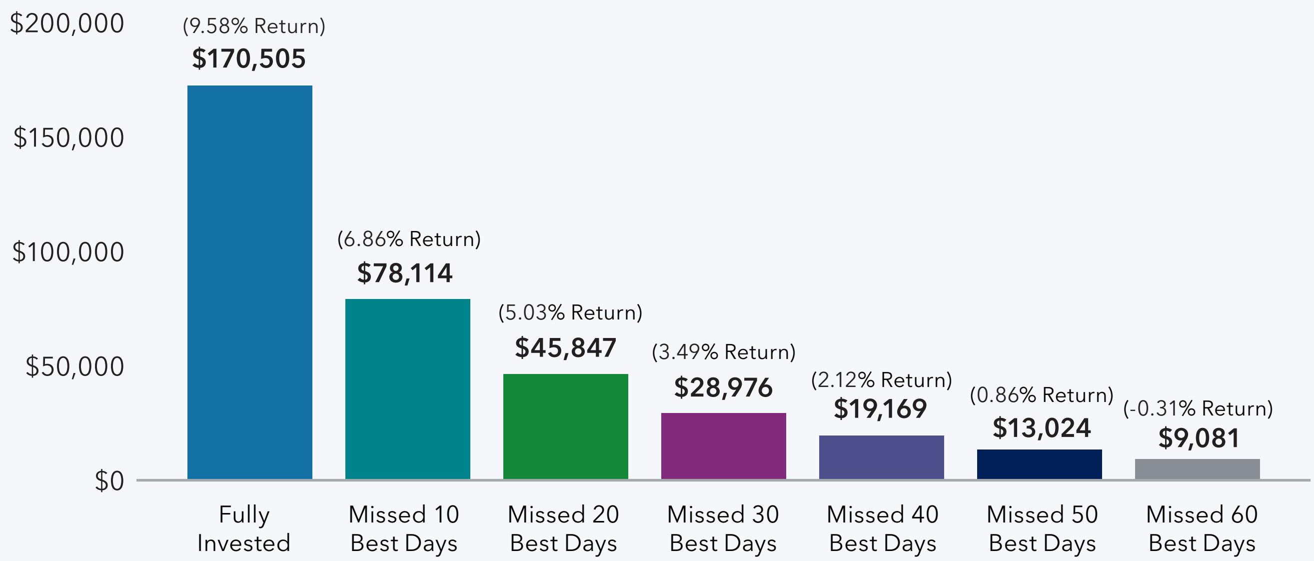
MissionSquare
RETIREMENT

Market Timing vs. Time in the Market

After a downturn in the stock market, it's understandable to feel discomfort. But if you move out of stocks as a result of these emotions, it can be challenging to get back in at the right time *and* you may risk missing the relatively big market gains that can occur after downturns.

The chart below shows how missing just a few days over nearly three decades resulted in a huge reduction in performance. Over time, it's the time you're invested in the market – not timing the market – that matters.

Performance of $10,000 When Best Days Missed



Source: Morningstar Direct.
For illustrative purposes only. Past performance, as shown, is no guarantee of future results.
Measures performance of S&P 500 stock index from January 1, 1992, through December 31, 2022.
Important: This illustration regarding the likelihood of various investment outcomes is hypothetical in nature, does not reflect actual investment results and is not a guarantee of future results. Results may vary with use and over time, reflecting any changed circumstances, assumptions, or variables upon which the information is based.
Projections involve known and unknown risks, uncertainties, and other factors which may cause actual results to differ materially and substantially from any future results or performance expressed or implied by the projections for any reason. Projections in no way represent a guarantee that a particular result will be produced or achieved.
The projections do not represent actual securities or client performance and cannot determine which securities to buy or sell, or if your investment strategy is appropriate.

To learn more, contact your MissionSquare representative.

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