Get Invested.

Ten simple slides on the benefits of long-term investing in the stock market.

An independent research and wealth management firm that uses big data to find timely investment ideas.

Visit BespokePremium.com to learn more about Bespoke Investment Group and its team. If you'd like to inquire about Bespoke's research and wealth management services, please give us a call at 914-315-1248 or email us at client@bespokeinvest.com.

There's Always Light at the End of the Tunnel

Through wars, assassinations, bankruptcies, and crashes, the US stock market has always gone on to make new highs. A wise investor once said: "Never bet on the end of the world, because it only happens once."

S&P 500 Since 1928 (Log Scale)

Past performance is no guarantee of future results.

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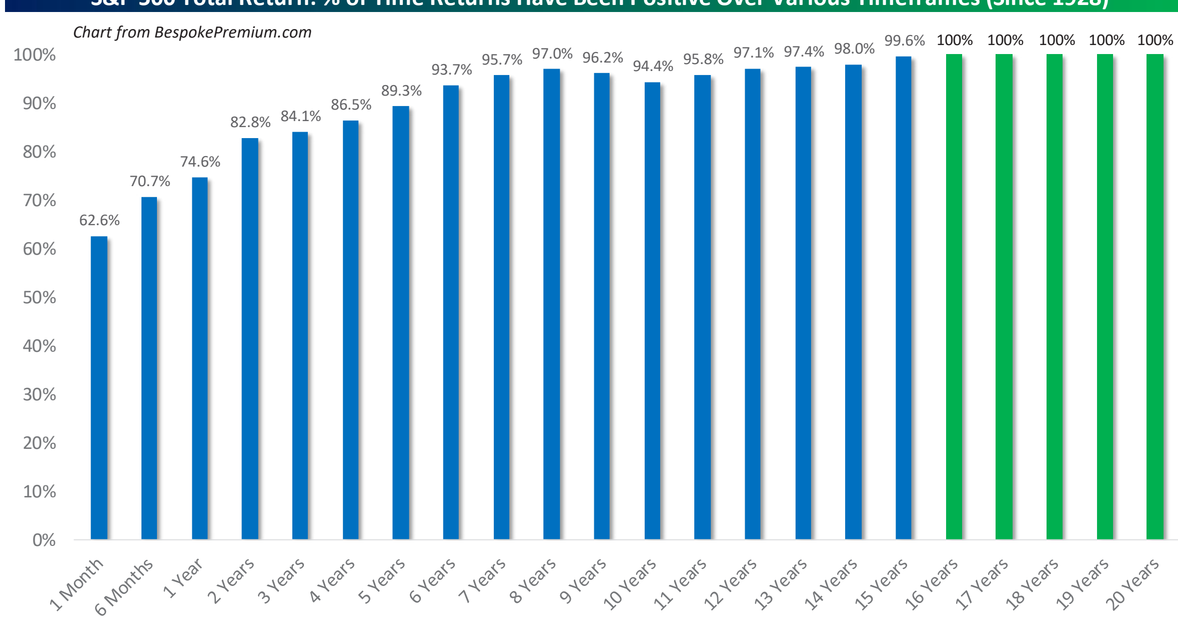
Odds That Can Beat "The House"

Casinos make money by making sure bettors eventually lose more often than they win. The stock market is the opposite. The longer you play, the better your odds. Historically, the odds of the S&P 500 being up over any one-month time frame has been 63%. Over a year, the odds of a gain jump to 75%, and over eight years, they surge to 97%. Since 1928, all 16+ year time frames have seen positive returns.

