

Turning Data into Dialogue

Top 10 Visuals for Prospect
and Client Meetings

UPDATED DECEMBER 2025



Make This Kit Your Own!

Use these visuals to highlight key investing concepts in your presentations or share them with clients, prospects, and colleagues.

Customize It:

1. Download the [PowerPoint](#) version.
2. Go to **View → Slide Master**.
3. Click the **YCharts logo** and replace it with your firm's logo (transparent PNG recommended).
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The Effect of Missing the Best Market Days

	VAL	ANN
● S&P 500 Total Return Growth	\$200.00K	14.88%
● S&P 500, Minus 10 Best Days Total Return Growth	\$156.26K	9.34%
● S&P 500, Minus 20 Best Days Total Return Growth	\$131.48K	5.63%
● S&P 500, Minus 30 Best Days Total Return Growth	\$119.79K	3.68%
● S&P 500, Minus 40 Best Days Total Return Growth	\$114.93K	2.82%
● S&P 500, Minus 50 Best Days Total Return Growth	\$114.93K	2.82%



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What's Included

- Asset Class Performance
- The Long-Term Power of Markets
- The Power of Staying Invested
- Time in the Market vs. Timing the Market
- Dollar-Cost Averaging vs. Lump-Sum Investing
- Rolling Stock Market Returns Since 1950
- There's Always a "Reason to Sell"
- Withdrawal Scenarios
- Bull vs. Bear Markets Since 1950
- The Cyclical Nature of Value vs. Growth
- Bonus Visuals

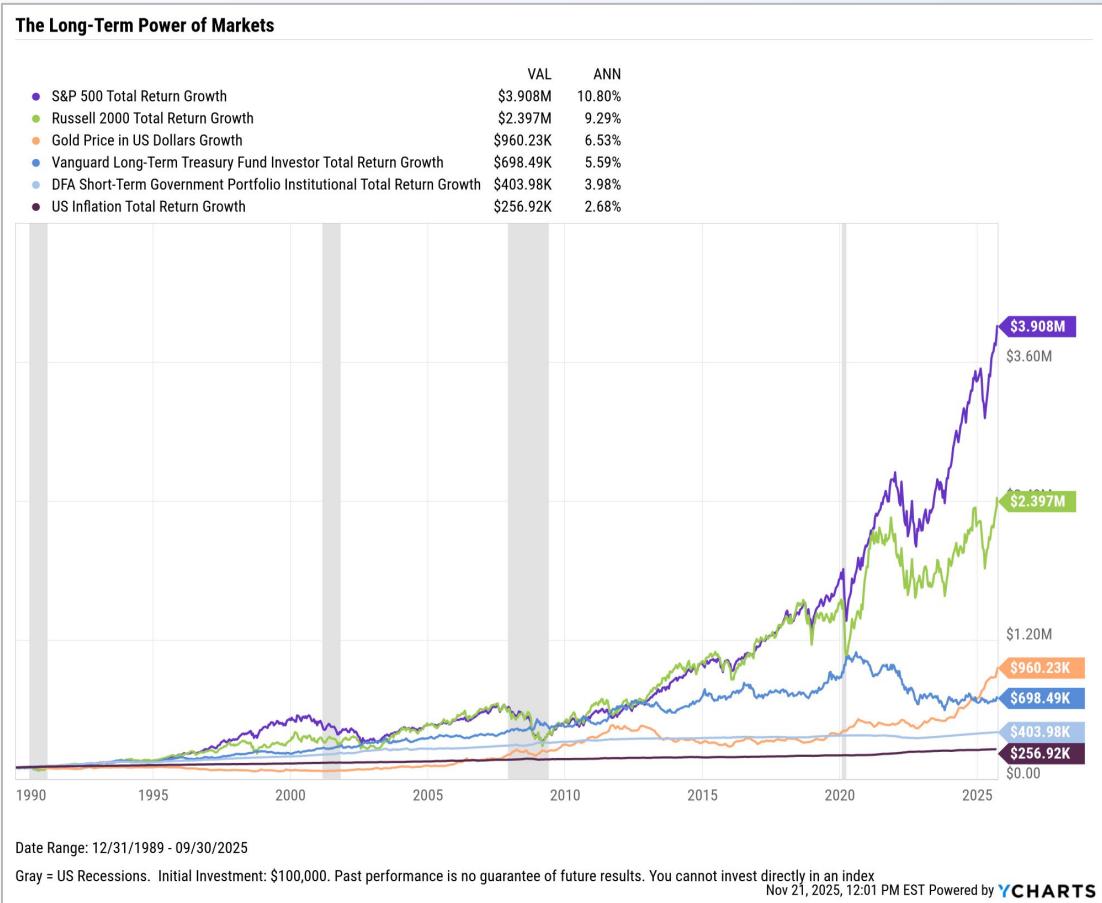
Asset Class Performance

2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	Annualized 10Y Data as of Q3 2025	Index
12.4%	17.8%	6.3%	7.1%	33.4%	42.7%	26.0%	40.4%	38.5%	36.4%	1.3%	37.8%	21.3%	5.7%	27.2%	US Growth 18.8% / 18.6%	Russell 1000 Growth Total Return
10.9%	12.3%	4.9%	3.8%	25.0%	26.3%	-7.5%	39.0%	20.0%	31.5%	0.9%	30.2%	17.3%	3.3%	13.7%	S&P 500 15.3% / 16.0%	S&P 500 Total Return
10.5%	12.2%	3.5%	2.4%	15.1%	18.6%	-8.5%	28.7%	18.7%	28.9%	0.0%	24.8%	12.0%	2.1%	13.5%	US Value 10.7% / 16.0%	Russell 1000 Value Total Return
8.1%	10.9%	3.0%	0.3%	14.4%	17.7%	-12.5%	27.6%	18.4%	26.5%	-1.5%	21.8%	11.6%	1.4%	13.0%	60/40 Portfolio 10.1% / 10.2%	60% S&P 500 Total Return 40% Aggregate Bond TR
5.7%	8.5%	2.9%	0.2%	11.5%	16.9%	-13.0%	25.2%	15.4%	25.5%	-2.3%	14.6%	11.4%	1.2%	10.6%	US Small Cap 9.8% / 22.0%	Russell 2000 Total Return
5.4%	7.0%	2.8%	-1.2%	9.2%	12.2%	-13.8%	16.0%	8.1%	23.2%	-4.0%	14.3%	8.2%	0.8%	9.1%	World ExUSA 9.0% / 16.1%	MSCI World Ex USA Total Return
5.3%	3.8%	2.1%	-2.0%	8.1%	11.5%	-15.9%	14.8%	8.0%	22.1%	-4.4%	13.7%	7.6%	0.6%	6.0%	Emerging Markets 8.4% / 17.5%	MSCI Emerging Markets Total Return
4.1%	1.2%	-0.2%	-3.1%	5.3%	10.3%	-18.1%	13.2%	7.5%	18.9%	-8.3%	9.8%	7.1%	-2.6%	5.1%	Real Estate 6.8% / 19.0%	Dow Jones US Real Estate Index Total Return
3.1%	0.8%	-1.5%	-3.1%	4.9%	6.4%	-19.7%	1.5%	5.2%	17.6%	-11.0%	5.8%	3.3%	-3.8%	4.9%	Commodities 4.1% / 22.3%	S&P GSCI Total Return
3.0%	-0.1%	-4.3%	-7.4%	1.3%	5.5%	-20.4%	-1.5%	2.8%	8.7%	-13.6%	5.4%	2.6%	-4.4%	-1.8%	Muni Bonds 2.3% / 5.1%	Barclays Municipal Bond Total Return
2.0%	-0.4%	-9.5%	-7.8%	1.1%	4.1%	-25.2%	-2.2%	-5.3%	7.5%	-13.8%	3.5%	1.0%	-14.6%	-3.9%	Aggregate Bonds 1.8% / 5.0%	Barclays US Aggregate Total Return
1.5%	-2.8%	-10.0%	-7.8%	0.6%	-4.3%	-29.1%	-2.3%	-23.7%	6.9%	-14.2%	2.3%	0.2%	-32.9%	-33.1%	US Treasuries 1.2% / 4.9%	Bloomberg US Treasury

