

Program Emphasizes Importance of Realistic Expectations in Volatile Markets, April 2001

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Washington, DC, April 17, 2001 - Current financial market conditions highlight the importance of having a diversified investment portfolio, establishing realistic financial expectations, maintaining a long-term investment perspective, and not overreacting to market fluctuations. These are core themes of "[Developing Realistic Expectations](#)," one of a series of investor awareness brochures developed for the [Investing for Success](#) program, an educational partnership between the [National Urban League](#) and the Investment Company Institute Education Foundation.

Recent research by Ariel Mutual Funds and Charles Schwab & Co. shows that while a growing number of African Americans are investing in stock mutual funds, anxiety about market volatility is higher among African American investors than other investors with similar incomes. The Investing for Success program was formed in May 2000 to help promote a greater understanding among middle-income African Americans about the benefits of long-term investing. Maintaining realistic long-term expectations and developing a well-diversified investment portfolio are key components to building and securing a stable financial future.

The centerpiece of the Investing for Success partnership is a series of free, nationwide personal finance workshops and education materials to promote the importance of informed investing and enhance participants' ability to increase their investment knowledge independently. Each participant receives a copy of the video presented during the workshop, a set of worksheets and brochures examining several investor awareness topics, and a glossary and resource list.

Upcoming Investing for Success workshops are being planned for Washington, DC, Baltimore, Chicago, Atlanta, Kansas City, Miami, and San Francisco.