S&P 500 Total Return: % of Time Returns Have Been Positive Over Various Timeframes (Since 1928)



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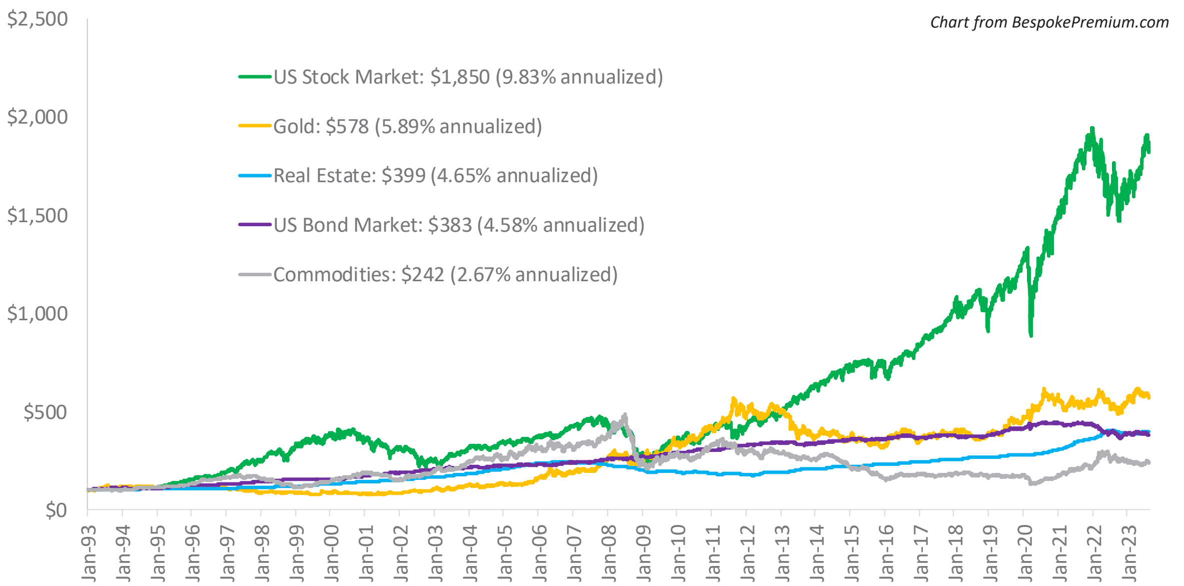
Stocks Trump Them All

While there are benefits (and risks) to owning different asset classes as part of a diversified portfolio, stocks have historically been the top performer. $100 invested in US stocks thirty years ago would be worth $1,850 today. No other asset class comes close over the same time frame.

Growth of $100 in Various Asset Classes Over the Last 30 Years (1993-Present)



**US Stock Market: S&P 500 Total Return, Gold: $/Ounce, Real Estate: S&P CoreLogic Case Shiller National Home Price Index, US Bond Market: Bloomberg Aggregate Bond Market Total Return Index, Commodities: Bloomberg Commodity Total Return Index*

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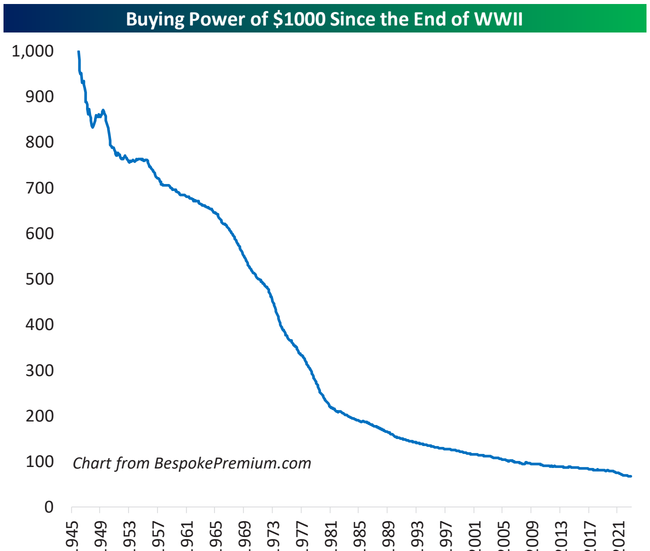
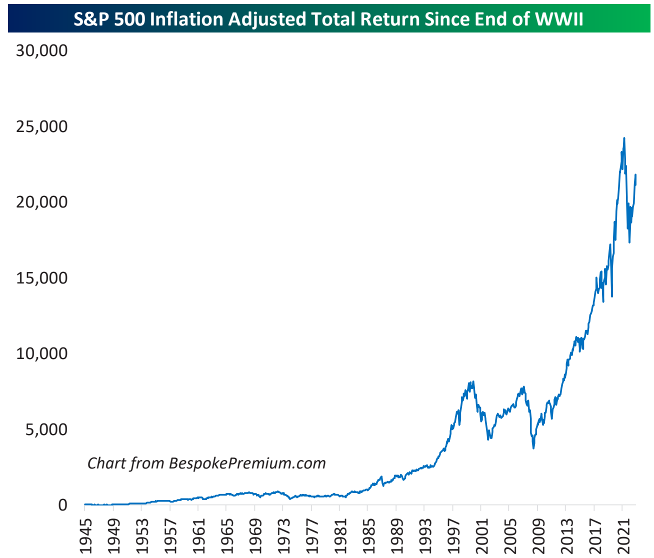
Stocks: Inflation's Kryptonite

