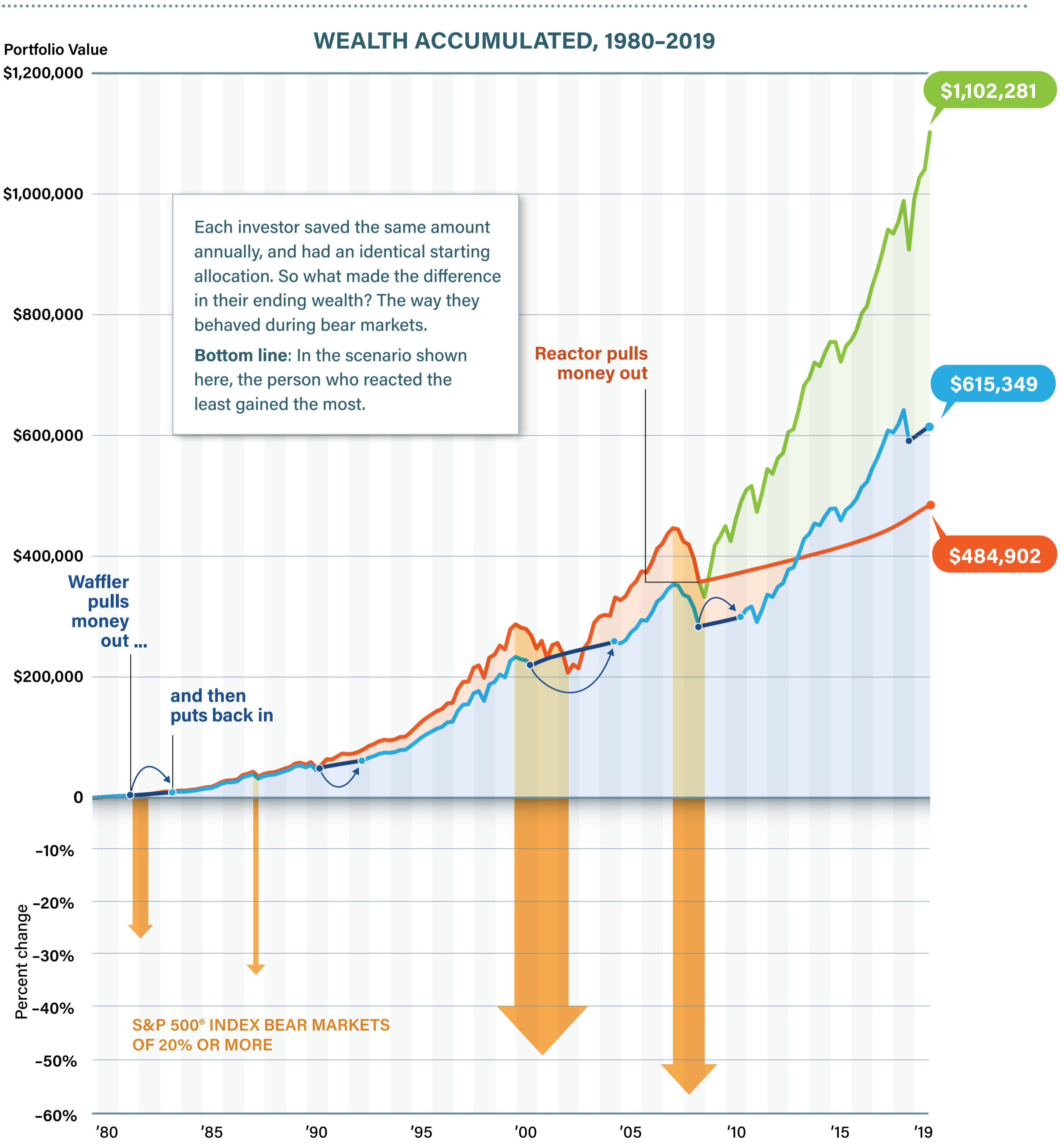


WHEN MARKETS DIP, DON'T DROP OUT

WHILE STAYING THE COURSE MAY BE HARD ON YOUR NERVES,
IT CAN BE HEALTHIER FOR YOUR PORTFOLIO.

Consider how these three investors behaved during different market conditions over the course of 40 years. They all diversified, and their portfolios grew less risky as they aged—but they still ended up in different places.

<p>— STALWART Over the course of four decades, this disciplined investor sat tight and continued to invest, no matter how the market performed.</p>	<p>— REACTOR This investor stuck it out through several bear markets, but pulled his money out of the market in 2008 and kept it out. He continued to save 10% of his salary in the hopes of recouping some of his losses, but didn't invest it.*</p>	<p>— WAFFLER After any year with negative returns, this investor moved all her money out of the market—but continued to save 10% of her salary.* If the market was up after two years, she got back into the market by reinvesting in the portfolio suitable for her age group.</p>
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* The investor earns the 3-month Treasury bill rate of return during the time out of the market. SOURCE: Schwab Center for Financial Research with data provided by Morningstar, Inc.

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