Supercharged Asset Gathering:

The Top 10 Visuals for Prospect & Client Meetings

YCHARTS

About this deck:

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Released January 2025

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Jump to Section…

Asset Class Performance

2024 Q4	2024 Q3	2024 Q2	2024 Q1	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.1%	17.1%	8.3%	11.4%	33.4%	42.7%	26.0%	40.4%	38.5%	36.4%	1.3%	37.8%	21.3%	5.7%	27.2%
3.8%	9.4%	5.1%	10.6%	25.0%	26.3%	-7.5%	39.0%	20.0%	31.5%	0.9%	30.2%	17.3%	3.3%	13.7%
2.4%	9.3%	4.3%	10.4%	15.1%	18.6%	-8.5%	28.7%	18.7%	28.9%	0.0%	24.8%	12.0%	2.1%	13.5%
0.3%	8.9%	2.6%	9.0%	14.4%	17.7%	-12.5%	27.6%	18.4%	26.5%	-1.5%	21.8%	11.6%	1.4%	13.0%
0.2%	7.8%	0.7%	6.0%	11.5%	16.9%	-13.0%	25.2%	15.4%	25.5%	-2.3%	14.6%	11.4%	1.2%	10.6%
-1.2%	5.9%	0.1%	5.7%	9.2%	12.2%	-13.8%	16.0%	8.1%	23.2%	-4.0%	14.3%	8.2%	0.8%	9.1%
-2.0%	5.6%	0.1%	5.2%	8.1%	11.5%	-15.9%	14.8%	8.0%	22.1%	-4.4%	13.7%	7.6%	0.6%	6.0%
-3.1%	5.2%	0.0%	2.4%	5.3%	10.3%	-18.1%	13.2%	7.5%	18.9%	-8.3%	9.8%	7.1%	-2.6%	5.1%
-3.1%	4.7%	-0.4%	-0.4%	4.9%	6.4%	-19.7%	1.5%	5.2%	17.6%	-11.0%	5.8%	3.3%	-3.8%	4.9%
-7.4%	3.2%	-1.7%	-0.8%	1.3%	5.5%	-20.4%	-1.5%	2.8%	8.7%	-13.6%	5.4%	2.6%	-4.4%	-1.8%
-7.8%	2.7%	-2.2%	-1.0%	1.1%	4.1%	-25.2%	-2.2%	-5.3%	7.5%	-13.8%	3.5%	1.0%	-14.6%	-3.9%
-7.8%	-5.3%	-3.3%	-1.2%	0.6%	-4.3%	-29.1%	-2.3%	-23.7%	6.9%	-14.2%	2.3%	0.2%	-32.9%	-33.1%

Past performance is no guarantee of future results. You cannot invest directly in an index

Annualized 10Y Data as of Q4 2024 Returns / Standard Deviation	Index
US Growth 16.8% / 17.8%	Russell 1000 Growth Total Return
S&P 500 13.1% / 15.6%	S&P 500 Total Return
60/40 Portfolio 8.6% / 10.1%	60% S&P 500 Total Return 40% Aggregate Bond TR
US Value 8.5% / 16.1%	Russell 1000 Value Total Return
US Small Cap 7.8% / 21.5%	Russell 2000 Total Return
World ExUSA 5.8% / 16.2%	MSCI World Ex USA Total Return
Real Estate 5.6% / 19.1%	Dow Jones US Real Estate Index Total Return
Emerging Markets 4.0% / 18.0%	MSCI Emerging Markets Total Return
Muni Bonds 2.3% / 5.0%	Barclays Municipal Bond Total Return
Aggregate Bonds 1.3% / 5.0%	Barclays US Aggregate Total Return
Commodities 1.2% / 22.8%	S&P GSCI Total Return
US Treasuries 0.8% / 5.0%	Bloomberg US Treasury

Contact support@ycharts.com to access this heatmap

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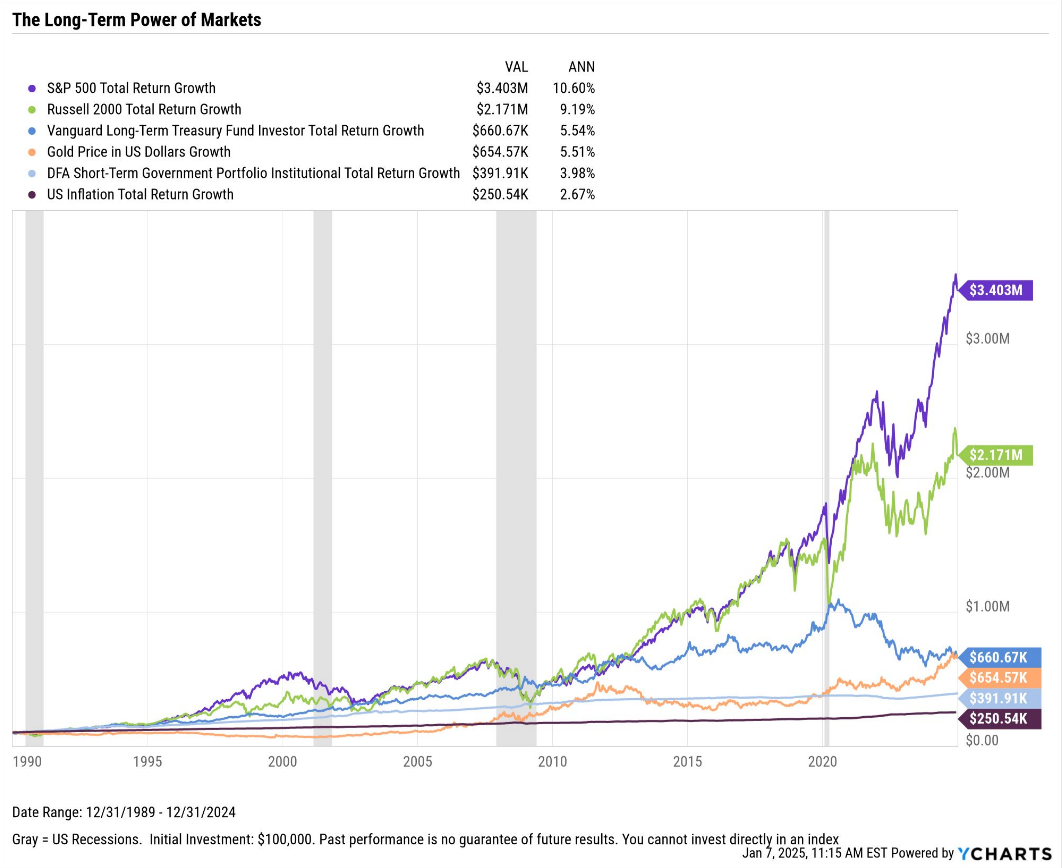
The Long-Term Power of Markets

Growth of a $100K investment over 35 years (Q1 1990 through Q4 2024):

- **S&P 500:** 10.60% Annualized Total Return
- **US Small Caps:** 9.19%
- **Long-term Bonds:** 5.54%
- **Gold:** 5.51%
- **Short-term Bonds:** 3.98%
- **CPI (US Inflation):** 2.67%



