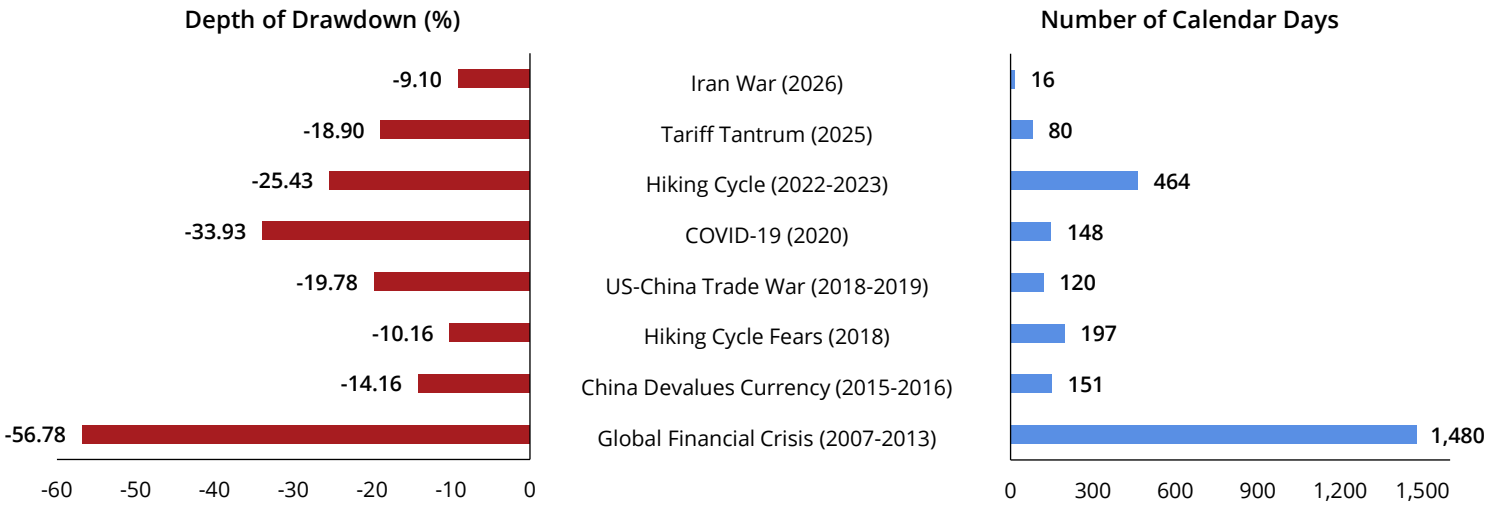
Market Timing Is Getting Even Harder

Faster stock-market rebounds have made timing the market more difficult—and potentially more costly.

Stock Recoveries Since the Global Financial Crisis Have Been Much Shorter
S&P 500 Index Drawdowns vs. Time to Recover



As of 9/30/26. **Past performance does not guarantee future results.** Indices are unmanaged and not available for direct investment. Note: The Iran War was a near-correction (below the 10% threshold) but is included for recency. Sources: Ned Davis and Morningstar, 9/26.

Observations:

- Corrections (a market decline of 10% or more) are taking less time to recover.
- Before the Global Financial Crisis (GFC), the average recovery from a correction took 507 days.[1]
- Since the GFC, that time has shortened to just 193 days, which is 62% faster.
- Recent sell-offs have generally been sparked by sudden shocks (such as the COVID-19 pandemic or the announcement of new tariffs) followed by a swift recovery.
- A nonstop news cycle can magnify market-moving events and geopolitical news, adding to investor anxiety.

The Takeaway
Many recent downturns haven't been caused by deeper problems in the economy or financial system, so once investors gain more information or a conflict is resolved, confidence has returned quickly. It's a good reminder that staying invested despite volatility can help you participate fully in market rebounds.

Talk to your financial professional about building a portfolio that helps you stay invested through market volatility.

[1] Pre-GFC average recovery time is based on corrections from 1970 to 2006. Post-GFC recovery time based on corrections from 2013 to 2026.

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

Important Risks: Investing involves risk, including the possible loss of principal.

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