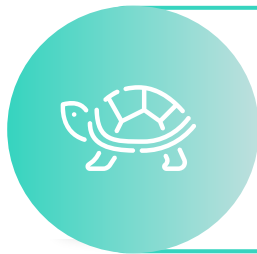


WHY CONSISTENCY IS YOUR GREATEST ASSET

Navigating market conditions can be challenging, but a consistent, disciplined approach to investing is essential for long-term success. Volatility and market declines are a natural part of the journey and are already accounted for in a well-constructed financial plan.

By staying invested and avoiding impulsive decisions, you can weather market fluctuations and achieve your financial goals.



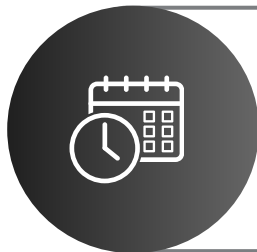
PATIENCE PAYS OFF

Long-term gains come from consistency and the daily discipline to stay invested, even during uncertain times.



VOLATILITY IS NORMAL

Market declines are expected and planned for; they are a part of the natural market cycle and shouldn't derail your financial plan.



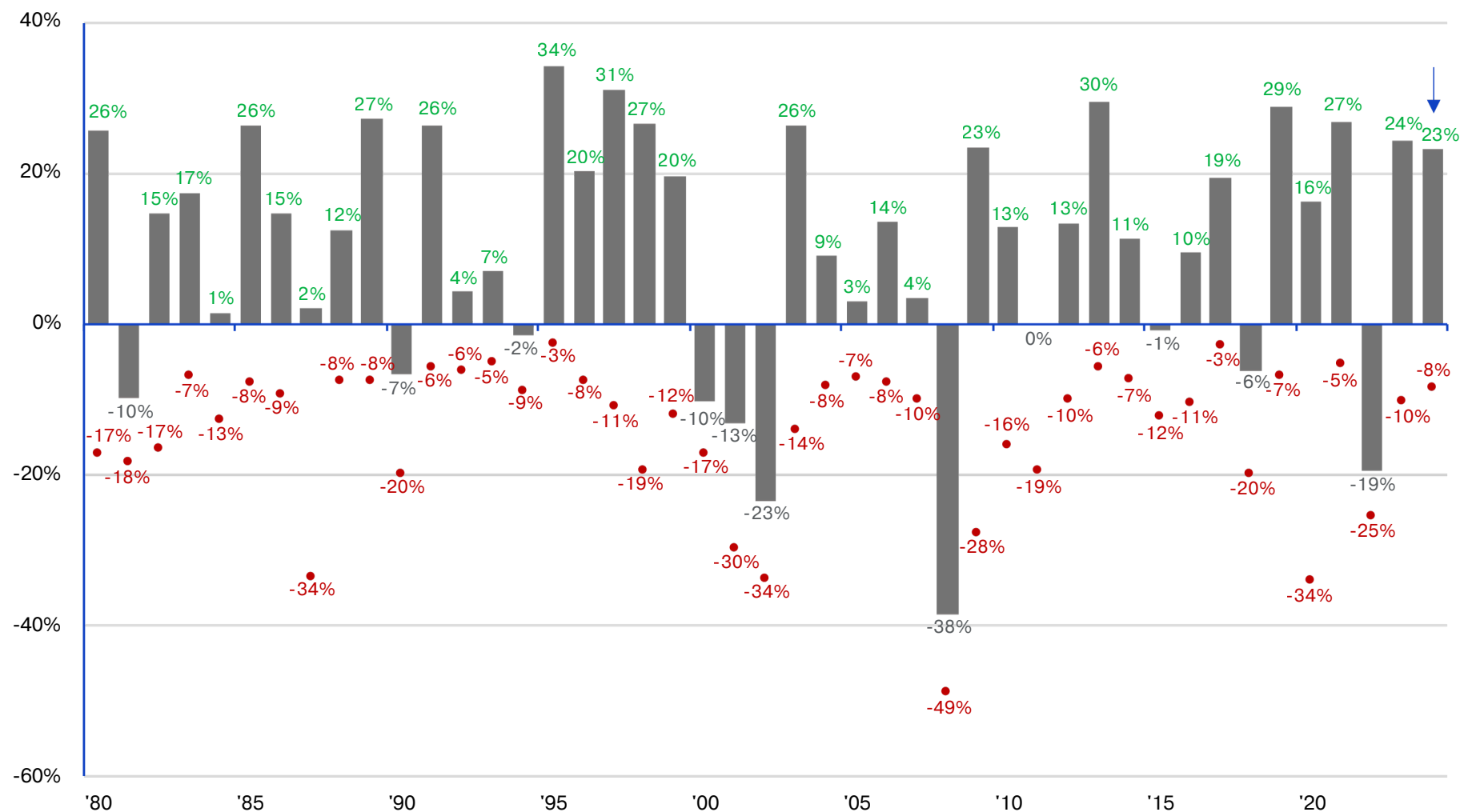
STAY THE COURSE

Success is about “time in the market,” not timing the market. Avoid jumping in and out of investments, as staying invested is the key to compounding growth.

ANNUAL RETURNS & INTRA-YEAR DECLINES

S&P intra-year declines vs. calendar year returns

Despite average intra-year drops of 14.1%, annual returns were positive in 34 of 45 years.



Source: FactSet, Standard & Poor's, JP Morgan Asset Management

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Data are as of December 31, 2024