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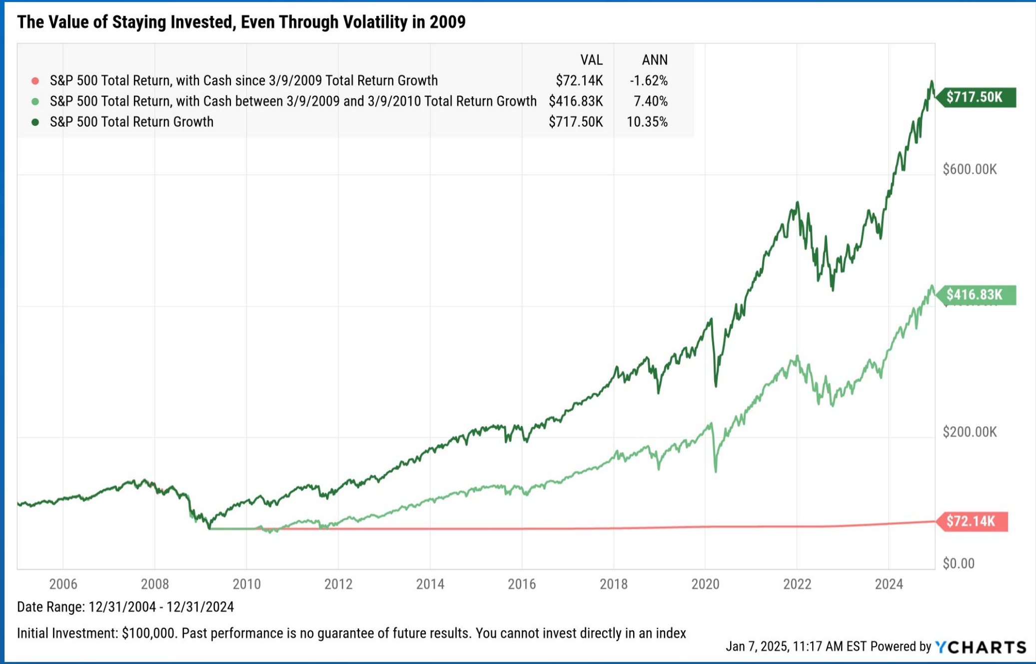
The Power of Staying Invested



Growth of a $100K investment over 20 years (from Q1 2005 through Q4 2024):

Buy & Hold the S&P 500:
10.35% Annualized Total Return

Move to Cash at bottom of 2008 Financial Crisis for 1 year:
7.40% Annualized Total Return
2.95 Fewer Percentage Points Per Year

Move to Cash at bottom of GFC & hold:
-1.62% Annualized Total Return
11.97 Fewer Percentage Points Per Year

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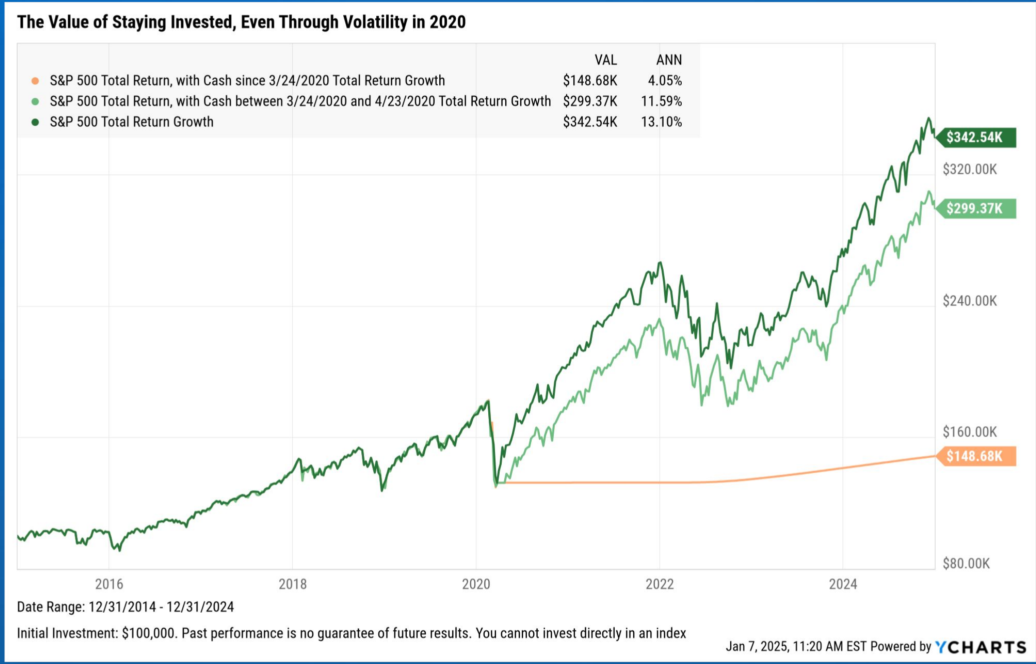
The Power of Staying Invested (cont'd)



Growth of a $100K investment over 10 years (from Q1 2015 through Q4 2024):

Buy & Hold the S&P 500:
13.10% Annualized Total Return

Move to Cash at bottom of 2020 pandemic crash for 1 month:
11.59% Annualized Total Return
1.51 Fewer Percentage Points Per Year

Move to Cash at bottom of 2020 crash & hold:
4.05% Annualized Total Return
9.05 Fewer Percentage Points Per Year

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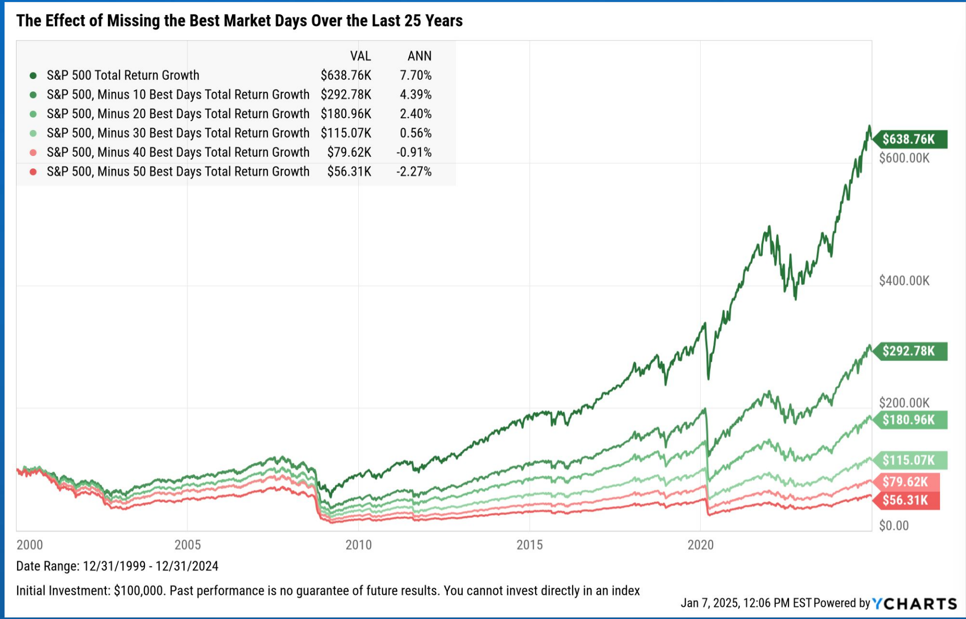
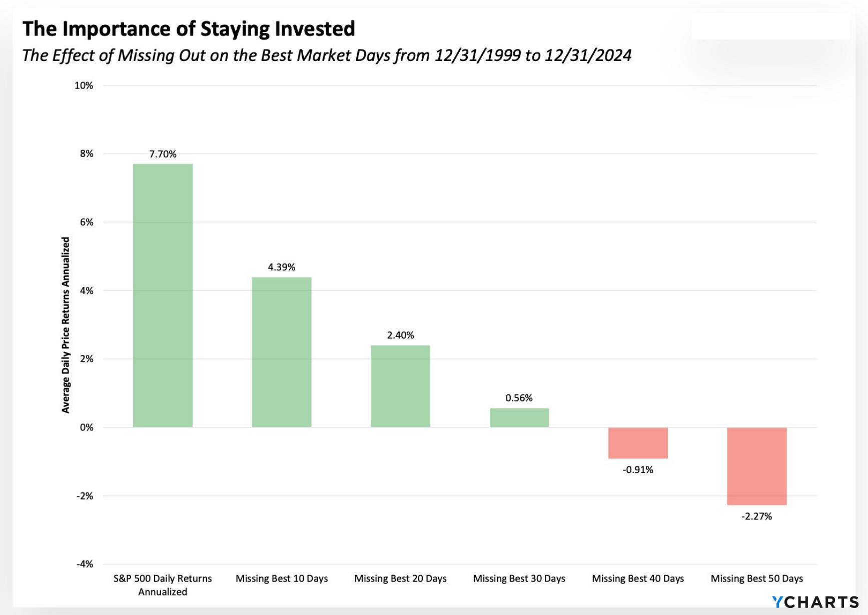
Time in the Market vs. Timing the Market

