

Supercharged Asset Gathering:

The Top 10 Visuals for Prospect & Client Meetings

YCHARTS

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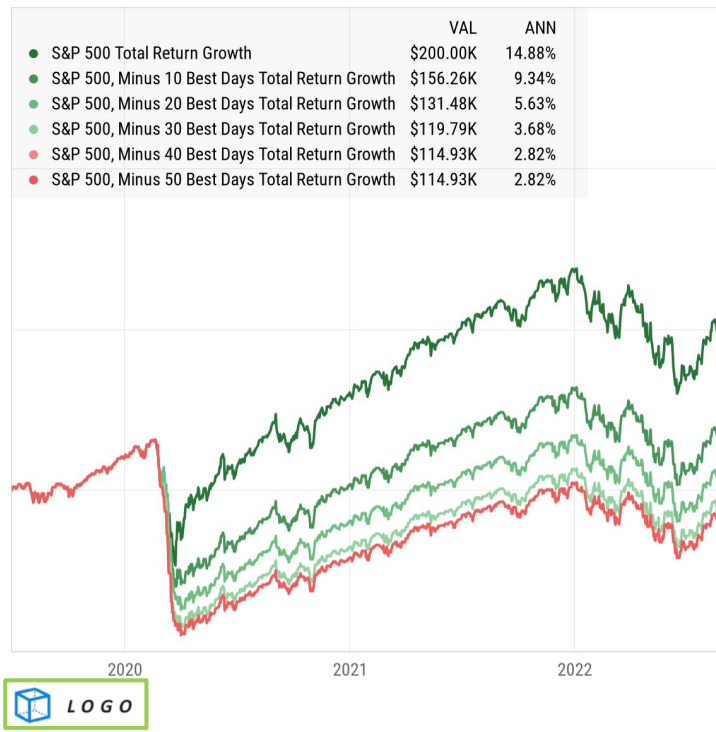
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Released July 2025

The Effect of Missing the Best Market Days



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Asset Class Performance

- *Periodic annual returns table for various asset classes over the last decade*

The Long-Term Power of Markets

- *Understanding the effect of compounding; comparing investments in various asset classes across multiple decades*

The Power of Staying Invested

- *Drawbacks of moving to cash during volatile periods, even for just one month or one year*

Time in the Market vs. Timing the Market

- *Being out of the market for even just its 10 best days in the last 25 years significantly diminished long-term returns*

Dollar-Cost Averaging vs. Lump-Sum Investing

- *Using the DCA method in down markets can result in a lower cost basis, though investing more up front allows money to compound over time*

Rolling Stock Market Returns Since 1950

- *There is a high probability of achieving positive long-term returns; the S&P 500's average 20-year return is about 7%*

There's Always a "Reason to Sell"

- *Despite this mantra, the S&P 500 has grown over 10.6% on average every year for 35+ years*

Withdrawal Scenarios

- *Marginally increasing the annual rate of withdrawal can quickly deplete a portfolio's value*

Bull vs. Bear Markets Since 1950

- *Why occasional short-term pain is worth the long-term gain*

The Cyclicalality of Value vs. Growth

- *Though both equity styles have outperformed each other for periods of time, long-term returns are nearly equal*

Bonus Visuals

- *...including how to generate proposals, run stress tests, conduct portfolio transition analysis, and more*

Asset Class Performance

2025 Q2	2025 Q1	2024 Q4	2024 Q3	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	Annualized 10Y Data as of Q2 2025 Returns / Standard Deviation	Index
17.8%	6.3%	7.1%	17.1%	33.4%	42.7%	26.0%	40.4%	38.5%	36.4%	1.3%	37.8%	21.3%	5.7%	27.2%	US Growth 17.0% / 18.6%	Russell 1000 Growth Total Return
12.3%	4.9%	3.8%	9.4%	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 13.6% / 16.0%	S&P 500 Total Return
12.2%	3.5%	2.4%	9.3%	15.1%	18.6%	-8.5%	28.7%	18.7%	28.9%	0.0%	24.8%	12.0%	2.1%	13.5%	US Value 9.2% / 16.1%	Russell 1000 Value Total Return
10.9%	3.0%	0.3%	8.9%	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 9.1% / 10.3%	60% S&P 500 Total Return 40% Aggregate Bond TR
8.5%	2.9%	0.2%	7.8%	11.5%	16.9%	-13.0%	25.2%	15.4%	25.5%	-2.3%	14.6%	11.4%	1.2%	10.6%	World ExUSA 7.2% / 16.3%	MSCI World Ex USA Total Return
7.0%	2.8%	-1.2%	5.9%	9.2%	12.2%	-13.8%	16.0%	8.1%	23.2%	-4.0%	14.3%	8.2%	0.8%	9.1%	US Small Cap 7.1% / 22.0%	Russell 2000 Total Return
3.8%	2.1%	-2.0%	5.6%	8.1%	11.5%	-15.9%	14.8%	8.0%	22.1%	-4.4%	13.7%	7.6%	0.6%	6.0%	Real Estate 6.5% / 19.1%	Dow Jones US Real Estate Index Total Return
1.2%	-0.2%	-3.1%	5.2%	5.3%	10.3%	-18.1%	13.2%	7.5%	18.9%	-8.3%	9.8%	7.1%	-2.6%	5.1%	Emerging Markets 5.2% / 17.6%	MSCI Emerging Markets Total Return
0.8%	-1.5%	-3.1%	4.7%	4.9%	6.4%	-19.7%	1.5%	5.2%	17.6%	-11.0%	5.8%	3.3%	-3.8%	4.9%	Muni Bonds 2.2% / 5.1%	Barclays Municipal Bond Total Return
-0.1%	-4.3%	-7.4%	3.2%	1.3%	5.5%	-20.4%	-1.5%	2.8%	8.7%	-13.6%	5.4%	2.6%	-4.4%	-1.8%	Aggregate Bonds 1.8% / 5.0%	Barclays US Aggregate Total Return
-0.4%	-9.5%	-7.8%	2.7%	1.1%	4.1%	-25.2%	-2.2%	-5.3%	7.5%	-13.8%	3.5%	1.0%	-14.6%	-3.9%	Commodities 1.5% / 23.6%	S&P GSCI Total Return
-2.8%	-10.0%	-7.8%	-5.3%	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% / 5.0%	Bloomberg US Treasury