The Long-Term Power of Markets

Growth of a \$100K investment over 35 years
(Q1 1990 through Q3 2025):

S&P 500 (Annualized Total Return)	10.80%
US Small Caps	9.29%
Gold	6.53%
Long-term Bonds	5.59%
Short-term Bonds	3.98%
CPI (US Inflation)	2.68%



The Power of Staying Invested

Growth of a \$100K investment over 20 years
(from Q4 2005 through Q3 2025):

Buy & Hold the S&P 500:

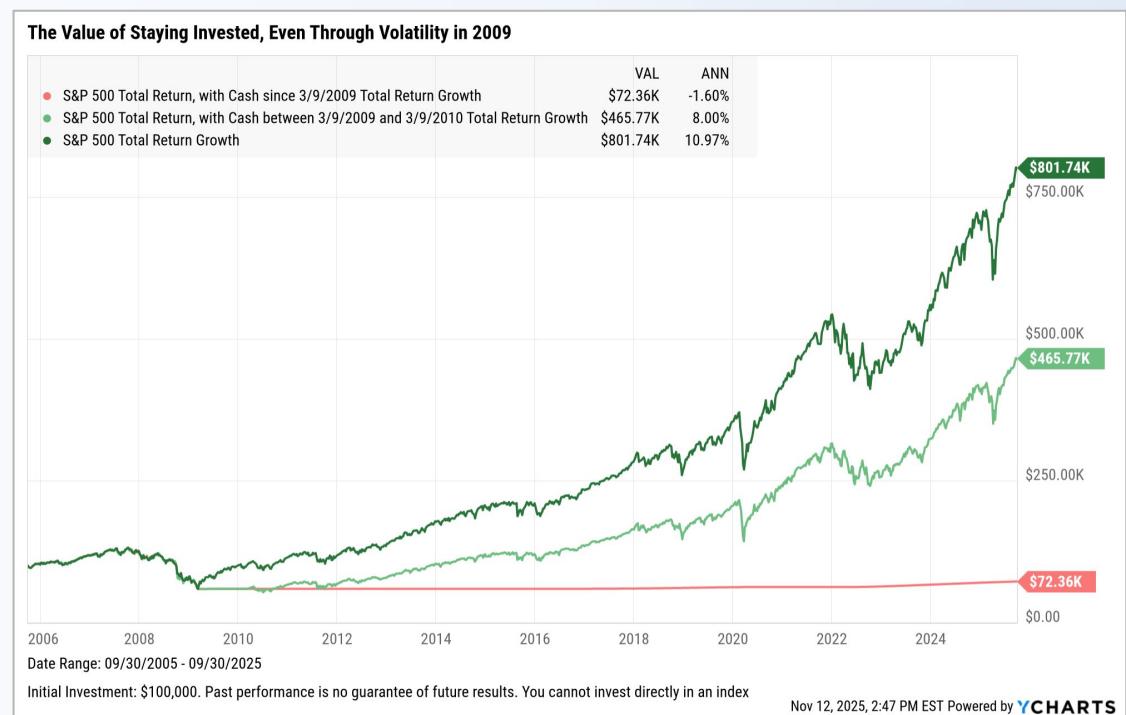
- 10.97% Annualized Total Return

Move to Cash at bottom of 2008 Financial Crisis for 1 year:

- 8.00% Annualized Total Return
- *2.97 Fewer Percentage Points Per Year*

Move to Cash at bottom of GFC & hold:

- -1.60% Annualized Total Return
- *12.57 Fewer Percentage Points Per Year*



[View in YCharts →](#)

The Power of Staying Invested (cont.)

Growth of a \$100K investment over 10 years
(from Q4 2015 through Q3 2025):

Buy & Hold the S&P 500:

