

Charting a long-term course



Stock market volatility can be a wild ride. If you follow the daily price movements of a stock market index, it's enough to make you dizzy at times. If you watch the same index's performance over longer periods, however, you may notice that things tend to smooth out.

Unless you're close to retiring and will need to tap your assets soon, taking the long-term view probably makes sense. Rather than making investment decisions based on day-to-day or even quarter-to-quarter performance, step back and look at how your investments are doing over longer periods.

✓ Stocks over the long term

Of the three major investment types – stocks, bonds, and cash alternatives¹ – stocks are attractive to long-term investors because they have historically provided the best opportunity for growth and the highest relative return over the long term. However, stocks have more short-term volatility than the other two investment types, so they carry more risk.

✓ Time makes the difference

It's never good when prices drop and your stock investments lose value. It's particularly bad news if you're going to need your money soon. But when you have time on your side, you can focus on an investment's long-term performance numbers (and the stock market's overall long-term performance) instead of its day-to-day ups and downs.

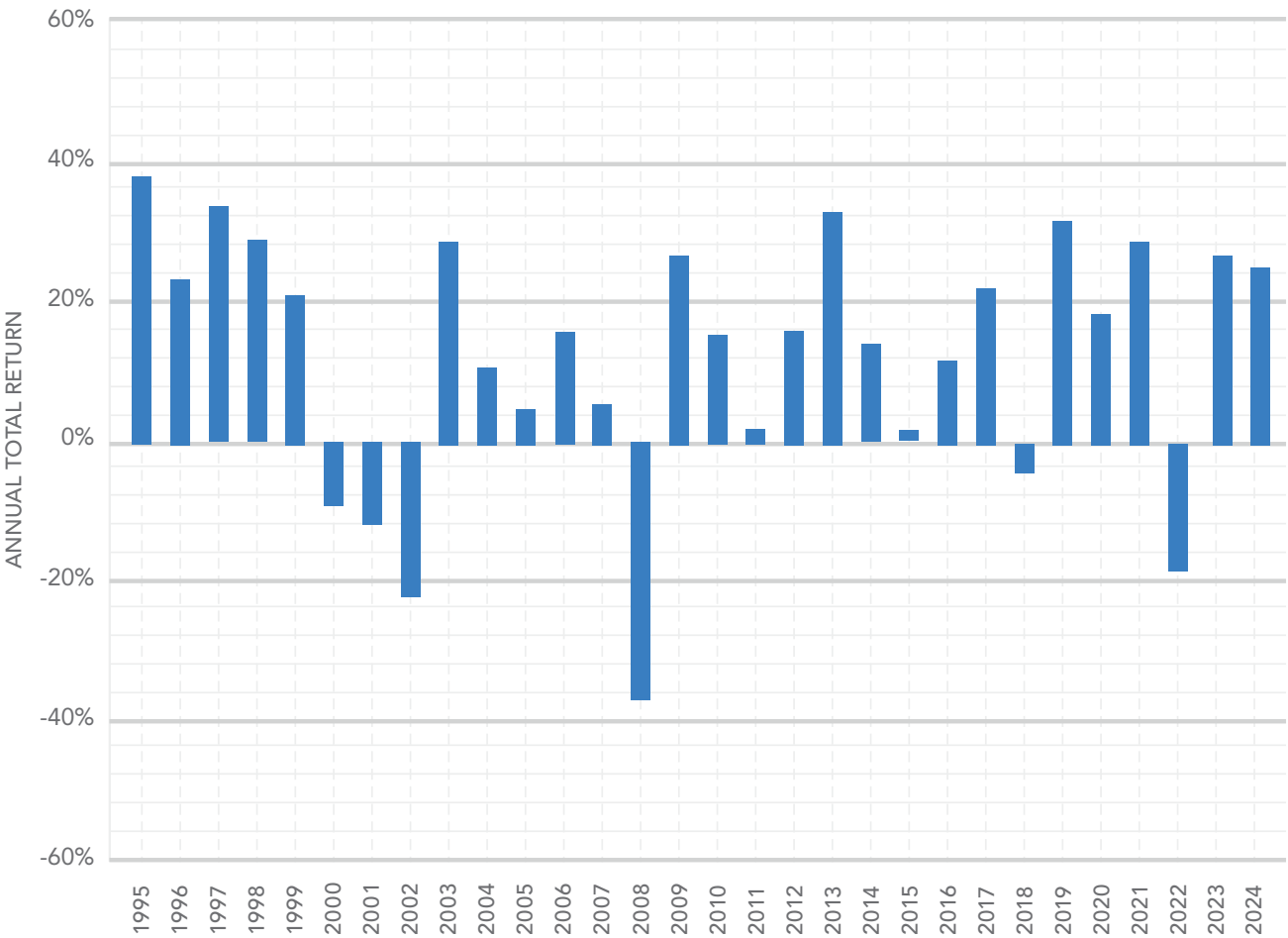
Although past performance is no guarantee of future returns, and it has sometimes taken years, the stock market has always bounced back following periods of price drops. When you have time to wait, the stock investments you hold could rebound following any future market dips.

Your situation is unique, so be sure to consult a professional before taking action.



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Annual Stock Returns: 1995-2024²



If you have questions about your workplace retirement plan, please contact your Human Resources department or your retirement plan provider's customer service center.

¹ Note that cash alternative investments may not be federally guaranteed or insured and that it is possible to lose money by investing in cash alternatives. Returns on cash alternative investments may not keep pace with inflation, so you could lose purchasing power.

² Source: ChartSource®, SS&C Retirement Solutions, LLC. For the period from January 1, 1995, through December 31, 2024. Stocks are represented by the S&P 500 index. It is not possible to invest directly in an index. Index performance does not reflect the effects of investing costs and taxes. Actual results would vary from benchmarks and would likely have been lower. Past performance is not a guarantee of future results. © 2025 SS&C. Reproduction in whole or in part prohibited, except by permission. All rights reserved. Not responsible for any errors or omissions. (T2C20)

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