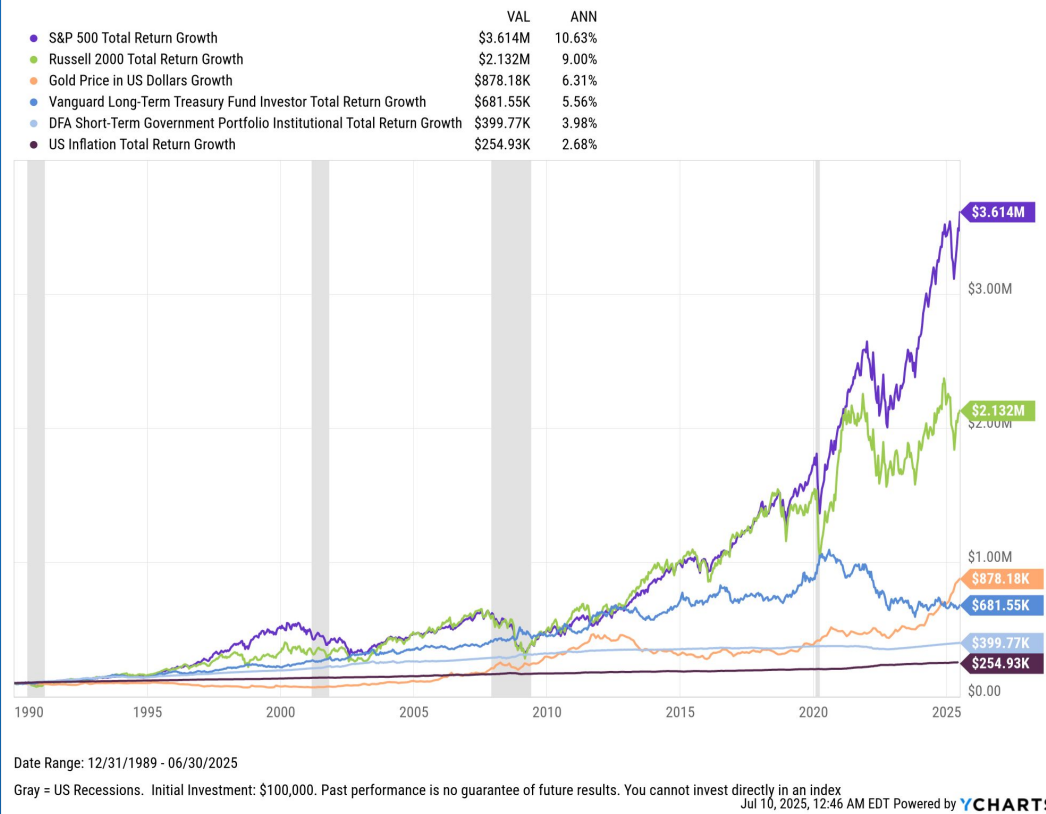
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The Long-Term Power of Markets

Growth of a \$100K investment over 35 years (Q1 1990 through Q2 2025):

- **S&P 500:** 10.63% Annualized Total Return
- **US Small Caps:** 9.00%
- **Gold:** 6.31%
- **Long-term Bonds:** 5.56%
- **Short-term Bonds:** 3.98%
- **CPI (US Inflation):** 2.68%

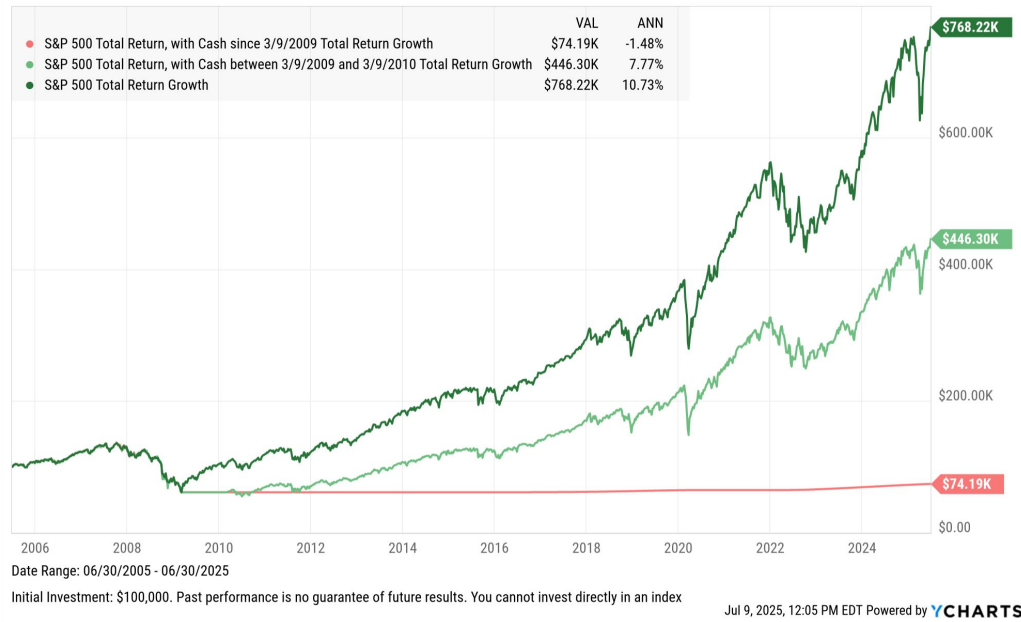
The Long-Term Power of Markets



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The Power of Staying Invested

The Value of Staying Invested, Even Through Volatility in 2009



Growth of a \$100K investment over 20 years
(from Q3 2005 through Q2 2025):

Buy & Hold the S&P 500:
10.73% Annualized Total Return

Move to Cash at bottom of 2008 Financial Crisis for 1 year:
7.77% Annualized Total Return
2.96 Fewer Percentage Points Per Year

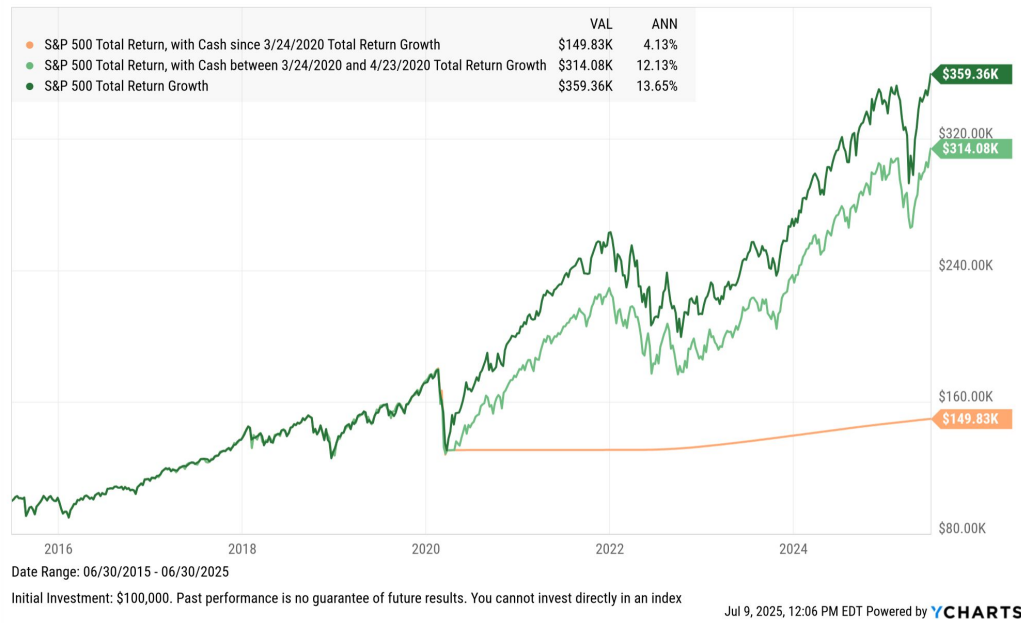
Move to Cash at bottom of GFC & hold:
-1.48% Annualized Total Return
12.21 Fewer Percentage Points Per Year

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The Power of Staying Invested (cont.)