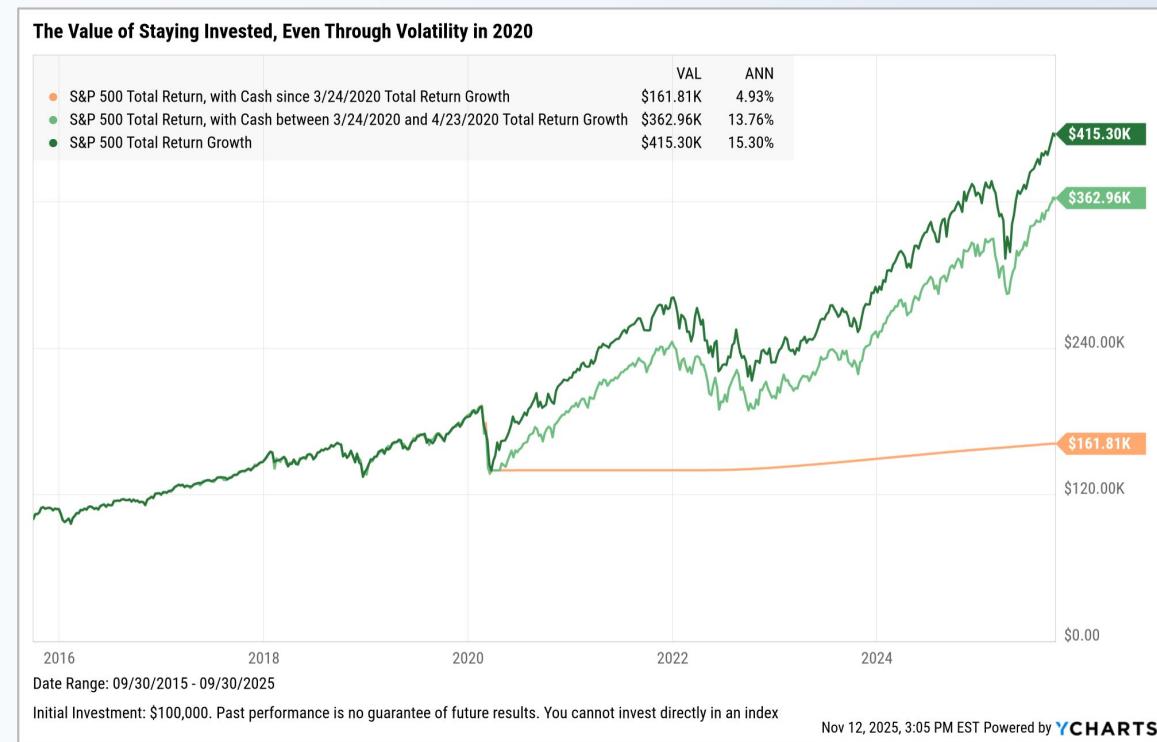
- 15.30% Annualized Total Return

Move to Cash at bottom of 2020 pandemic crash for 1 month:

- 13.76% Annualized Total Return
- *1.54 Fewer Percentage Points Per Year*

Move to Cash at bottom of 2020 crash & hold:

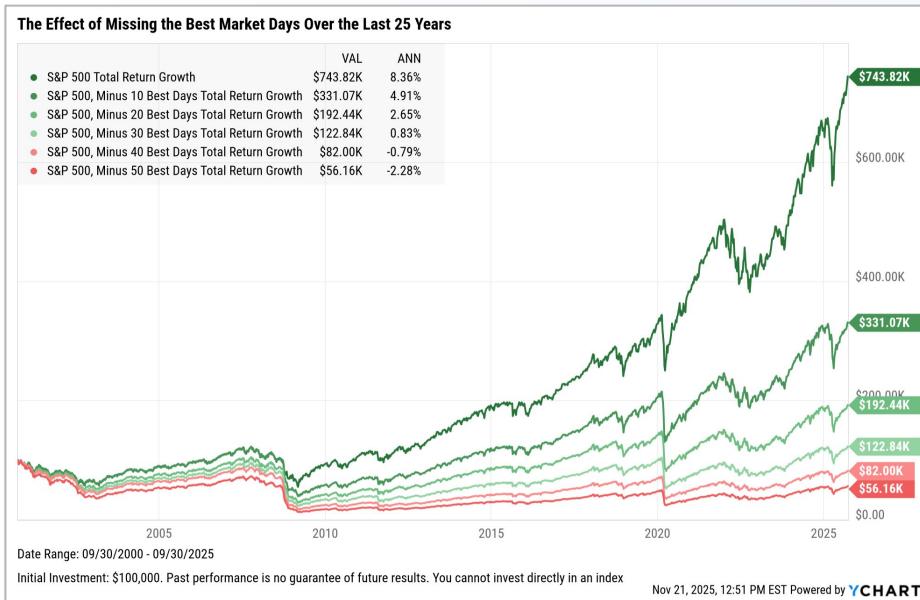
- 4.93% Annualized Total Return
- *10.37 Fewer Percentage Points Per Year*



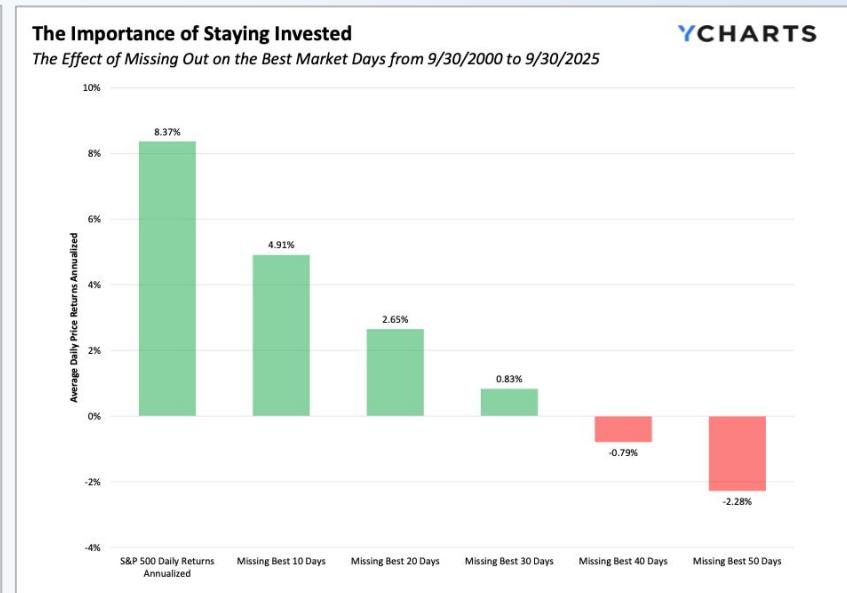
[View in YCharts →](#)

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.



[View in YCharts →](#)



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.

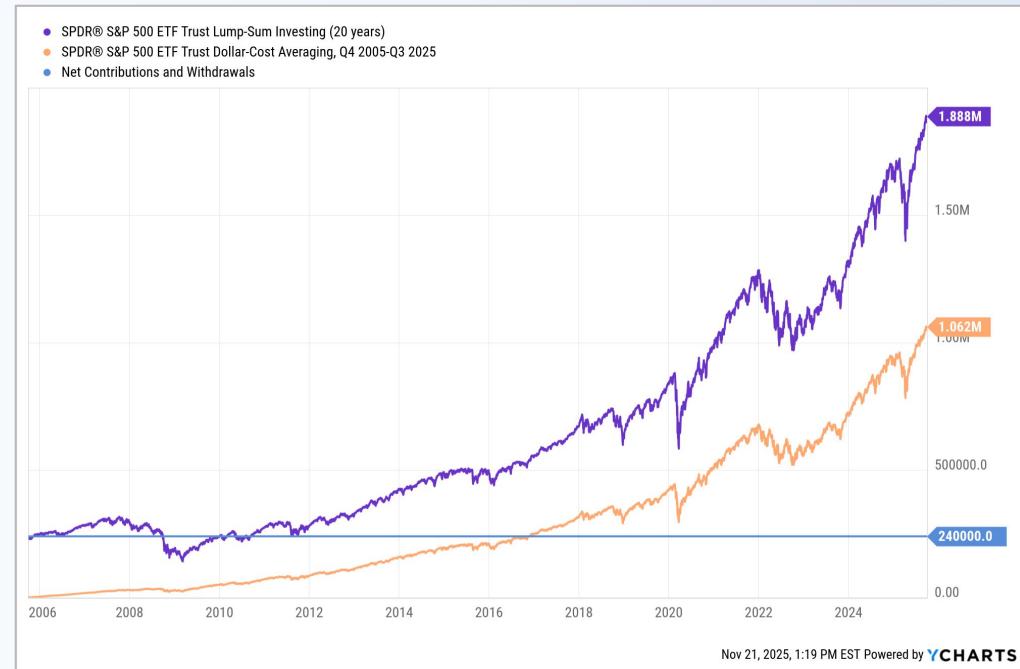
Start Investing on 1/3/2022	Dollar-Cost Averaging	Lump-Sum Investment
Total \$ Invested:	\$12,000 (\$1K / month)	\$12,000 (\$12K upfront)
# of Shares Purchased:	29.08	25.19
Avg Price/Share:	\$412.62	\$476.30
2022 % Return:	-6.19%	-18.17%



