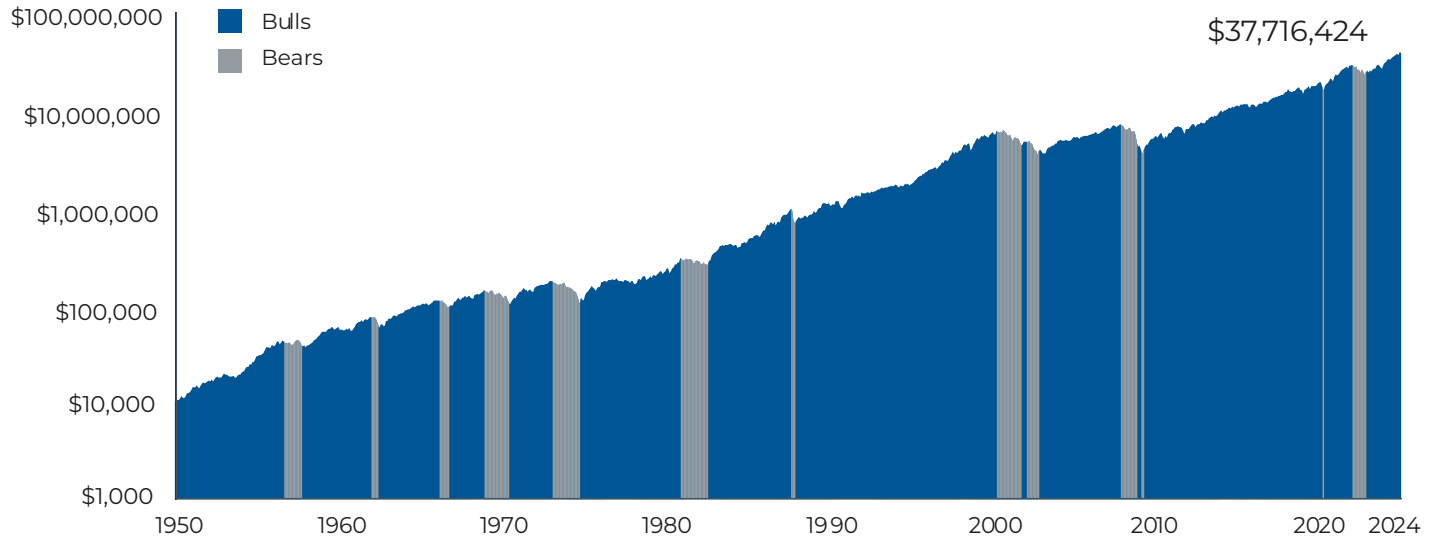


In times of volatility, timing the market may seem tempting, but doing so could cost you. A historical perspective of the market shows us a pattern of bull and bear markets that may be tempting to investors. Why not try to time the market and avoid those short-lived bear markets? Wouldn't that be more lucrative? Unfortunately, it's impossible and could be a costly mistake.

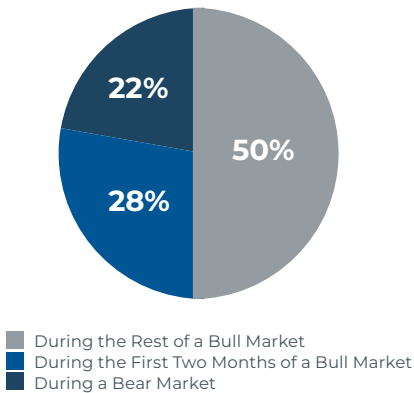
Market Cycles: Hypothetical Growth of \$10,000 Invested in the S&P 500 Index (1950-2024)



Avoiding the market's downs may mean missing out on the ups as well. Seventy-eight percent of the stock market's best days have occurred during a bear market or during the first two months of a bull market. If you missed the market's 10 best days over the past 30 years, your returns would have been cut in half. And missing the best 30 days would have reduced your returns by an astonishing 83%.

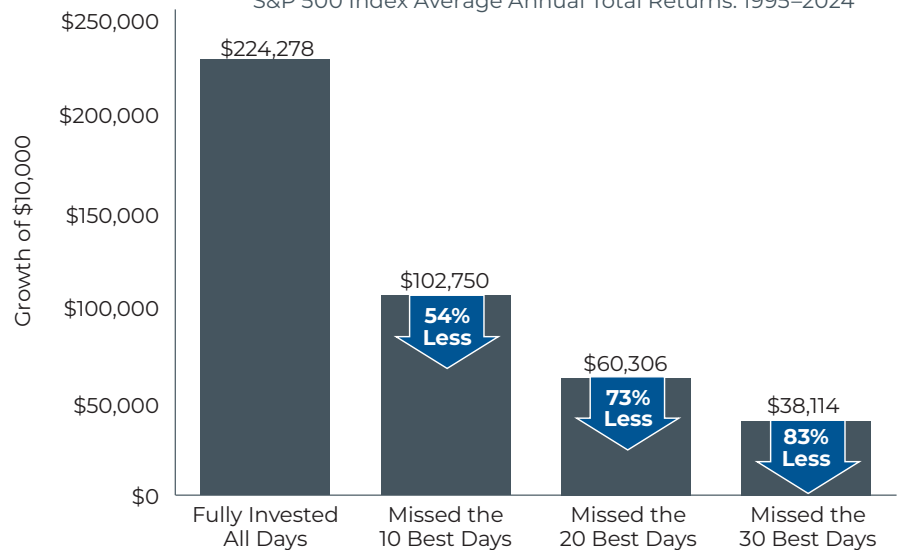
Good Days Happen in Bad Markets

S&P 500 Index Best Days: 1995-2024



Missing the Market's Best Days Has Been Costly

S&P 500 Index Average Annual Total Returns: 1995-2024



Past performance does not guarantee future results. Indices are unmanaged and not available for direct investment. For illustrative purposes only. Data Sources: Morningstar and Hartford Funds, 2/25.

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251 W. Garfield Rd. | Suite 155 | Aurora, Ohio | 44202 | 330-954-3770 | emvisioncapital.com