The Value of Staying Invested, Even Through Volatility in 2020



Growth of a \$100K investment over 10 years
(from Q3 2015 through Q2 2025):

Buy & Hold the S&P 500:

13.65% Annualized Total Return

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

12.13% Annualized Total Return

1.52 Fewer Percentage Points Per Year

Move to Cash at bottom of 2020 crash & hold:

4.13% Annualized Total Return

9.52 Fewer Percentage Points Per Year

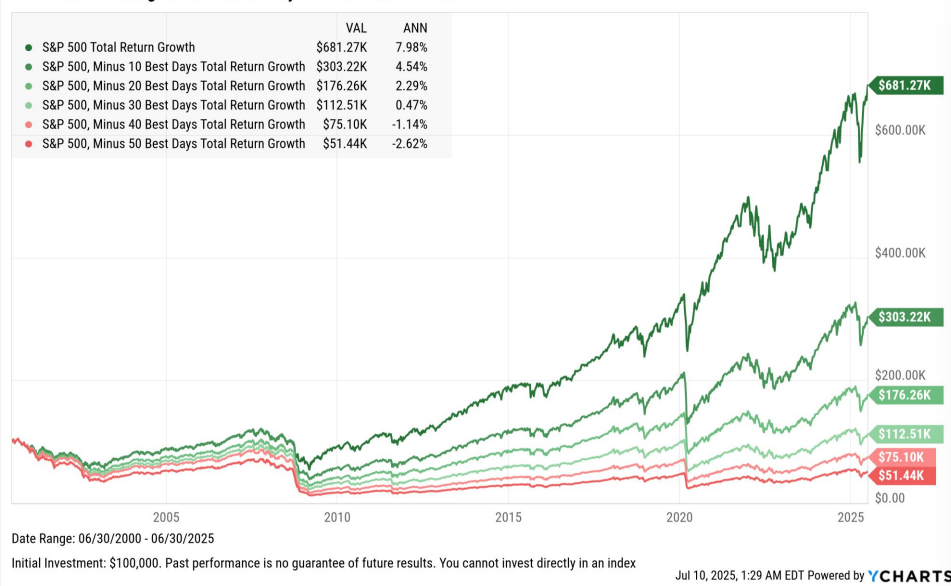
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Time in the Market vs. Timing the Market

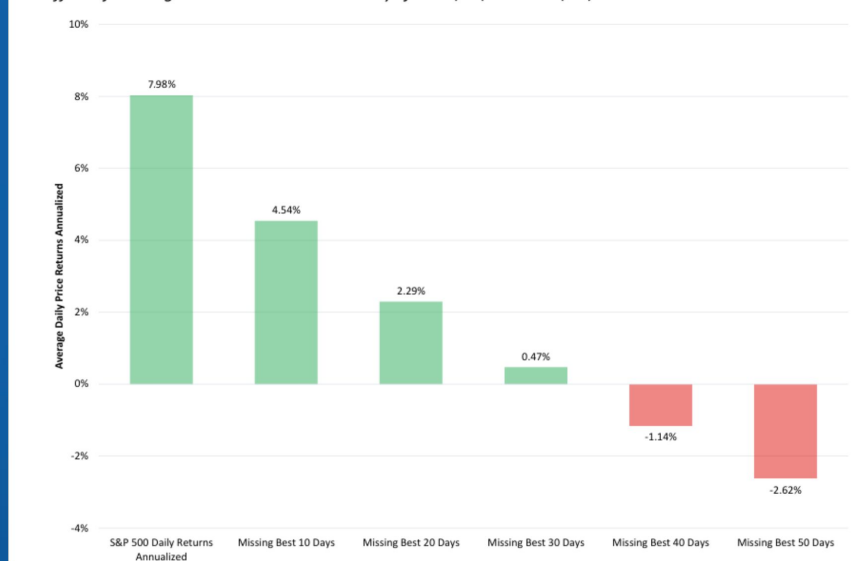
Missing out on just the 10 best market days in the last 25 years significantly diminished total returns

The Effect of Missing the Best Market Days Over the Last 25 Years



The Importance of Staying Invested

The Effect of Missing Out on the Best Market Days from 6/30/2000 to 6/30/2025



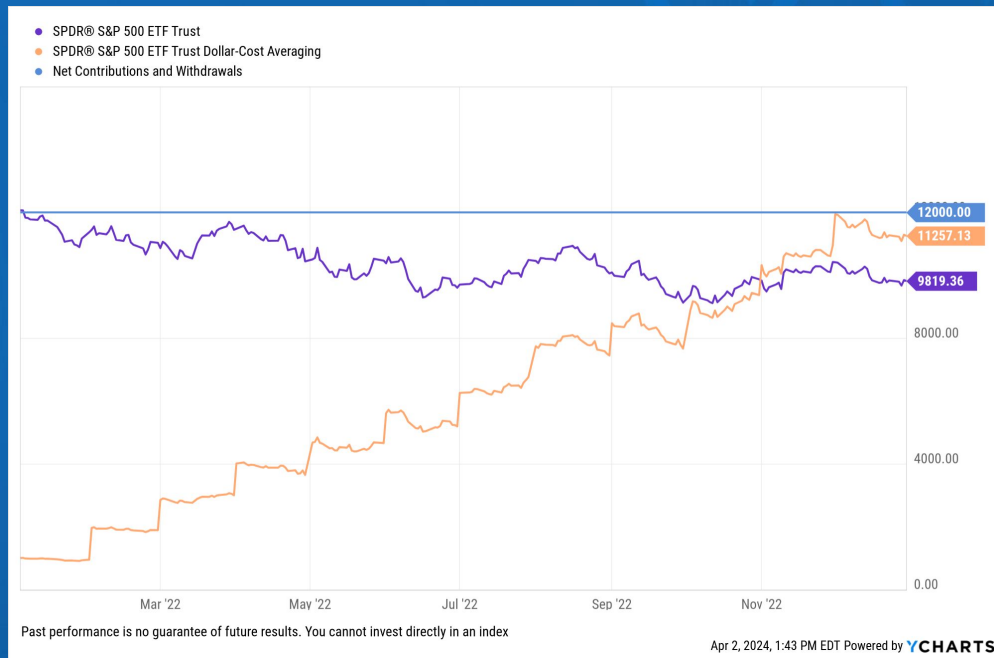
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Dollar-Cost Averaging vs. Lump-Sum Investing

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.