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

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 10/1/05 – 9/30/25	Dollar-Cost Averaging	Lump-Sum Investment
Total \$ Invested: (\$1K / month)	\$240,000 (\$1K / month)	\$240,000 (\$240K upfront)
# of Shares Purchased:	1,258.37	1,951.86
Avg Price/Share:	\$190.72	\$122.96
Annualized % Return:	7.72%	10.86%



Rolling Returns Since 1950

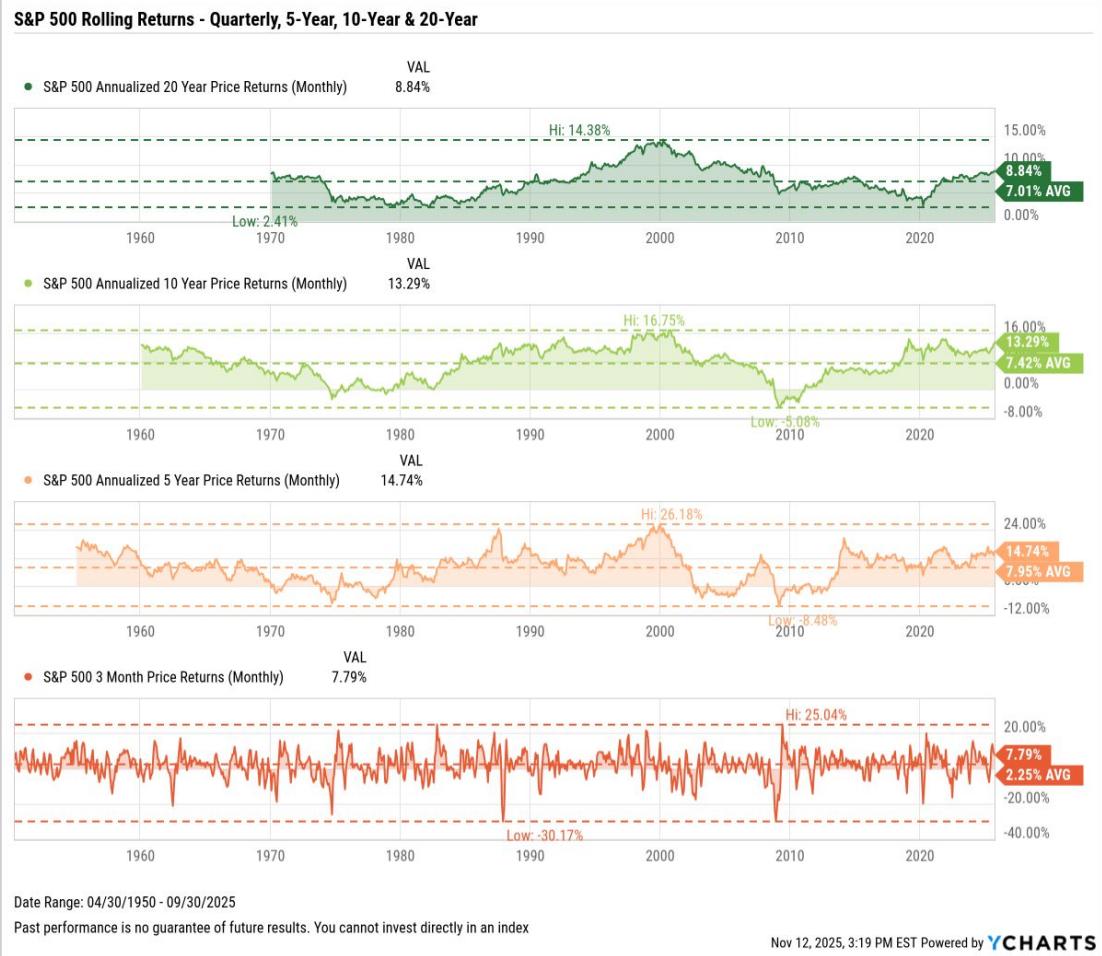
Average Return of S&P 500:

20-Year Return **8.84%**

10-Year Return **13.29%**

5-Year Return **14.74%**

Quarterly Return **7.79%**



There's Always A “Reason to Sell”

S&P 500 Performance Since 1989

Total Return
(including dividends) **+3,890%**

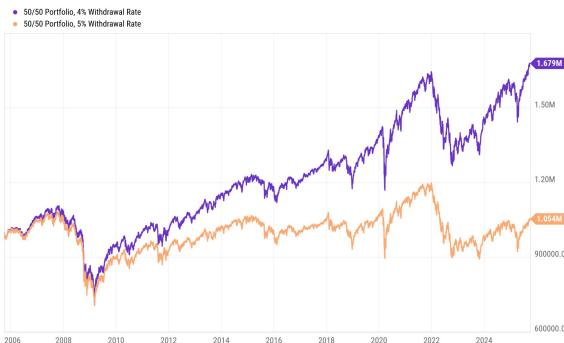
Average Annual Growth
(over 35 years) **10.78%**



Withdrawal Scenarios

Starting with a \$1 million 50/50 Portfolio* 20 years ago in October 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 September 2025:

4% annual withdrawals **\$1.679M**

5% annual withdrawals **\$1.054M**

4% vs. 6% Annual Withdrawal Rate



Balances as of September 2025:

4% annual withdrawals **\$1.679M**

6% annual withdrawals **\$429K**

4% vs. 8% Annual Withdrawal Rate



8% annual withdrawals deplete the portfolio after **15 years, 2 months** (in December 2020)

Bull vs. Bear Markets since 1950

Average Bull Market since 1950:

- 1,956 Cal. Days (5.36 Years)

Longest Bull Market since 1950:

