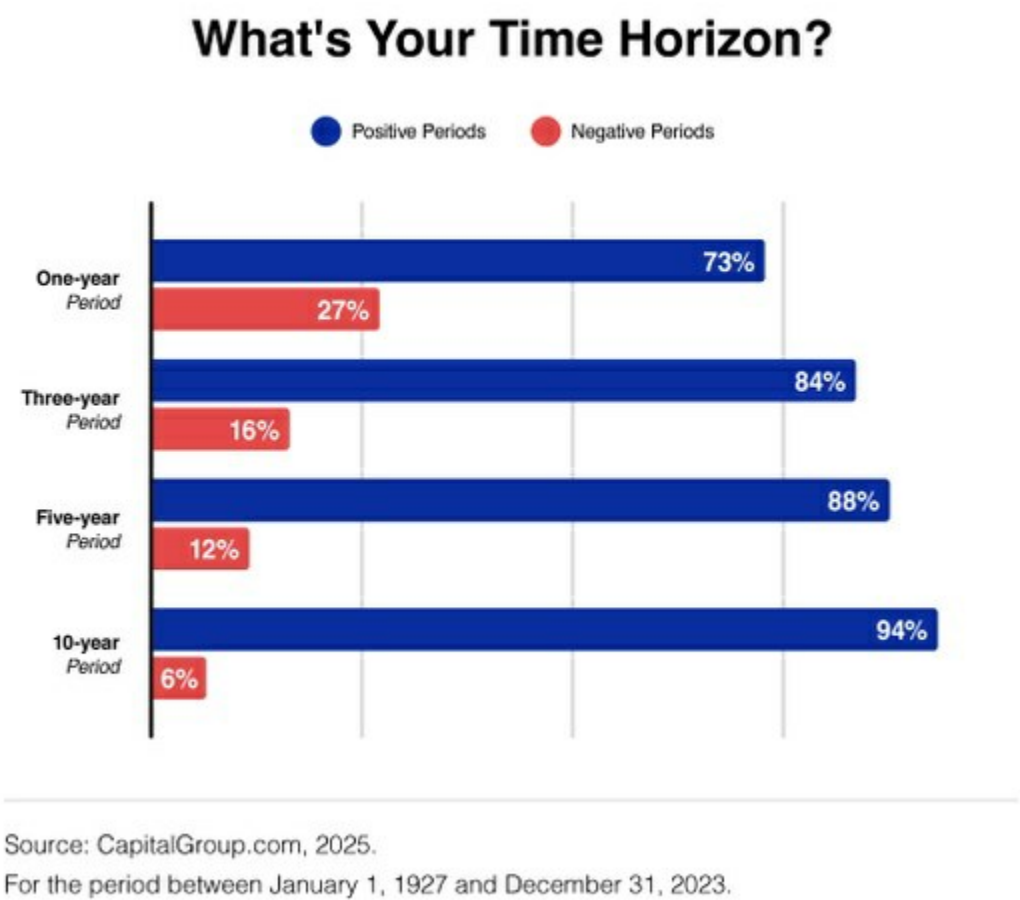




When it comes to investing, it's important to remember the potential benefits of remaining invested over time—even when markets whipsaw like we've seen this month.

In short, patience can be a powerful ally.



*"Past performance is not indicative of future results."*

Over the past 96 years, 73 percent of one-year periods resulted in gains. Extend that to three years, and the figure rises to 84 percent. Hold for five years, and it's 88 percent. Stick it out for 10 years, and the likelihood reaches 94 percent.

*In other words, the longer you hold your investments, the higher your probability of positive returns.*



**Meris Collier, CFP®**  
[Meris@collierswm.com](mailto:Meris@collierswm.com)  
206-805-1770  
  
COLLIER Sustainable Wealth Management  
<http://www.collierswm.com>

For the period between January 1, 1927, and December 31, 2023. Stocks are represented by the S&P 500 Composite Index, which is an unmanaged index that is considered representative of the overall U.S. stock market. Index performance is not indicative of the past performance of a particular investment. Past performance does not guarantee future results. Individuals cannot invest directly in an index. The return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost.

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