Missing out on just the 10 best market days in the last 25 years significantly diminished total returns





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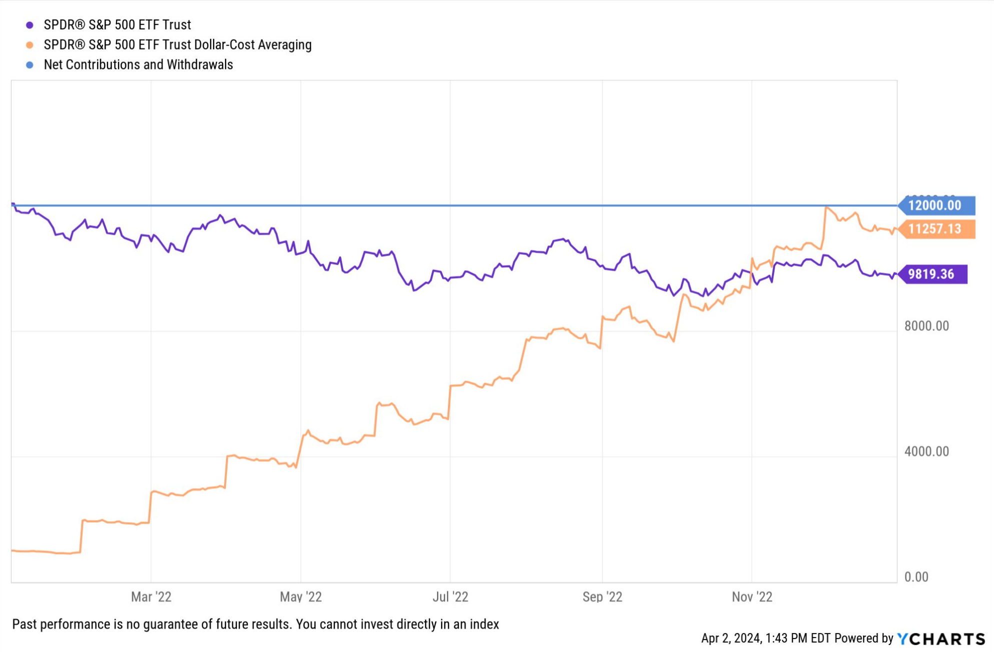
Dollar-Cost Averaging vs. Lump-Sum Investing

Especially in a volatile or down-market period, like 2022, dollar-cost averaging can yield a lower cost per share and greater returns or lower losses over a given period.

Start Investing on 1/3/2022	Dollar-Cost Averaging	Lump-Sum Investment
Total $ Invested:	$12,000 ($1K / month)	$12,000 ($12K upfront)
# of Shares Purchased:	29.08	25.19
Avg Price/Share:	$412.62	$476.30
2022 % Return:	-6.19%	-18.17%



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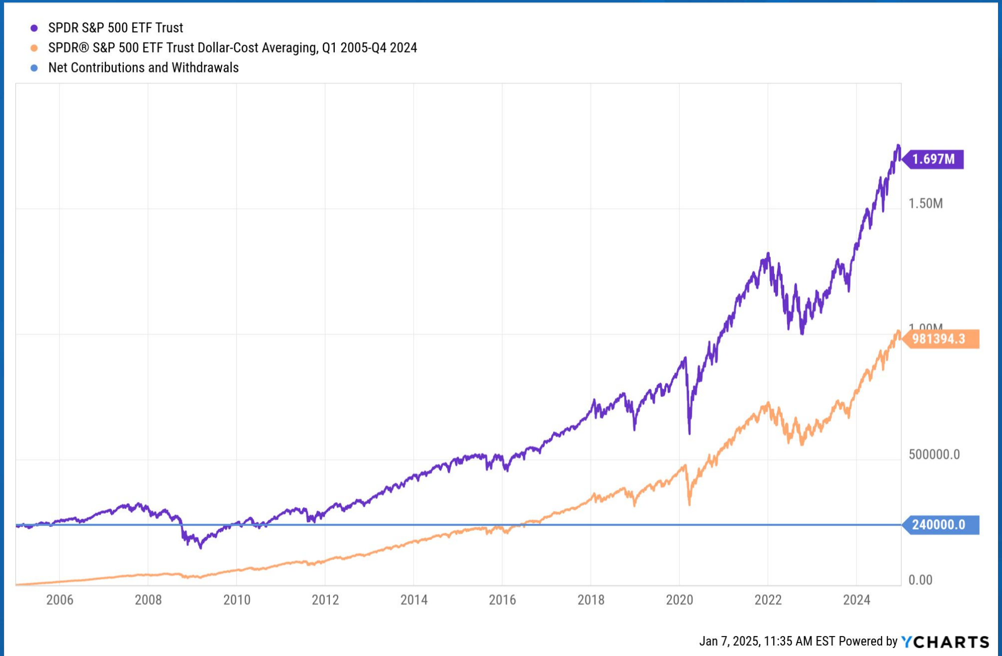
Dollar-Cost Averaging vs. Lump-Sum Investing (cont'd)

However, investing a higher amount upfront allows returns to compound over time. Such is the nature of jumping right in vs. gradually wading into the waters.

