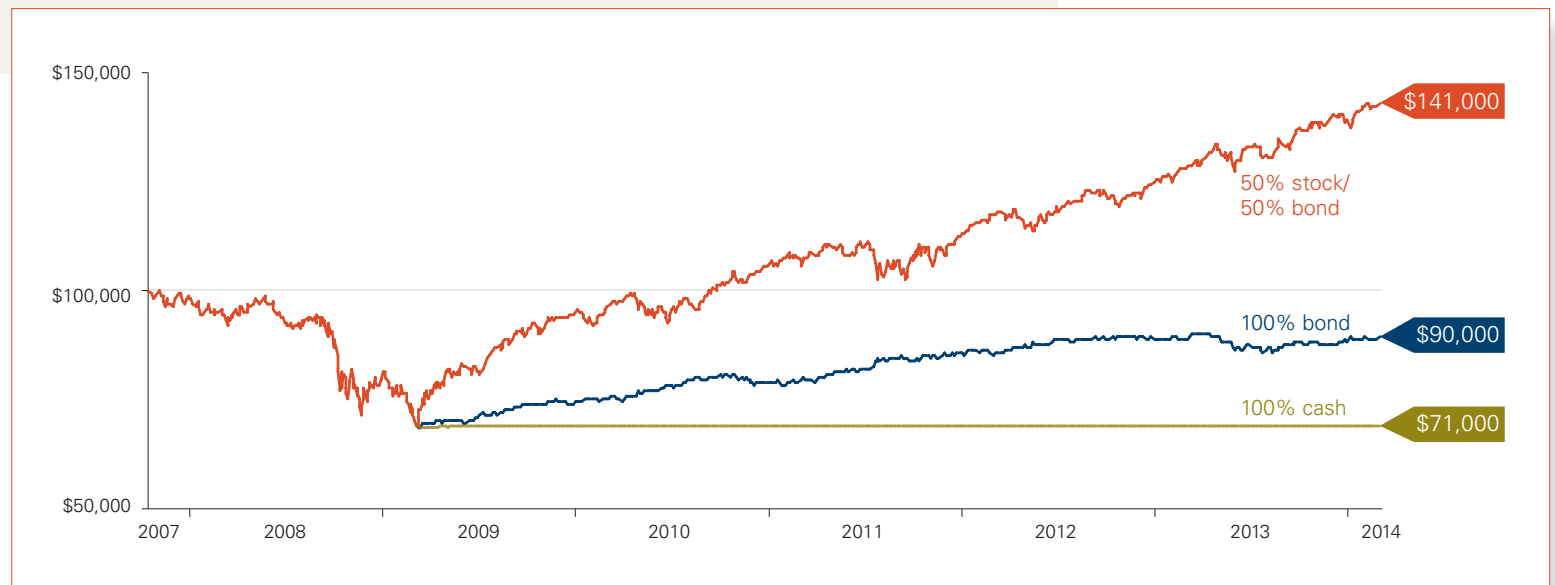


Stick with your plan...even when the market gets scary.

Making changes to your investment mix can backfire. As this illustration shows, the investor who moved his \$100,000 portfolio to cash when the stock market bottomed in 2009 ended up with just \$71,000 after the recovery. The investor who moved to an all-bond position had only \$90,000. But the investor who stuck to his plan wound up with \$141,000, double the all-cash investor.



Source: FactSet.

Notes: The 50% stock/50% bond portfolio is represented by the Standard & Poor's 500 Index and the Barclays U.S. Aggregate Bond Index (rebalanced monthly). The 100% bond portfolio is represented by the Barclays U.S. Aggregate Bond Index. The 100% cash portfolio is represented by 3-month Treasury bills. This is a hypothetical illustration.

All investments are subject to risk, including the possible loss of the money you invest.

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The bottom line:

Emotions and investing can be a losing combination.

Don't abandon your investment mix just because the market is uncertain.