Inflation is a wealth killer, but the stock market is inflation's kryptonite. $1,000 in cash put under the mattress in 1945 would leave you with $1,000 today and a 90%+ drop in buying power. $1,000 invested in the US stock market in 1945 with dividends re-invested would be worth about $3.5 million today, which is a number that has beaten inflation as measured by CPI by roughly 20,000%.

Buying Power of $1000 Since the End of WWII



S&P 500 Inflation Adjusted Total Return Since End of WWII



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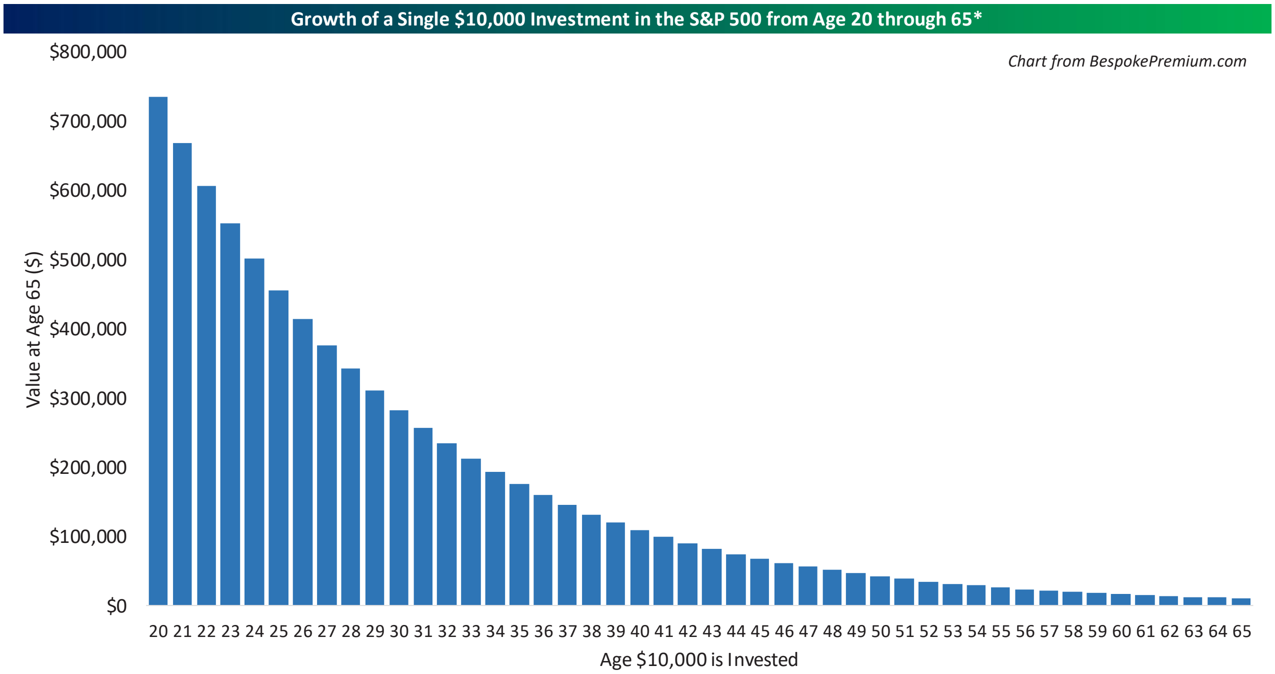
The Sooner, The Better

The younger you can start investing in the stock market, the better. Based on its annualized total return of 9.55% since 1928, a single $10,000 investment in the S&P 500 at age 20 would leave you with over $600,000 at age 65. If you don't start until you turn 40, at 65, you'd have just $97,840.