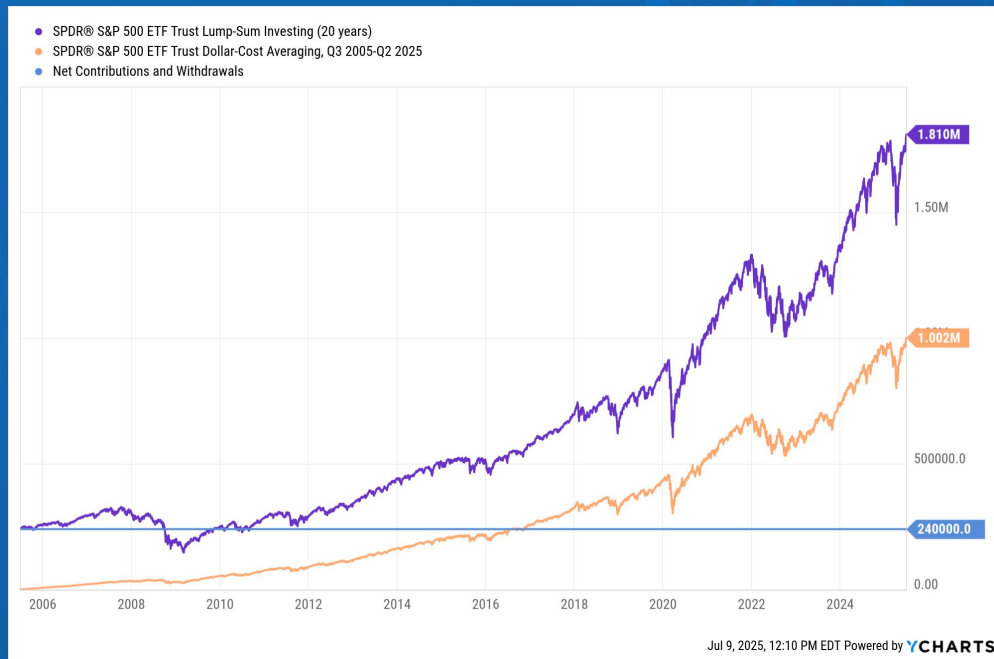
Start Investing on 1/3/2022	Dollar-Cost Averaging	Lump-Sum Investment
Total \$ Invested:	\$12,000 (\$1K / month)	\$12,000 (\$12K upfront)
# of Shares Purchased:	29.08	25.19
Avg Price/Share:	\$412.62	\$476.30
2022 % Return:	-6.19%	-18.17%



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

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 7/1/05 – 6/30/25	Dollar-Cost Averaging	Lump-Sum Investment
Total \$ Invested:	\$240,000 (\$1K / month)	\$240,000 (\$240K upfront)
# of Shares Purchased:	1,282.98	2,009.21
Avg Price/Share:	\$187.06	\$119.45
Annualized % Return:	7.41%	10.63%



Rolling Returns Since 1950

Average 20-Year Return of S&P 500:
7.00%

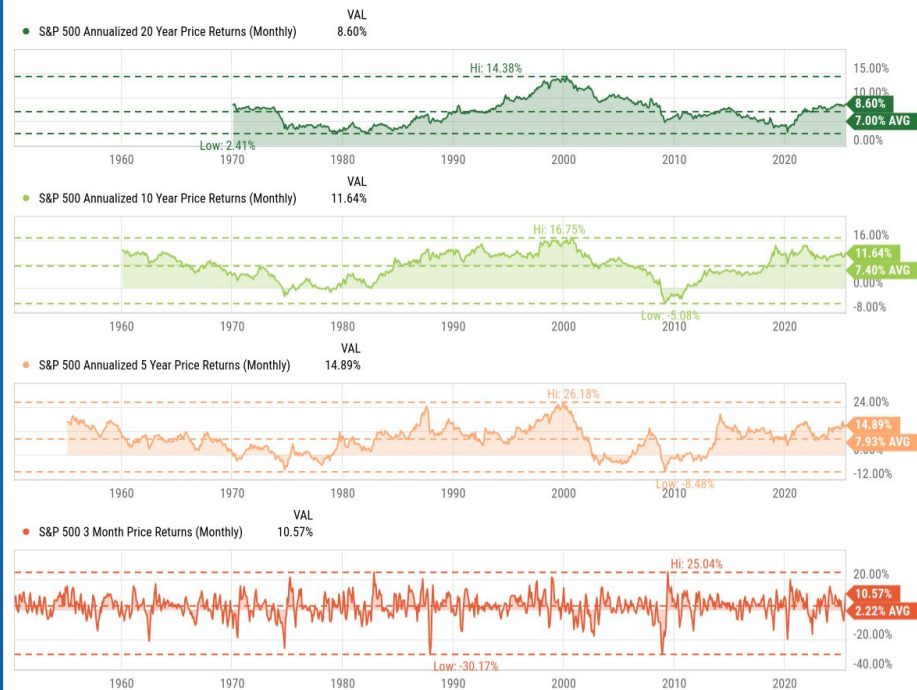
Average 10-Year Return of S&P 500:
7.40%

Average 5-Year Return of S&P 500:
7.93%

Average Quarterly Return of S&P 500:
2.22%

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S&P 500 Rolling Returns - Quarterly, 5-Year, 10-Year & 20-Year



Date Range: 04/30/1950 - 06/30/2025

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

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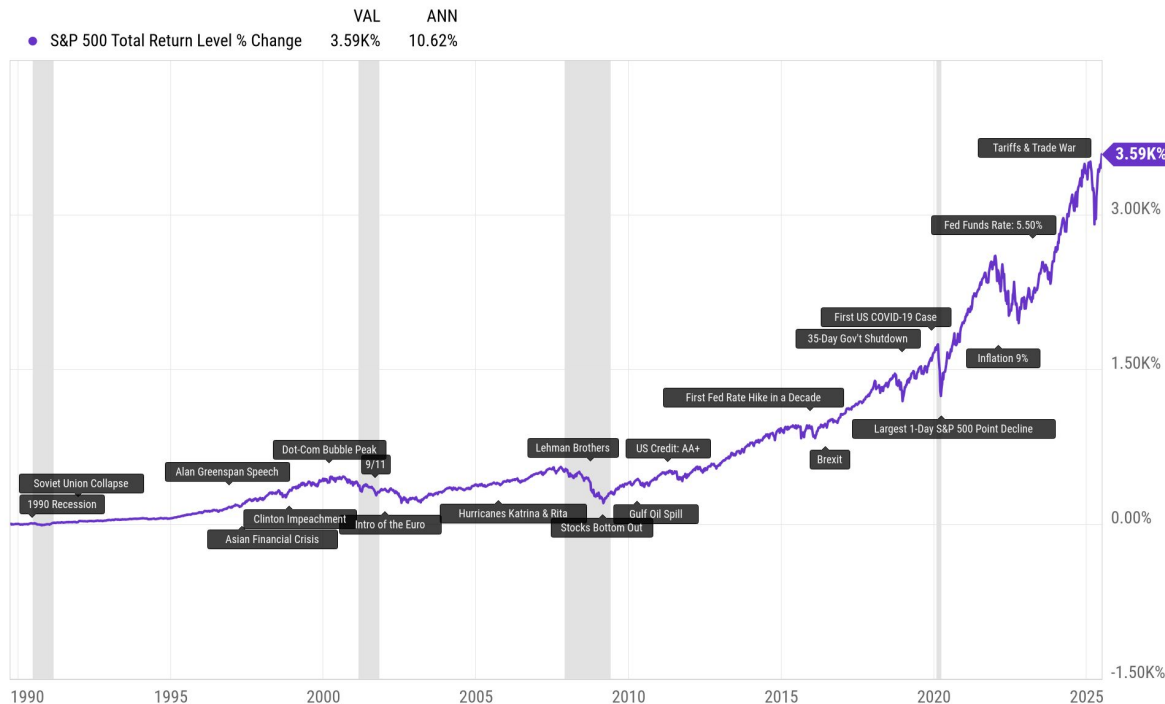
There's Always A "Reason to Sell"

Since October 1989, the S&P 500 has posted a **3,590%** total return (including dividends).