Invest for 20 Years 1/1/05 – 12/31/24	Dollar-Cost Averaging	Lump-Sum Investment
Total $ Invested:	$240,000 ($1K / month)	$240,000 ($240K upfront)
# of Shares Purchased:	**1,306.64**	**1,974.33**
Avg Price/Share:	**$183.68**	**$121.56**
Annualized % Return:	**7.30%**	**10.27%**



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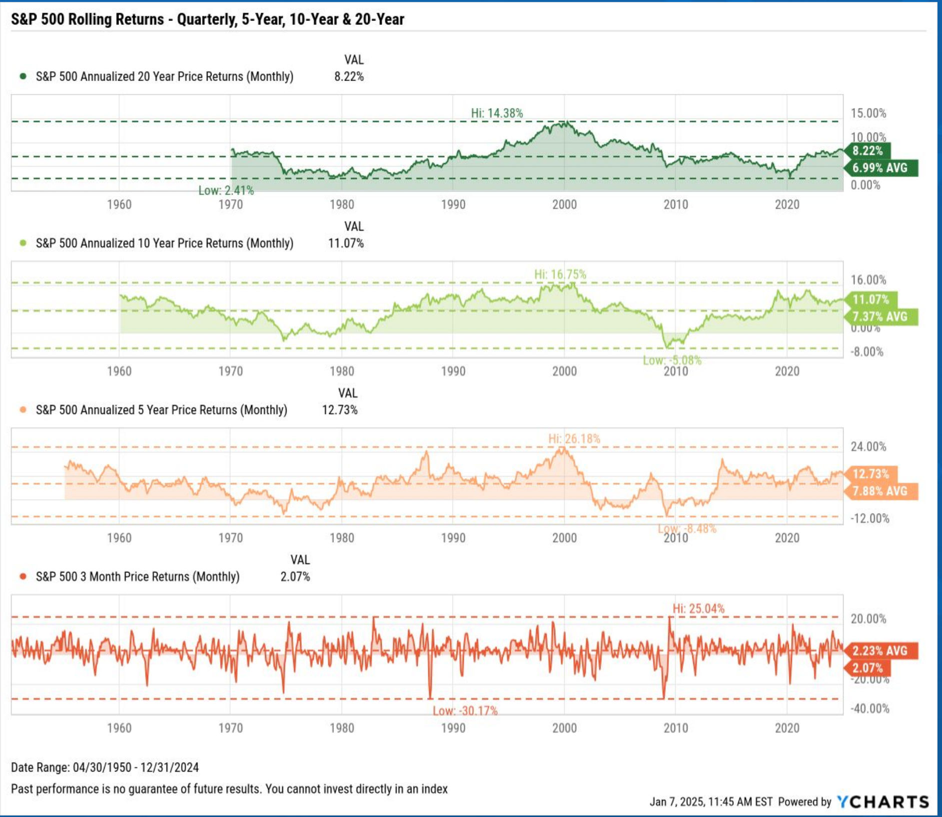
Rolling Returns Since 1950

Average 20-Year Return of S&P 500:
6.99%

Average 10-Year Return of S&P 500:
7.37%

Average 5-Year Return of S&P 500:
7.88%

Average Quarterly Return of S&P 500:
2.23%



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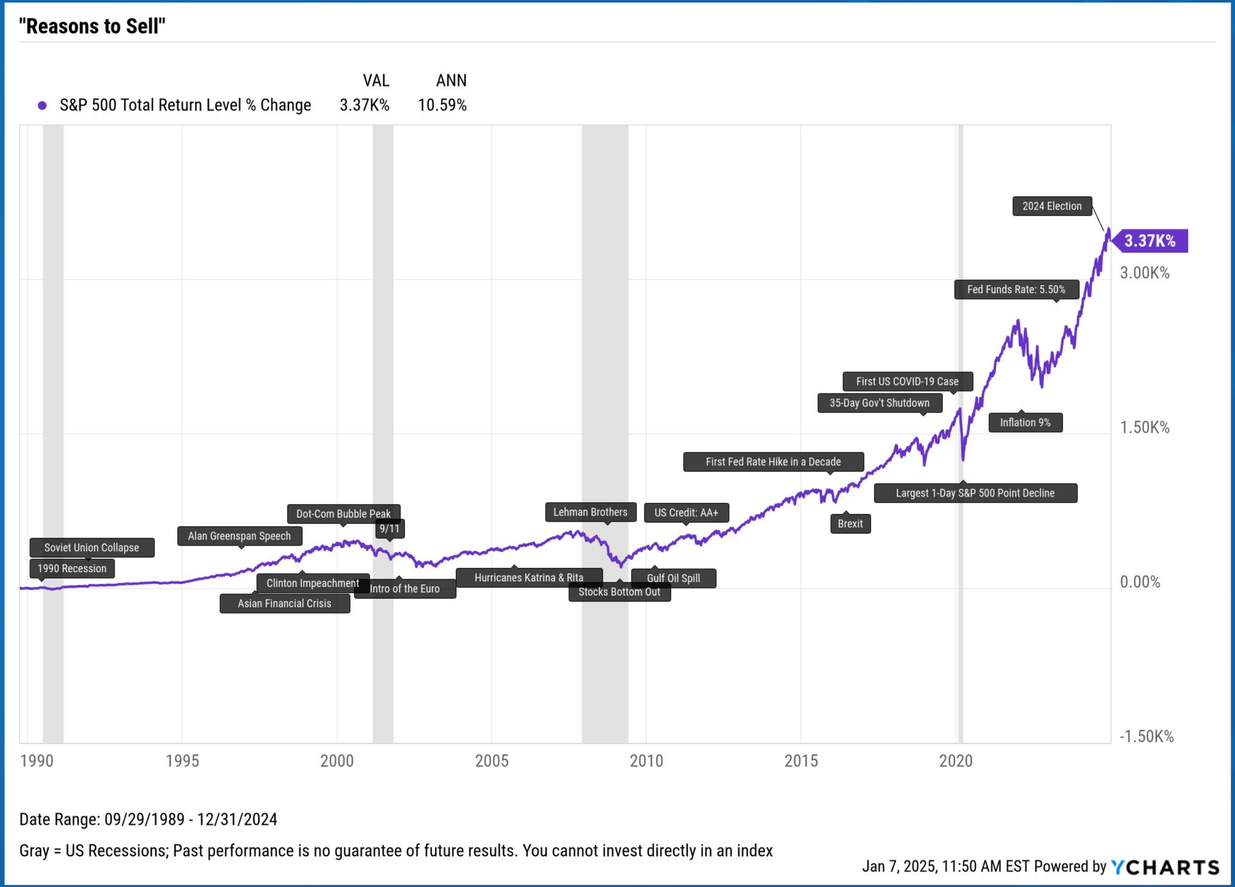
There's Always A "Reason to Sell"

Since October 1989, the S&P 500 has posted a **3,370%** total return (including dividends).

Put differently, the index has grown an average of **10.59%** annually over the last 35 years.



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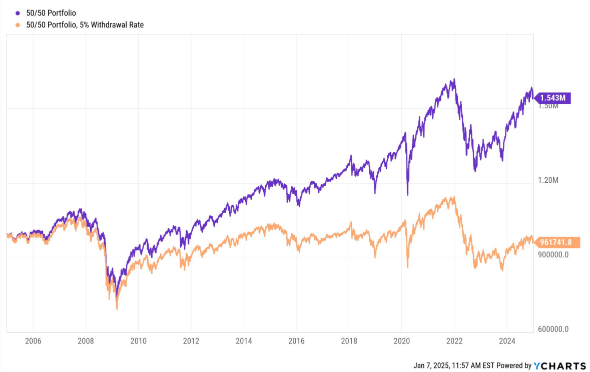
Withdrawal Scenarios

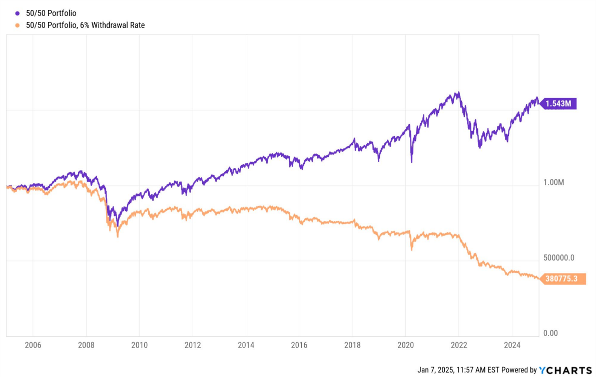
Starting with a $1 million 50/50 Portfolio* 20 years ago in January 2005, these charts show the impact of increasingly larger annual withdrawal rates over a 20-year retirement horizon

