

RESIST THE EMOTIONAL ROLLER COASTER

There will always be events that cause ups and downs in the financial markets—and for many, it’s easy to overreact to short-term news. It’s important to remember, however, that historically, markets have always rallied and gone on to reach new heights.

S&P 500 Index (20 years from March 31, 2000, to March 31, 2020)



Source: SEI. Index returns are for illustrative purposes only and do not represent actual investment performance. Index returns do not reflect any management fees, transition costs or expenses. Indices are unmanaged and one cannot invest directly in an index. Past performance does not guarantee future results.

Three tips to help you resist the emotional roller coaster

1. KEEP GOALS IN MIND

Staying goal-focused can serve you well in all market conditions. Evidence shows that investors focused on goals—as opposed to returns—are more likely to stick with a strategy. And sticking with that strategy is key to goal achievement.

2. MANAGE YOUR BEHAVIOR

When markets move through their cycles, avoid getting caught in emotional highs and lows. The best course for most long-term investors is to change your strategy only when your personal circumstances change, not when the market changes. If you're concerned about the headlines, it might be wise to check in with your investment advisor to ensure your investments are still positioned appropriately.

3. STAY THE COURSE

The importance of staying in the market, despite volatility, is demonstrated by how investments recovered from the market turbulence surrounding both the 2015 China market slowdown and the 2018 tariff wars. The charts illustrate how much each Private Client Strategy declined during these time periods as well as the number of days it took for the Strategy to fully recover. While it may make you feel uneasy to remain in the market, historically down markets rebound within a fairly short period.

Markets do go down, but they also always recover. The important thing to remember is the only way to take advantage of a rise in the market is if you are **IN** the market. SEI's asset management solutions are designed to manage investment risk, limit volatility and help maximize returns in a variety of market conditions.

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There are risks involved with investing, including loss of principal. There is no assurance the objectives discussed will be met.

This material represents an assessment of the market environment at a specific point in time and is not intended to be a forecast of future events, or a guarantee of future results. This information should not be relied upon by the reader as research or investment advice and is intended for educational purposes only.

Performance Information

Private Client Strategy - Conservative performance: 1-Year=-1.38%, 5-Year=1.91%, 10-Year=3.09%; Private Client Strategy - Core Market performance: 1-Year=-5.4%, 5-Year=1.75%, 10-Year=4.21%; Private Client Strategy - Market Growth performance: 1-Year=-7.78%, 5-Year=1.55%, 10-Year=4.55%.(as of 3/31/2020)

Performance prior to 1/1/16, the inception date of the Class Y Strategies, is that of the Class F Strategies.

The performance quoted represents past performance. Past performance does not guarantee future results. Current performance may be higher or lower. The principal value and investment return of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original value.

Performance assumes investment at the beginning of the period indicated and includes reinvestment of dividends and other earnings. It reflects all recommended SEI reallocations and changes among the funds, including changes in investment managers and funds included in the strategy. Information on allocations among funds, reallocations and strategy changes is available upon request. Strategy performance shown is not meant to represent any individual client account. Strategy performance is net of fees charged by SEI, but does not reflect any fee your advisor may charge which would reduce returns. For example, on an account charged 1% by a financial advisor with a stated annual return (net of mutual fund fees) of 10%, the net total return before taxes would be reduced from 10% to 9%. A 10-year investment of \$100,000 at 10% would grow to \$259,400, and at 9%, to \$236,700 before taxes.

Strategy returns do not represent actual trading and may not reflect the impact that material economic and market factors might have had on decision-making if SEI Investments Management Corporation (SIMC) were managing client assets. Performance assumes monthly rebalancing of the underlying funds back to their respective assigned allocations which may vary from the actual implementation date and rebalancing process in client accounts. Strategy performance shown is not meant to represent any individual client account. Actual client results may vary substantially.

MSCI World performance is for illustrative purposes only and not intended to represent the benchmarks for the Strategies

2015 CHINA SLOWDOWN					
STRATEGY	PEAK-TO-TROUGH LOSS	PEAK	TROUGH	RECOVERY	*TRADING DAYS TO RECOVER
Conservative	-4.12%	4/26/15	1/20/16	5/12/16	78
Core Market	-11.61%	4/26/15	1/20/16	8/17/16	145
Market Growth	-13.65%	4/26/15	2/11/16	9/7/16	145
MSCI World Index–Net Return	-17.95	5/22/15	2/11/16	12/9/16	216

2018 TARIFF WARS					
STRATEGY	PEAK-TO-TROUGH LOSS	PEAK	TROUGH	RECOVERY	*TRADING DAYS TO RECOVER
Conservative	-3.62%	1/28/18	12/24/18	2/13/19	35
Core Market	-10.81%	1/28/18	12/24/18	8/15/19	145
Market Growth	-13.32%	1/28/18	12/24/18	6/28/19	128
MSCI World Index–Net Return	-18.71%	1/29/18	12/24/18	6/20/19	127

*Trading Days: Based on Private Client Strategies Y share class

Source: Daily NAV and distribution data from the fund administrator for the underlying funds, combined with the asset allocation weights defined for each PC Model.