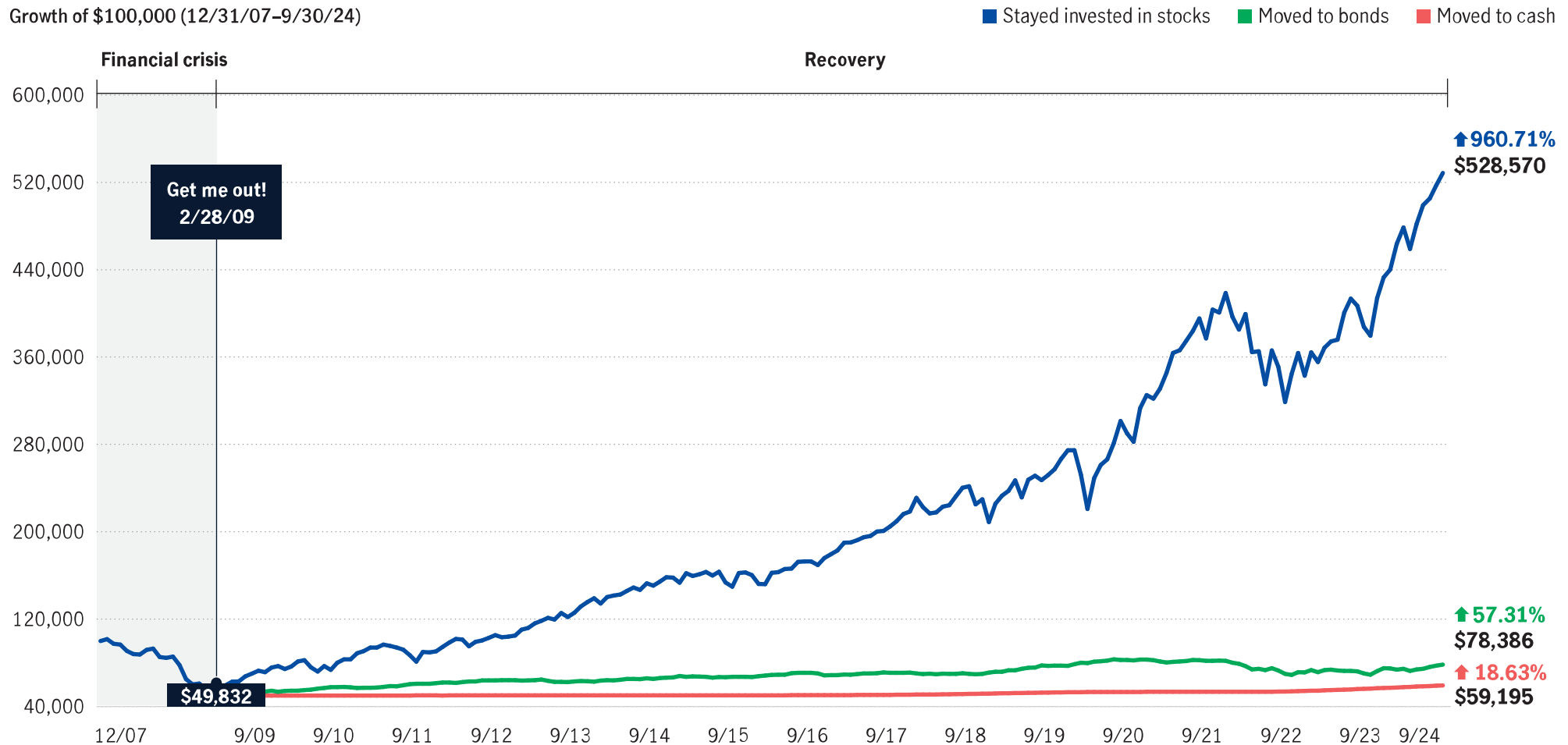


Investors who abandon stocks in a downturn may miss out on their eventual recovery

One of the most difficult things for an investor to do is to avoid panicking during a market downturn and selling stocks when they're at their lowest point. For example, many investors abandoned stocks and moved to bonds or cash during the worst of the 2008/2009 financial crisis, when staying invested would have provided the best outcome over the long term.

Growth of \$100,000 (12/31/07–9/30/24)



Source: Morningstar, Inc., 2024. Stocks are represented by the S&P 500 Index, which tracks the performance of 500 of the largest publicly traded companies in the United States. Bonds are represented by the Bloomberg U.S. Aggregate Bond Index, which tracks the performance of U.S. investment-grade bonds in government, asset-backed, and corporate debt markets. Cash is measured by the Intercontinental Exchange Bank of America (ICE BofA) 3-Month U.S. Treasury Bill Index, which tracks the performance of outstanding U.S. Treasury bills that mature closest to, but not beyond, three months from the rebalancing date. It is not possible to invest directly in an index. Past performance does not guarantee future results.

Sticking to your financial plan may make it easier to help meet your financial goals

Volatile markets will test the mettle of even the most experienced investors. Many wind up selling stocks when prices are at their lowest in favor of the safest, often lowest-earning, assets—a strategy that can greatly lengthen the time it takes an account to recover. A better strategy is to create a diversified portfolio that you can stick to and rebalance often to take advantage of assets selling at temporarily low prices.

How long does it take to recover from losses?

Assuming	10% loss	20% loss	30% loss	40% loss
3% yearly return	4 years	7 years	9 years	12 years
5% yearly return	2 years	4 years	6 years	7 years
7% yearly return	2 years	3 years	4 years	5 years
9% yearly return	2 years	3 years	3 years	4 years
11% yearly return	1 year	2 years	3 years	4 years
13% yearly return	10 months	2 years	3 years	3 years
15% yearly return	9 months	2 years	2 years	3 years

Source: John Hancock Investment Management, 2024.

Diversification does not guarantee a profit or eliminate the risk of a loss.

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