Coping 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? Don't 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.

Don't let emotions get in the way

When the market is down, some people give in to fear and change their investing strategy. Remember, no one can time the market perfectly. If you move your savings to less risky investments or take money out of the market, then you will lose out on any gains if the value of those 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 have the right mix based on how comfortable you are with risk and how long you have until you retire. Take our Investor Profile Quiz at **principal.com/InvestorProfileQuiz** to see if the risk level of your investments fit your investing profile.

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 call 800.547.7754**.

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, it 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 replay of our Coping with Market Volatility webinar at **principal.com/LearnNow** at any time.

*Source: Wilshire Compass — reflects S&P 500© Index returns. The S&P 500 is an unmanaged index and investors cannot invest directly in an index.

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