THE COST OF TIMING THE MARKET

It’s time in the market, not timing the market.
Think about this: $10,000 invested in the S&P 500 at the end of 1999 would have grown to $32,527 over 20 years — an average return of 6.07% per year.

Missing the ‘best’ days can be costly
$10,000 investment made on December 31, 1999, through December 31, 2019, would have grown to $32,527.

Source: Legg Mason.
Past performance is no guarantee of future results. These charts and references are for illustrative purposes only and do not represent an actual investment or the performance of any specific investment. The S&P 500 Index is an unmanaged index of 500 stocks that is generally representative of the performance of larger companies in the U.S. An investor cannot invest directly in an index. Unmanaged index returns do not reflect any fees, expenses or sales charges. Dividends are subject to reinvestment.
The sobering lesson

Pulling money out of the market in down periods may reduce long-term returns. When the market rebounds, it may happen quickly and suddenly. And missing even a few trading days could mean missing some of the market’s biggest gains. If an investor missed just 10 days, in the 5,036 trading days from December 31, 1999 – December 31, 2019, returns could be cut in half.†

† Source: Legg Mason. Past performance is no guarantee of future results. These charts and references are for illustrative purposes only and do not represent an actual investment or the performance of any specific investment. Principal value and investment returns will fluctuate, and investors’ shares, when redeemed, may be worth more or less than the original cost.

Confused about financial planning?
Your Financial Professional can help.
Talk to them about this and other investment strategies.