Put differently, the index has grown an average of **10.62%** annually over the last 35 years.

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"Reasons to Sell"



Date Range: 09/29/1989 - 06/30/2025

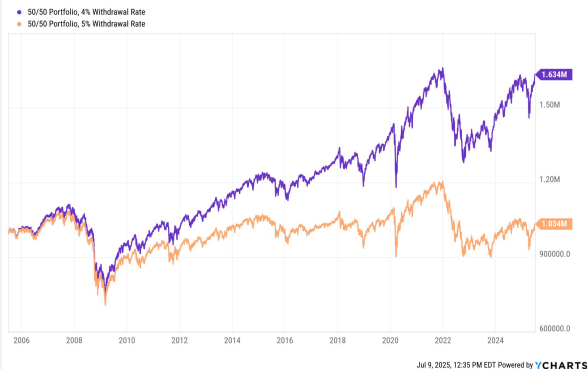
Gray = US Recessions; Past performance is no guarantee of future results. You cannot invest directly in an index

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Withdrawal Scenarios

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

4% annual withdrawals **\$1.634M**
5% annual withdrawals **\$1.034M**

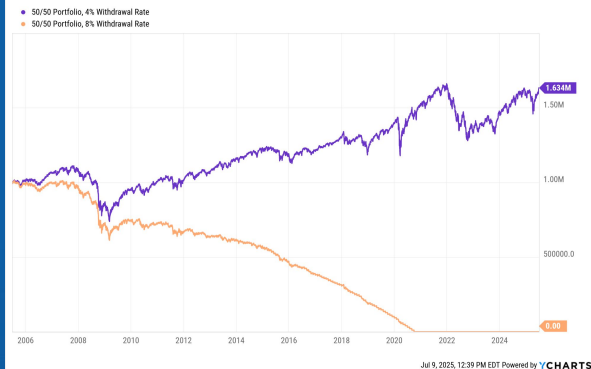
4% vs. 6% Annual Withdrawal Rate



Balances as of June 2025:

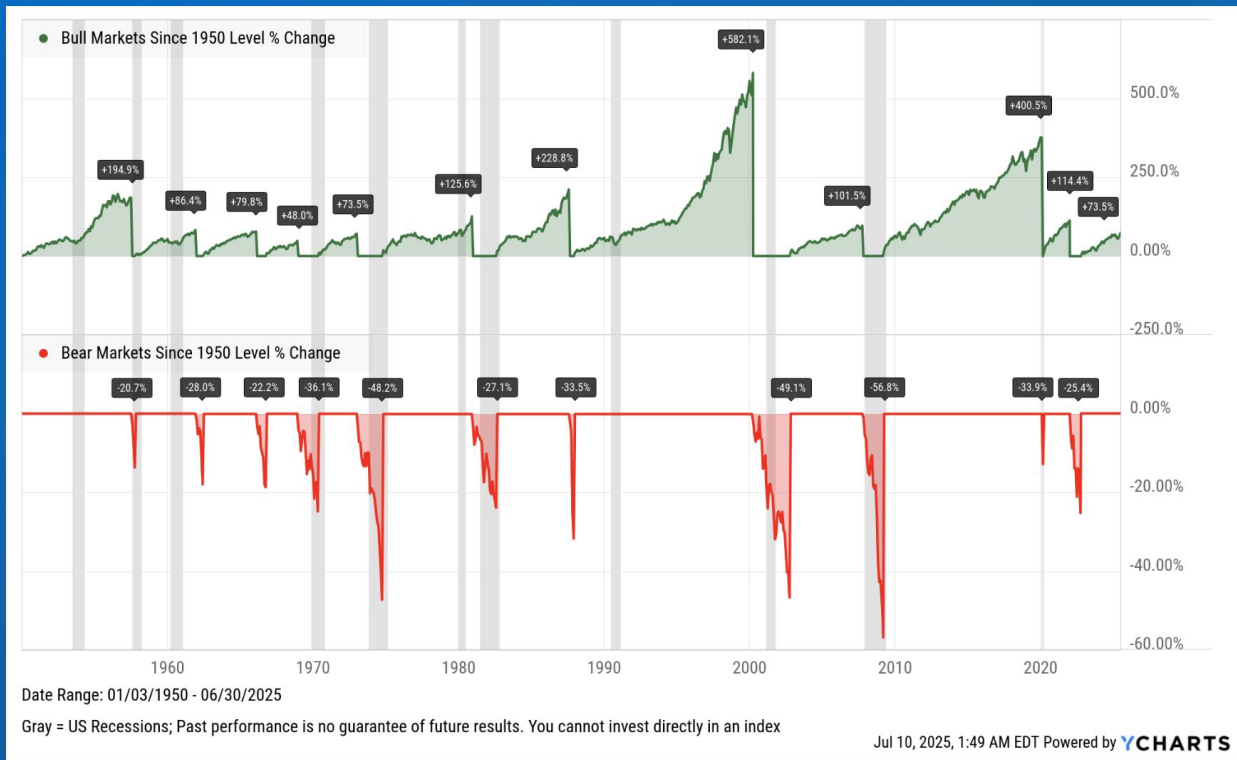
4% annual withdrawals **\$1.634M**
6% annual withdrawals **\$433K**

4% vs. 8% Annual Withdrawal Rate



8% annual withdrawals deplete the portfolio after **15 years, 3 months** (in October 2020)

Bull vs. Bear Markets since 1950



S&P 500 Market Statistics

Average Bull Market since 1950:

- 1,949 Cal. Days (5.34 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 6/30/25:

