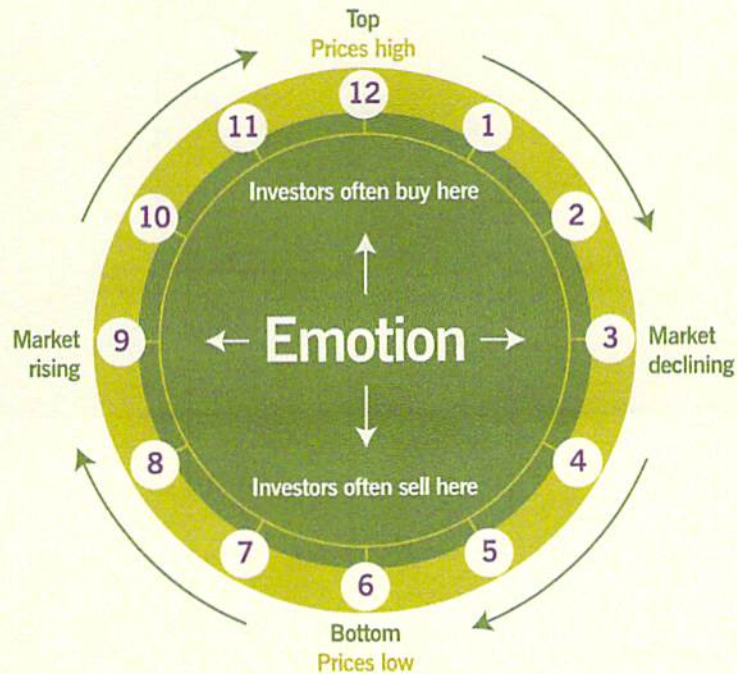


## When is the right time to invest?



## It's about time — not timing

As the clock on the front shows, investor confidence typically rises and falls with market returns. Even those who are familiar with market cycles may sometimes feel torn between their emotions and knowledge. Instead of trying to find the “perfect” time to invest, history has shown it's often best to:

- Not let your emotions interfere with your long-term strategy.
- Adhere to a financial plan by staying invested through the ups *and* downs.
- View tough markets as long-term investment opportunities.