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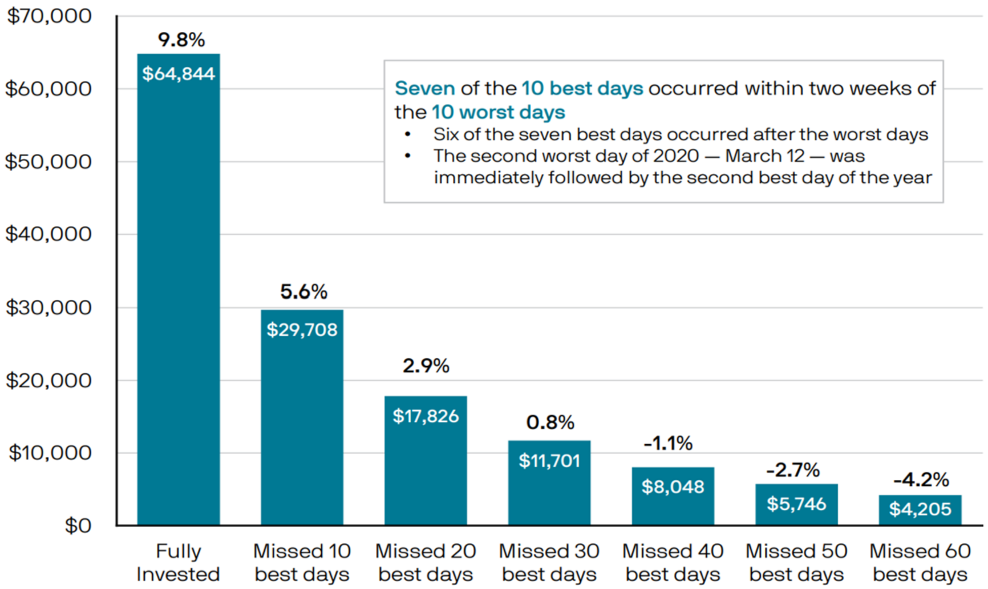
The Power of Staying Invested

Some investors try to "time" the market, or buy and sell based on their guess about which direction the market will move next. By doing so, these investors 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 days.

Returns of the S&P 500

Performance of a $10,000 investment from January 1st, 2003 to December 30th, 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.

How should investors react to this data?

1. Plan to Stay Invested

It is extremely difficult to time the market on a consistent basis. Market lows often result in emotional decision making. Investing for the long-term while managing volatility can result in a better retirement outcome.

2. Manage Expectations

Short-term ebbs and flows of the market are normal and should be expected. When considering your next portfolio change, remember to view any changes in light of your long-term investment strategy and identify specifically what you want to accomplish.

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