

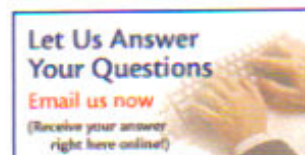


## Fund News

### Stay Levelheaded in Volatile Markets

It's easy to worry about your investments when the markets seem so erratic. Keeping these four simple steps in mind is a good way to help you stay calm, focused and positive over the long term. Remember:

- **Don't panic.** Investors that hold securities for the long term have generally been rewarded for their patience after significant market declines. And market lows may even present you with a buying opportunity. [Discover how to save automatically online!](#)
- **Stick to a strategy.** What are you investing for? What's your strategy? However you answer these questions, you should know that investing even a small amount at regular intervals may add up over time. [Get the details on dollar cost averaging.](#) Remember, systematic investment plans do not assure a profit or protect against loss in declining markets.
- **Don't try to predict the market.** No one can look into a crystal ball and see where the market is going. If you pull your money out too soon, you run the risk of missing a market rebound. Stay invested for the long term! See [how slow, steady investing can really add up over time.](#)
- **Reassess your portfolio.** Do you have a diversified portfolio that can weather market fluctuations? Diversifying your investments across different asset classes such as large-cap domestic and foreign stocks helps reduce risk. That's because when some asset classes fall in value, others may perform well. Keep in mind: diversification does not assure a profit or protect against loss. [Learn more about diversification.](#)



### Take Action

- [Get more details on investing in volatile markets!](#)
- [Email the investor version of this article.](#)

### Related Resources

- [Market Declines Are Normal](#)
- [Supreme Court Upholds Muni Bond Taxation](#)
- [Supreme Court Rules for Kentucky](#)
- [If You Like Our Small- & Mid- Cap Value Fund?](#)
- [Big Picture: Why Diversify?](#)
- [Why Bonds Now?](#)
- [Texas LoneStar 529 Plan--at NAV](#)
- [Get Smart About College Savings](#)
- [Tips on Where to Stash Extra Cash](#)
- [Start Saving Early: Avoid Procrastination Price](#)