WEALTH
MANAGEMENT
INC.

Integrating Our Collective
Expertise To Help
You Live A Better Life

WHEN IS THE BEST TIME TO INVEST?

If you are looking to invest for your future with a five-, ten- or thirty-year time horizon, then now is as good a time as ever to invest.

When investing for the long term, it is important not to worry about buying at the absolute lowest point. A disciplined approach, a sound strategy, and the right advice will help you meet your financial goals far more than attempting to time the market. Invest early, invest often.

Waiting for a pullback in stocks with a long-term time window is not going to make an enormous difference. If the market could predict a crash in stock prices, a crash would never actually occur. More importantly, missing out by sitting on the sidelines has proven to be a significant detriment to long-term returns.

Don't time the market

Some of the best investors in history had no interest in timing the market. They understood that any "timing" benefit you might see in the short term is mitigated by time – and the risk of missing out on the best days of market performance throughout the years puts your long-term investment performance at risk.

The following chart illustrates why attempting to time the market is risky:

January 4, 1999 to December 31, 2018	Dollar Value	Annualized Performance
Fully invested (S&P 500 index)	$29,845	5.62%
Missed 10 best days	$14,895	2.01%
Missed 20 best days	$9,359	-.33%
Missed 30 best days	$6,213	-2.35%
Missed 40 best days	$4,241	-4.2%
Missed 50 best days	$2,985	-5.87%
Missed 60 best days	$2,144	-7.41%

Source: JP Morgan.

"The individual investor should act consistently as an investor and not as a speculator.

— BEN GRAHAM

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Keys to successful investing comes down to the basics.

Have a plan. What are you investing for? What is your time horizon? Is this a one-time investment, or do you plan to keep adding to it regularly?

Engage a team of professionals. An Accountant to provide tax advice, a Portfolio Manager to manage the day-to-day investment decisions, a Financial Planner to design a plan to help you accomplish your goals and objectives, an Insurance Specialist to help you mitigate the risks in your plan and a Lawyer to ensure you have protected yourself, your wealth, and your family.

Think long term. The price you pay today won't have a huge impact on your long-term returns. It certainly won't have as big of an impact as missing out on just a few of the market's best days. Investing regularly and continuously helps to level out the ups and downs by buying into the market during peaks and troughs, thus averaging your costs.

Understand volatility. Market values go up and down every day. Some stocks are more volatile than others. No one can predict what is going to happen tomorrow. Work with your portfolio manager to understand how your asset mix is structured to temper market fluctuations.

Diversify. Investing across different asset classes and market sectors can help mitigate market forces that only impact certain industries.

Expect to be wrong sometimes. You are not going to be "right" all the time. That is another reason why it is important to spread out your investments among several companies and sectors. Inevitably you will contribute to your portfolio, and the market will go down. It is during these times that you need to stick to the plan and remember you are investing, not speculating.

GOT QUESTIONS?

Contact DJB Wealth Management Inc. today - we can help you stay on the right path!

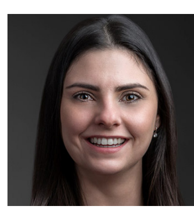
VICE PRESIDENT
Brad Giroux, CFP®, CLU, CHS
905.684.9221 - St. Catharines
bgiroux@djb.com

CERTIFIED FINANCIAL PLANNER™
Wade Dempsey, CFP®, CHS
905.525.9520 - Hamilton
wdempsey@djb.com

FINANCIAL PLANNING ASSOCIATE
David Hyun, CFP®, MBA
905.525.9520 - Hamilton
dhyun@djb.com

PROJECT MANAGER
Dorothy Warren
905.525.9520 - Hamilton
dwarren@djb.com

SENIOR CLIENT SERVICE ASSOCIATE
Cathy Guerra, B.A.
905.684.9221 - St. Catharines
cguerra@djb.com



CLIENT SERVICE ASSOCIATE
Ashley Angelone
905.525.9520 - Hamilton
aangelone@djb.com