Retirement Solutions

# The dangers of emotional investing

## Taking advantage of market fluctuations

# Buy low, sell high

**That's the goal of every investor, but many of us do just the opposite. Why? Because investing can be emotional. Market downturns can cause panic, and instinctively we might move to "safer" investments, or stop investing entirely.**

**Below are examples of how emotions can get the best of you when investing.**

**S&P 500 price return**


When the market is having a good run, it's easy to get caught up in the excitement and jump into the market. But the timing may not be great since now you are potentially paying a higher price to invest.

**S&P 500 price return**

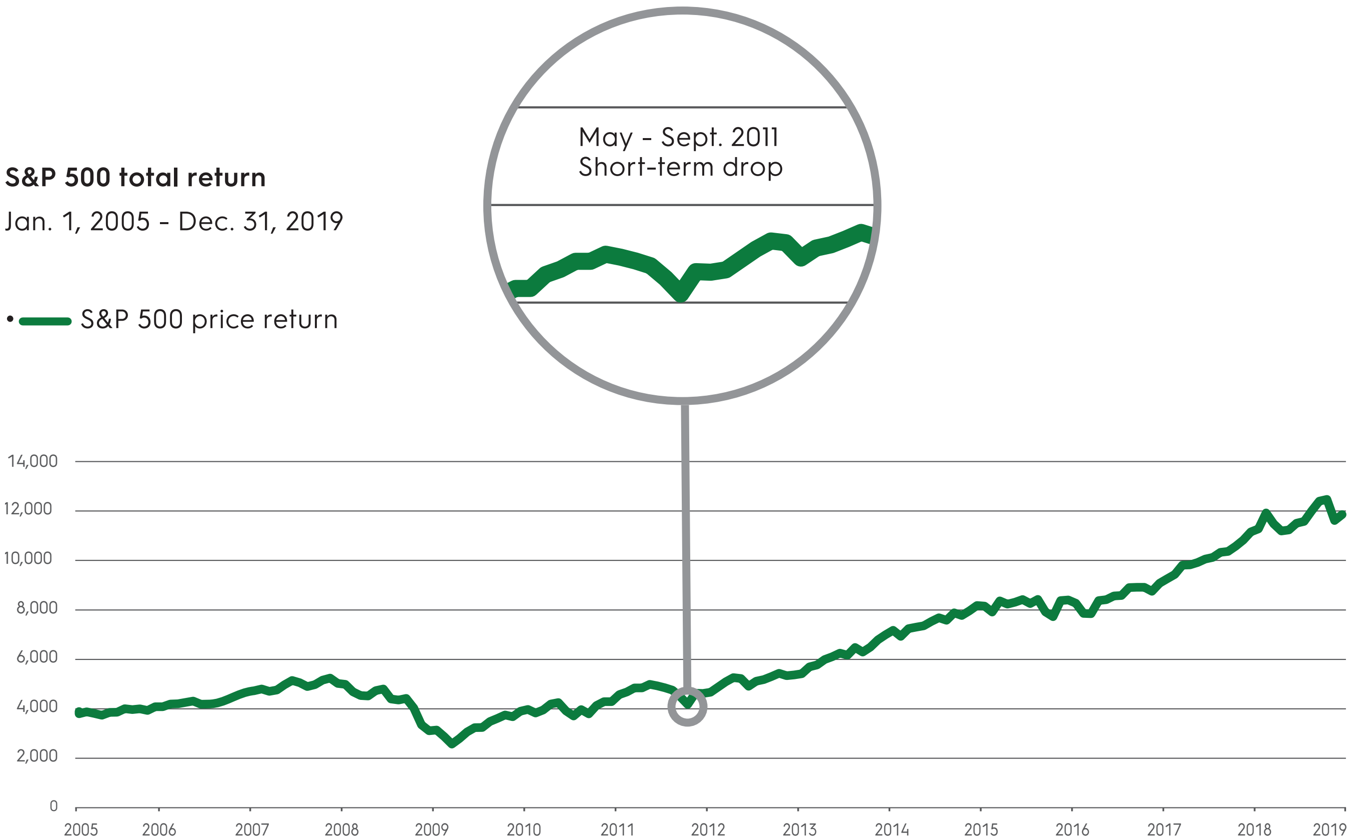

When the market is at a lower point, selling may feel like the safest thing to do to protect your money, but you could be taking a loss on your investment.

# The fallout from emotional investing

**Excitement and fear can cause you to make rash decisions based upon short-term performance. You may end up buying or selling at the wrong time. When you take a step back and look at the long-term numbers, you will see that these short-term fluctuations in the market are minor bumps in the overall market return.**

**S&P 500 total return**

Jan. 1, 2005 - Dec. 31, 2019



## Learn more

If you have questions, call **1-800-233-2881** (Monday-Friday, 7 a.m.-7 p.m. CT). Take advantage of the tools and workshops available on **securian.com/retirement** to learn more about investment strategies.

The charts shown are hypothetical examples for illustrative purposes only. The S&P 500 Index is an unmanaged index of 500 stocks that is generally representative of the performance of larger companies in the United States. Please note an investor cannot invest directly in an index.

Past performance is no guarantee of future results. Investments will fluctuate and when redeemed may be worth more or less than when originally invested.

You should consider your personal investment time horizon, risk tolerance, income, and tax bracket when making any investment decisions.

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