<u>How to Say on Track in a Volatile Market</u>

Some people try to time the market. They may react to its fluctuations with confusion and anxiety. Should I buy or sell? Move into bond funds or invest more in stock funds? Hibernate with the bears or run with the bulls? Here are a few suggestions to keep you from getting caught unprepared in a volatile market:

Use positive reinforcement: Keep reminding yourself that you invest based on intelligent decision-making, not as a knee-jerk reaction to short-term market changes.

Map out your goals and understand your risk tolerance. Select quality investments that reflect your objectives, whether you're a conservative, middle of the road, or aggressive investor.

Stay still. Don't flinch in the face of downturns. A common mistake of many investors is to hang tough part way through a market correction, then turn tail and RUN!

Diversify for safety. Balance helps you achieve long-term objectives during uncertain economic times. A well-diversified portfolio can remain fairly steady.

Dollar-cost average. Use automatic deposit or write a check each month. This slow but sure approach will not guarantee a profit or protect you from loss, but it may reduce your average cost per share in a fluctuating market. Remember to consider your financial ability to continue investing through periods of low price levels.

Get good advice. Whether you are an independent investor or working with a PRIMEVEST Investment Executive, use the professional advice at hand to help you identify your objectives and select the right mix of investments to meet your needs.
Any time can be a time of golden opportunities for people who understand how to invest wisely. By following these recommendations, you can face any bear market with confidence as you work toward long-term financial security.