

# The principles of sound investing

Clearly defining your financial objectives, selecting the proper investments, and having the discipline to carry through – no matter what the market or economic conditions – can be difficult on your own. On top of that, emotions and overreaction to short-term outcomes can derail even the most well-intentioned investor. That's why it's important to work with an advisor who employs sound principles that will help guide you through any market.

A collection of insights from well-respected investment specialists – as well as our own philosophy.

## Make a habit of investing regularly

"Systematic investing will pay off ultimately, provided that it is adhered to conscientiously and courageously under all market conditions."

*Ben Graham, Father of Value Investing*

"What it takes to move forward is perspective, solid planning, and a bit of courage."

*Our Philosophy*

## Don't try to time the market

"Far more money has been lost by investors trying to anticipate corrections, than lost in the corrections themselves."

*Peter Lynch, Legendary Investor and Author*

"History has shown us that patient investors have been rewarded; impatient sellers have not."

*Our Philosophy*

## Markets fluctuate. Stay the course.

"Individuals who cannot master their emotions are ill-suited to profit from the investment process."

*Ben Graham, Father of Value Investing*

"As mathematically-based stewards of wealth, we prefer to make important decisions with the TV turned off."

*Our Philosophy*

## A market correction is an opportunity

"A market downturn doesn't bother us. It is an opportunity to increase our ownership of great companies with great management at great prices."

*Warren Buffett, Chairman, Berkshire Hathaway*

"Macro-economics, taxes, and politics are important. But we also know what is important to you. This is the power of informed, disciplined advice."

*Our Philosophy*

## Equities have built wealth despite crises

**"History provides crucial insight regarding market crises: they are inevitable, painful, and ultimately surmountable."**

*Shelby M.C. Davis, Legendary Investor*

**"We cannot alter the inevitable events and market reactions to them. We can work to understand your unique situation and carefully examine your goals. Then, we can construct mathematically-informed portfolios designed to help grow and protect your assets. That is the value of advice and our commitment to you. We take it seriously."**

*Our Philosophy*

## Coping with volatile markets

**"During times of extreme uncertainty, it is tempting to listen to those with extreme positions and shrill voices. Our commitment is instead to use prudence and mathematical principles to help build your future."**

*Our Philosophy*

**"We design these portfolios using mathematical principles and discipline in advance of market volatility, not in response to it. It is during times like these that solid principles demonstrate their value."**

*Our Philosophy*

**Sound investment principles can help you through any market.**

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