

Feeling emotional about your investments?

Investing can trigger all sorts of emotions in investors. When returns are rising, investors may feel confident, secure, happy. But just as markets move in cycles, so do investors' emotions. When returns fall, investors' emotions often do too.

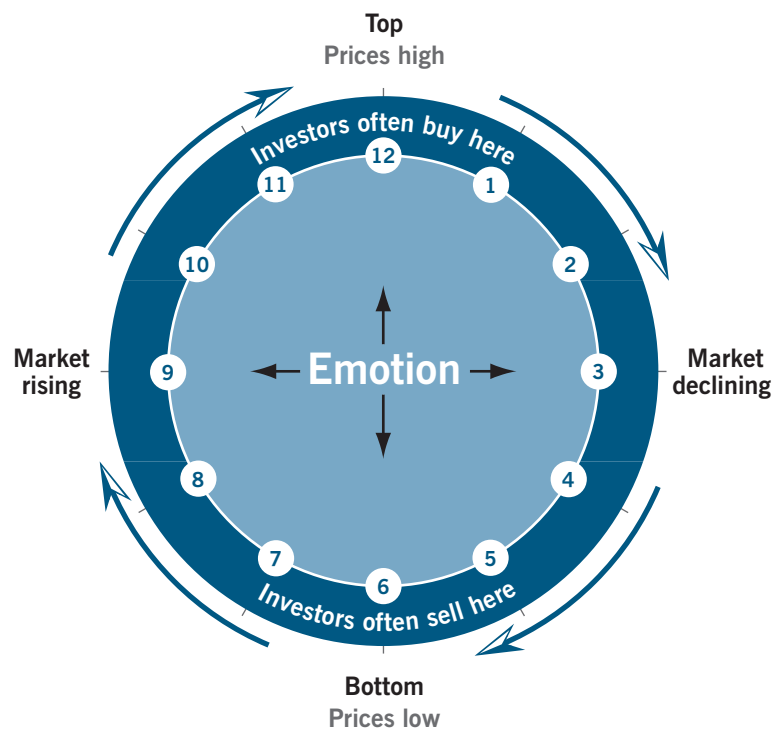
Anatomy of a market cycle

Stock market cycles often cause investors to do the wrong thing at the wrong time. Historically, during periods when equity returns have been relatively high, investors have flocked to the market. When equity returns have been low, many have left — at a time when stock values have been most attractive.

Knowledge versus emotion

The clock on this page times both the stock market's movements and investors' emotions. Even those who are aware of the market's historical cycles may sometimes feel torn between their emotions and knowledge.

This is a good time to talk things over with your financial adviser, who can help you keep your emotions from interfering with your long-term investment strategy.



Investors should carefully consider the investment objectives, risks, charges and expenses of the funds. This and other important information is contained in the prospectuses, which can be obtained from a financial adviser and should be read carefully before investing.