4% vs. 5% Annual Withdrawal Rate



Balances as of December 2024:
4% annual withdrawals **$1.543M**
5% annual withdrawals **$962K**

4% vs. 6% Annual Withdrawal Rate



Balances as of December 2024:
4% annual withdrawals **$1.543M**
6% annual withdrawals **$381K**

4% vs. 8% Annual Withdrawal Rate

8% annual withdrawals deplete the portfolio after **15** years, **1** month (in February 2020)

**50/50 Portfolio: 50% S&P 500 Total Return, 50% Bloomberg U.S. Aggregate Bond Index Total Return*

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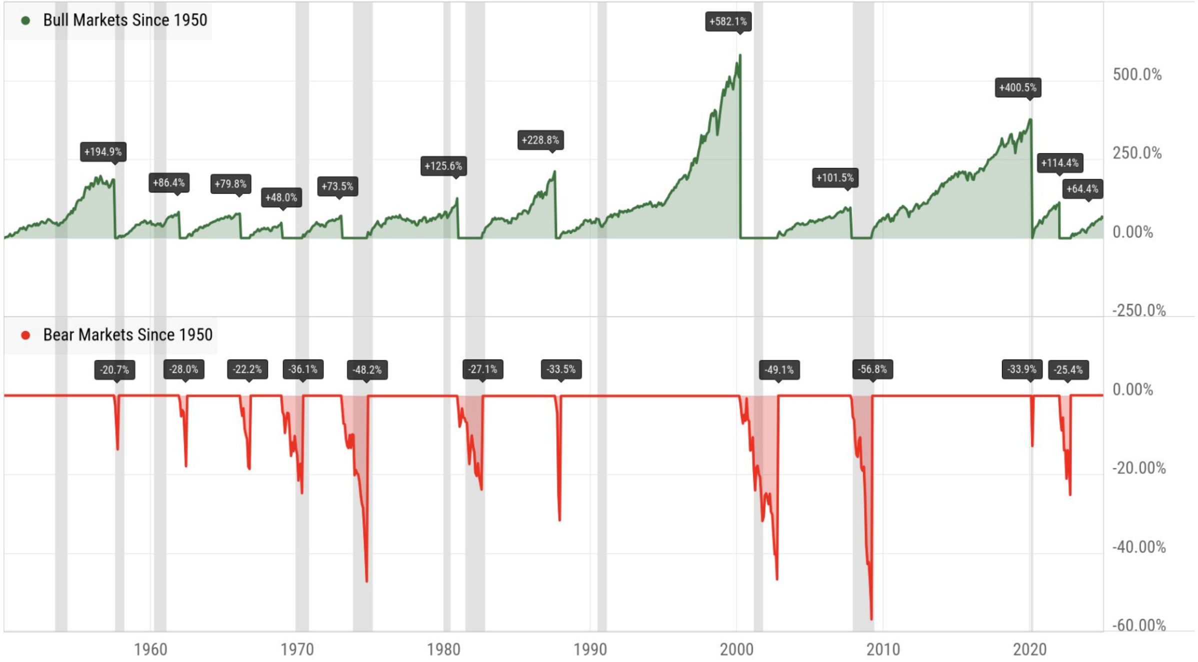
Bull vs. Bear Markets since 1950



Date Range: 01/03/1950 - 12/31/2024

Gray = US Recessions; Past performance is no guarantee of future results. You cannot invest directly in an index

Jan 7, 2025, 12:32 PM EST Powered by YCHARTS

S&P 500 Market Statistics

Average Bull Market since 1950:

- 1,934 Cal. Days (5.30 Years)

Longest Bull Market since 1950:

- 4,494 Cal. Days (12.3 Years)
- 582.1% gain

Most Recent Bear Market (2022):

- 282 Cal. Days (0.77 Years)
- -25.4% max drawdown

Current Bull Market as of 12/31/24:

- 811 Cal. Days (2.22 Years)
- 64.4% gain

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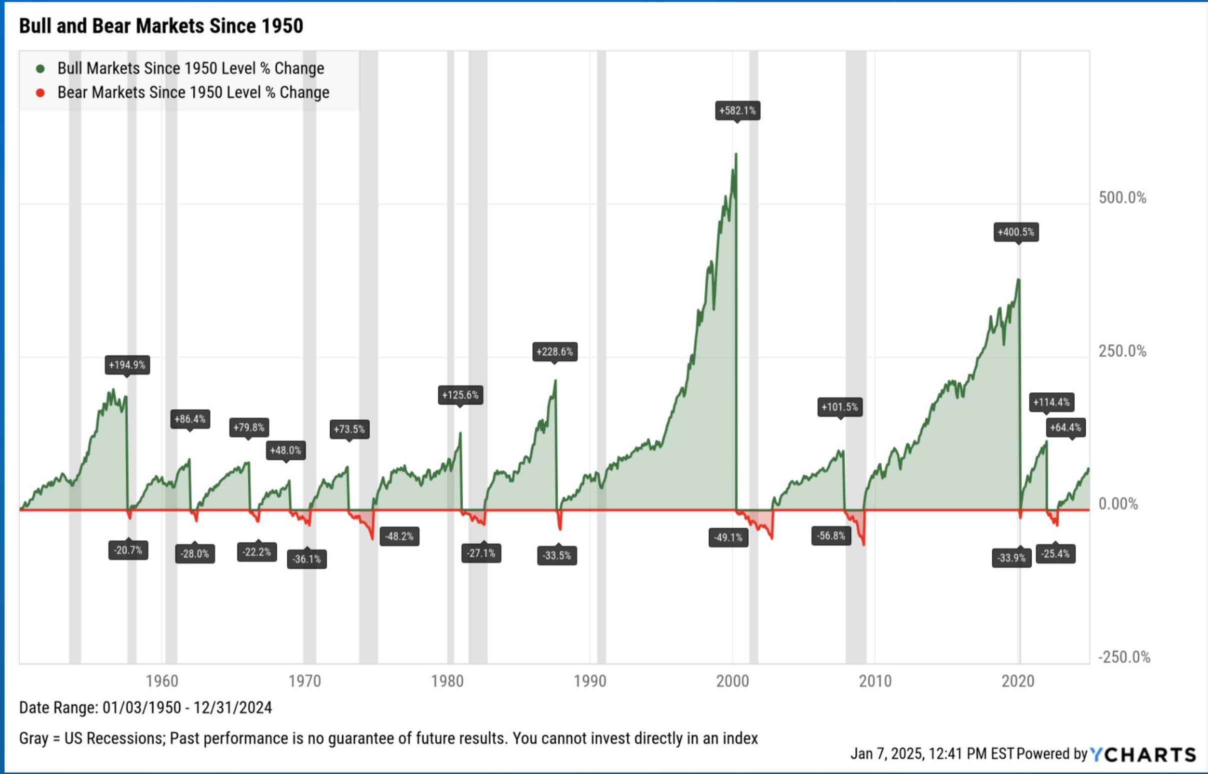
Bull vs. Bear Markets since 1950 (cont'd)