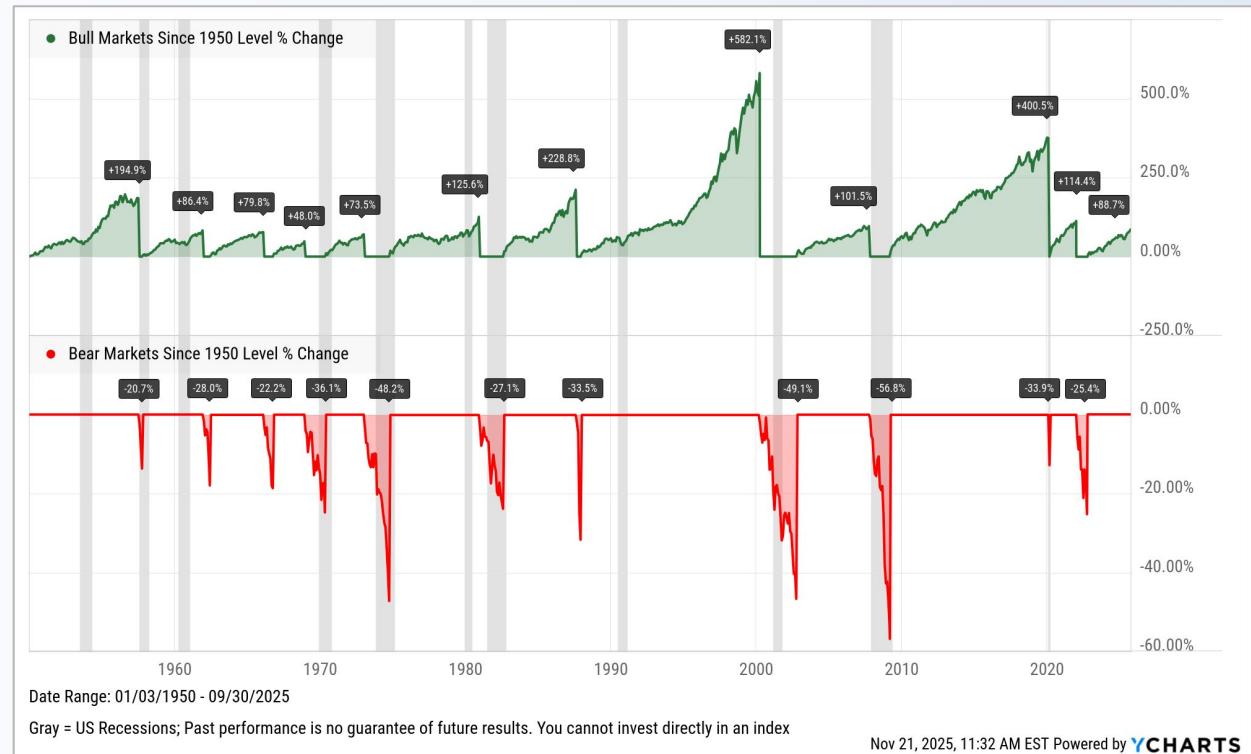
- 4,494 Cal. Days (12.3 Years)
- 582.1% gain

Most Recent Bear Market (2022):

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

Current Bull Market as of 9/31/25:

- 1085 Cal. Days (2.97 Years)
- 88.7% gain



Bull vs. Bear Markets since 1950 (cont.)

Average Bull Market since 1950:

- 1,956 Cal. Days (5.36 Years)

Longest Bull Market since 1950:

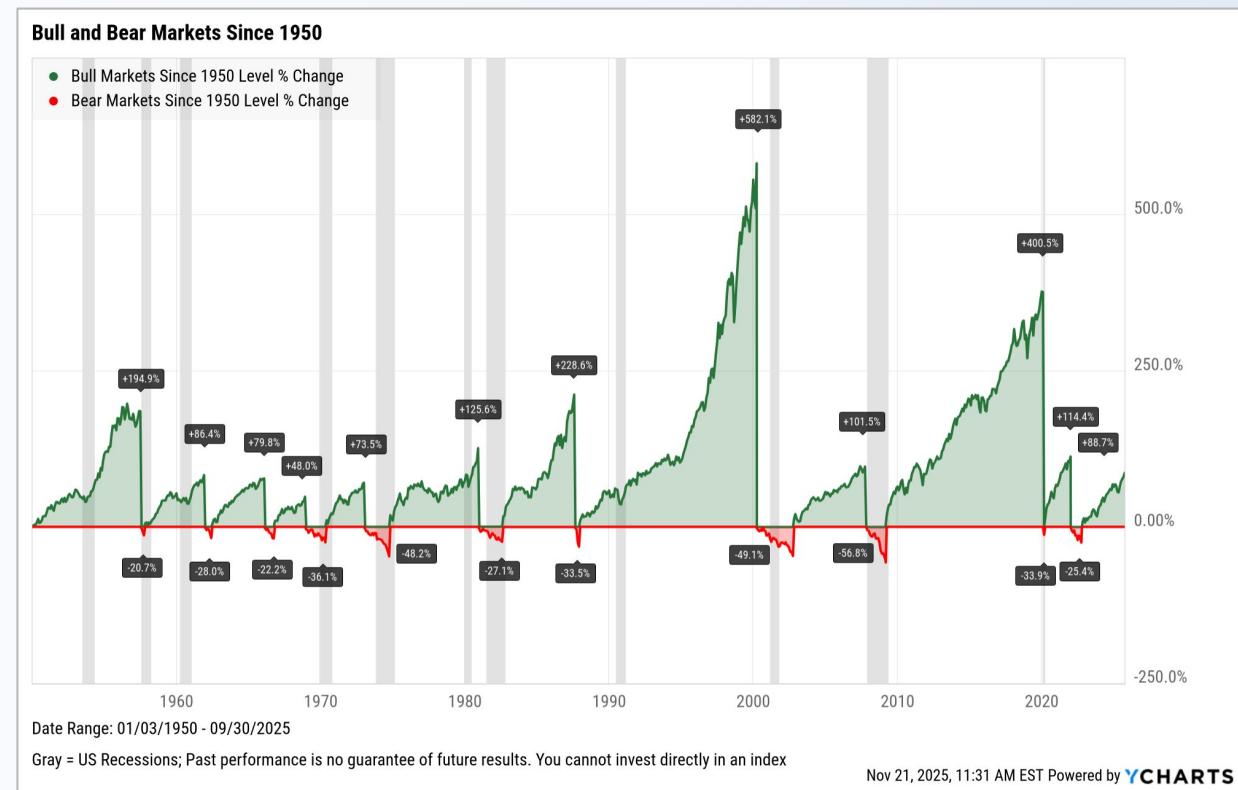
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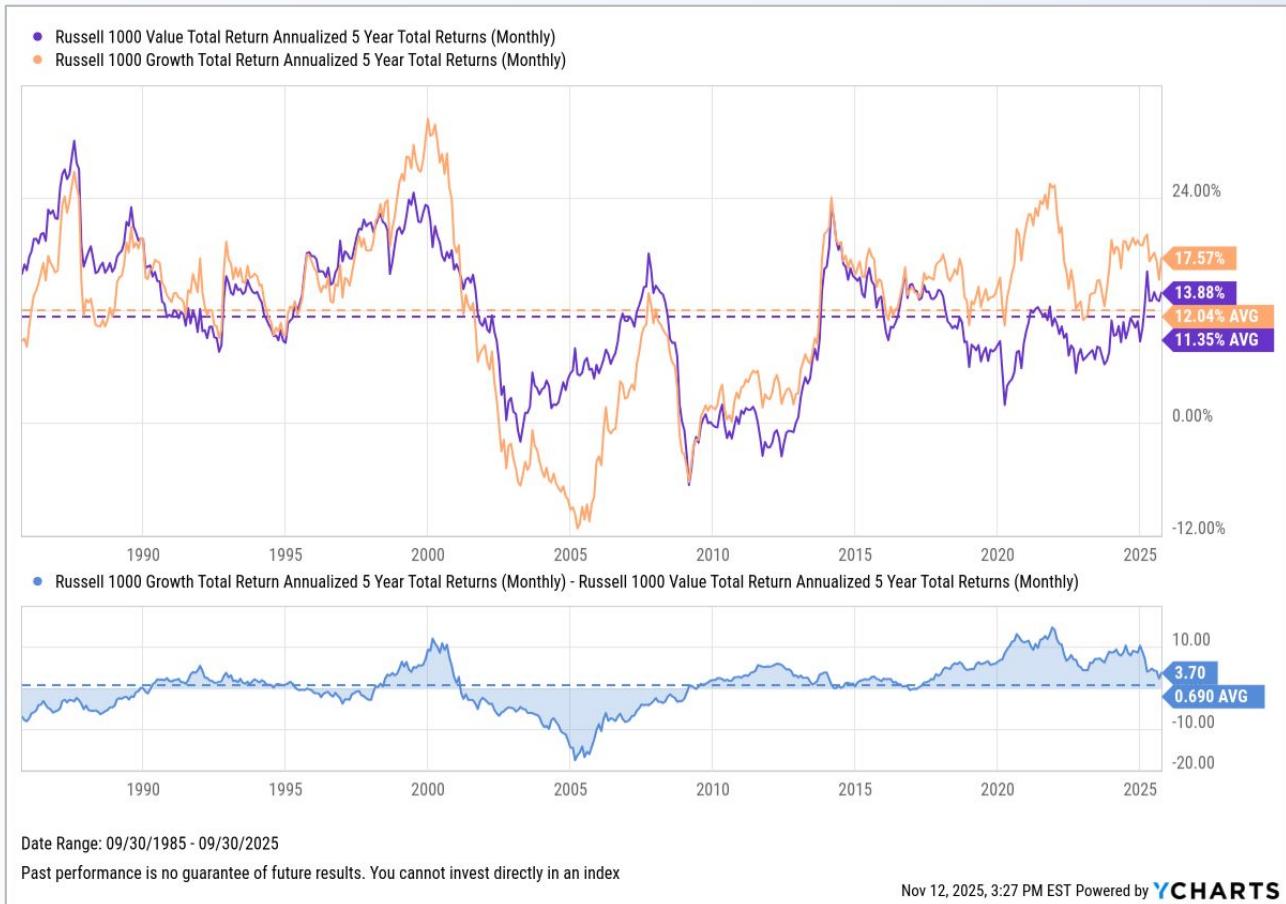
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The Cyclicity of Value vs. Growth

