Time in the Market, Not Timing the Market

Ending Value of $1 Million Invested 25 Years Ago (1998 to 2022)†

$3,956,494

Understandably, it can be difficult to invest with confidence while markets are volatile. However, you should not let short-term market movements alter your investment discipline. On the contrary, keeping calm and adopting a consistent and disciplined investment approach could help you ride out volatilty.

It is very, very difficult to predict when is the best time to enter or exit the market. The speed at which markets react to news means stock prices have already absorbed the impact of new developments. When markets turn, they turn quickly.

Those trying to time their entry and exit may actually miss the bounce. This chart here highlights the impact of an investor in U.S. stocks missing out on returns on the market's best 25 days over the past 25 years. Missing out on the 25 best days in the market since 1998 will have left your assets 79% lower than staying invested.

$1 Million Initial Investment

25-Yr Return†

296%

Stayed Invested

$844,508

-16%

Missed 25 Best Days

25-Yr Return†

† *Values based on the price return of the S&P 500 for the trailing 25-year period ending December 31, 2022.*
Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.
Investment involves risks.
Past performance is not indicative of future performance.