DON'T bail out at the first signs of a declining market.

The markets are resilient.

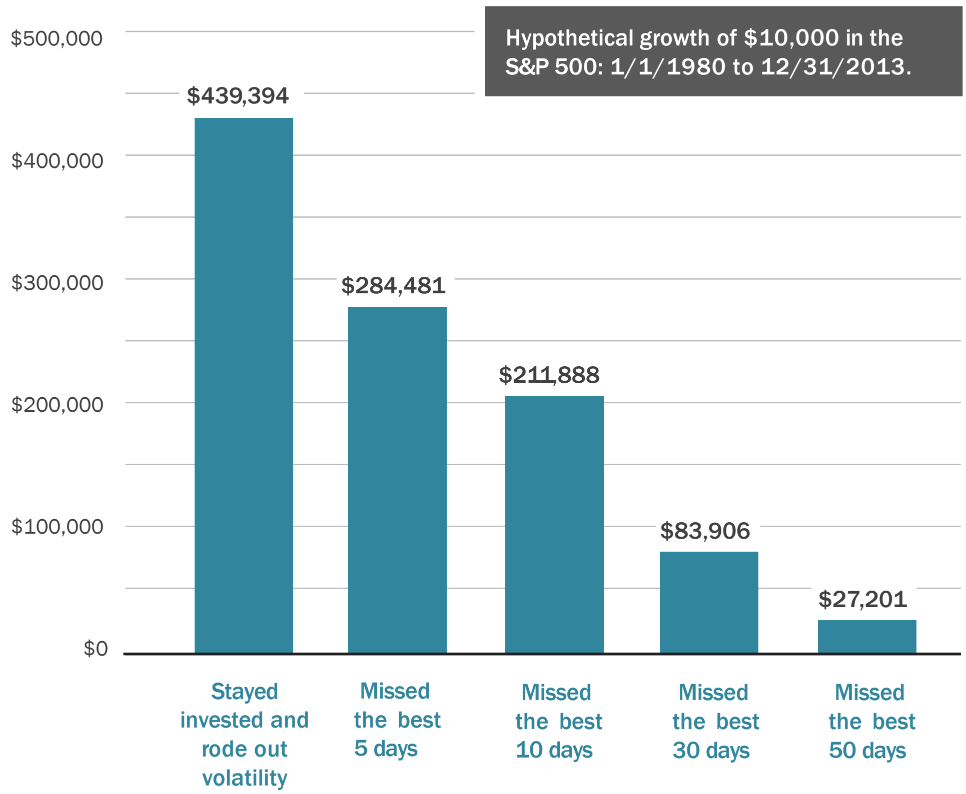
Sure, there have been periods when the market has delivered losses. But over the long term, the stock market has trended upwards, recovering again and again from the disruptive, but ultimately short-term, worries of economic crises and major world events.

Being on the sidelines has its costs.

It's no fun watching an investment drop in value. Yet selling it does nothing more than lock in the loss and prevent you from profiting from any subsequent gains. Gains often occur during a few strong, but unpredictable, trading days. Benefitting from those days requires you to be in the market for the long term.

Past performance is not a guarantee of future results. The hypothetical example assumes an investment that tracks the returns of the S&P 500® Index and includes dividend reinvestment but does not reflect the impact of taxes, which would lower these figures. There is volatility in the market and a sale at any point in time could result in a gain or loss. Your own investment experience will differ, including the possibility of losing money. You cannot invest directly in an index. The S&P 500, an unmanaged, market capitalization-weighted index of common stocks, is a registered service mark of the McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation. Source: FMR Co., Asset Allocation Research Team as of 12/31/13.

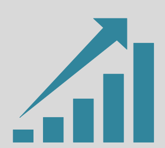
Missing out on just five good days can cost you more than $150,000.



Choose investments that fit.

Even if your time horizon is long enough to warrant an aggressive approach, you have to be comfortable with the short-term fluctuations that may come with it..

Your best defense against market ups and downs is to follow an asset allocation strategy, rather than chasing the latest hot investment sector. Review your portfolio at least once a year to make sure it matches your long-term investment objectives and make adjustments as needed.



Invest regularly.

Investing on a regular schedule is a technique that allows you to take advantage of market volatility. It's called dollar cost averaging. By employing this technique, you may:

- Benefit from buying more shares when market prices are low
- Buy fewer shares when market prices are high

Keep in mind that investing regularly does not ensure a profit or protect against loss in a declining market. For the strategy to be effective, you must continue to purchase shares in both up and down markets.

Diversify, diversify, diversify.

The three major asset classes – stocks, bonds, and short-term investments – tend to react differently to fluctuating markets. By spreading (diversifying) your investments across these asset classes, you can:

- Offset the effects of one poorly performing asset class with possibly better performance of another
- Help manage the risk level of your portfolio

It's important to remember that diversification does not ensure a profit or guarantee against a loss.

Keep in mind that all investing involves market risk, including the possible loss of principal.

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