



# Lower volatility potential with dollar-cost averaging

The concept of “buy low and sell high” sounds attractive, but it can be difficult to follow due to the unpredictable nature of shortterm market prices. To take advantage of these changing prices, one effective investment strategy is dollar-cost averaging (DCA).

DCA involves buying equal dollar amounts of a given investment on a regular basis. Rather than investing all your money at once, making a commitment to invest a smaller amount on a regular basis may lower your average cost per unit by purchasing more units at lower prices.

Handle market volatility calmly, with the help of DCA.

## DCA IN A FLUCTUATING MARKET



This hypothetical illustration shows how investing \$300 each month in a fluctuating market can potentially help reduce the overall cost of the portfolio by buying more securities when the price is lower and fewer when the price is more expensive. For illustrative purposes only.

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