



Market Selloffs are Normal

Since 1937, there has been 13 bear markets. On average, they have lasted 18.5 months with an average cumulative return of -35.8%

Over the past 30 years, the market has gone through the Tech Bubble, Enron Scandal, Financial Crisis & a Pandemic.

The time frame for saving for retirement is long-term. The chart above shows that over the long-term, an investor would have had a 1,587.05% gain despite the market selloffs.

Time in the Market and not Timing the Market

Market Timing is a failing strategy where missing 7 of the best trading days in the last 30 years would have cut your return from 1,587% down to 831%.

Advantages of Dollar Cost Averaging

As shown below, making periodic contributions is a helpful strategy towards taking advantage of market dips.