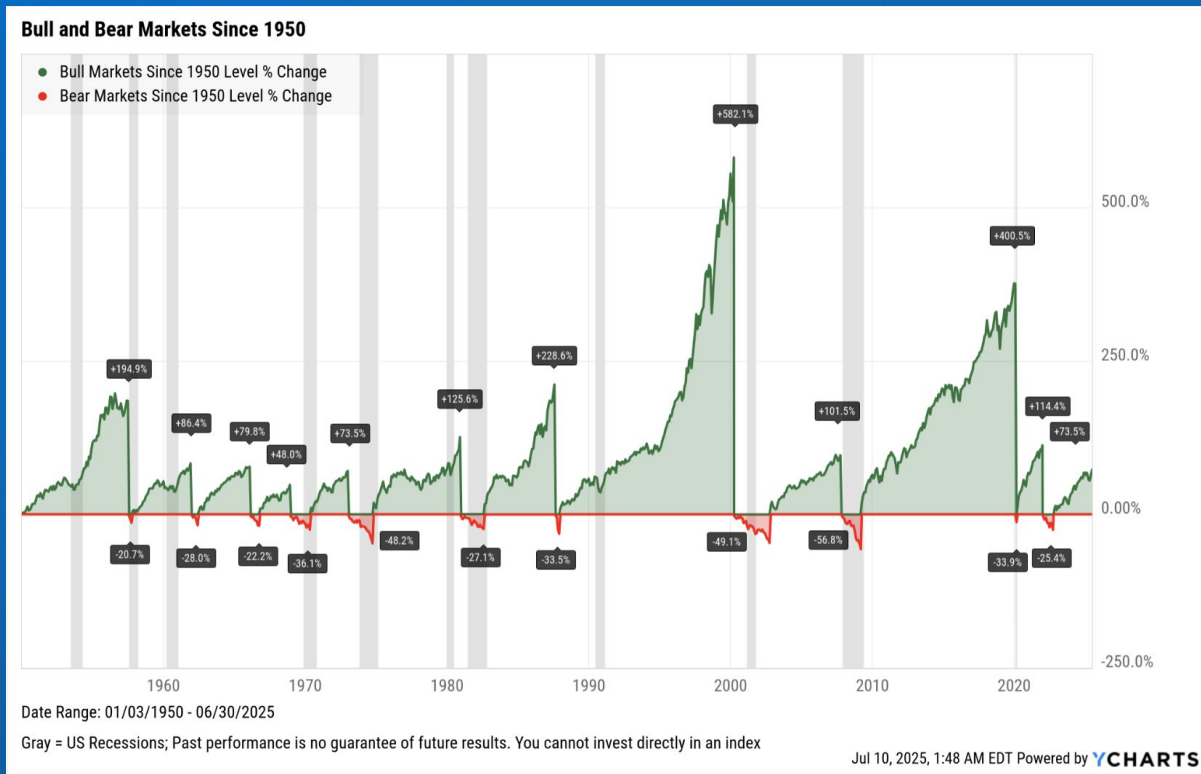
- 993 Cal. Days (2.72 Years)
- 73.5% gain

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Bull vs. Bear Markets since 1950 (cont.)



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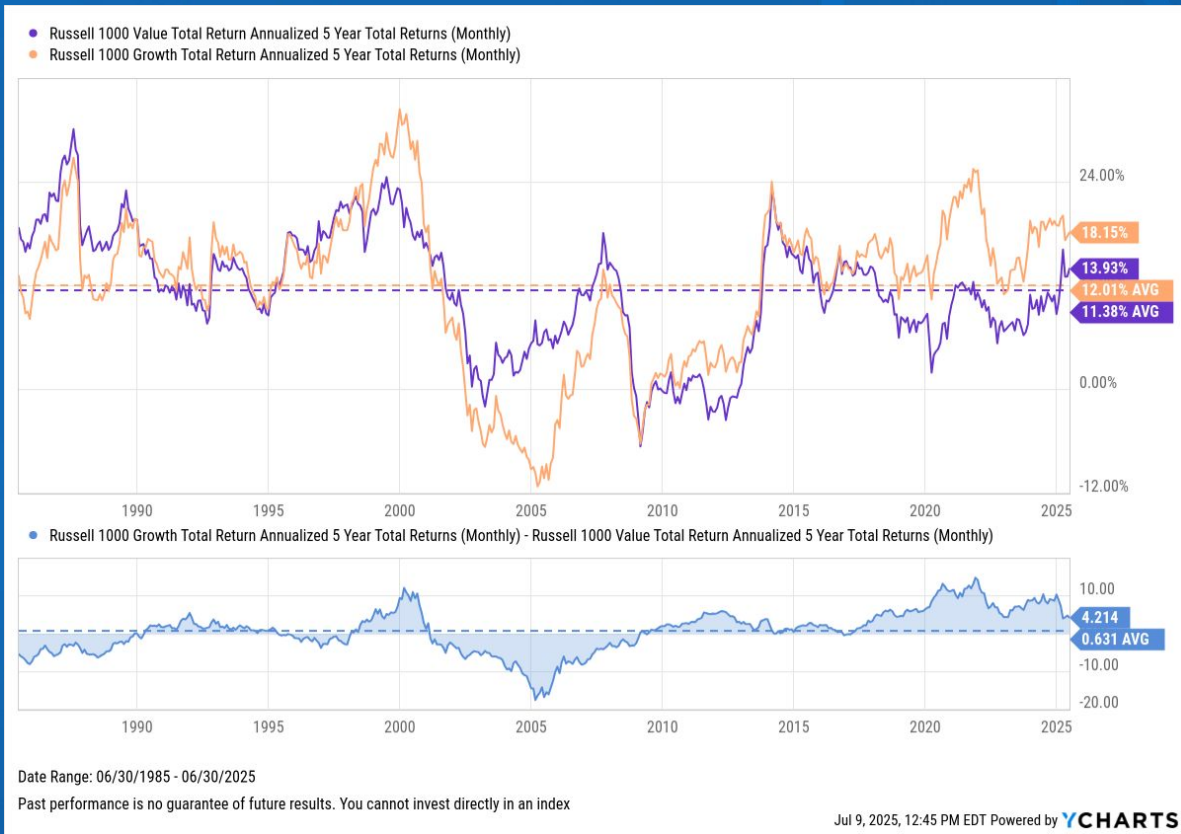
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The Cyclicalality of Value vs. Growth

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 roughly equal**.

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

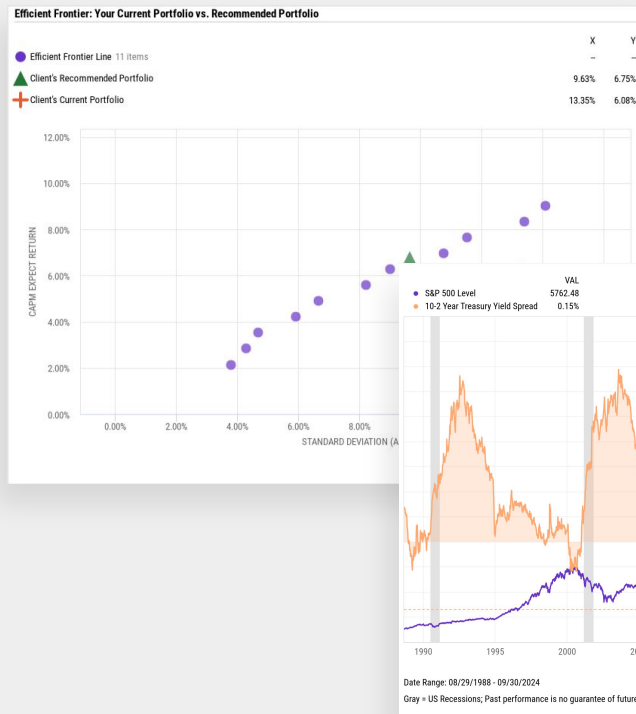


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Bonus Visuals

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.

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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.