** Assuming S&P 500 historical annualized total return since 1928: 9.55%.*

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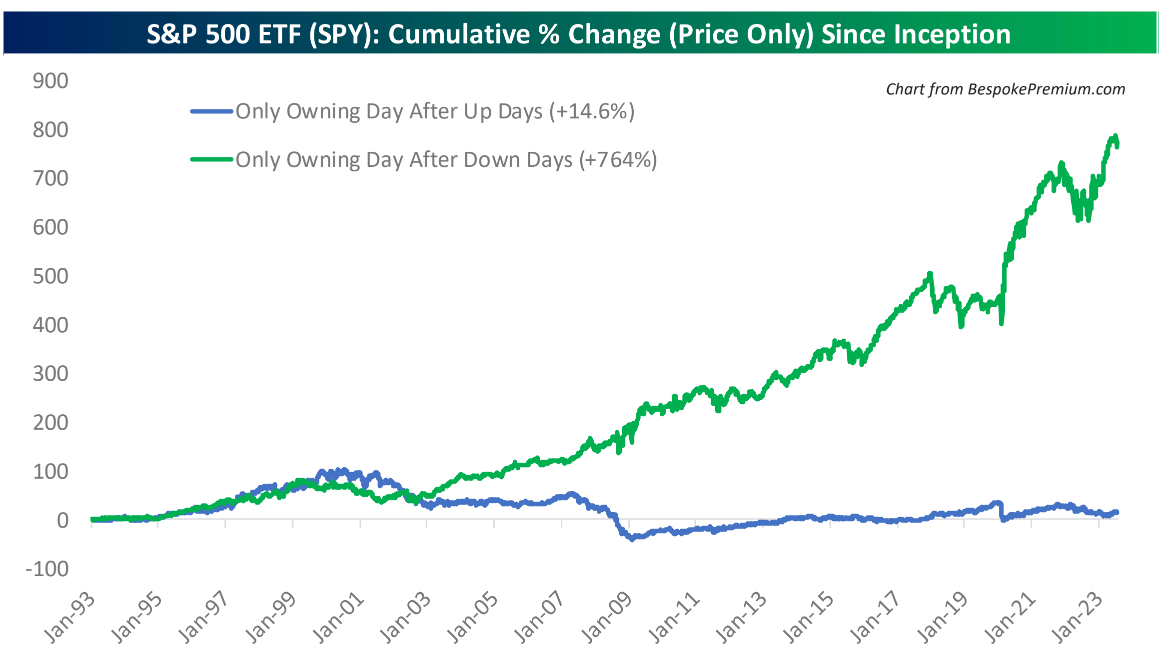
Embrace Market Declines

Emotions and investing don't mix. Emotional investors tend to sell when the market is going down and buy when the market is going up. They should be doing the opposite. As shown below, if you only owned the US stock market on the day after up days since SPY began trading in 1993, your cumulative gain would be just 14.6%. If you only owned the market on the day after down days, you'd be up 764%!



