

Investing comes with ups and downs

Are you prepared to handle market volatility?



Market volatility (noun):

A significant difference in returns from the markets over a short period of time – basically the ups and downs.

History has repeated itself

While some periods of decline have been severe, the market, overall, has grown with time.

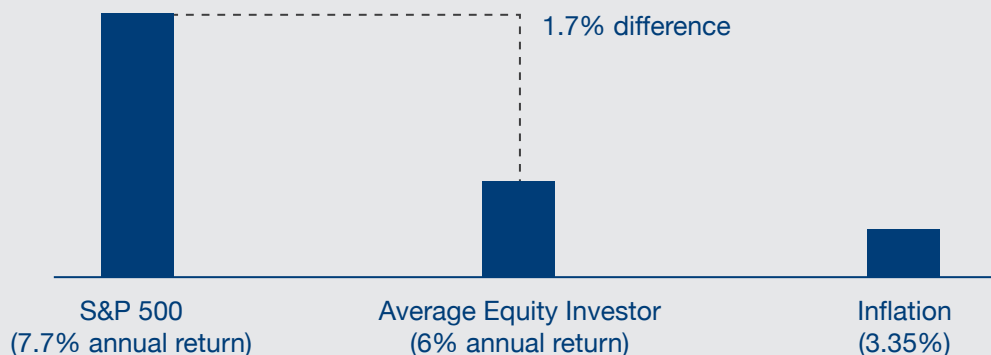
Staying invested, even during downturns and difficult markets, is important.

The markets fall
5% or more
about
4.5x per year¹

On average, investors miss out on 1.7% of a fund's net returns²

A roller coaster of emotions

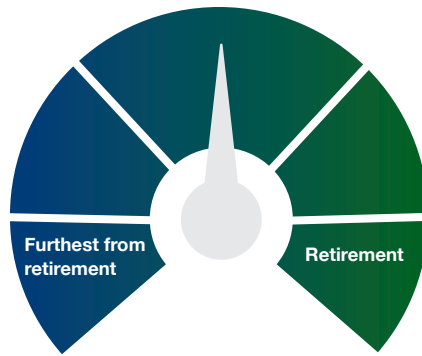
Emotions can lead to nearsighted actions that derail long-term strategies.



Risk appetite

Your risk tolerance can and likely will change over time.

- High risk appetite
- Low risk appetite



Take on risk based on your time horizon

Don't be over-confident or take on more risk than you can afford.



Don't put all your eggs in one basket

- No one can predict which asset class will perform best in a given year.
- Manage risk by investing in a mix of solutions like stocks, bonds and cash.



Working with a financial professional can help

- Your relationship in creating a plan to meet your goals.
- Leverage tested strategies during all kinds of markets.



Work with your financial professional to review your overall financial strategy.

¹ Clearnomics, Standard & Poor's. 2023 Clearnomics

² Morningstar, 2023 Bad Timing Cost Investors One Fifth of Their Funds' Returns. <https://www.morningstar.com/funds/bad-timing-cost-investors-one-fifth-their-funds-returns>

Advisory and financial planning solutions are only offered by investment adviser representatives.

This material is intended for general public use. By providing this content, Park Avenue Securities LLC is not undertaking to provide investment advice or a recommendation for any specific individual or situation, or to otherwise act in a fiduciary capacity. Please contact a financial representative for guidance and information that is specific to your individual situation.

To learn more about Park Avenue Securities, visit www.parkavenuesecurities.com. Securities products and advisory services offered through Park Avenue Securities LLC, a registered broker-dealer and registered investment adviser. Park Avenue Securities is a wholly owned subsidiary of The Guardian Life Insurance Company of America (Guardian). PAS and Guardian are located at 10 Hudson Yards, New York, NY 10001. Member FINRA, SIPC. Diversification does not guarantee profit or protect against market loss. Past performance is no guarantee of future results. PAS017839 (04/24) 2024-172439 (Exp. 04/26)