

## Supporting you during the coronavirus pandemic

### We are here to support you.

Coronavirus is on everyone's mind and we want you to rest assured that the entire NEST team (including the management, investment, call center, and operations teams) will continue to provide you with the high quality of service that you expect even during these difficult times. We encourage you to manage your account online so you do not need to rely on the paper mail delivery process. Use the convenience of the Plan's website to:

- Get periodic updates
- [Login](#) to securely view information about your account and complete transactions such as contributing and updating your profile rather than completing a form and mailing it in.
- Change your delivery preferences to electronic, [login](#) to your account, select "Profile & Documents" and then "Delivery Preferences."
- Create a username and password to enable you to log in to your account, select "[Access Your Account](#)" from the home page and follow the instructions.

If you need to reach us and cannot get information from the website know that our call center associates at 888.659.6378 continue to be available to take your calls Monday-Friday, from 8:00 a.m. to 8:00 p.m., CT.

### Weathering market volatility.

Our investment team at First National Bank of Omaha (the program manager) and the Nebraska Investment Council are staying on top of the latest market information and will provide you with critical updates as necessary. When markets get rocky, it's tempting to take action. But that may only disrupt your long-term goals.

It continues to be a good idea for account owners to periodically assess their investment choices with their time horizon, risk tolerance and investment objectives in mind. Speak to your financial professional if you are uncertain as to your next steps. You might want to read about investments in the [Program Disclosure Statement](#) or online in the [Investment](#) section for more information.

The following page has some pointers from the Plan's investment team you may want to consider during times of market volatility.

Stay safe and know we are here for you and are supporting your community during this difficult time.





## Principles of Long-Term Investing

**Understand Market Movements** - Markets have been resilient and history has shown declines have not lasted. Moving out of stocks potentially locks in losses and may prevent you from profiting from subsequent gains.

**Volatility is High** - Historically, bull markets have beaten bears and driven long-term gains. Investing for the long-term and having a disciplined plan can help you reach your goals.

**You Control Your Emotions and Behavior** - Behavioral biases may lead you in the wrong direction. Don't let your emotional biases cloud your long-term investment plan. Investing for the long-term and resisting the urge to time the market may be a better way to work toward your goals.

**Take a Longer View** – Building wealth takes time, it's important to think long-term. As part of an overall portfolio, consider stocks for their long-term growth potential. The market can be volatile, but patience and long-term investing may help you reach your goals.

**Diversification Benefits** - Diversification has paid off over the long run. You can't predict the winners and losers. Diversification, however, can potentially add value and help manage risk.

**Investments Should Align with Your Goals** - Consider rebalancing your portfolio to stay in line with your goals and risk tolerance.

**Understanding Risk is Critical** - Determining the risk in your portfolio may make the difference when working toward your goals.

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Past performance is no guarantee of future results. Keep in mind that all investments carry a certain amount of risk, including the possible loss of the principal amount invested.

Source: MSF Investment Management