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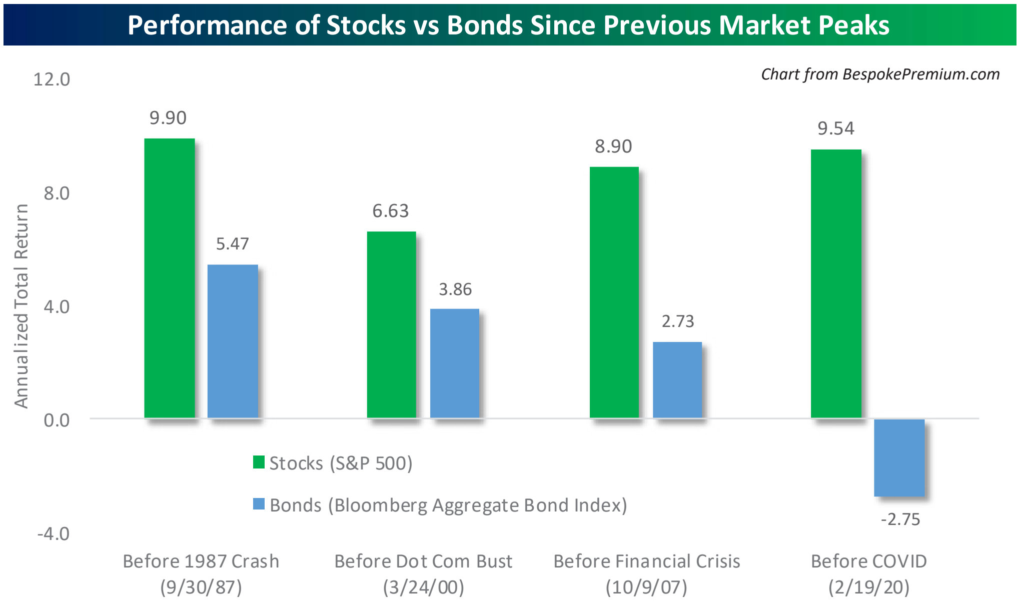
Time Heals

The stock market can be very forgiving if you give it time. The four worst times to buy equities over the last forty years were in September 1987 (before the 1987 crash), March 2000 (before the dot-com peak), October 2007 (before the Financial Crisis peak), and February 2020 (before the COVID crash). Since each of those four ill-fated buy points, stocks have still returned *at least* 6.6% on an annualized basis and have outperformed bonds over all four spans.



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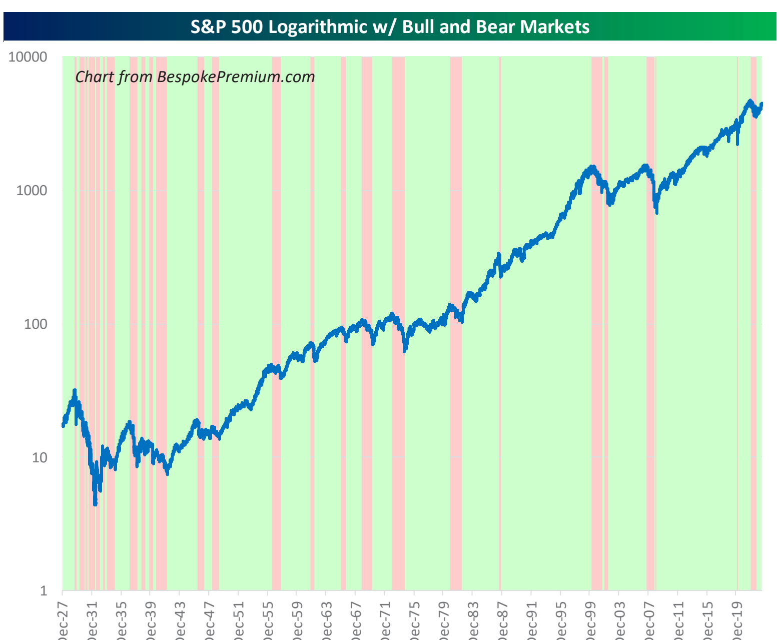
Bull Markets > Bear Markets

Since 1928, the S&P 500 has been in a bull market on 78% of all days. Historically, the average bull market for US stocks has lasted nearly 4x as long as the average bear market. If you're planning to stay invested for longer than a year, bear markets should not scare you.



