



Two Long-Time Janus Investors Stay on Course

Sticking to Long-Term Goals is as easy as 1 2 3

Long-time Janus investors Bob and Ruth Nara⁵ have experienced their share of market volatility in the 38+ years they have been invested with Janus. When asked how they feel about the most recent downturn, Bob coolly responded, "It's nothing to get excited about."

Bob and Ruth have experienced 10 other recessions and each time have made the decision to stay committed to their long-term goals.

A case in point: Black Monday, the October 1987 day when markets around the world crashed, with the Dow Jones Industrial

Average plunging nearly 23%. Millions of investors faced huge losses, and many investors fled the market en masse. How did the Naras react?

"We had a business meeting, just between the two of us," Bob recalls, "and decided to stay put."

The Naras commitment has allowed them to achieve their retirement goals. A few simple strategies and a long-term view have helped them keep their cool and stick with their plan.

STOCK PERFORMANCE DURING RECESSIONS 1970 – 2010



Source: Lipper. As of 12/31/10. Past performance is no guarantee of future results. This hypothetical example does not represent the returns of any particular investment.

⁵ The experiences of the Nara's may not be representative of the experiences of all investors and are not indicative of future performance or success. Please invest based on your time horizon, risk tolerance, financial situation and long-term goals.

⁶ Recession business cycles are defined by the National Bureau of Economic Research. Recessions noted: 12/69-11/70, 11/73-3/75, 1/80-7/80, 7/81-11/82, 7/90-3/91, 3/01-11/01, and 1/08-12/09.