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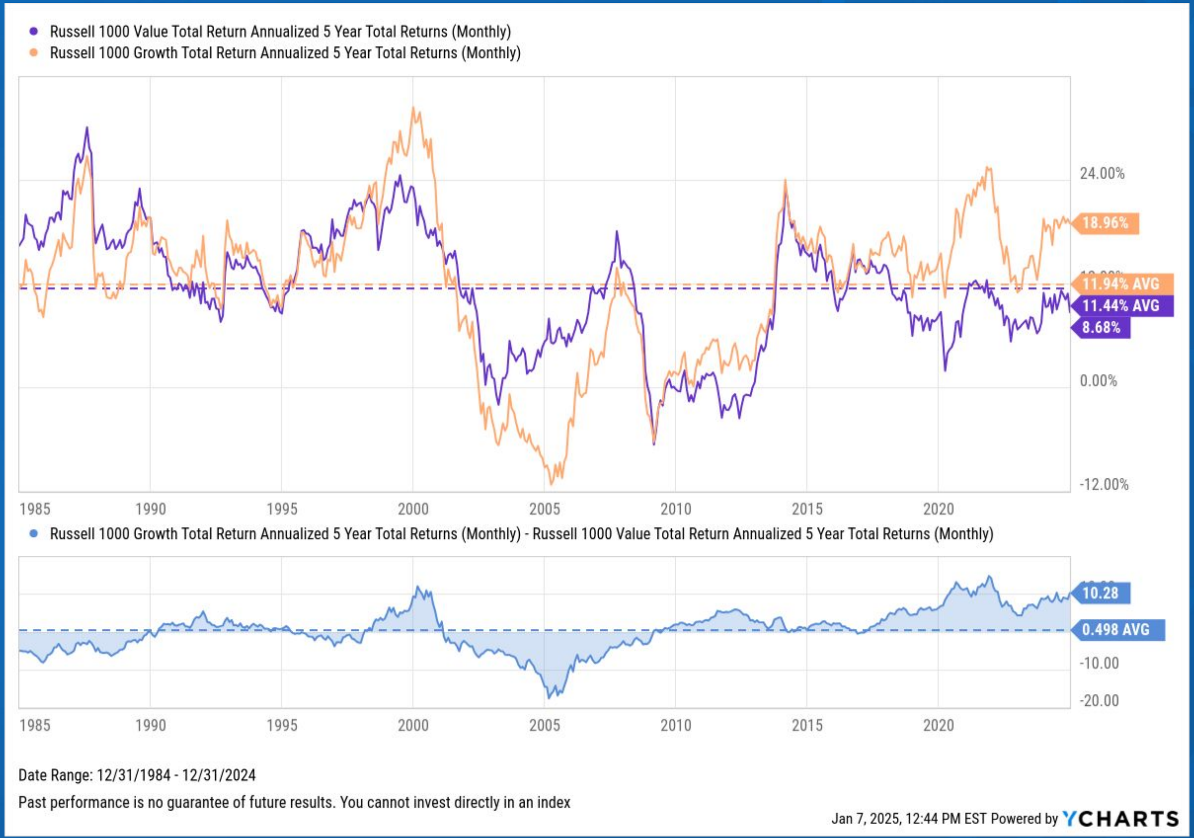
The Cyclicality of Value vs. Growth

Over the last 40 years, Value and Growth stocks have each outperformed the other for periods of time. However, long-term average annual returns **are nearly equal**.

In the lower panel, an increasingly positive spread indicates outperformance by Growth stocks, and a more negative spread indicates Value outperformance.



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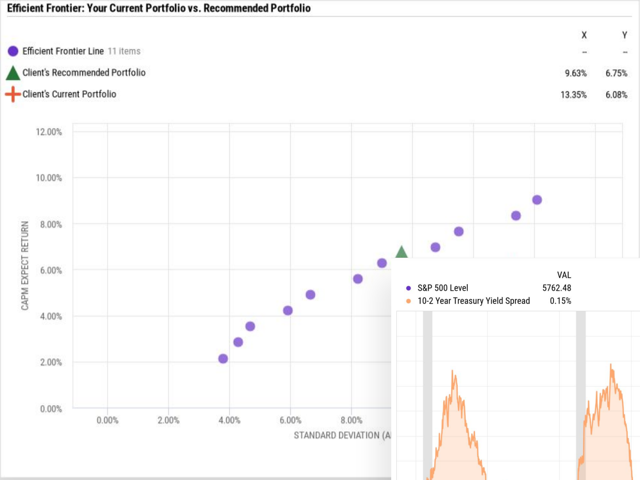
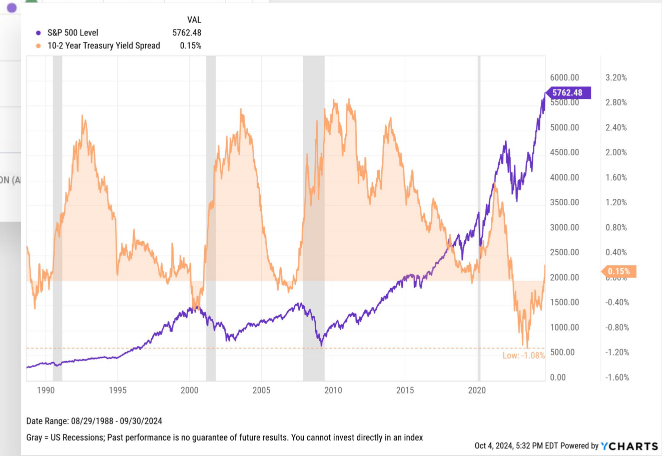
Bonus Visuals

This section contains advanced visuals that require a YCharts account to be created. They include sample client data and leverage account customizations to demonstrate what's possible with YCharts.

Log in or start a free trial to create yours!





New to YCharts?

Get started with a free trial

to re-create the visuals from this deck

“Winners and Losers” Scatter Plots

YCharts visuals make for highly effective client communication. Easily create insights such as a Scatter Plot of individual constituent performance, and insert them into a client newsletter or weekly email.