S&P Bear Markets*

Start	End	% Change	Days
9/16/29	11/13/29	-44.6%	58
4/10/30	12/16/30	-44.3%	250
2/24/31	6/2/31	-32.9%	98
6/26/31	10/5/31	-42.5%	101
11/9/31	6/1/32	-61.8%	205
9/7/32	2/27/33	-40.6%	173
7/18/33	10/19/33	-29.4%	93
2/6/34	3/14/35	-31.8%	401
3/10/37	3/31/38	-54.5%	386
11/9/38	4/11/39	-24.4%	153
10/25/39	6/10/40	-31.9%	229
11/7/40	4/28/42	-34.4%	537
5/29/46	5/19/47	-28.5%	355
6/15/48	6/13/49	-20.6%	363
8/2/56	10/22/57	-21.6%	446
12/12/61	6/26/62	-28.0%	196
2/9/66	10/7/66	-22.2%	240
11/29/68	5/26/70	-36.1%	543
1/11/73	10/3/74	-48.2%	630
11/28/80	8/12/82	-27.1%	622
8/25/87	12/4/87	-33.5%	101
3/24/00	9/21/01	-36.8%	546
1/4/02	7/23/02	-32.0%	200
10/9/07	11/20/08	-51.9%	408
1/6/09	3/9/09	-27.6%	62
2/19/20	3/23/20	-33.9%	33
1/3/22	10/12/22	-25.4%	282
	Average	**-35.1%**	**286**
	Median	**-32.9%**	**240**

S&P Bull Markets*

Start	End	% Change	Days
11/13/29	4/10/30	46.8%	148
12/16/30	2/24/31	25.8%	70
6/2/31	6/26/31	25.8%	24
10/5/31	11/9/31	30.6%	35
6/1/32	9/7/32	111.6%	98
2/27/33	7/18/33	120.6%	141
10/19/33	2/6/34	37.3%	110
3/14/35	3/10/37	131.6%	727
3/31/38	11/9/38	62.2%	223
4/11/39	10/25/39	26.8%	197
6/10/40	11/7/40	26.7%	150
4/28/42	5/29/46	157.7%	1,492
5/19/47	6/15/48	23.9%	393
6/13/49	8/2/56	267.1%	2,607
10/22/57	12/12/61	86.4%	1,512
6/26/62	2/9/66	79.8%	1,324
10/7/66	11/29/68	48.0%	784
5/26/70	1/11/73	73.5%	961
10/3/74	11/28/80	125.6%	2,248
8/12/82	8/25/87	228.8%	1,839
12/4/87	3/24/00	582.1%	4,494
9/21/01	1/4/02	21.4%	105
7/23/02	10/9/07	96.2%	1,904
11/20/08	1/6/09	24.2%	47
3/9/09	2/19/20	400.5%	3,999
3/23/20	1/3/22	114.4%	651
10/12/22	7/19/23	28.3%	280
	Average	**114.4%**	**1,011**
	Median	**76.7%**	**522**

**Bear markets defined as 20%+ declines that were preceded by a 20%+ rally.*
**Bull markets defined as 20%+ rallies that were preceded by a 20%+ decline.*

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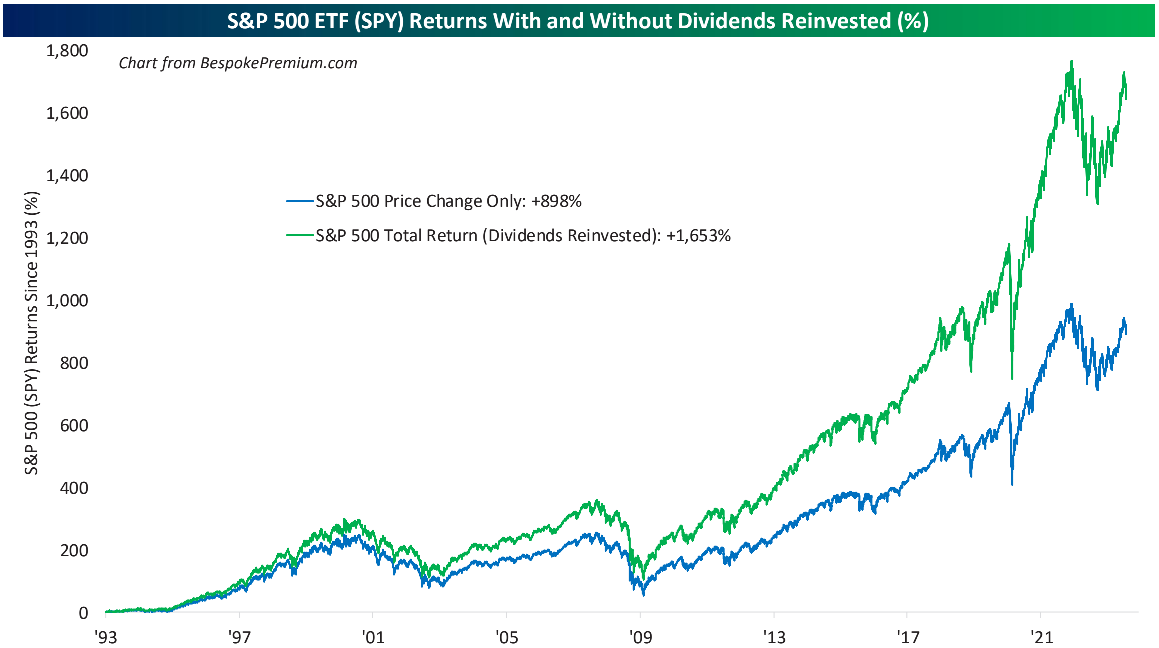
Don't Sleep on Dividends

