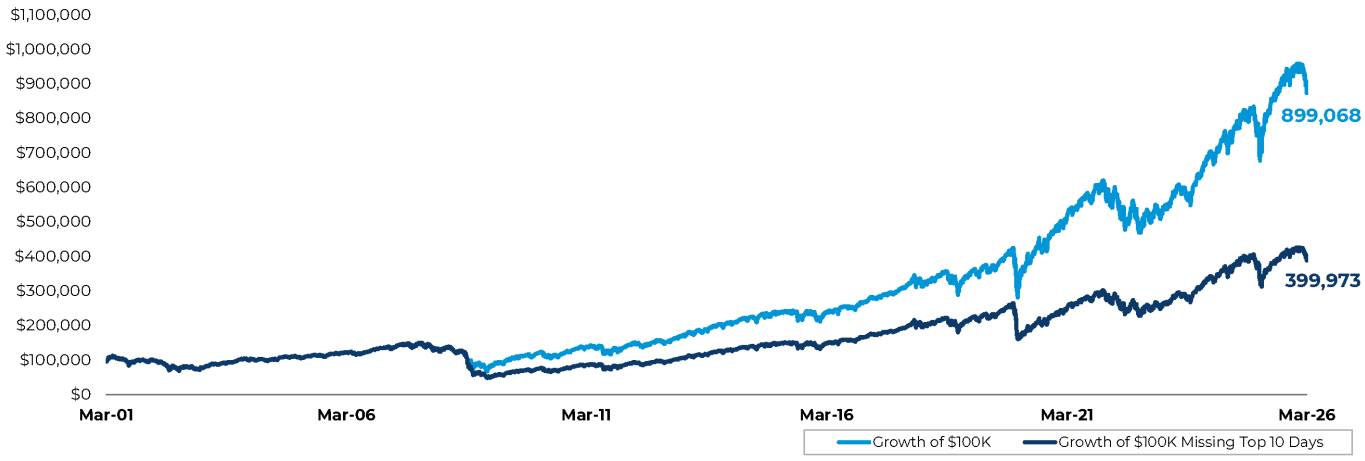
MissionSquare

Market Timing vs. Time in the Market

It is tempting to move money out of stocks when share prices are declining. However, as the chart shows, missing just 10 of the market's best days over a 20-year period could dramatically lower the value of a retirement portfolio. This highlights the importance of remaining invested for the long term, rather than trying to "time" the market.

The chart below shows how missing a relatively small number of days over two decades can dramatically reduce a portfolio's performance. Over the long term, it's the time you're invested in the market — not timing the market — that matters most.

Growth of $100K Missing the 10 Best Market Days



Source: Morningstar Direct. As of December 31, 2025. For illustrative purposes only. Past performance, as shown, is no guarantee of future results. Measures performance of S&P 500 stock index from December 31, 2000 closing price through December 31, 2025. Important: This illustration regarding the likelihood of various investment outcomes is hypothetical in nature, does not reflect actual investment results and is not a guarantee of future results. Results may vary with use and over time, reflecting any changed circumstances, assumptions, or variables upon which the information is based. Projections involve known and unknown risks, uncertainties, and other factors which may cause actual results to differ materially and substantially from any future results or performance expressed or implied by the projections for any reason. Projections in no way represent a guarantee that a particular result will be produced or achieved. The projections do not represent actual securities or client performance and cannot determine which securities to buy or sell, or if your investment strategy is appropriate.

To learn more, contact your MissionSquare representative and visit our FInancial Education Center for additional resources.

MissionSquare 777 N. Capitol Street, NE, Washington, DC 20002-4240
(800) 669-7400 **missionsquare.com**

838314-1126-W1471