

Actionable insights on market volatility

Even in times of uncertainty, some things are still clear. Investors need to continue to work toward their goals, and their trusted financial advisor is there to help guide them.



Chart: Drawdown losses

Our latest chart illustrates why having a strategy to mitigate portfolio drawdowns is important.

Chart: Staying invested through volatility

Negative equity performance can occur in years with strong positive results.

Chart: Time, not timing

Emotional decisions during periods of short-term volatility rarely pay off in the long run.

Chart: Recovery after a downturn

Historical examples show how long it has taken for the stock market to recoup losses.

<u>Video: Loss aversion can cause investors to miss out on key opportunities</u>

Aversion to loss can cause us to make both rash decisions and prevent us from taking calculated risks. And this can make investors overly conservative or stagnant.

<u>Video: Anchoring can cause investors to rely too heavily on past information</u>

Anchoring bias is when we put too much weight on an initial piece of information to make a decision. But markets are always changing, and it's important to not stay rooted in the past.

To find out more, call 800.426.3750 or visit columbiathreadneedle.com



Not FDIC or NCUA Insured | No Financial Institution Guarantee | May Lose Value

Securities products offered through Columbia Management Investment Distributors, Inc., member FINRA. Advisory services provided by Columbia Management Investment Advisors, LLC.

Columbia Threadneedle Investments (Columbia Threadneedle) is the global brand name of the Columbia and Threadneedle group of companies.

The views expressed are as of the date given, may change as market or other conditions change and may differ from views expressed by other Columbia Management Investment Advisers, LLC (CMIA) associates or affiliates. Actual investments or investment decisions made by CMIA and its affiliates, whether for its own account or on behalf of clients, may not necessarily reflect the views expressed. This information is not intended to provide investment advice and does not take into consideration individual investor circumstances. Investment decisions should always be made based on an investor's specific financial needs, objectives, goals, time horizon and risk tolerance. Asset classes described may not be appropriate for all investors. Past performance does not guarantee future results, and no forecast should be considered a guarantee either. Since economic and market conditions change frequently, there can be no assurance that the trends described here will continue or that any forecasts are accurate.