1H 2025 S&P 500 Total Return:

- 5.50%

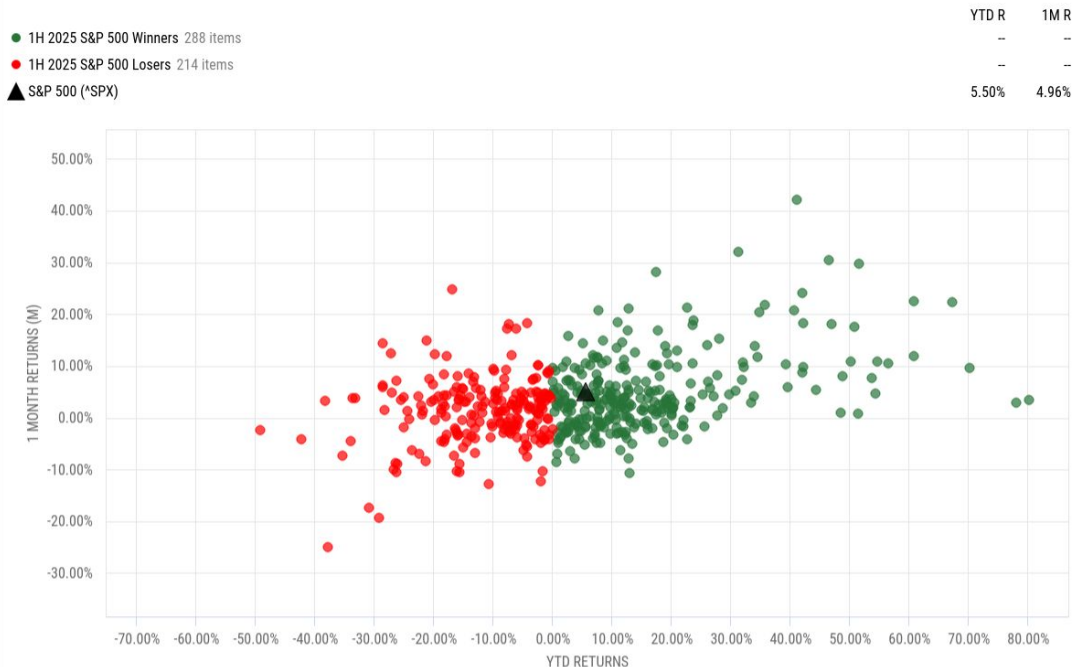
1H 2025 S&P 500 Winners:

- 288 (57% of index)

1H 2025 S&P 500 Losers:

- 214 (43% of index)

First Half of 2025 S&P 500 Winners and Losers



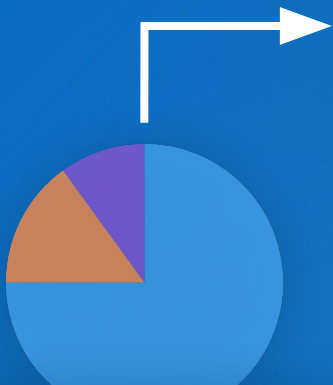
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Portfolio Transition Analysis Tool: Win Business Faster



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

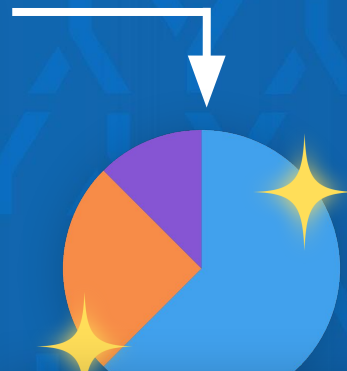
	Current Holding	Current Allocation	Target Allocation	Required Transaction	Resulting Allocation	Alignment to Target	Tax Impact
US EQUITY							
iShares Select Dividend ETF	74.69	25.18%	21.27%	Sell 11.59 shares	21.27%	0.00%	\$17.93
Vanguard Total Stock..ket ETF	33.44	25.20%	19.14%	Sell 8.045 shares	19.14%	0.00%	\$200.84
SPDR® S&P 500® 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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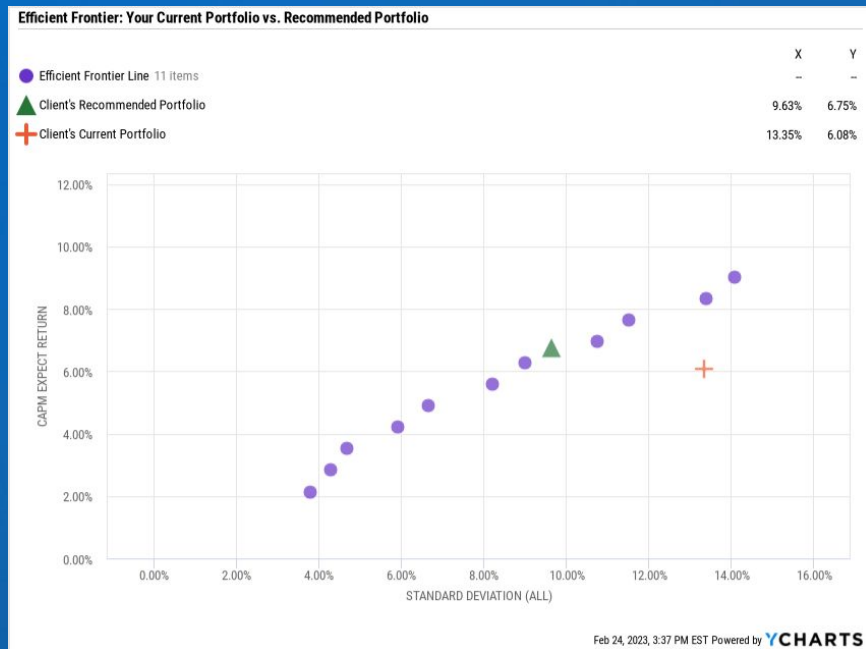
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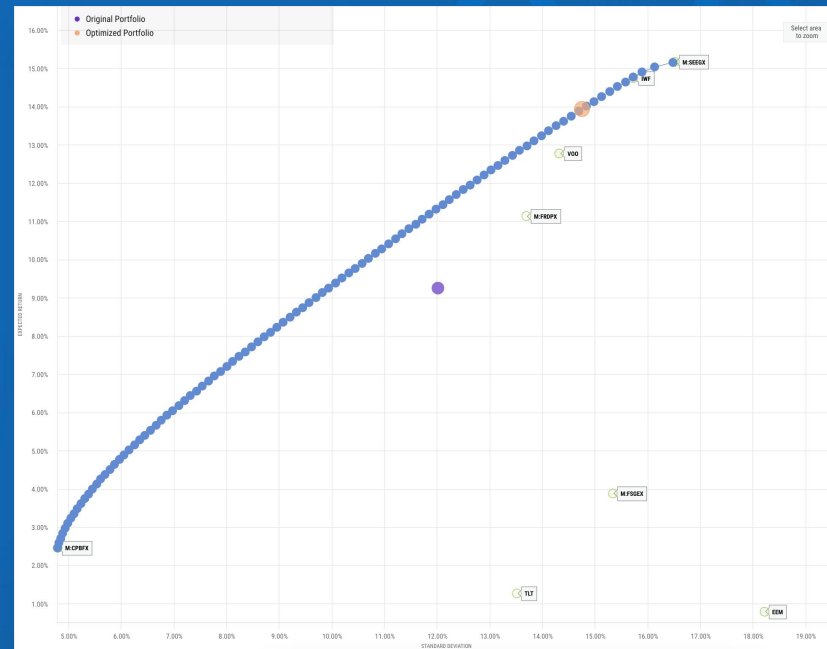


Transition to Recommended Model!

