



# Importance of Remaining Invested

One of the most important ideas investors should use to their advantage is remaining invested in the market. During uncertain times, it is natural for investors to want to pull money out of the markets, however, this can end up being a costly mistake. Looking at the chart below, if investors missed the ten best market days of the 2010s, instead of experiencing a 190% cumulative return over the decade, they would have only experienced a 95% return. If investors were able to magically guess which days were going to be the ten worst days of the 2010s and not be invested during those days, investors would have experienced a 351% return. Since it is impossible to predict which days are going to be positive or negative returning days, the most prudent strategy is staying invested in the market even through seemingly bad times. Many of these “best” days end up being clustered around the “worst” days which underscores the importance of remaining invested.

## S&P 500 Cumulative Price Returns by Decade Excluding the Ten Best and Ten Worst Days

1/1/1930 to 2/28/2025

Decade	Price Return	Excl. Best 10 Days per Decade	Excl. Worst 10 Days per Decade
1930	-42%	-79%	39%
1940	34%	-14%	136%
1950	257%	168%	426%
1960	54%	14%	107%
1970	17%	-21%	59%
1980	227%	110%	572%
1990	316%	186%	526%
2000	-23%	-62%	59%
2010	190%	95%	351%
2020	84%	2%	253%
Since 1930	27,660%	99%	5,976,745%

Source: Franklin Templeton Institute, Factset.

**For more information on remaining invested, contact your financial professional at [EMAIL] or call [PHONE NUMBER].**

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