Volatility Isn't as Scary When You Know What to Expect

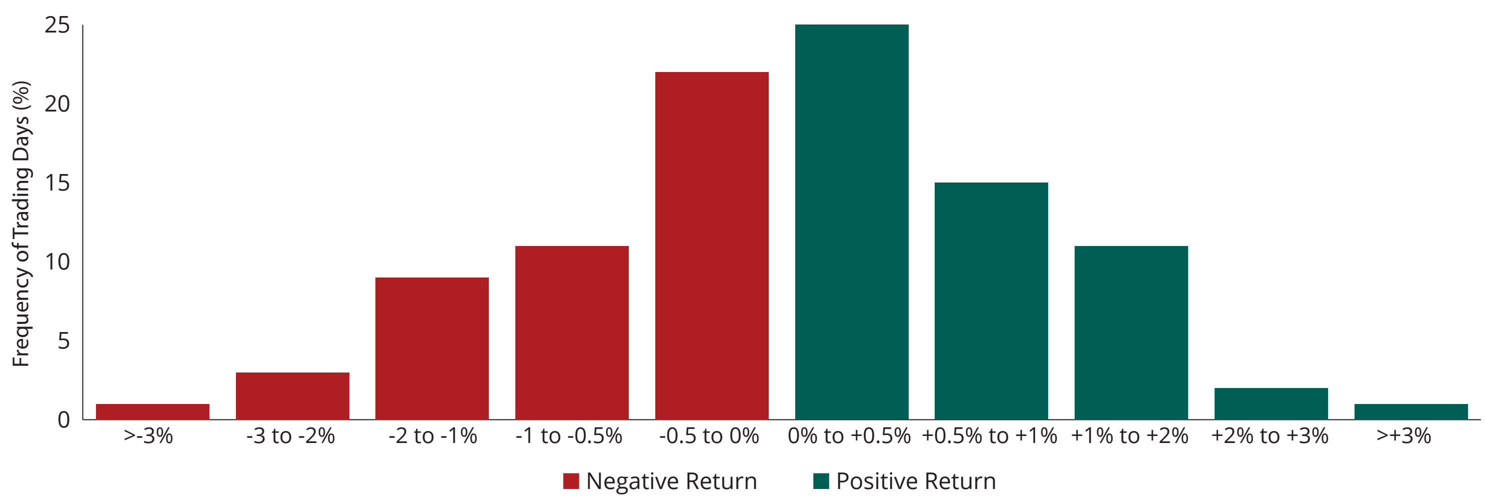
Patience in the market has traditionally rewarded most long-term investors despite inevitable bouts of turbulence.

The S&P 500 Index[1] has delivered an average annual return of 10.9% over the past three decades, but the journey hasn't always been smooth: 54% of trading days were positive, while 46% were negative. However, **the *impact* of the positive days outweighed the negative ones.**

The takeaway: Daily fluctuations can easily obscure the market's overall upward trend. But accepting that volatility is a normal part of investing can help you tune out the noise and focus on your long-term goals.

Negative Days in the S&P 500 Index Haven't Dampened Long-Term Results

Frequency of S&P 500 Index Daily Swings (%) (1/25/1995-12/31/2024)



Despite volatile daily returns, the S&P 500 Index has averaged an annual return of

10.9% over the past 30 years

Source: Hartford Funds.

Talk to your financial professional to help you stay focused on your long-term goals despite volatility.

Past performance does not guarantee future results. Investors cannot directly invest in indices.

[1] The S&P 500 Index is a market capitalization-weighted price index composed of 500 widely held common stocks.

Investing involves risk, including the possible loss of principal.

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