

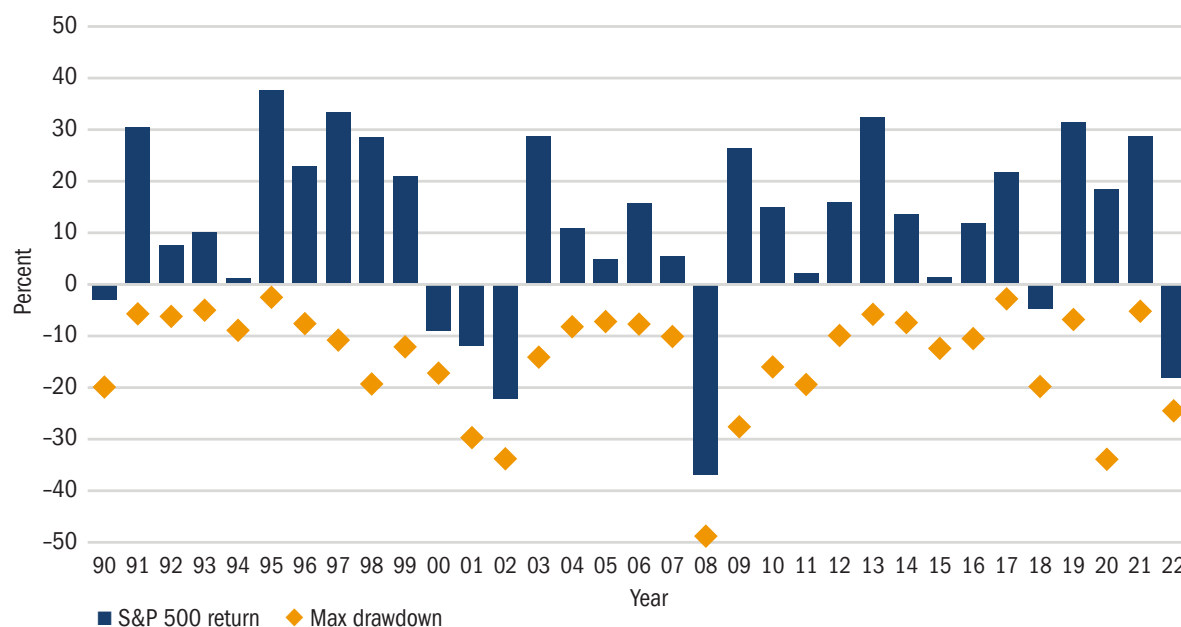
Chart on the Go

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► S&P 500 drawdowns are common, even in years with positive returns

Annual returns and greatest annual drawdown



Source: Columbia Threadneedle Investments. Past performance is not a guarantee of future results.

When markets are volatile, it's easy to lose sight of the fact that negative equity performance has occurred before, and can even occur in years with strong positive results.

Staying invested requires focusing on investment goals that are sometimes years away. **Timing the market rarely works.** A better strategy may be a diversified approach that can balance out the periods in which equity markets struggle.

In some cases, these periods of volatility can even lay the groundwork for opportunity, especially in environments when valuations have been high.

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