

Helping you cope with the ups and downs of the market



Are you bothered by the ups and downs of the market, or market volatility, as it is often called? No need to panic. Market volatility is a natural part of investing, and history tells us that over time the market generally bounces back. You can't control market volatility, but you can help lessen its impact on your retirement.

Invest for the long term

When the market is down, some people are tempted to move their savings to less risky investments or take their money out of the market. But no one can time the market perfectly, and changing your investing strategy now could cause you to lose out on future gains, especially if the value of your original investments goes back up.

Steps to help you cope



Stay your course

During volatile times, it can be tempting to change how you invest in hopes of a better return. In the long run, you're generally better off staying the course rather than trying to jump out then back into the market.



Decide if you're comfortable with your investments

Make sure you're comfortable with your current investment mix. Take the Investor Profile Quiz at principal.com/investorprofilequiz. It's a useful resource from Principal®, designed to help you discover your own unique investor personality, and see how it measures up to your current investments.



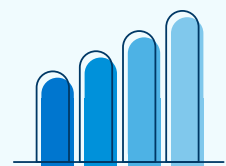
Talk to your financial professional

Your financial professional can help you plan and deal with the ups and downs of the market. If you need to find a financial professional, we can help. Just go to principal.com.

History is on your side

Even the worst market declines have generally been followed by a significant recovery. A year after the 2008/2009 market drop, the S&P 500 Index rebounded by 53.6%.*

Instances of high double-digit returns were achieved primarily during favorable market conditions and may not be sustainable over time. **Past performance is not a guarantee of future results.**



Get more insight.

Watch a webinar replay about market volatility, or any of our other financial education webinars, at principal.com/learnnowondemand at any time.



Investing involves risk, including possible loss of principal.

Asset allocation and diversification do not ensure a profit or protect against a loss.

This document is intended to be educational in nature and is not intended to be taken as a recommendation.

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