Owning the "market" through a "buy and hold" strategy of an ETF like SPY (that tracks the S&P 500) means you'll capture the dividend yield of the market as well. Over time, those dividends really add up. Since 1993 when the first S&P 500 ETF (SPY) began trading, nearly half of the index's 1,653% total return has come from capturing and reinvesting quarterly dividend payouts.



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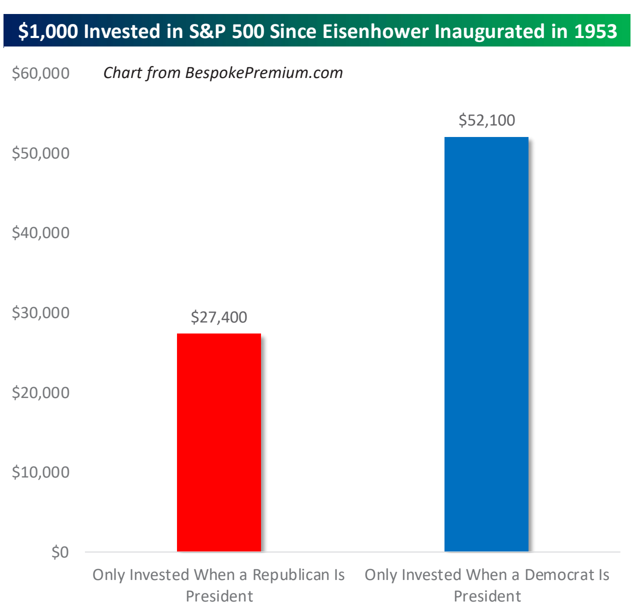
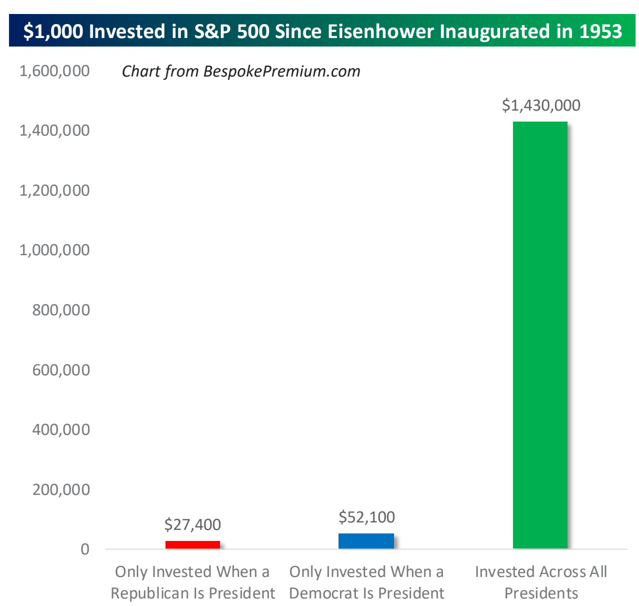
Don't Get Political

Letting political beliefs get in the way of "Buy and Hold" has been extremely costly to investors. Going back 70 years, $1,000 invested in the US stock market only when a Republican is President would be worth $27,400 today. $1,000 invested only when a Democrat is President would be worth double that at $52,100. But that $1,000 would be worth $1.43 million today for those who put politics aside and stayed invested regardless of who's in charge in Washington DC.





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