



COVID-19, Your Retirement Account, & Courage

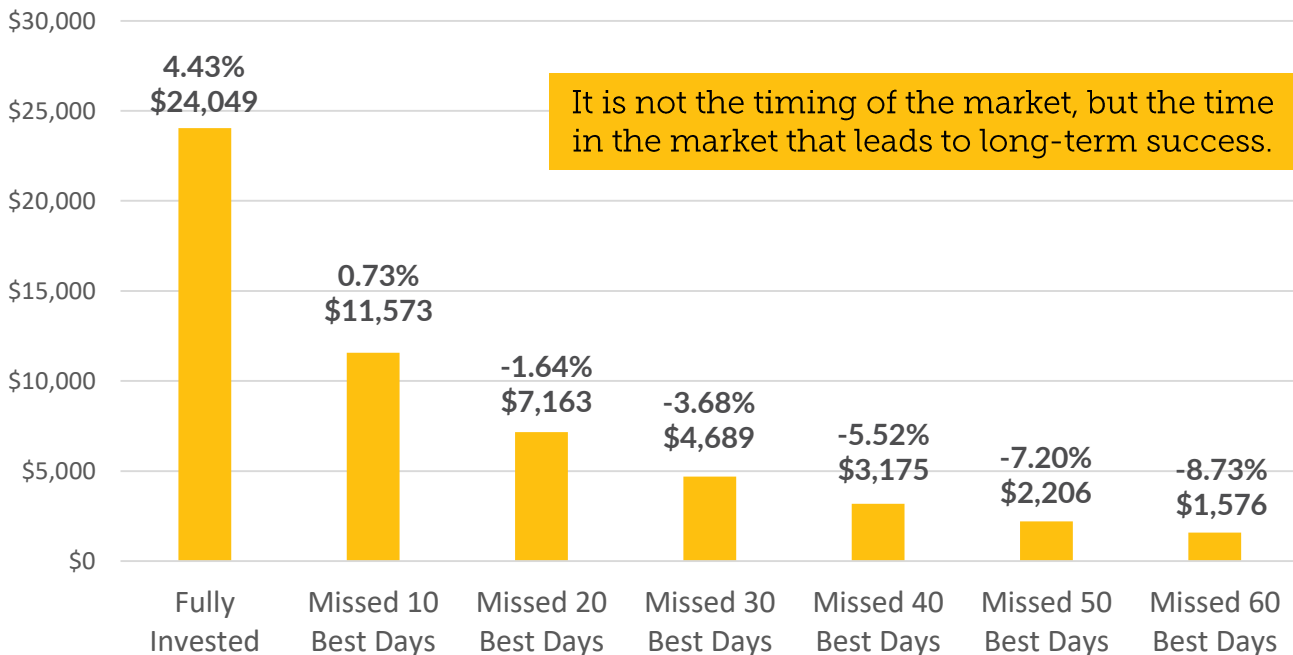
While we have never experienced COVID-19, we have experience wild market swings. As illustrated below, it doesn't pay to try and time the market. It is natural to want to change your retirement account investment(s) to "stop the chances of losing." If you look at history, that is the exact opposite of what investors should do that are on a long-term plan towards financial success.

To be a successful long-term investor you must have the COURAGE to let the market swings work for you over time by not trying to time the markets.

What we must remember is that when the market is down, it is on sale, and you are buying more of it each pay period. The hardest sale to take advantage of is when the stock market goes on sale. Let your money work for you *by not timing the market.*

Return of S&P 500 – Missing the Best Days*

Performance of \$10,000 Invested between 1/1/2000 and 3/16/2020



If you have any questions, please reach out to your Financial Fitness Consultant at 855.937.3578.

*Performance of \$10,000 between January 1, 2020 and March 16, 2020, annualized total returns. Source: FactSet, Standard & Poor's, J.P. Morgan Asset management. Data are as of March 13, 2020. Advisory services offered through Fiduciary Investment Trusts, LLC, a Registered Investment Adviser. Fiduciary Investment Trusts, LLC: 6201 College Blvd., 7th Floor, Overland Park, KS 66211. Fiduciary Investment Trusts, LLC doing business as Financial Fitness For Life.