2024 SPY Total Return:

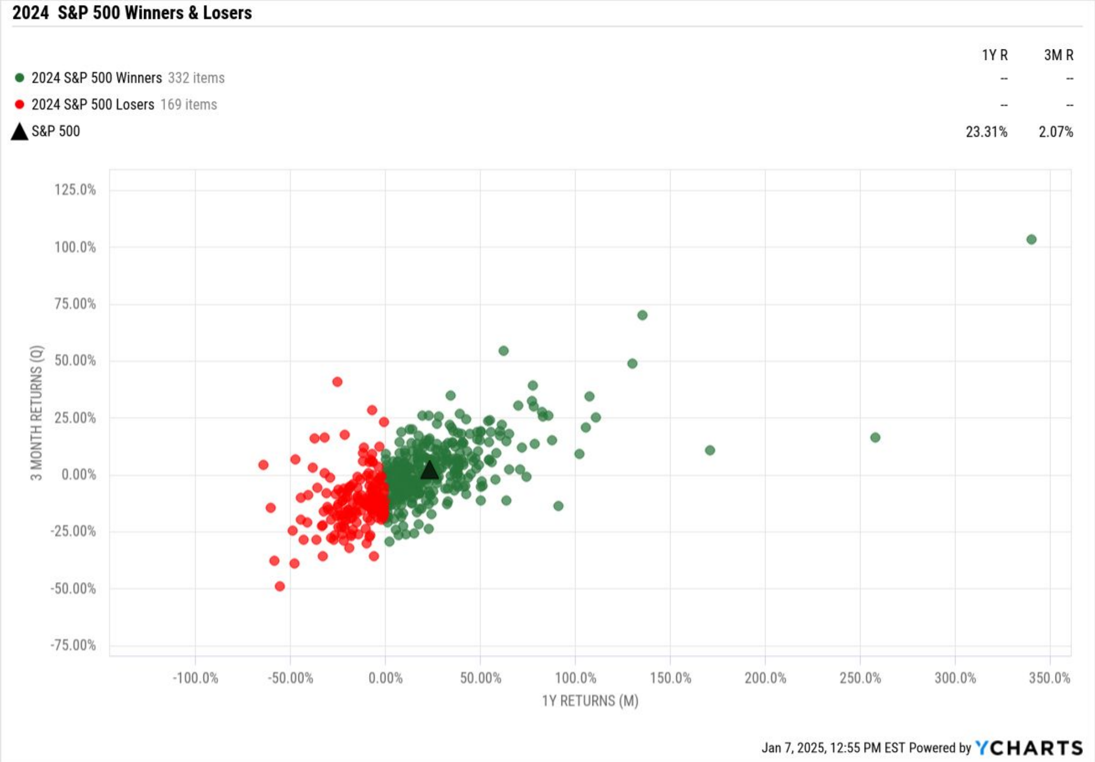
- 23.31%

2024 S&P 500 Winners:

- 332 (66% of index)

2024 S&P 500 Losers:

- 169 (34% of index)



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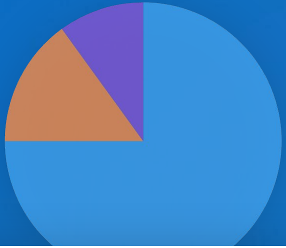
Portfolio Transition Analysis Tool: Win Business Faster



Upload Client's Current Portfolio

Import a client's current holdings to YCharts using the **Quick Extract** statement extraction feature, then run the portfolio against one of your model strategies.

Transition Analysis: Current Client Portfolio to Proposed Strategy

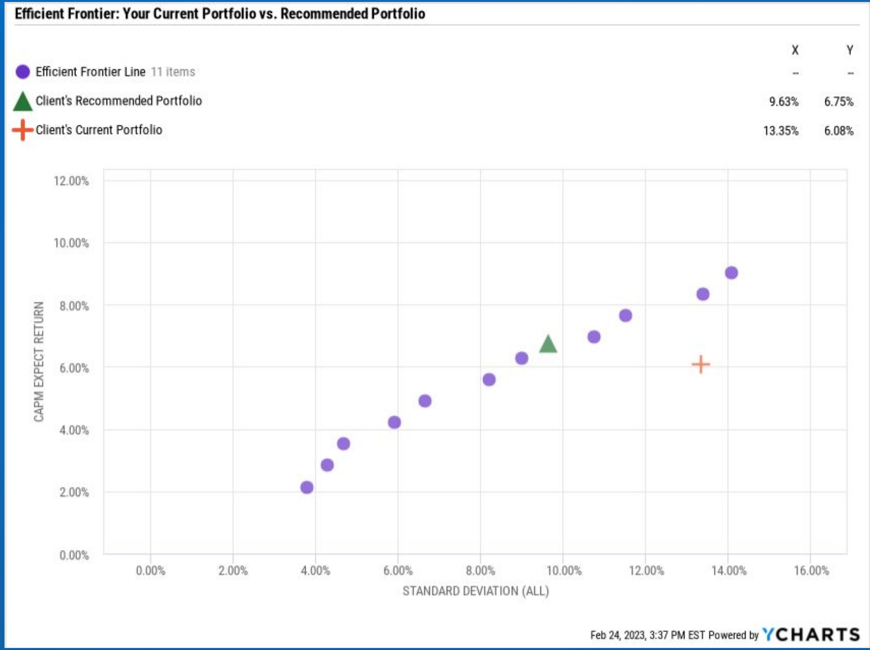
Data as of July 2, 2024

	Current Holding	Current Allocation	Target Allocation	Required Transaction	Resulting Allocation	Alignment to Target	Tax Impact
US EQUITY							
iShares Select Dividend ETF	74.69	25.18%	21.27%	Sell 11.59 shares	21.27%	0.00%	$17.93
Vanguard Total Stock..ket ETF	33.44	25.20%	19.14%	Sell 8.045 shares	19.14%	0.00%	$200.84
SPDRÂ® S&P 500Â® ETF Trust	13.08	20.06%	15.01%	Sell 3.292 shares	15.01%	0.00%	$55.52
Vanguard Value ETF	0.000	0.00%	6.02%	Buy 13.44 shares	6.02%	0.00%	0.00
Invesco QQQ Trust	0.000	0.00%	4.96%	Buy 3.646 shares	4.96%	0.00%	0.00
Total	121.21	70.44%	66.40%	$1.442K	66.40%	0.00%	$274.30
TAXABLE BOND							
iShares Core US Aggr..ond ETF	37.24	10.07%	10.14%	Buy 0.2700 shares	10.14%	0.00%	0.00
iShares 5-10 Year inv... Bd ETF	0.000	0.00%	5.04%	Buy 35.25 shares	5.04%	0.00%	0.00
iShares 1-5 Year invm.. Bd ETF	34.94	5.00%	0.00%	Sell 34.94 shares	0.00%	0.00%	$15.23
Total	72.18	15.07%	15.18%	$38.19	15.18%	0.00%	$15.23
INTERNATIONAL EQUITY							
iShares MSCI Emergi...ets ETF	120.99	14.49%	12.44%	Sell 17.08 shares	12.44%	0.00%	$31.41
Vanguard Developed ...Admiral	0.000	0.00%	5.98%	Buy 134.33 shares	5.98%	0.00%	0.00
Total	120.99	14.49%	18.42%	$1.403K	18.42%	0.00%	$31.41

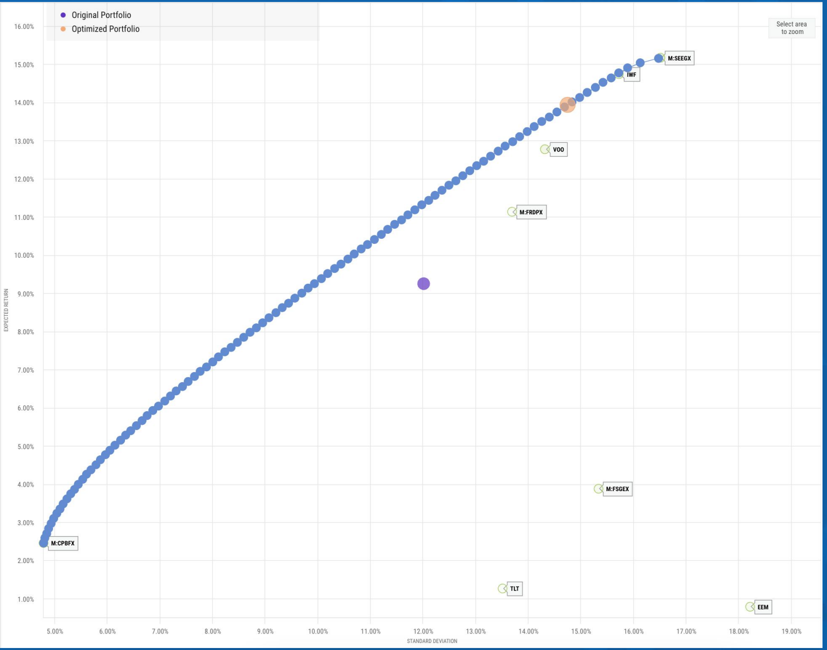
Transition to Recommended Model!

