu, 2025
2. S&P 500 returns include price appreciation and the reinvestment of dividends. Treasury bond returns include coupon and price appreciation. Treasury bill returns are shown at a three-month rate. Past performance is no guarantee of future results. Indexes are not available for direct investment. Historical performance does not reflect the taxes and fees associated with the management of an actual portfolio.
3. DALBAR Quantitative Analysis of Investor Behavior Report, 2025
4. This example is for illustrative purposes only and does not represent an actual investment or combination of investments. Annual contributions are made at the beginning of the compounding period. This hypothetical example does not reflect taxes or any fees. Past performance does not guarantee future returns.