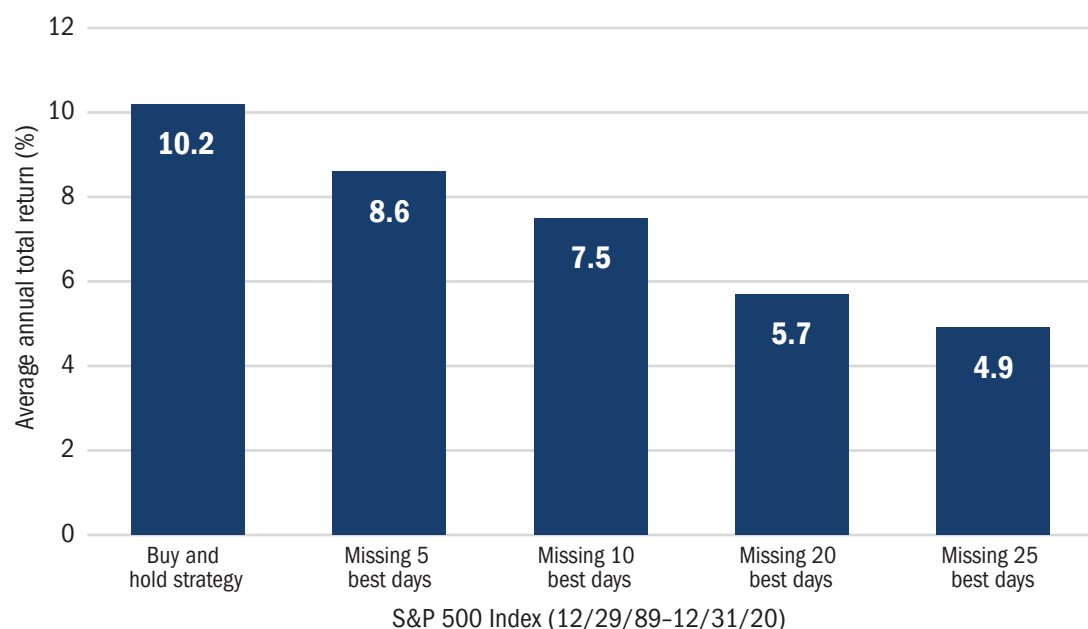


Chart on the Go

Latest Insights | Volatility

▶ Time in the market beats market timing



Sources: Columbia Management Investment Advisers, LLC and Bloomberg as of 12/31/20. 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.

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.

Investing involves risk including the risk of loss of principal.

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