

# How One Dollar Grew Over Time



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## Stocks — historically, a good place for long-term investors

Despite the many national and international crises throughout the past 30 years, investing in stocks has kept investors on track in pursuing their long-term goals.



Source: SPAR, Bureau of Labor Statistics.

### Important risk considerations

| MARKET SEGMENT | REPRESENTED BY                                   | IMPORTANT RISK CONSIDERATIONS   |
|----------------|--|---|
| Stocks         | Standard & Poor's 500 Stock Index <sup>1</sup>   | <b>Stocks:</b> Common stocks generally provide an opportunity for more capital appreciation than fixed-income investments but are also subject to greater market fluctuations. <b>US Bonds and Cash:</b> Corporate bonds, US Treasury bills, and US government bonds fluctuate in value, but if held to maturity, offer a fixed rate of return and a fixed principal value. |
| US Bonds       | Bloomberg U.S. Aggregate Bond Index <sup>2</sup> |   |
| Cash           | FTSE 3-month Treasury Bill Index <sup>3</sup>    |   |

Keep in mind that all investments, including mutual funds, carry a certain amount of risk including the possible loss of the principal amount invested.

**1** The **S&P 500 Stock Index** measures the broad US stock market. **2** The **Bloomberg U.S. Aggregate Bond Index** measures the US bond market.

**3** The **FTSE 3-month Treasury Bill Index** tracks the daily performance of 3-month US Treasury bills.

It is not possible to invest directly in an index. Index performance does not take into account investment-related fees and expenses.

Talk with your financial professional about the role stocks could play in your long-term portfolio. The investments you choose should correspond to your financial needs, goals, and risk tolerance. For assistance in determining your financial situation, please consult an investment professional.

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### History and headlines haven't stopped stocks

If you're waiting to invest, the time may be now

Investing your money today could give it more opportunity to grow for tomorrow, regardless of what the headlines may report.

|      |   |      |  |
|------|---|------|--|
| 1992 | President Bush signs NAFTA                        | 2007 | Oil prices at record levels                        |
| 1993 | First Democrat in White House in 12 years         | 2008 | Economic recession                                 |
| 1994 | One of the worst bond years on record             | 2009 | S&P 500 and Dow fall to lowest levels in a decade  |
| 1995 | Dow breaks 5,000, market "too high"               | 2010 | BP oil spill in Gulf of Mexico                     |
| 1996 | First Democrat reelected to White House since FDR | 2011 | Eurozone sovereign debt crisis                     |
| 1997 | Asian economic turmoil                            | 2012 | Looming US "Fiscal Cliff" crisis                   |
| 1998 | Markets on roller-coaster ride                    | 2013 | US government shutdown                             |
| 1999 | Y2K concerns                                      | 2014 | Oil prices plunge to 5-year low                    |
| 2000 | dot-com uncertainties                             | 2015 | Greek Debt Crisis                                  |
| 2001 | 9/11 terrorist attacks on the United States       | 2016 | United Kingdom votes to leave European Union       |
| 2002 | Corporate accounting scandals                     | 2017 | N. Korea defies world with missile testing         |
| 2003 | War with Iraq begins                              | 2018 | Rising interest rates, return of market volatility |
| 2004 | Soaring oil prices                                | 2019 | Escalation of global trade war                     |
| 2005 | Hurricanes Katrina and Wilma                      | 2020 | Worldwide COVID-19 pandemic                        |
| 2006 | Rising global inflation, higher interest rates    | 2021 | Global supply chain disruptions                    |

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