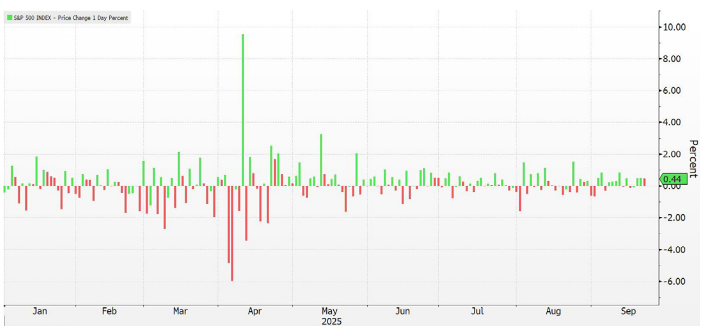
Prime Capital FINANCIAL

Investor's Guide to Managing Volatility

The temptation to make investment changes during choppy markets could drastically impact your account balance. This guide is intended to encourage investors to communicate with our advisors at Prime Capital Financial in order to ensure you are confident in your investment strategy.

WE'VE BEEN ON AN EMOTIONAL AND FINANCIAL ROLLER COASTER RIDE.

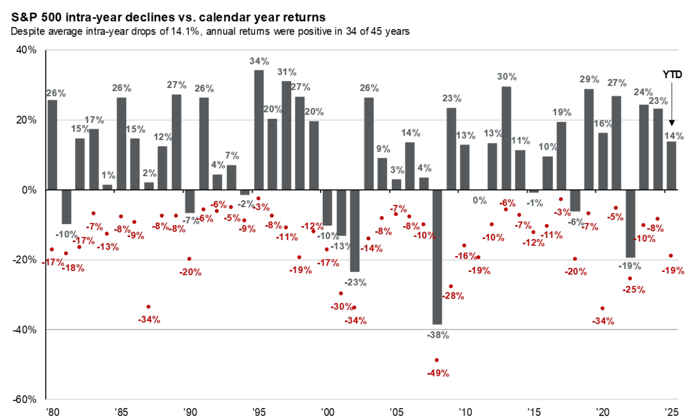
The markets have seen wild swings day to day, but have been generally positive in 2025.



Source: Bloomberg

SHARP DECLINES ARE NOT UNUSUAL.

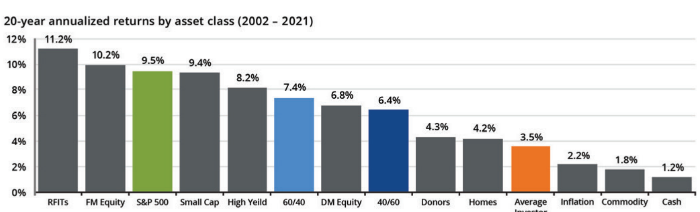
The last 42 years have provided an average intra-year 14% drop, yet annual total returns were positive in 34 of those 42 years.



Source: Bloomberg, J.P. Morgan Asset Management

THE AVERAGE INVESTOR TYPICALLY STRUGGLES TO KEEP PACE.

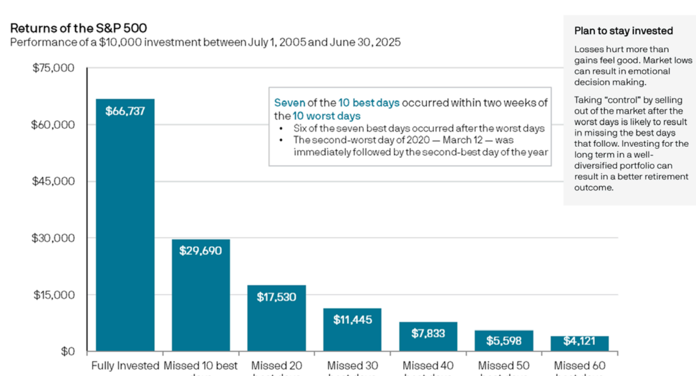
History doesn't predict future performance, but account data reflects that the "do it myself" strategy of the average investor struggles to keep pace with diversified portfolios and asset classes that involve some risk.



Source: Bloomberg

"TIMING THE MARKET" TYPICALLY MAKES RECOVERY HARDER – IF NOT IMPOSSIBLE.

Over the past 20 years, the 10 best days in the market have been essential to growth. Seven of those 10 occurred within two weeks of the 10 worst days.



Source: J.P.Morgan Asset Management

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DO-IT-FOR-ME INVESTORS

1. **AVOID RASH, EMOTIONAL DECISIONS.**
   Recall the danger in attempting to "time the market." The answer is rarely an extreme action.

2. **BECOME BETTER INFORMED.**
   Are you using a target date fund? Managed account? Another type of risk-based portfolio?

   How is your current strategy supposed to perform during challenging market times?

3. **ASSESS WHETHER THAT STRATEGY SUITS YOU.**
   How did you arrive in the current spot?

   If you made a proactive election, does it still match your risk profile and expectations? If you're unsure, call your plan advisor.

   If you were defaulted, this might be the best time for a new risk profile and a conversation with your plan advisor.

4. **COMMIT TO YOUR STRATEGY.**
   This will help you to fulfill Step 1 and avoid rash decisions.

   Your portfolio is being professionally managed by an investment manager or trustees in a manner consistent with what you have selected.

SELF-DIRECTORS

1. **REVIEW YOUR CURRENT INVESTMENT STRATEGY.**
   How is your account allocated? What investments are you holding?

2. **BECOME BETTER INFORMED.**
   How did you arrive in the current spot? Did you make those elections based on the funds' prior performance alone? Did you use some method to assess your personal risk at the time?

   Are you aware of whether your current investment mix provides your desired downside protection and upside opportunity?

3. **CONSIDER DO-IT-FOR-ME OPTIONS.**
   Does your plan offer age-based target date funds and/or risk-based portfolios?

4. **HAVE A CONVERSATION.**
   This is the perfect time to talk to your plan advisor or education team member.

5. **COMMIT TO YOUR STRATEGY.**
   This will help you to avoid rash decisions. If you continue to self-direct, though, bear in mind that you need to carefully monitor your account to consider ongoing changes and to trigger any rebalancing.

WE ENCOURAGE YOU TO REACH OUT TO YOUR PRIME CAPITAL FINANCIAL ADVISOR!

primefinancial.com | 800.493.6226