

# The penalty for missing the market

There is 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.<sup>1</sup>

## Average Annual Return Comparison<sup>1</sup>

January 1, 2002 – December 31, 2017

Period of Investing	Growth of \$10,000	Annual Return
Fully invested	\$41,332	9.92%
Miss the best 10 days	\$20,873	5.03%
Miss the best 20 days	\$12,566	2.05%
Miss the best 30 days	\$ 9,330	-0.46%

## Navigating financial pitfalls

Talk to your Financial Advisor 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 Advisor about the potential benefits asset allocation, diversification, and rebalancing may have on your investment portfolio over the long term.

1. Source: Standard & Poor’s 500, 12/31/17. Average annual returns are based on the S&P 500® Index from 1/1/01-12/31/17. 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.



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