YCharts creates a PDF with the transactions required to fully transition to that new strategy, speeding up a typically manual and tedious process.

Visualize Portfolio Risk vs. Reward on an Efficient Frontier



On a **Scatter Plot** , compare the risk-reward relationship of a client's or prospect's current portfolio to a strategy you might recommend.



The **Portfolio Optimizer** aligns allocations with your clients' risk-reward appetites ro develop the ideal asset allocation strategies.

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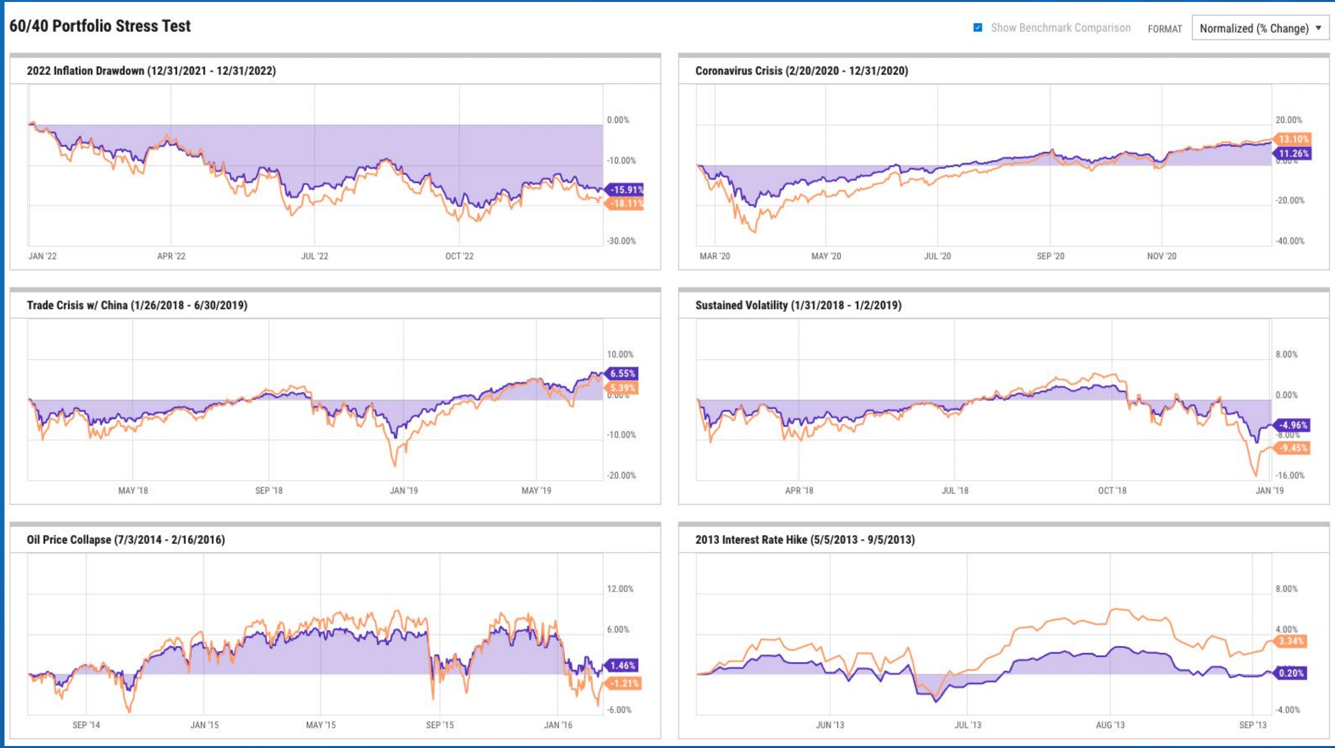
Stress-Test Visuals for Model Portfolios & Securities

Within YCharts, the **Stress Test tab** on every portfolio, security, and company Quote Page illustrates performance during critical, historical time periods.



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Pre-Built Templates in Fundamental Charts

Kickstart investment research with our library of over 60 pre-built chart templates, such as the **10-2 Yield Spread vs. S&P 500**.

These templates include the ability to easily recreate charts featured in YCharts webinars hosted by top names in the industry.

As of December 31st, 2024:

- S&P 500: 5,881.63
- 10-2 Spread: 0.33%

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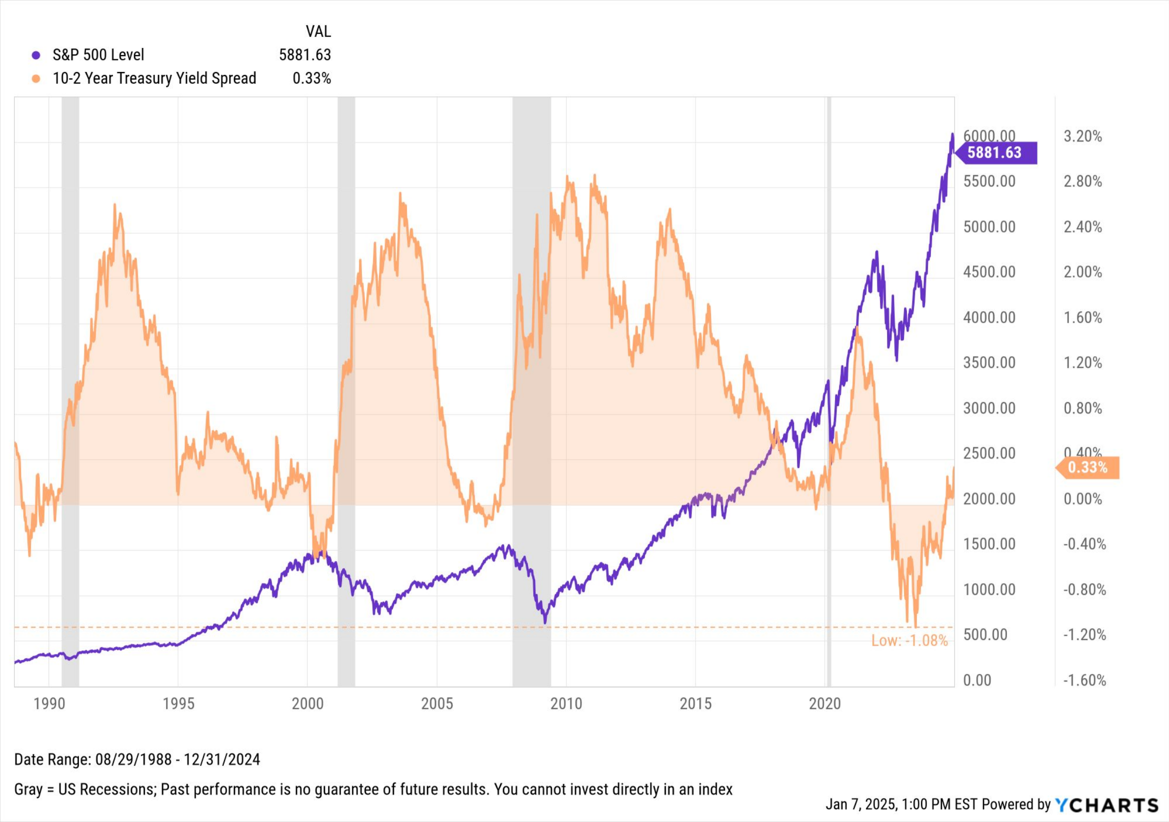

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