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.



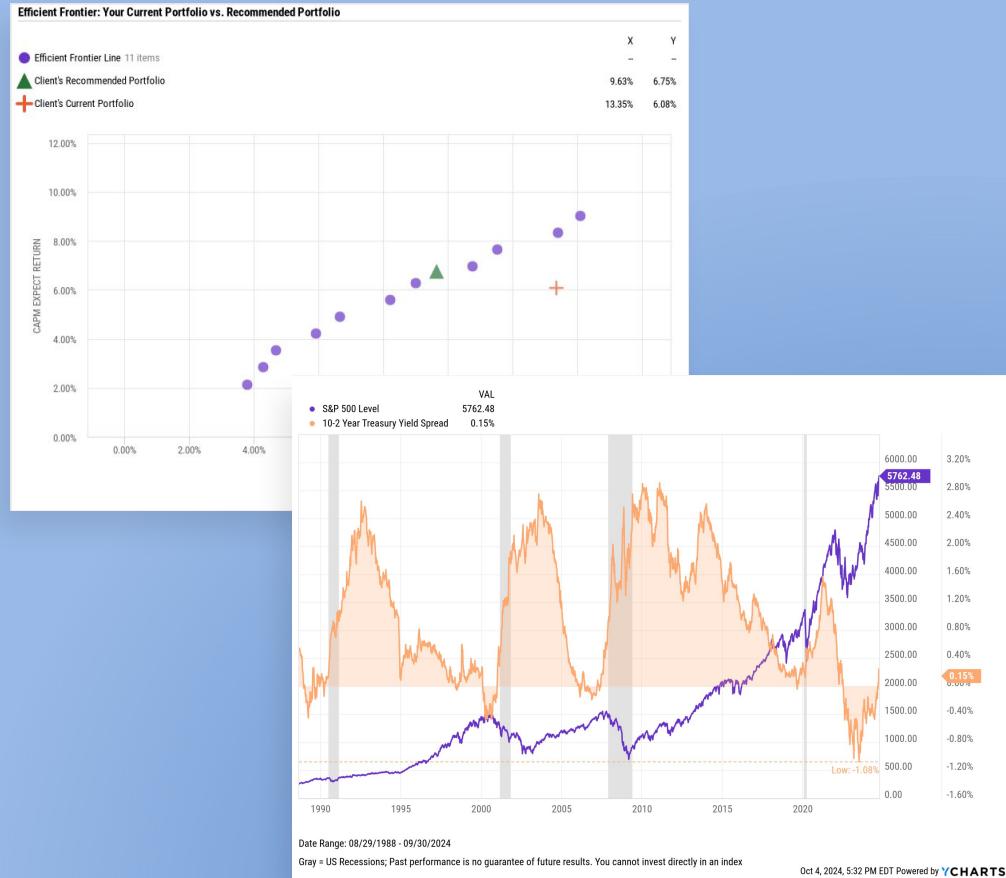
Bonus Visuals

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.

