

# Stay the Course During Market Shifts



Ups and downs in the market are inevitable. But that's not necessarily a bad thing. In fact, if you stick to an appropriate long-term investment strategy, it could be a good thing. The trick is to not panic.

## Continue to Invest Regularly – Even in Down Markets

Investing regularly can help take the emotion out of important investment decisions. Your employer's retirement plan makes it easy through automatic deductions from your paycheck.

By investing the same amount each pay period, you don't have to guess which way the market is going. In fact, by continuing to invest in down markets, you'll buy more shares at a lower price, so if the market improves, you may have more shares worth more money.\*

## Keep An Eye on Long-Term Goals

The bottom line is that it's natural to feel some anxiety when the market goes down. But those who stay the course may be in the best position to reap the benefits.

## GET RETIREMENT RIGHT\*

\*Adherence to any financial strategy is not a guarantee of investment success nor is past performance a guarantee of future results. Investment values fluctuate daily so that an investment, when redeemed, may be worth more or less than its original cost.

Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09, 902-GAQC-09(OR), 903-GAQC-14, 903-GAQC-14 FL, 903-GAQC-14 MN, 903-GAQC-14 OR, 903-GAQC-14 TX, or state equivalent) underwritten by United of Omaha Life Insurance Company for contracts issued in all states except New York. United of Omaha Life Insurance Company, Omaha, NE 68175 is licensed nationwide except in New York. Companion Life Insurance Company, Hauppauge, NY 11788 is licensed in New York and underwrites the group variable annuity (Form 900-GAQC-07(NY) or 903-GAQC-14(NY)). Each company accepts full responsibility for each of their respective contractual obligations under the contract but does not guarantee any contributions or investment returns except as to the Guaranteed Account and the Lifetime Guaranteed Income Account as provided under the contract. Specific features of the Lifetime Guaranteed Income Account vary by state. Restrictions apply. The Lifetime Guaranteed Income Account is not available in Nevada or New York. Neither United of Omaha Life Insurance Company, Companion Life Insurance Company, nor their representatives or affiliates offers investment advice in connection with the contract.

Group variable annuities are long-term investment vehicles designed to accumulate money on a tax deferred basis for retirement purposes. Distributions may be subject to ordinary income tax and, if taken prior to age 59½, a 10 percent federal tax penalty may apply. Investing in a group variable annuity involves risk, including possible loss of principal.

*Prior to selecting investment options for your retirement account, you should consider the investment objectives, risks, fees and expenses of each option carefully. For this and other important information, you should review your enrollment materials or the participant website. Read this information carefully.*