

# STAY THE COURSE DURING MARKET DOWNTURNS

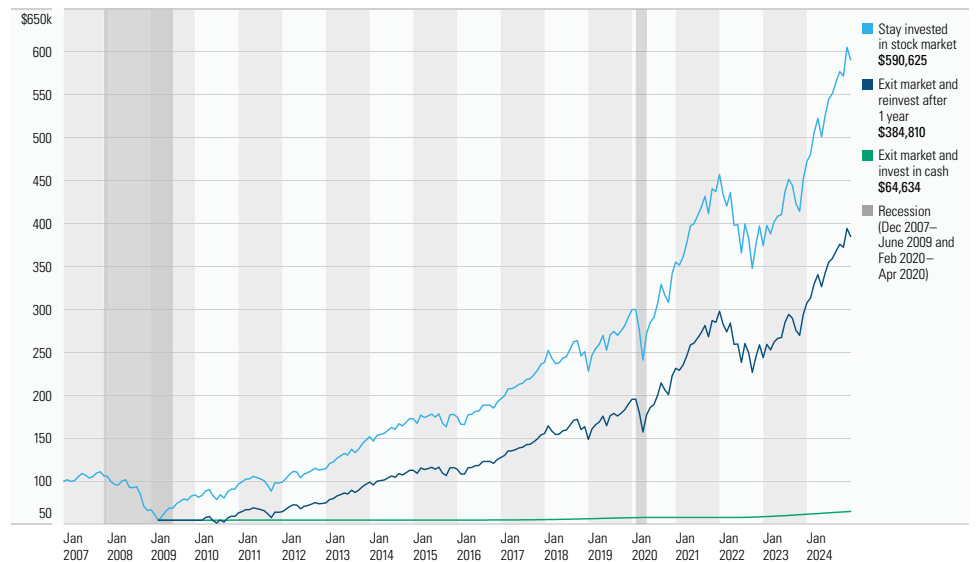
**When financial markets get rocky, investors often wonder if they should remain invested in the market.**

Exiting the market during a downturn however, can affect potential growth opportunities.

## Why Investors Should Consider Staying Invested During Volatile Markets

The chart shows three situations for \$100,000 invested in the stock market during the 2007-2024 period, which included the global financial crisis and the recovery that followed. By remaining in the market during this entire time period, the initial invested amount recovered over three years. It also provided a higher value at the end of the period than exiting for one-year and reinvesting in the market or exiting the market and holding cash. While all recoveries may not yield the same results, investors may be well advised to stay focused on their long-term financial plan.

**The Importance of Staying Invested**  
Ending Wealth Values After a Market Decline



Source: iGrad, LLC. Library, 2025.

## Access a Choice of Investment Options in 39 Distinct Morningstar Investment Styles

In addition to the primary purpose of death benefit protection, variable universal life insurance (VUL) allows you and your clients to allocate their policy cash values among investment options. Pacific Life's VUL products offers a variety of investment options that cover 39 different Morningstar investment styles.

Here is a list of materials to help your clients navigate through the many choices of available investment options:

- Choose Your Investment Strategy brochure
- Investment Options brochure
- Understanding Asset Allocation brochure
- Morningstar Fact Sheets
- Monthly Performance Sheets

All materials are available on [Lifeline.PacificLife.com](https://Lifeline.PacificLife.com) and [PacificLife.com](https://PacificLife.com).

**Staying focused on a long-term investment plan may enable investors to participate in recoveries.**



Pacific Life Insurance Company

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