Our response to market changes

It's only natural to feel uneasy about volatile markets. And it's easy to forget that market volatility can create market conditions that could actually work to your advantage. Here are few things to keep in mind during market changes:

The market has seen positive returns in 71 of 96 years
That's nearly three out of every four years. Surprisingly, the best 5-year return was during the Great Depression when stocks rallied.

Multiple corrections during a bull market are almost commonplace
Since 1928, more than half of the market corrections that did not become bear markets were second or later corrections within a bull market.

Don't focus on the market. Focus on a sound investing plan
You've set goals and developed a strategy. You owe it to yourself to stick to your plan, especially during the peaks and valleys.

Moving in and out of the market can be a risky move
A significant portion of market gains have happened in concentrated periods. If you missed the five best-performing days of the S&P 500 from 1980 to now, you could have had a portfolio worth roughly 38% less than someone who stayed fully invested.

Staying fully invested is often the best decision
Waiting until it feels "safe" has historically not been a good method. If you're not invested, you could miss out on any potential upward trends.

These resources can help you better understand market ups and downs:

NetBenefits.com/marketchanges

The S&P 500® Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.

Diversification does not ensure a profit or guarantee against loss.

Past performance is no guarantee of future results.

Investing involves risk, including risk of loss.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

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