

FACTS BEFORE *feelings*

Keep emotions in check when making investment decisions

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Emotional investing

is when you let emotions like excitement, fear, optimism and anxiety affect your investment decisions.



Which emotions can affect investing?

Excitement that a certain investment will continue to perform well

Fear that market prices are going down

Optimism that your current plan will always be a good fit

Anxiety may control your ability to be smart about investing

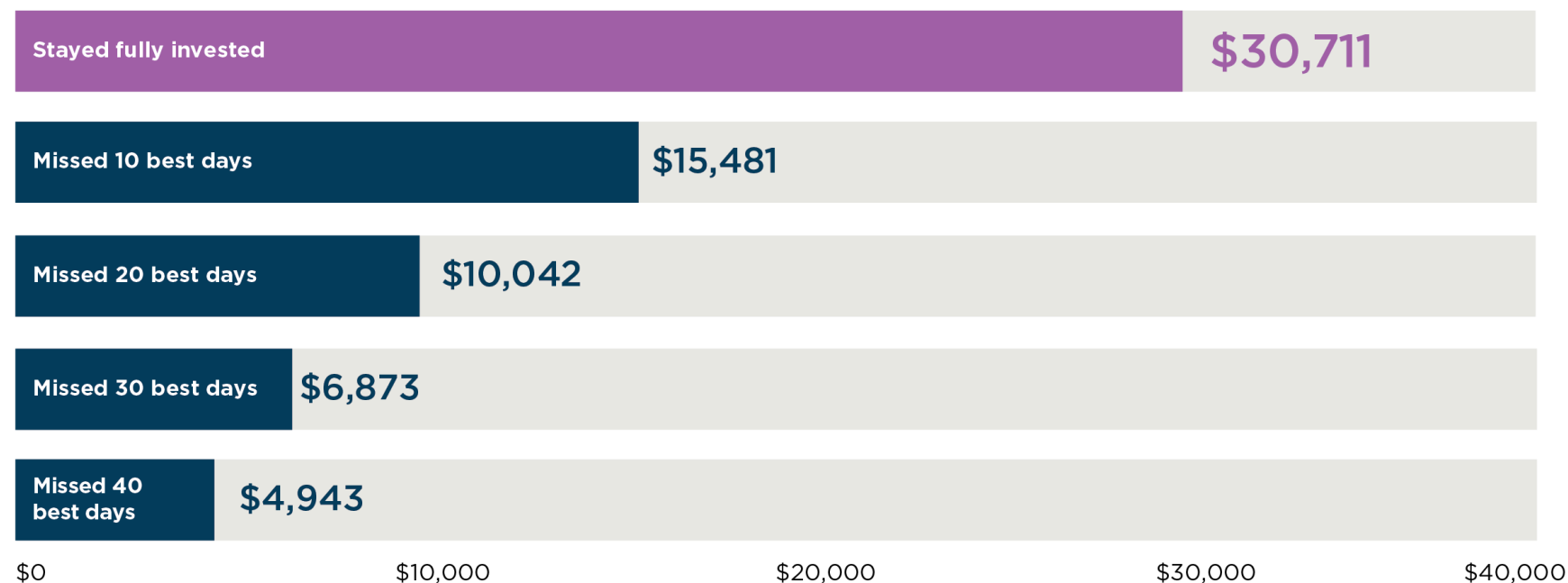
Some causes of emotional investing

1 **Market volatility:** The rate at which market investment prices go up and down

2 **Hearsay:** Excitement or trepidation about a specific investment based on what others are saying

The cost of missing the best performing days

\$10,000 invested in the S&P 500® Index (12/31/03–12/31/18)



