**Timing the Market**

Instead of being tempted to time the market, adjust your investment mix and stick to it. Be sure it's in line with what's appropriate for you. Research shows that investors who try to time the market significantly. This means the decisions investors make about diversification and when to get into or out of the market, as well as fees, cause them to generate far less return than if they had stayed invested.

**How an investment can grow over time**

Investing in diverse types of assets can help diversify your portfolio, reduce risk, and possibly increase your long-term investment growth potential.

**Returns vary for different asset classes**

Asset classes can have varying levels of growth and risk. Asset allocation strategies aim to diversify or balance holdings in various asset classes to help meet your goals.

**Diversifying for your goals**

As your financial goals change, so can your asset allocation. Adjusting your investment mix is a key strategy for helping manage risk and potentially increasing your long-term investment growth potential.

**Asset Classes Over Time**

Timing the market may gain or lose money. Investing in a mixture of asset classes helps to account for fluctuations and market performance over time. Returns vary for different asset classes.