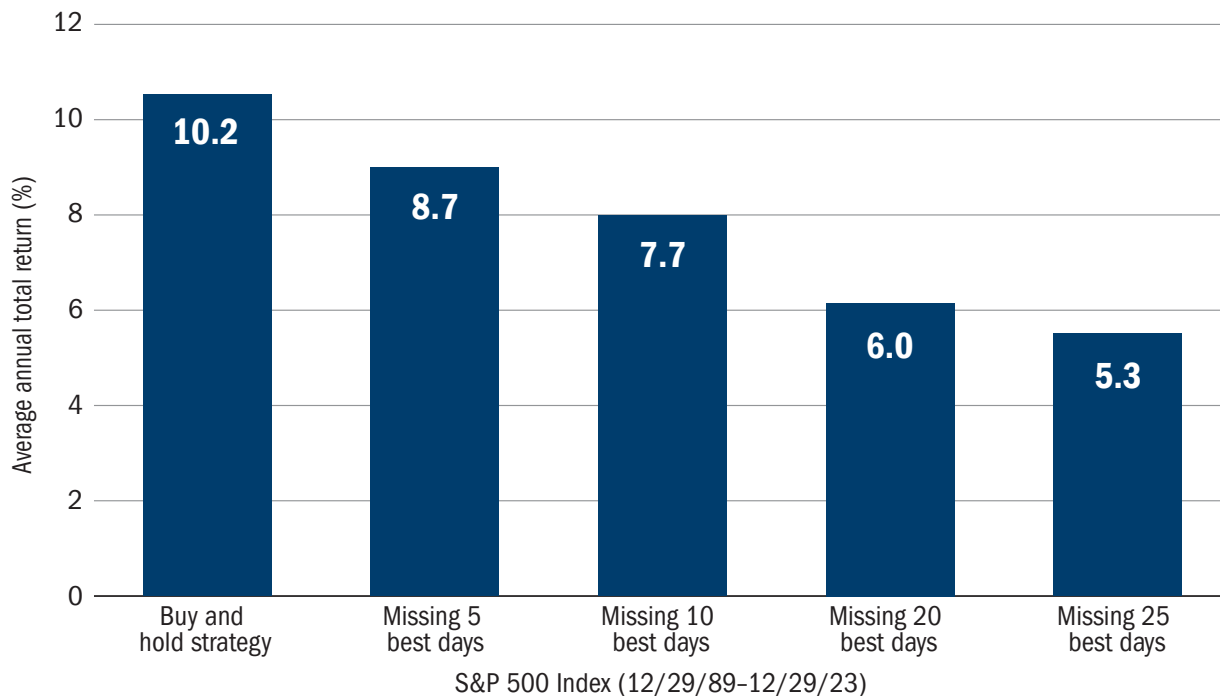


Learn more on our blog »

## Time in the market beats market timing



Sources: Columbia Management Investment Advisers, LLC and Bloomberg as of 12/29/23. **Past performance does not guarantee future results.** The S&P 500 Index tracks the performance of 500 widely held, large-capitalization U.S. stocks. It is not possible to invest directly in an index.

Investing involves risk including the risk of loss of principal.

The views expressed are as of the date provided, 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, will not necessarily reflect the views expressed. This information is not intended to provide investment advice and does not account for 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 the forecasts are accurate. Columbia Management Investment Advisers, LLC is an investment adviser registered with the U.S. Securities and Exchange Commission. Columbia Threadneedle Investments (Columbia Threadneedle) is the global brand name of the Columbia and Threadneedle group of companies. © 2024 Columbia Management Investment Advisers, LLC. All rights reserved.

**Investors often make the mistake of trying to time the market by simply selling out of it.** Historically, some of the worst short-term market fluctuations and losses were followed by periods of substantial market recovery.

**In a volatile market, it's tempting to move to a "safe" asset like cash.** For many of us, the prospect of loss drives our decision-making. But in many cases, the better approach is to build a resilient strategic portfolio that can help manage risks on the downside.

**Consider your goals, time horizon, risk tolerance and overall financial situation** when making an investment or asset allocation decision. A significant reallocation because of short-term uncertainty rarely pays off in the long term.