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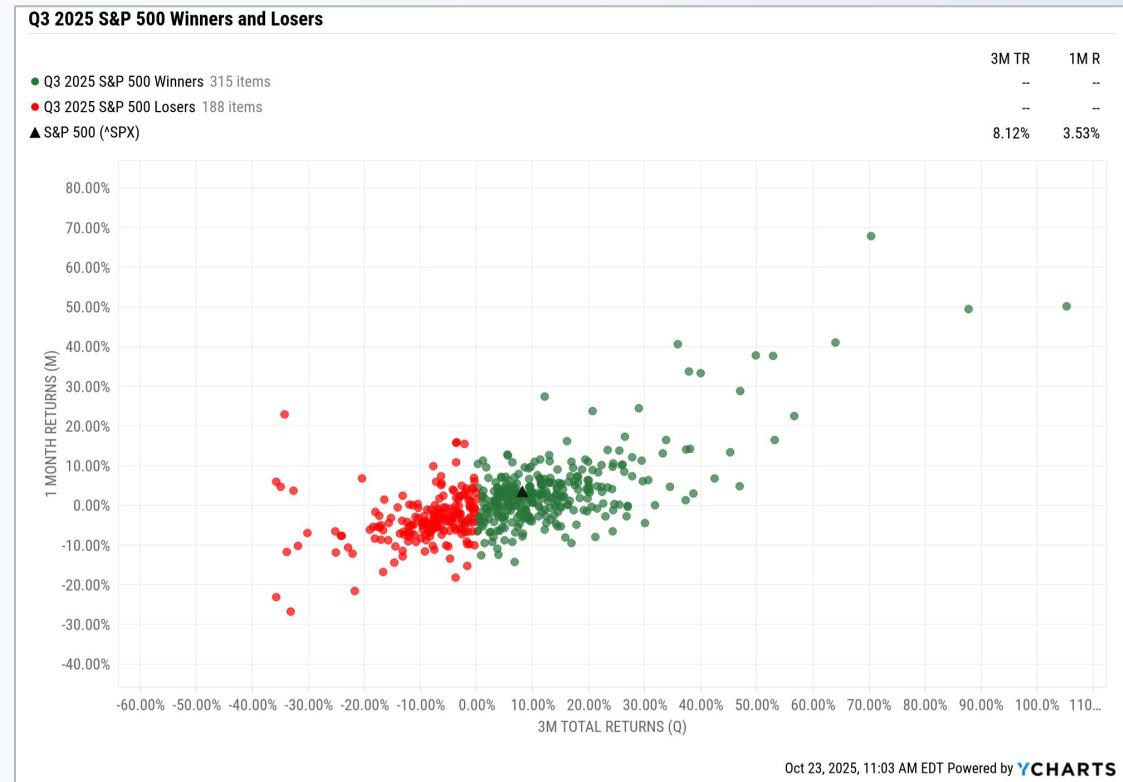
“Winners and Losers” Scatter Plots

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.

Q3 2025 S&P 500 Return 8.12%

Q3 2025 S&P 500 Winners 315
(63% of index)

Q3 2025 S&P 500 Losers 188
(37% of index)



Tip: Win Business Faster with the Portfolio Transition Analysis Tool



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 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.

[See For yourself →](#)

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
SPDR® S&P 500A® 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

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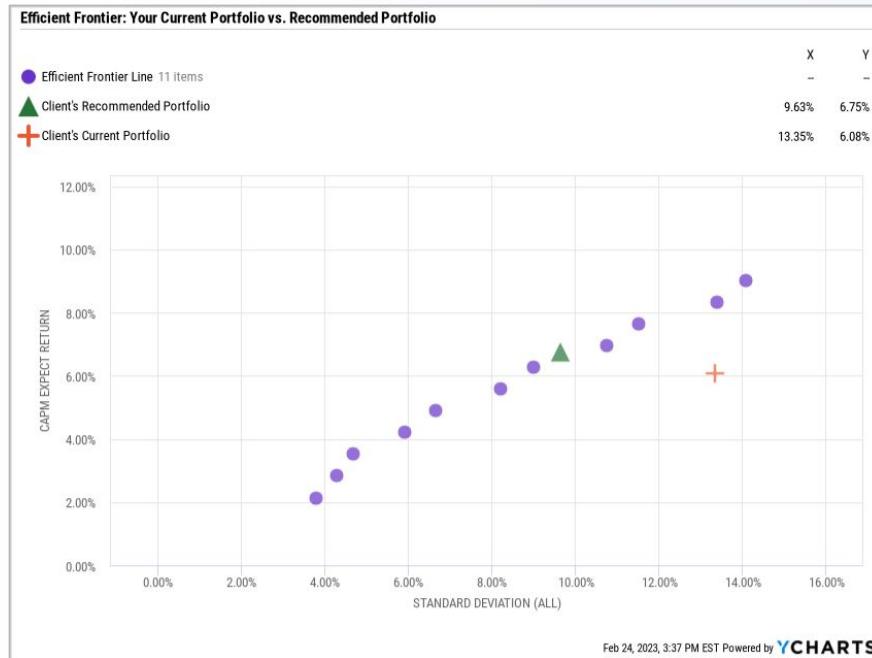


July 2, 2024

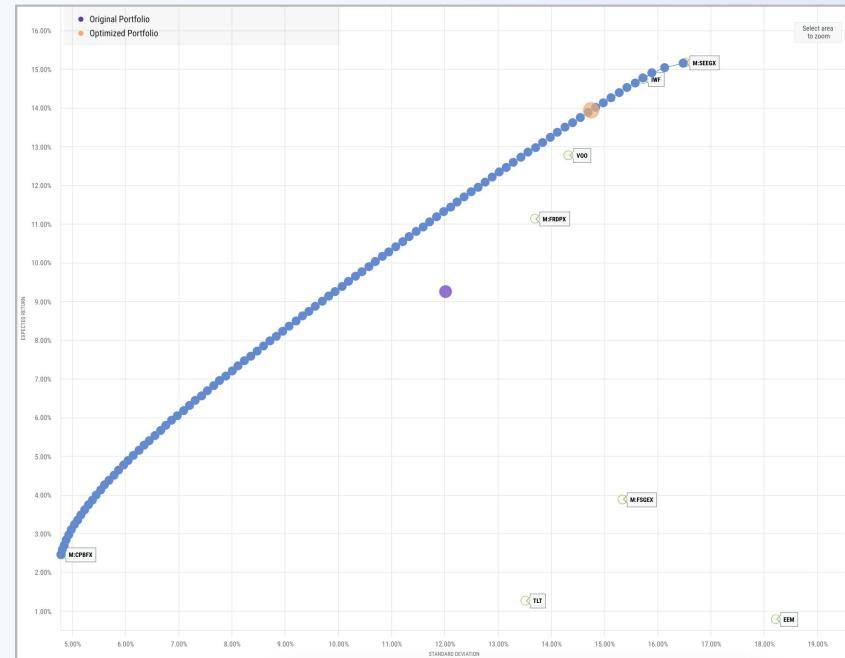
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Visualize Portfolio Risk vs. Reward on an Efficient Frontier



