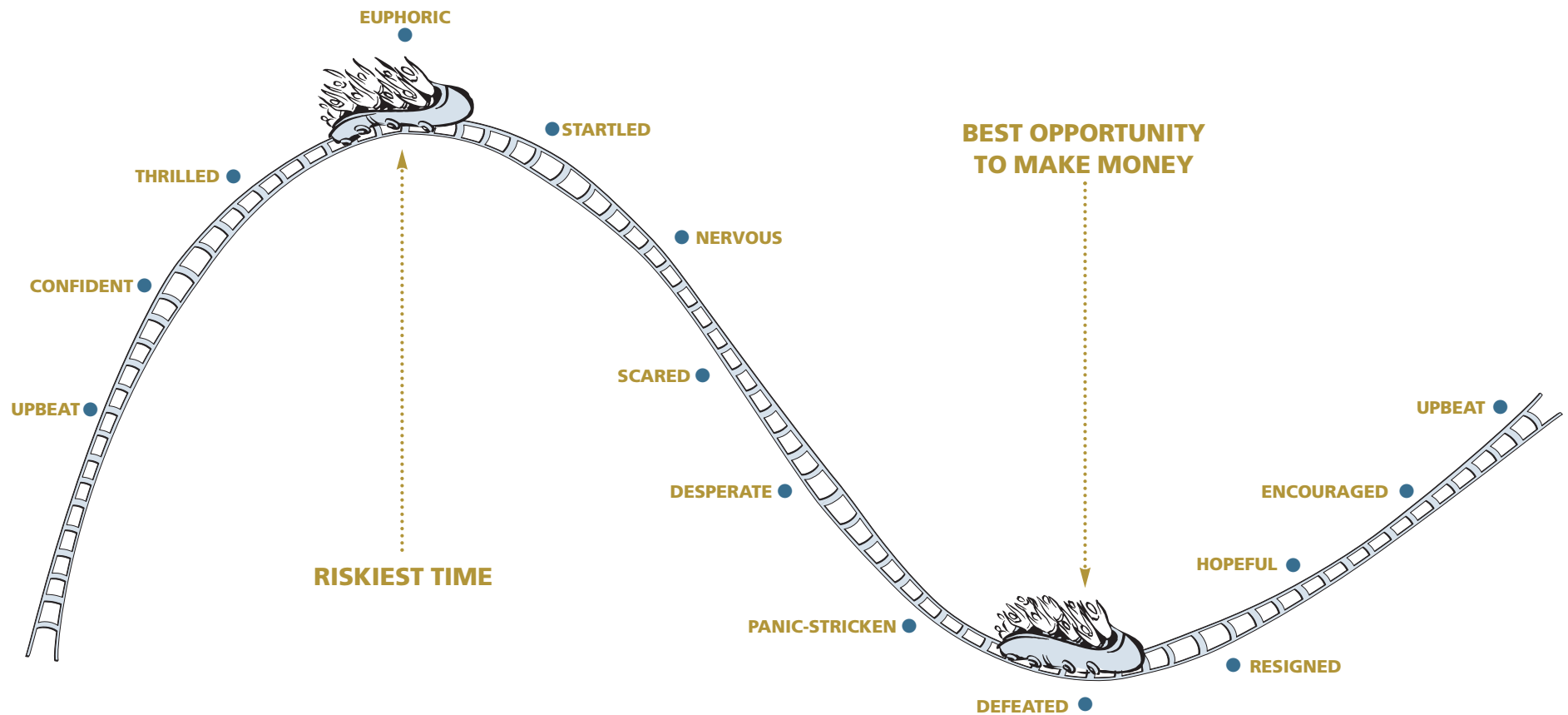


# The emotional roller coaster of the market

Market cycles depend as much on people's emotions as they do on market fundamentals. When a stock or fund you purchased goes up, you feel euphoric. When it goes down, you feel defeated. But making an investment decision based on emotional reasons instead of analytical ones can lead to costly mistakes.

**Where are your emotions on this chart today? And where do you think they will be a year from now?**



# Where are you right now on the market's emotional roller coaster?

## Have you said or thought the following?

<b>Upbeat</b>	"Everybody's making money in the market. Maybe it's time for me to invest, too."
<b>Confident</b>	"I've already made money. This is great."
<b>Thrilled</b>	"Investing is easy. Maybe I should put all of my money into stocks."
<b>Euphoric</b>	"I should quit my job and do this full-time! Look at the money I'm making!"
<b>Startled</b>	"I think I lost money this week."
<b>Nervous</b>	"What happened?? What is going on?"
<b>Scared</b>	"I didn't know it could drop so much so fast!"
<b>Desperate</b>	"There's no point in selling now, I've lost too much."
<b>Panic-Stricken</b>	"My account is down <i>how much?</i> As soon as I get back to even, get me out!"
<b>Defeated</b>	<b>"Get me out!"</b>
<b>Resigned</b>	"I'll never invest in stocks again."
<b>Hopeful</b>	"It looks like the market is starting to turn around."
<b>Encouraged</b>	"I should have stayed invested."
<b>Upbeat</b>	"Maybe I should invest in the market again."

There are many reasons to feel upbeat about the future. Call your financial professional TODAY. He or she can help you take the emotion out of your decision-making, and make sure that you remain focused on your long-term goals and strategies to achieve them.



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