3 TIPS FOR TURBULENT TIMES

History shows that soaring bull markets and tumbling bear markets don't last a lifetime. While the highs may spark lots of optimism, the lows can bring even greater pessimism. Current stock market drops as a result of coronavirus (COVID-19) fears have left many uncertain as to how they should, and *should not,* react. It's important to remember that investors who focus on their long-term goals may have a better chance of withstanding rocky market periods. *The longer your money is invested, the more likely you may be to manage market fluctuations.*

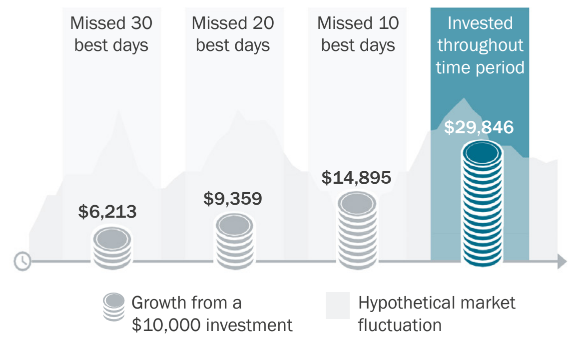
Always Think in Terms of Your Long-Term Plan

A well-defined investment strategy that's based on a good understanding of your goals, how you feel about risk and how much time you have left before you'll need the money may help you make better investment decisions. Below are three strategies to keep you on course.

Buy Right and Sit Tight

Market timing doesn't work. No one can predict the optimal time for getting in and out of the market. Getting it wrong can have a disastrous impact on your portfolio's returns. Remember that a fall is not forever, and the market tends to rebound. Despite periods of short-term decline, the market's recovery over the long term has rewarded those who remain invested. The longer your money is invested, the better your chances of generating a positive return.

Jumping in and out of the market may cost your portfolio[1]



Keep Emotions in Check

Market alerts, financial TV programs and breaking headlines -- now more than ever, news can cause investors to make emotional decisions. As a result, the thrill of higher returns drives investors to buy high while fear and panic amid declines causes them to sell low.

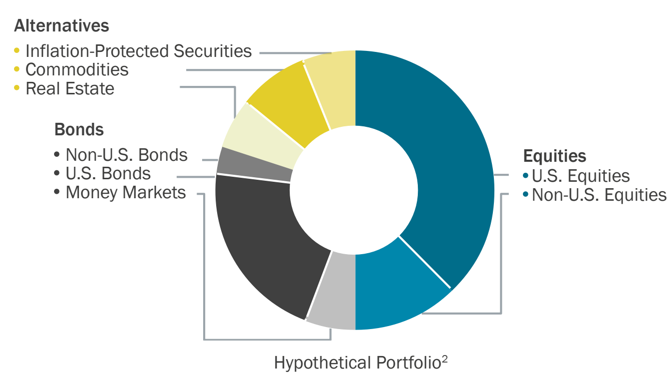
- Resist chasing the performance of high-flying investments. Today's big winners can quickly become tomorrow's big losers.
- Hold on to investments that are core to your long-term plan, even if you are tempted to sell to cut losses.
- Tune out the "noise" of political events or media hype. While they may temporarily impact markets, they can also lead to buying and selling at the wrong time.

Weather the Storm - Diversification Matters

Diversification is a strategy that has stood the test of time. Building a portfolio with a mix of stocks, bonds and other asset classes helps give you the best chance for reaching your long-term investing goals.

- Choose investments that don't all react the same way to market events to help smooth out performance. When one investment type isn't doing well, another may be in favor.
- Go beyond the general types of stocks, bonds and cash for diversification. Each of these can be split further into more specialized categories that take advantage of different sections and behaviors of the market.

Sample Mix of Asset Classes



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Source: American Century Investments

1. Growth of $10,000 in the S&P 500, 20 Years Ending December 31, 2018. Source: FactSet.
2. The hypothetical scenario is an example of what a well-diversified portfolio might look like. This approach can address your objectives and comfort with risk and help you stay focused on your long-term goals.