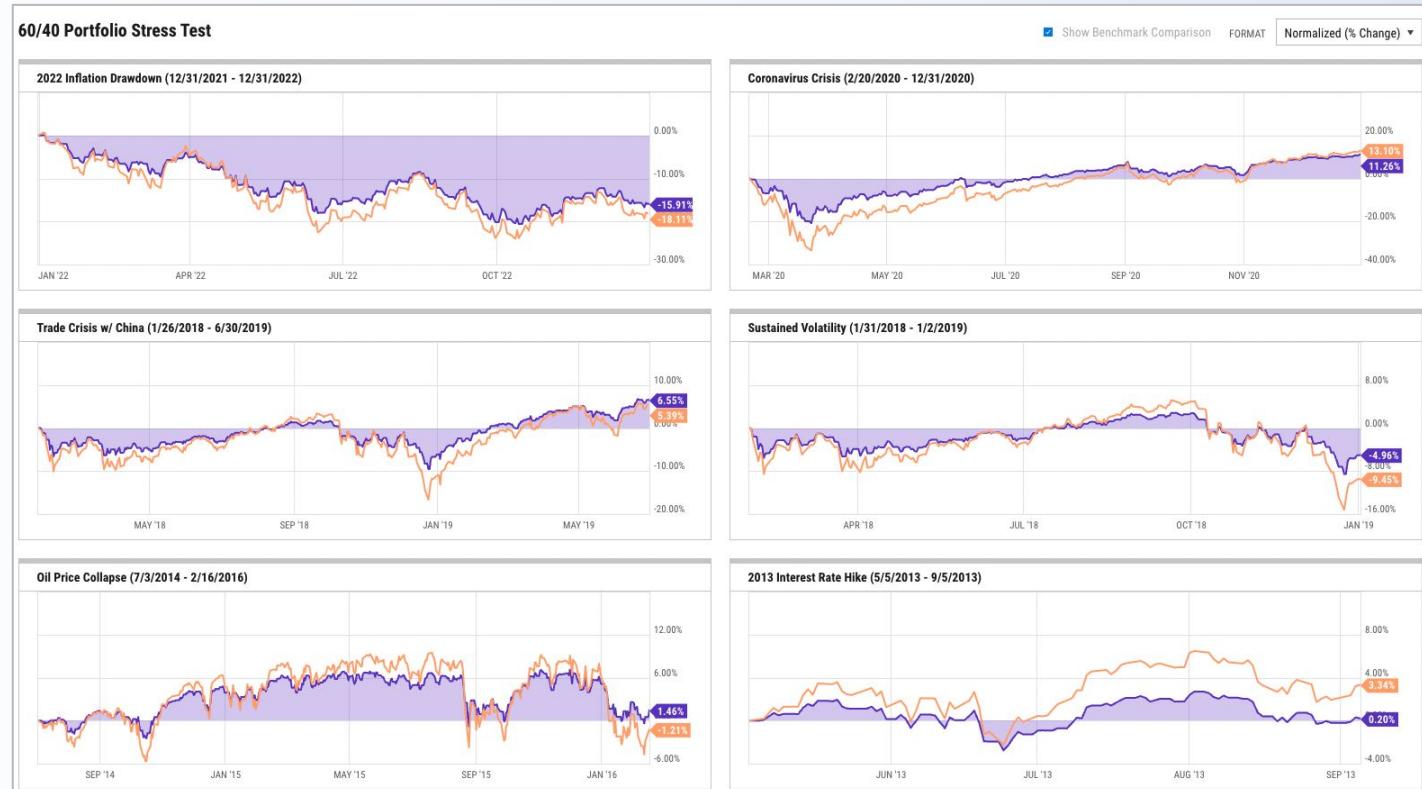
On a **Scatter Plot**, compare the risk-reward relationship of a client's or prospect's current portfolio to a strategy you might recommend.



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

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.



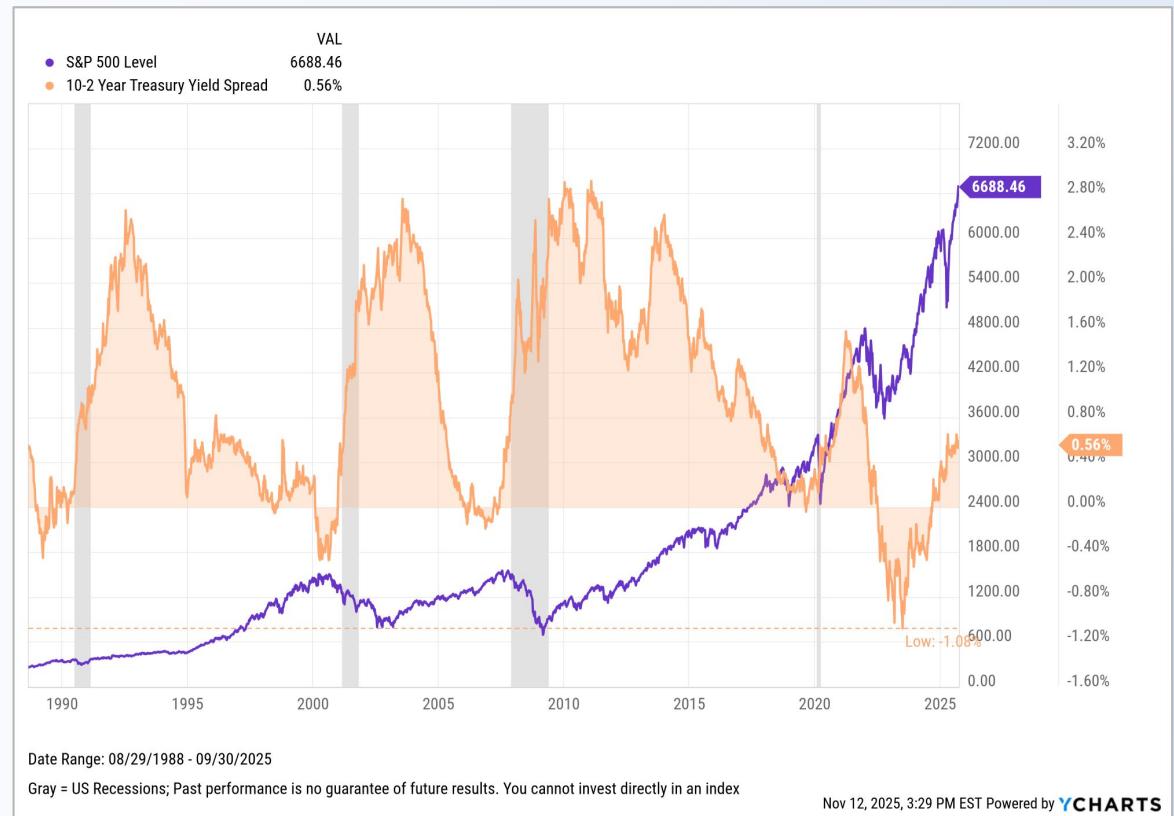
Pre-Built Templates in Fundamental Charts

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 September 30th, 2025:

- S&P 500: 6,688.46
- 10-2 Spread: 0.56%



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