



How you may be able to survive market volatility

Recently, the stock markets around the world have been riding a roller coaster, plunging hundreds of points and bouncing back in a single day. You may be asking yourself, “Should I move my retirement assets out of equities?” The short answer may be, “It depends.”

If you continue your investment strategy in the Plan when the markets are topsy-turvy — or even through a down market — you can focus on long-term goals rather than immediate concerns, maintain a consistent plan, and possibly pay less for your investments than their average price over a long period of time. The concept is known as dollar cost averaging. *Dollar cost averaging does not assure a profit and does not guarantee against loss in a declining market.*

Five tips for dealing with market turmoil

1. A well-thought-out investment plan is a well-thought-out investment plan regardless of market conditions. If your plan is well thought-out, stick with it. If not, see tip #5.
2. If you're in the market for the long-term, don't make investment decisions based on short-term market drops or gains. If you have a shorter financial horizon, see tip #5.
3. Evaluate how an investment fits into your overall financial strategy, regardless of short-term market volatility.
4. Look at a market decline as a buying opportunity to possibly pay less for a long term investment.
5. Talk with your Plan Account Executive or a HELPLINE representative (800-422-8463). While the information provided is for education purposes only and not intended as investment advice, (s)he's likely to have been through volatile periods before.

Consider the impact other major crises have had on the market and, more importantly, the stock market's long-term trend. Investors who have stayed in the market during turbulent times have eventually been rewarded. *Past performance does not guarantee future results.*

Looking for more insights? Go to the Plan website at www.nysdcp.com where you can tour our educational resources, geared especially for Plan Participants. If you have questions about how you may be able to effectively ride out market volatility, contact your Plan Account Executive. Information from your Account Executive is for education purposes only and is not intended as investment advice.

Account Executives are registered representatives of Nationwide Investment Securities Corporation, member FINRA.