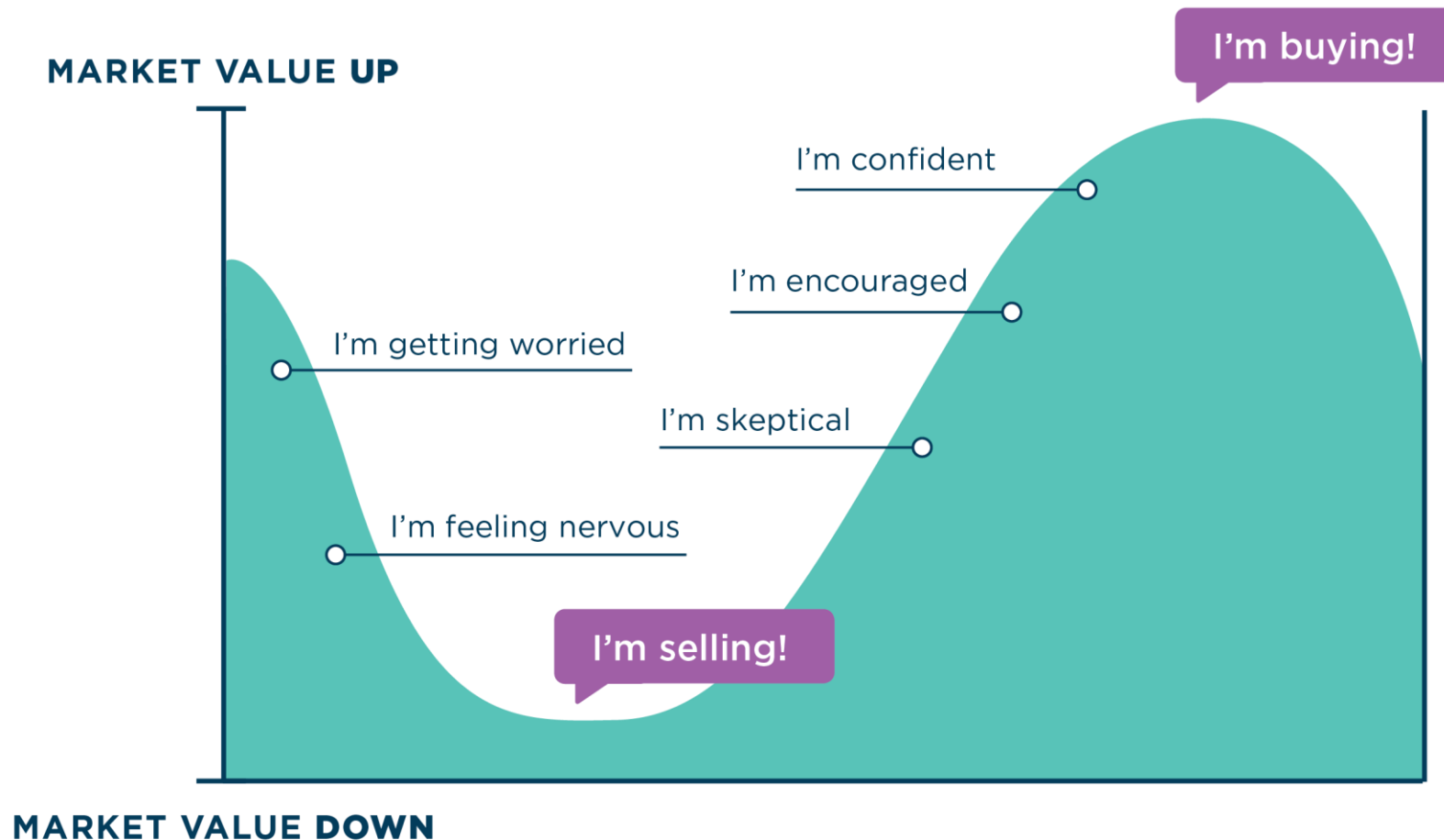
By staying fully invested over the past 15 years, you would have earned \$15,230 more than someone who missed the market's 10 best days. ¹

Data is historical. Past performance is not a guarantee of future results. The best time to invest assumes shares are bought when market prices are low.

¹<https://www.putnam.com/literature/pdf/II508-ac37f7ad02b2d8889f7e5361f0e8ac86.pdf>

S&P 500® Index: An unmanaged, market capitalization-weighted index of 500 stocks of leading large-cap U.S. companies in leading industries; gives a broad look at the U.S. equities market and those companies' stock price performance.

The emotional investing cycle



Risks of emotional investing



Emotional investment decisions may cause you to lose money



Buying and selling constantly can be costly



Missing a few days in the market can negatively impact your returns

FOUR WAYS
TO AVOID
*emotional
investing*



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is on your side

Four ways to avoid emotional investing

1

MAKE A
LONG-TERM PLAN



Four ways to avoid emotional investing

2

MAKE
INVESTING A HABIT



Four ways to avoid emotional investing

3

CHECK AND
RECHECK



Four ways to avoid emotional investing

4

LEARN FROM
PAST MISTAKES





Take action

People who use My Interactive Retirement PlannerSM tool are more likely to increase their contributions and be more retirement ready.²

You can access it at **nationwide.com/myretirement**

Q&A

questions?



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Nationwide can help



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