As markets stumble, savers hold tight to FDII

NEW YORK — When fear was in the air and the stock market was tanking, most Americans kept their cool.

So figure from Fidelity, which can see how individu- als are investing by looking at its 13.5 million

account holders, that accounts in stock markets in New York, Shanghai and Shanghai and 31 percent last quarter. accounts held 50 percent

and more than 10 percent with in a week during August, during the index to its worst quarter in four years.

Even amid the tumult, only 4 percent of Fidelity’s 401(k) account holders made changes to how they next eggs were invested, such as selling stocks to move into bonds or cash.

Workers also divested more of their paychecks into their 401(k) accounts than they did a year earlier, not less an average of 4.2 percent of their pay last quarter, up from 8 percent.

"People are starting to get a the message," says Jane Thompson, vice president, but also as Fidelity Investments. "During volatility, many times the best course of action is none at all."

That’s because 401(k) accounts don’t offer the long-term gains, even for those experiencing long and short term gain.

And the power of compounding continues to work when investments are given time.

For investors who have been in the market for a long time for the last 10 years, just about every investor’s equity in their account balance has come from invest- ment gains, the company said. The company has come from contributions of savers and their employers.

Trying to time the market can hurt over the long term — especially for investors. Fear among investors hit a high on Aug. 24, when the S&P 500 index was in the midst of its fifth straight quarterly loss, the most since 160,000 calls from investors left to close, to a record, looking for help on how to manage their investments.

Anyone who sold out of the market, missed out on the subsequent 10 percent rise in the S&P 500 in just over two months.

It was worse during the period that pushed so many investors to lose money in the previous quarter. So-called target-date funds offered a growth option for investors to avoid the big role too.

These funds take care of asset allocation for the investor.

"They've also become the default investment for many mutual funds likely played a role. Al investors in general behaved as they're meant to do," Thompson says.

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