



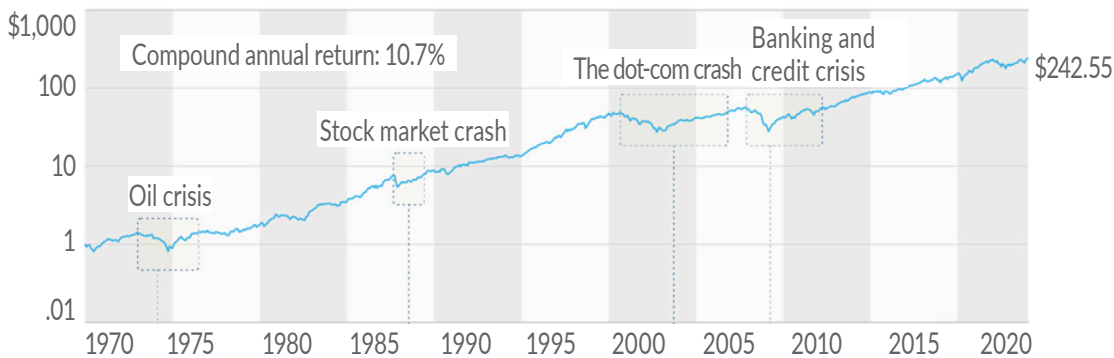
A Crisis Shouldn't Take Investments Off Track

Geopolitical and financial unrest can trigger a crisis in the market. It's inevitable. But the more important part is how investors react to these downturns.



From 1970 to 2023, there have been four times when a political or financial crisis has triggered a steep decline in the market.

CRISES AND LONG-TERM PERFORMANCE – Market Declines in Historical Context, January 1970 – December 2023



\$1.00 invested in the market in 1970 would have grown to \$242.55 by 2023.



Past performance is no guarantee of future results. This chart is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. About the data sourced by Morningstar: Stocks are represented by the Ibbotson® Large Company Stock Index. An investment cannot be made directly in an index. Four market crises defined as a drop of 25% or more in the index. Return is represented by the compound annual return. iGrad, LLC, 2024. All Rights Reserved.

When to Buy, When to Sell?

Some investors may look at a big downturn and see opportunity. Buy low, sell high. Yet the risk with this strategy is not knowing precisely when the market has bottomed out and will start to go up. Timing the market is difficult to do as is predicting future market performance. Selling during a crisis has the potential for you to give up significant value.

Don't Panic

Depending on your investment timeline, staying the course during a market downturn might be a strategy you should follow. Rebounds usually occur after each major decline, and persevering through difficult times could pay off in the long run. In the example above, staying invested generated a 10.7% compounded annual return.

It Might Pay In the Long Run

Each market crisis may make investors feel like the sky is falling; however, historical performance over the last 50 years indicates it doesn't last forever. Still, you may want to talk to your financial advisor about assisting you with your portfolio to minimize market fluctuations while maintaining your overall investment goals.

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FINANCIAL STRENGTH RATINGS¹

RATING AGENCY	RATING	OUTLOOK
AM Best Company	A++ (Superior)	Stable
Fitch Ratings	AA+ (Very Strong)	Stable
Moody's Investors Services	Aa3 (High Quality)	Stable
Standard & Poor's	AA+ (Very Strong)	Stable

Contact your financial professional to discuss the best ways to manage your assets during periods of market volatility.

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¹ Ratings are as of 4/5/2024 and apply to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are subject to change.

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