PERSPECTIVE OVER PANIC

Investing success requires a long-term perspective. While short-term market movements can be unsettling, historical data shows that patience and time in the market lead to positive outcomes.

Focusing on long-term goals and avoiding reactionary decisions helps prevent short-term setbacks from derailing your financial plan.

POWER OF PATIENCE

Markets may experience short-term volatility, but over a 20-year timeframe, stocks have historically delivered positive returns. Zooming out from daily fluctuations helps maintain perspective.

FOCUS ON THE LONG-TERM

Viewing performance through a long-term lens aligns with your financial goals. Avoid reacting to short-term market noise and stay committed to the bigger picture—don't lose the forest for the trees.

ALIGN STRATEGY WITH TIMEFRAME

If your goals are short-term, adopt a more conservative approach. Impulsive decisions based on short-term events can lead to long-term mistakes.

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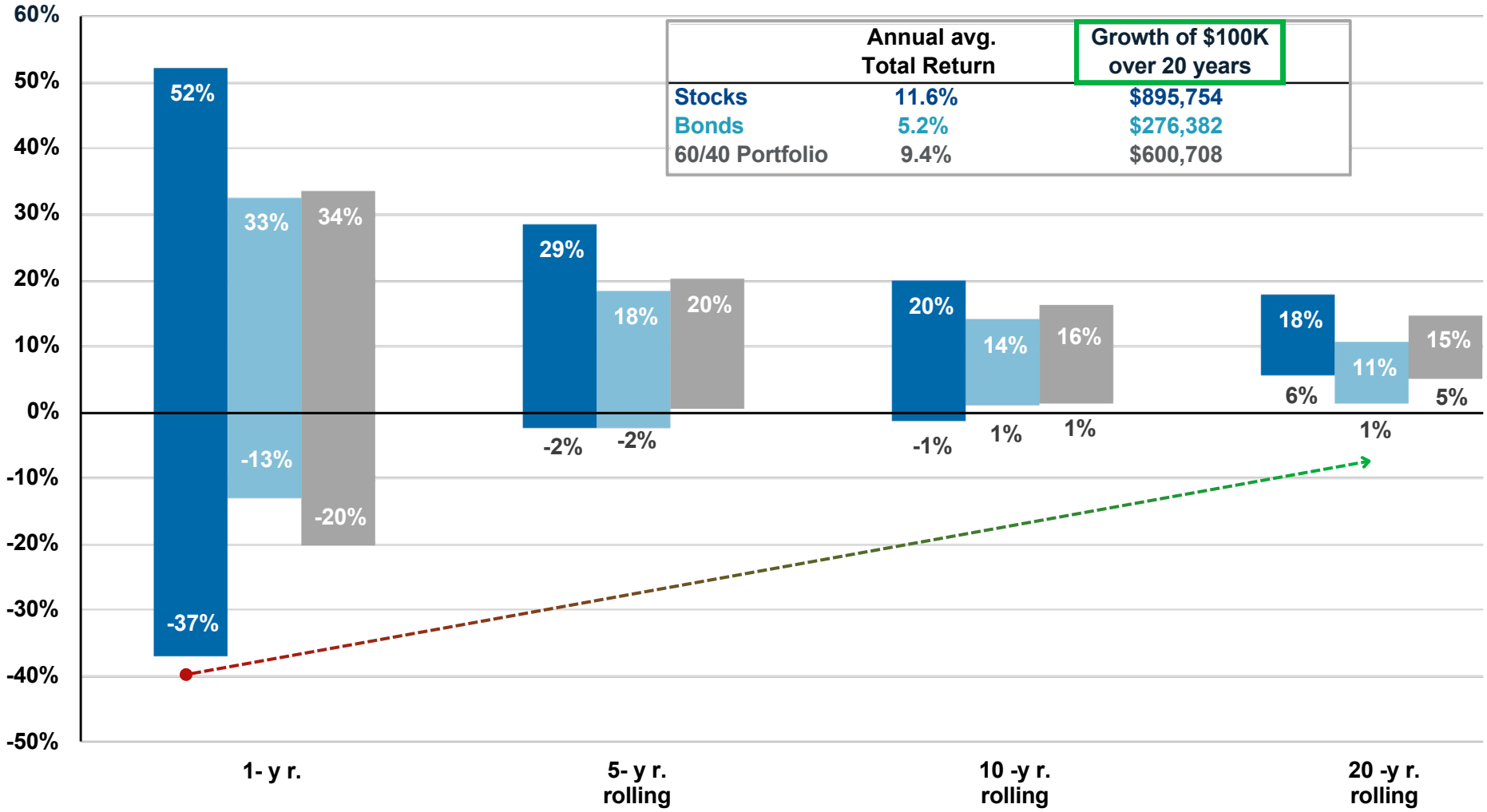
TIME, DIVERSIFICATION, & THE VOLATILITY OF RETURNS

Range of stock, bond and blended total returns
Annual total returns, 1950–2024



	Annual avg. Total Return	Growth of $100K over 20 years
Stocks	11.6%	$895,754
Bonds	5.2%	$276,382
60/40 Portfolio	9.4%	$600,708

Source: Bloomberg, FactSet, Federal Reserve, Standard & Poor's, Strategas/Ibboston, J.P. Morgan Asset Management

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Data are as of December 31, 2024

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