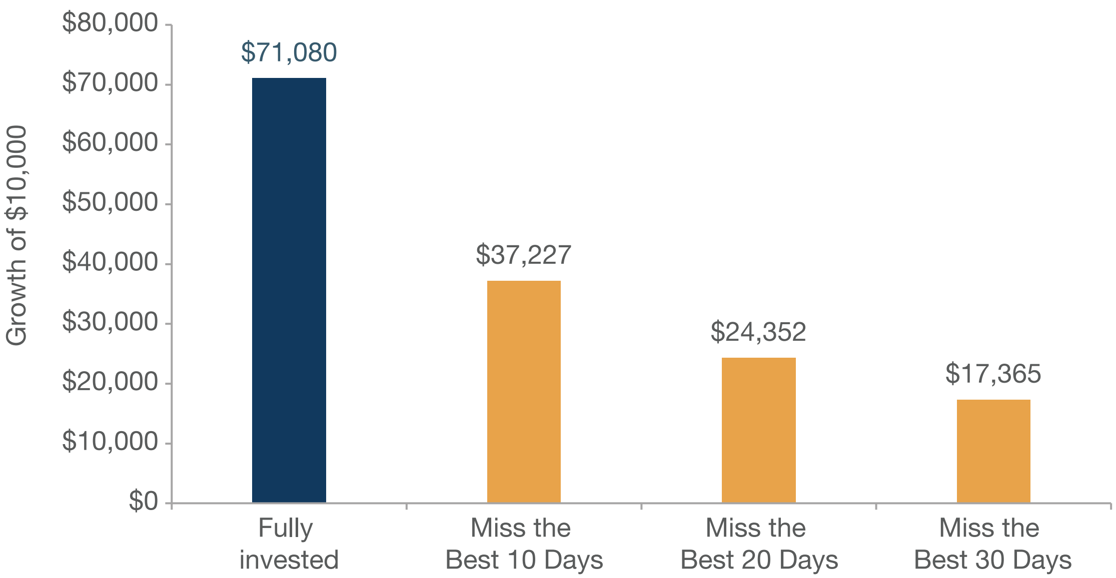
The penalty for missing the market

There's always a reason why not to invest.

You may hold off investing due to market volatility, uncertainty over the economy, unrest abroad, or other concerns. However, as you can see here, just missing a few days of strong market returns over a 15-year period could really put a dent in the returns you could have achieved.[1]

Missing the Best Days of the Market can Hurt Total Investment Return

(12/31/08 – 12/31/23)



	Fully invested	Miss the Best 10 Days	Miss the Best 20 Days	Miss the Best 30 Days
Annualized Return	**13.97%**	**9.16%**	**6.11%**	**3.75%**

Navigating financial pitfalls

Talk to your financial professional about ways you can avoid falling into common pitfalls, such as:

- Waiting for the "perfect" time to invest.
- Chasing last year's top performers.
- Panicking during periods of market volatility.

The bottom line

If you sit on the sidelines, you could be seriously jeopardizing long-term performance. Ask your financial professional about the potential benefits asset allocation, diversification, and rebalancing may have on your investment portfolio over the long term.[2]

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Prices of common stocks will fluctuate with market conditions and may involve loss of principal when sold.

Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment.

1. Source: Standard & Poor's 500, 12/31/23. Average annual returns are based on the S&P 500® Index from 12/31/08-12/31/23. Large-capitalization stock performance is measured by the Standard & Poor's 500® Index (S&P 500), which is a market capitalization-weighted price index composed of 500 widely held common stocks. Results assume reinvestment of dividends and capital gains, and are not indicative of any past or future returns of any investment. An investment cannot be made directly into an index.
2. Asset allocation, diversification, and rebalancing do not guarantee a profit or assure against market loss.