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



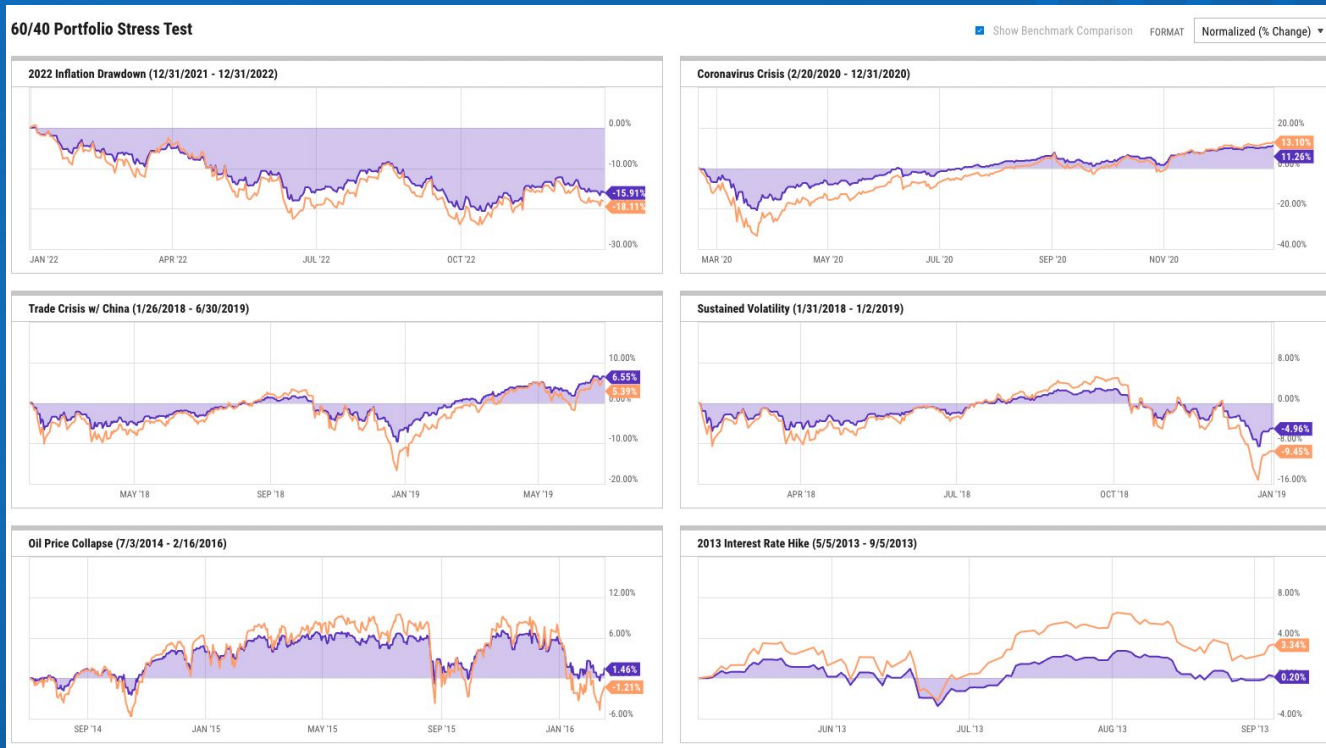
On a **Scatter Plot** , compare the risk-reward relationship of a client's or prospect's current portfolio to a strategy you might recommend.



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

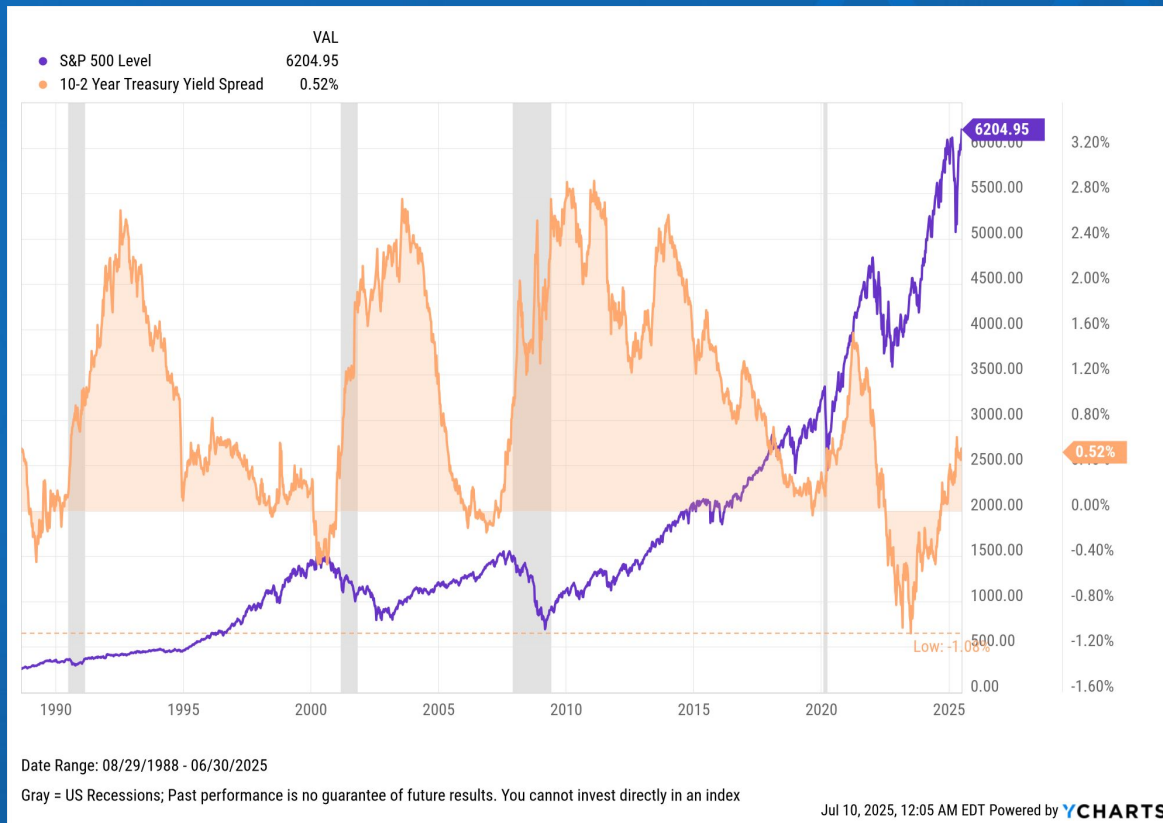
Kickstart investment research with our library of over 60 pre-built chart templates, such as the **10-2 Yield Spread vs. S&P 500**.

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

As of June 30th, 2025:

- S&P 500: 6,204.95
- 10-2 Spread: 0.52%

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