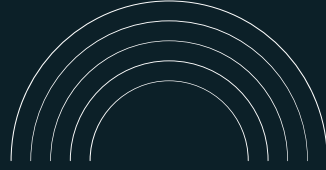


Investing Through Market Ups and Downs

- **Stocks** — represent ownership in a company
- **Bonds** — a loan to a government or corporation
- **Short Term** — investments in short duration products



- **Correction** — a decrease of 10% or more in an index or asset
- **Recession** — an economic downturn usually lasting two quarters or more
- **Depression** — double digit unemployment rates and drop in GDP

- **Pooled Funds** — invest in many securities with a specific focus
- **Market Volatility** — sharp up or down price movements of investments
- **Day Trading** — buying and selling securities within the same day

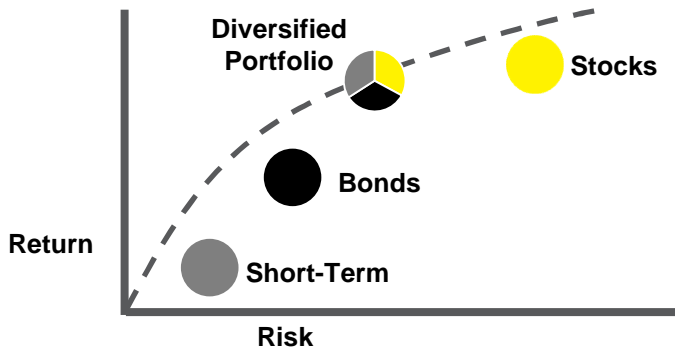
- **Bull Market**¹ — an increase in an index of 20% or more from a previous low
- **Bear Market**¹ — a decrease in an index of 20% or more over at least a 2- month period from a previous high

- **Inflation** — the increasing cost of goods and services over time
- **Consumer Price Index (CPI)**² — measure of the average change over time in the prices paid by urban consumers for a basket of goods and services

¹<https://www.investor.gov/introduction-investing/investing-basics/glossary/b>

²<https://www.bls.gov/cpi/>

Navigating volatility through diversification, asset allocation and investing strategies



For illustrative purposes only. Graphic does not represent actual historical data.

How do you weather turbulent markets?

- ✓ You don't get caught on the sidelines
- ✓ You stay focused on your goals in the long-term



- Understand the terminology of market volatility
- Define inflation, the causes and protections
- Navigating the proper volatility for your portfolio
- Utilize your resources and ask questions

Benefits website: <http://CatBenefitsCenter.com>
Benefits Center: 877-228-4010 Mon–Fri, 8AM–6PM CT

Information here is provided solely to supplement the "Investing Through Market Ups and Downs" presentation. This information should not be considered advice, and your information may warrant consideration of other alternatives. Please speak with your financial advisor and/or tax advisor.

Alight Financial Advisors LLC is a federally registered investment advisor
Alight Financial Solutions LLC is a broker / dealer, member FINRA/SIPC
Proprietary and Confidential – NOT to be redistributed
Confidential and Proprietary

alight