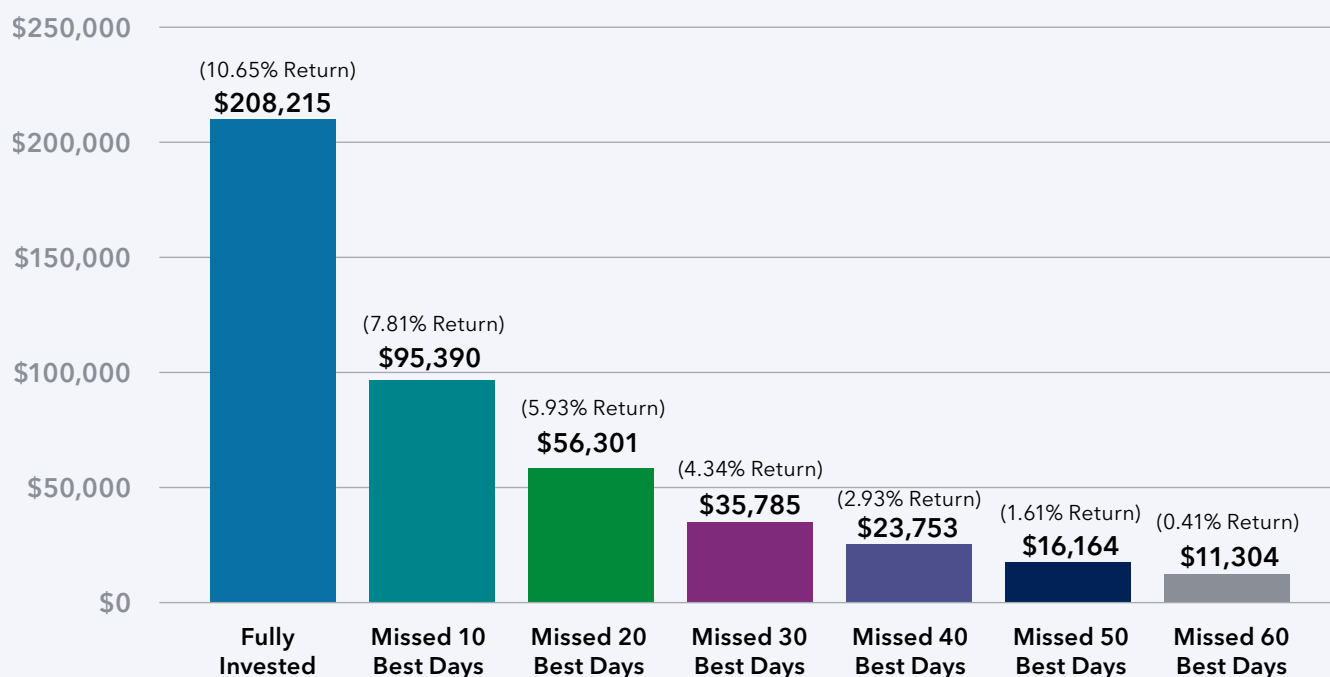


Market Timing vs. Time in the Market

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.

Measures performance of S&P 500 stock index from January 1, 1992, through December 31, 2021.

For illustrative purposes only. Past performance is no guarantee of future results.

To learn more, contact your MissionSquare representative.