



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