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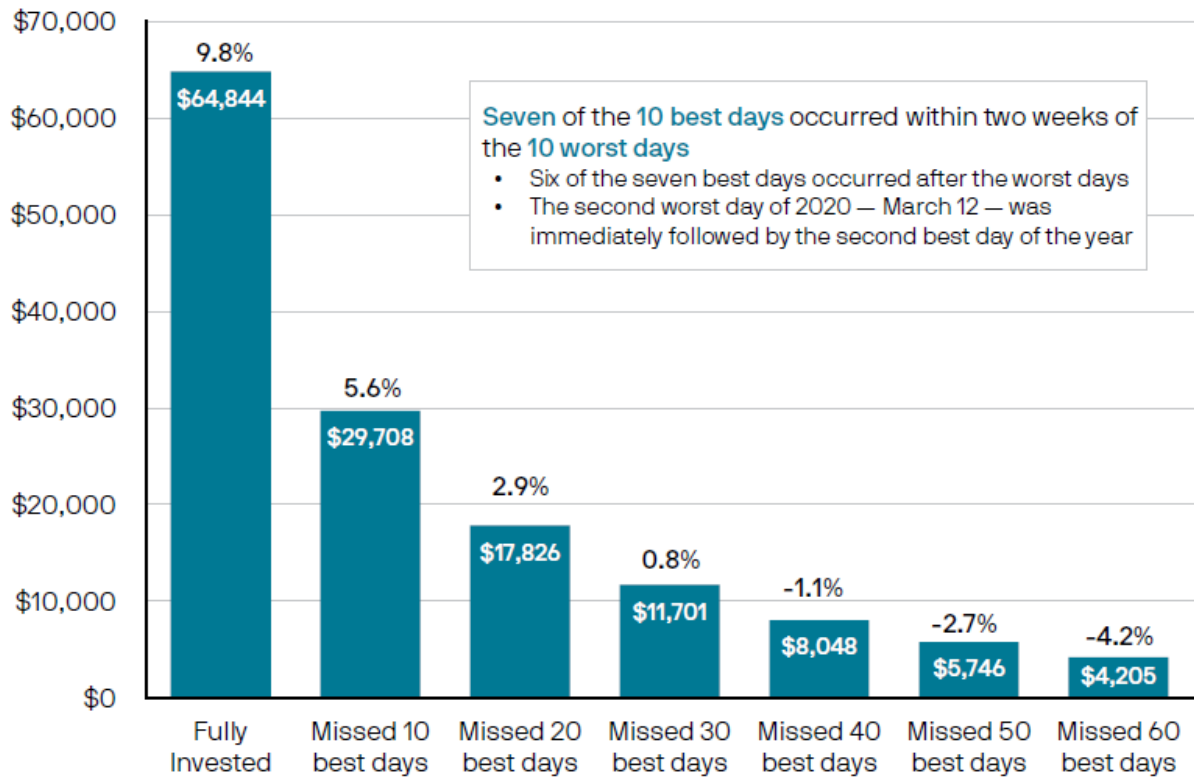


THE POWER OF STAYING INVESTED

Some investors try to “time” the market or buy and sell based on their guess about what the market will do next. By doing so, they often miss out on the best days. The graph below shows the difference between investors who stayed in the market during volatile periods with those who only briefly left but missed some of the market’s best upswings.

Returns of the S&P 500

Performance of a \$10,000 investment between January 1, 2003 and December 30, 2022



Source: J.P. Morgan 2023 Guide to Retirement. Data is as of 12/31/22. S&P 500 Index is an unmanaged group of securities considered to be representative of the stock market in general.
You cannot directly invest in the index.

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Plan to Stay Invested

Trying to time the market is extremely difficult to do consistently. Market lows often result in emotional decision making. Investing for the long term while managing volatility can result in a better retirement outcome.

Preparation vs. Prediction

When considering your next portfolio change, remember to view any changes in light of your long-term investment strategy. Short-term ebbs and flows of the market are normal and should be viewed in context of your long-term strategy.

IMPORTANT DISCLOSURE INFORMATION

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