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Our benchmark is the investor.\*

# There Are Always Reasons Not to Invest

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Staying invested  
in stocks despite  
negative news  
has historically  
been profitable.

Whether the headline comes from a newspaper or a push notification, there will always be negative news that will make investors wary.

The table below shows standout news events over the past half century. Since we're in 2024, we highlighted events from each year ending in four. Disciplined investors who tuned out the noise and stayed invested in stocks were rewarded in the long run.

## Staying Invested Despite Negative News

Year	Reasons Not to Invest	Stock Market Return for Calendar Year	Growth of \$10,000 Investment From Date in Column 1* to 12/31/22
1974	President Nixon resigns	-26.47%	\$2,012,758
	Oil crisis		

	Global recession deepens		
1984	78 US banks fail	6.27%	\$730,833
	Indira Gandhi assassinated		
	Widespread famine in Ethiopia		
1994	Rwanda genocide	1.32%	\$181,763
	US rate hikes sink the bond market		
	Aldrich Ames convicted of spying		
2004	290,000 people killed in tsunami	10.88%	\$63,637
	Abu Ghraib prisoner abuse		
	Civil war in Rwanda		
2014	Ebola outbreak	13.69%	\$31,149
	Deep racial divisions		
	Rise of ISIS		
2024	Contentious elections	???	???
	Israel-Hamas War		
	Russia-Ukraine War		

**Past performance does not guarantee future results.** \*Assumes an initial investment of \$10,000 in stocks beginning on January 1 of the date in column 1 through December 31, 2023, reinvestment of dividends and capital gains, and no taxes or transaction costs. Stocks are represented by the **S&P 500 Index**, which is a market capitalization-weighted price index composed of 500 widely held common stocks. Indices are unmanaged and not available for direct investment. For illustrative purposes only. Data Sources: Morningstar and Hartford Funds, 1/24.

What will 2024 bring? Even if it's a down year for stocks like 2022 when the S&P 500 Index lost more than 18%, history suggests the market is likely to be resilient and reward investors over time.

Your financial professional can help you become a more confident and disciplined investor.

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Investing involves risk, including the possible loss of principal. Individual investor's circumstances may vary. Before investing, consider your personal goals, risk tolerance, and time horizon. While diversification does not ensure a profit or protect against a loss in a declining market, it may be prudent to diversify among equity and fixed-income investments.

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