

Coping with the ups and downs of the market



Are you bothered by the ups and downs of the market, or market volatility, as it is often called? Don't panic. Market volatility is a natural part of investing, and history tells us that over time the market generally bounces back. You can't control market volatility, but you can help lessen its impact on your retirement.

Don't let emotions get in the way

When the market is down, some people give in to fear and change their investing strategy. Remember, no one can time the market perfectly. If you move your savings to less risky investments or take money out of the market, then you will lose out on any gains if the value of those investments goes back up.

Steps to help you cope

Set a goal

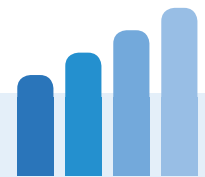
Having a goal and sticking with it may help you keep perspective during ups and downs. You can get help planning by knowing your personalized Retirement Wellness Score at principal.com/MyScore.

Decide if you're comfortable with your investments

Make sure you have the right mix based on how comfortable you are with risk and how long you have until you retire. Take our Investor Profile Quiz at principal.com/InvestorProfileQuiz to see if the risk level of your investments fit your investing profile.

Talk to your financial professional

Your financial professional can help you plan and deal with the ups and downs of the market. If you need to find a financial professional, we can help. **Just call 800.547.7754.**



History is on your side

Even the worst market declines have generally been followed by a significant recovery. A year after the 2008/2009 market drop, it rebounded by 53.6%.*

Instances of high double-digit returns were achieved primarily during favorable market conditions and may not be sustainable over time. Past performance is not a guarantee of future results.



Get more insight.

Watch a replay of our Coping with Market Volatility webinar at principal.com/LearnNow at any time.



The Retirement Wellness Planner information and Retirement Wellness Score are limited only to the inputs and other financial assumptions and are not intended to be a financial plan or investment advice from any company of Principal Financial Group. These only provide general guidelines which may be helpful in making personal financial decisions. Responsibility for those decisions is assumed by the participant, not Principal Financial Group. Individual results will vary. Participants should regularly review their savings progress and post-retirement needs.

The subject matter in this communication is provided with the understanding that Principal® is not rendering legal, accounting or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax or accounting obligations and requirements.

Insurance products and plan administrative services provided through Principal Life Insurance Co. Securities offered through Principal Securities, Inc., 800.547.7754, member SIPC and/or independent broker/dealers. Principal Life, and Principal Securities are members of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options may not be available in all states or U.S. commonwealths.

Principal Financial Group, Des Moines, IA 50392-0001, principal.com

PQ8767C-02 | 497899-052018 | 06/2018 | © 2018 Principal Financial Services, Inc.