

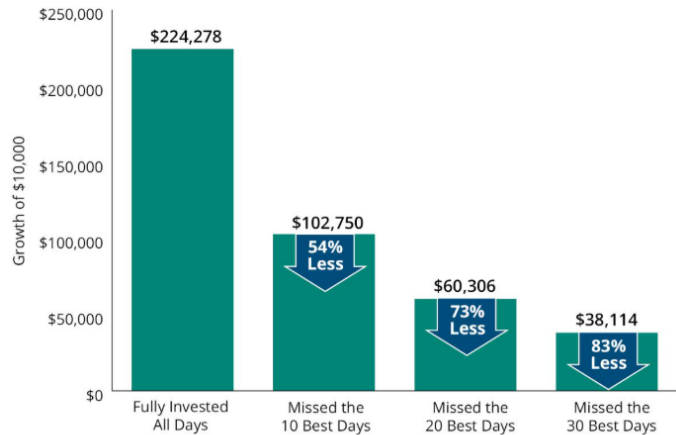
Good Days Happen in Bad Markets

S&P 500 Index Best Days: 1995–2024



Missing the Market's Best Days Has Been Costly

S&P 500 Index Average Annual Total Returns: 1995–2024



Past performance does not guarantee future results. For illustrative purposes only. Data Sources: Ned Davis Research, Morningstar, and Hartford Funds, 1/25.

I am having flashbacks to my “stay the course” conversations in late 2008 and early 2009. With 20/20 hindsight, I was wrong until I was right, and eventually, very right. This chart is a good illustration of how challenging market timing is and the cost of it when you are wrong. The market swings today required some Dramamine, and I am guessing we will continue to experience great volatility as the global markets sort out the impact of tariffs and investors sort fact from fiction (markets moved wildly on rumors today).

As always, any questions or concerns, do not hesitate to contact us.

Lyn Cameron

“The best ability is availability. When you work with and for the best people in the business and you love what you do, showing up every day is a joy, but more than that, it is a privilege.” -Charlie Cameron

LYN CAMERON, CFP® | Senior Vice President, Financial Advisor, Portfolio Manager

lcameron@dadco.com | p: 503.863.5085 | f: 503.863.5095

CAMERON WEALTH PLANNING

**222 SW Columbia Street, Suite 1400
 Portland, OR 97201**

**360 SW Bond Street, Suite 300
 Bend, OR 97702**

www.cameronwealthplanning.com

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