

There Are Always Reasons Not to Invest

Staying invested in stocks despite negative news has historically been profitable.



Whether the headline comes from a newspaper or a push notification, there will always be negative news that will make investors wary.

The table below shows standout news events over the past half century. Since we're in 2025, we highlighted events from each year ending in five. Disciplined investors who tuned out the noise and stayed invested in stocks were rewarded in the long run.

Staying Invested Despite Negative News

Year	Reasons Not to Invest	Stock Market Return for Calendar Year	Growth of \$10,000 Investment From Year in Column 1* to 12/31/24
1975	Stagflation ¹	37.23%	\$3,422,055
	OPEC hikes oil prices		
	May Day sparks volatility		
1985	Cold War	31.73%	\$859,749
	Air India Flight 182 bombed		
	Widespread famine in Ethiopia		
1995	Oklahoma City bombing	37.58%	\$224,278
	Tokyo subway sarin gas attack		
	US government shuts down twice		
2005	Hurricane Katrina	4.91%	\$71,750
	London bombings		
	Massive earthquake in Pakistan		
2015	Syrian refugee crisis	1.38%	\$34,254
	Paris terrorist attacks		
	Greek debt crisis		
2025	New Year's Day terrorist attack	???	???
	Middle East turmoil		
	Russia-Ukraine War		

Past performance does not guarantee future results.
 * Assumes an initial investment of \$10,000 in stocks beginning on January 1 of the year in column 1 through December 31, 2024, reinvestment of dividends and capital gains, and no taxes or transaction costs. Stocks are represented by the **S&P 500 Index**, which is a market capitalization-weighted price index composed of 500 widely held common stocks. Indices are unmanaged and not available for direct investment. For illustrative purposes only. Data Sources: Morningstar and Hartford Funds, 1/25.

What will 2025 bring? Even if it's a down year for stocks like 2022 when the S&P 500 Index lost more than 18%, history suggests the market is likely to be resilient and reward investors over time.

**Your financial professional can help you become
a more confident and disciplined investor.**

¹ Stagflation is an economic cycle characterized by slow growth and a high unemployment rate accompanied by inflation.

This material is provided for educational purposes only.

Investing involves risk, including the possible loss of principal. Individual investors' circumstances may vary. Before investing, consider your personal goals, risk tolerance, and time horizon. While diversification does not ensure a profit or protect against a loss in a declining market, it may be prudent to diversify among equity and fixed-income investments.

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