

# In a volatile market, will you continue your investment journey—or exit and potentially struggle to get back on track?

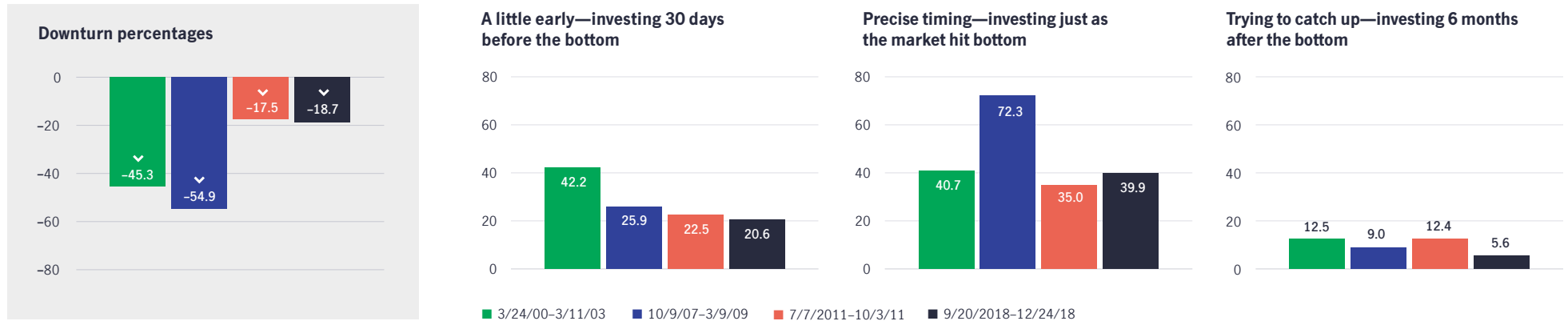
Investing to reach a goal is a journey full of ups and downs. When stocks fall, it can be painful, and it may be tempting to either stop making further investment contributions or even sell some holdings. However, it's practically impossible to predict a market bottom and get back in just as stocks are beginning to recover.

So what are your options if you didn't continue to invest as stocks fell? If you resume investing before the downturn ends, you'll at least have the opportunity to capture the front end of the market's eventual recovery; it's like arriving at the train station early and waiting a bit, helping ensure that you're on board when the train leaves.

Alternatively, if you're too anxious to invest before the market hits bottom, you could miss the initial recovery gains and risk getting back in late—like running to try to catch a departing train. The bottom line: Even if you're a little early as you resume investing in a downturn, you'll at least be continuing your journey as you seek to reach your goal, rather than potentially waiting too long and playing catch-up.

## Even when investing one month before a market turnaround, 12-month returns were strongly positive

The four largest S&P 500 Index downturns of 2000–2019 and 12-month total returns (%) under three scenarios



Source: Morningstar Direct. The S&P 500 Index tracks the performance of 500 of the largest publicly traded companies in the United States. It is not possible to invest directly in an index. Past performance does not guarantee future results.

# It's natural to feel emotional about your investments



This hypothetical scenario is for illustrative purposes only and is not a prediction of future market conditions.

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